

# AN ASSESSMENT OF LAND TITLE REGISTRATION PROCESS IN OSUN STATE, NIGERIA

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**PURPOSE:** This paper evaluated the land title registration processes in Osun state, Nigeria, with a view to advancing suggestions towards improving the registration of land titles.

**DESIGN/METHODOLOGY:** The study employed a combination of purposive and stratified sampling technique to obtain data from five (5) land officials and five hundred and twenty (520) land title registration applicants in Osun State, Nigeria between 2004 and 2014 time period.

**FINDINGS:** The study found that the registration of land titles follows a 14 stage procedure. However, the requirements vary for each category of land titles. Also, the processes were found to be clumsy and cumbersome.

**LIMITATIONS:** The study only focused on the processes and procedures of land title registration in the study area.

**PRACTICAL IMPLICATIONS:** The study has implications for land administration practice in the study area.

**ORIGINALITY:** The study extends literature on land title registration activities in emerging African economies.

*Keywords:* Land, Land Management/Administration, Land Titles, Land Title Registration, Land Title Registration

## 1. Introduction

Land has been generally identified as a vital resource for humankind. As a factor of production, which is combined with other resources in the production and manufacturing of goods and services, land is a key asset for the development of any society. As a key asset, land is of great economic significance for the growth and advancement of any country. Hence, the extent of the management of land systems in particular country could affect its level of economic growth and development. According to Aluko (2003), land is the foundation for food production, shelter and utilities, manufacture of goods such as clothing etc. The quality of life of the population- where

they live, where they work, their possibilities for recreation, and the environment which surrounds them will depend in no small measure on the systems used for the acquisition, management, allocation and servicing of land. Moreover, one of the key ingredients of land management and administration is the registration of title to land (De Soto, 2000; Amanor, 2004). Since it is recognized that land cannot be owned, but the proprietary interest subsisting in land that could be owned over a particular period of time, the way by which this title/right is registered and documented becomes very important to the overall land management system.

In most developed countries, title to land is a veritable means of obtaining capital and providing access to credit to finance development and strengthening the security of land tenure. However, in most developing countries, most especially in the third world, the registration of title to land is at the lowest ebb, with its attendant consequences on the economic wellbeing of the people. Consequent upon this, most land owing individuals could not obtain capital and access credit to venture into economic activities and wealth creation. Also, there is high level of insecurity of land tenure, as more than one individual could lay claim to a single parcel of land. A major implication is the increasing levels of poverty and under-development, hunger and diseases prevalent in most of these countries. Furthermore, communal and inter-tribal conflicts arose as a result of the inability to register and document title to land held by the inhabitants of a particular community.

The registration of land titles is a policy intervention systems introduced to formally recognize rights in land and enable the state and individuals to trade in these rights (Barracough, 1999). Among policy-makers and development institutions, land title registration is increasingly considered an effective form of government intervention for targeting the poor and encouraging economic growth in most developing countries (Binswanger, Deininger and Feder, 1995). In most third world countries, most especially in Africa, land assets and resources constitutes the single largest investment of most households (DFID, 2000). However, if land is to serve as an instrument for output and income growth, which ultimately leads to the eradication of poverty and entrenchment of sustainable livelihoods, investments in it have to be made secured through the registration and documentation of titles.

Land is a central issue in the development process and secure land rights underpin sustainable development by making it possible and attractive to undertake long term investment. The more liquid land and real estate assets become, the greater the possibility of their use as collateral for mortgage which will contribute to the economic growth and alleviation of poverty. Hence, the facilitation and stimulation of economic development and industrial expansion depends on the mechanisms for the efficient management of the ownership, exchange and trading of land assets (De la Briere, Sadoulet, Janvry, and Lambert, 2002).

Thus, in recognition of the importance of land title registration in stimulating economic growth and reducing societal conflicts, this study examined the process of registering land titles in Osun State, Nigeria. This is with a view to determining the ease of registering titles and advancing suggestions towards improving land title registration practice and by extension, promoting economic development in the study area.

## **2. Literature Review**

The process of securing land titles in developing countries, most especially in Africa has been a source of concern to academics, researchers, policy makers and international development institutions. Consequently several studies have been commissioned to examine the land management systems including the registration of land titles in these countries. One of the earliest studies to examine land registration systems in developing economies is North and Thomas (1973) which found the absence of land rights registration mechanism in most developing countries. In addition, the study stressed the role of property rights for economic growth and development, and the strong influence of secured property rights on the stability and prosperity of the developing world. Besley (1995) examined the land rights management systems in Indonesia. The study concluded that the evolution of land property rights from the vaguely defined communal or tribal forms toward the modern individualistic concept of private property increased the efficiency of investment in capital improvements applied to land. Examining the labor market activities, Field (2003) found that land title registration is associated with an increase in formal labor market participation in Peru, while Rozelle, Huang and Zhang (1997) find that increased rural land security in China is associated with a shift to non-agricultural activities.

De Soto (2000) in his seminal work on property rights formalization and credit access posited argued that the major barrier to prosperity in developing countries is the inability to convert property into usable assets, because of lack of clear-cut legally recognized rights. The importance of the credit supply effect associated with provision of land title is supported by evidence from Feder et al (1988) study in Thailand, where farmers' opinions and econometric evidence pointed towards improved credit supply as the main benefit from titling. Land ownership titles induce higher investment in farming capital (attached investments and other capital) title to land had significantly higher market values and higher productivity per unit. In three of the four provinces covered, households' credit supply had been significantly enhanced by the availability of title.

Wermahn (2008) investigated the occurrence of land conflicts and its causes in several countries across the continents of Europe, Latin America, Asia and Africa respectively. The study identified the absence of an effective land management mechanisms anchored on easy and transparent property/land rights and title registration and documentation process as leading to the insecurity of land tenure and a major cause of land related conflicts. Similarly, Lastarria-Cornhiel (2009), investigated the land tenure systems in relation to women's participation in agricultural practices through access to land and land resources. The study established that land rights formalization through the privatization of land registration in most Latin American and African countries has not given women legal and equal rights to land. The author contend that the privatization process in a number of regions reveals that, where previously different rights to land were distributed among different groups and individuals, privatization tends to concentrate most of these land rights in the hands of a minority.

In Africa, early research tends to be too generalized and concentrating on land administration, and the relationship between land redistribution and poverty reduction. For example the work of Deininger and Feder (1998) on land institutions and land markets focused on agrarian societies in Africa. The way in which land rights were assigned therefore determined households' ability to produce their subsistence and generate marketable surplus, their social and economic status. Drawing on their conceptual discussion, the authors draw policy conclusions about the transition from communal to individual and more formal land rights, steps that might be taken to improve the functioning of land sales and rental markets, and the scope for redistributive land reform. The analysis of different types of land rights in Africa is complicated by the need to take in account for the potential endogenous nature of investment (Besley, 1995). The reason is that there may be certain types of investments from marking of boundaries to planting of trees and hedges, and building of houses or sheds that may be undertaken with the primary purpose of establishing implicit property rights to land rather than to increase productivity (Brasselle et al 1997).

Wily (2003) examined the land governance and administration process in Sub-Saharan African countries by reviewing comparatively the land administration and management mechanisms in some selected African countries across East, West and Southern Africa. The study examined the various land management policy focus and frameworks, posited that a land management mechanisms without a transparent land title registration systems, would not stimulate economic growth and development. Also, the study found evidence to suggest that a decentralized system that is community-based, community-operated, community-controlled, and the result of real empowerment to society, will probably produce the most adoptable, cheapest, most owned and therefore most lasting land administration and management regime, which simplifies procedures relating to rights recordation and entitlement and transaction management, and provision for tenure norms that give direct legal recognition to existing tenure norms, within the limits of natural justice and protection of vulnerable rights. Simons (2012) examined the indigenous/tribal land issues which influence economic development and tribal governance across African countries. Using an online survey method, the study sampled 620 scholars of African descent registered with the American Real Estate Society and African Real Estate Society respectively. The results showed that most land especially in the Yoruba speaking areas of Nigeria was tribally owned and the land rights collectively asserted through the chief/traditional ruler were generally less than fee simple observed for most developed countries. The study concluded that tribal/community land holding has insignificant impact on economic development.

In Nigeria, according to Oloyede et al. (2011), the administration of land has been saddled with so many problems, that Nigeria as a whole, has been unable to benefit fully from the land beyond its physical existence. The prevalence of this problem, according to the study is because the majority of land holding is informal and ownership rights to these lands are not adequately documented. Furthermore, Babade (2003) focused on access to urban land in Nigeria and analyzed the activities of Lagos State Land Use and Allocation Committee, with emphasis on the allocation process and bottlenecks in the existing systems of operation in Lagos State. The study estab-

lished that the formal land allocation process is fraught with administrative delays and procedural difficulties. In another Nigerian study, Akingbade (2012) examined the land titles registration mechanisms in Ondo State. The study established the potential of title documentation and suggested measures of improvement on land title registration and documentation practice in Ondo State.

The report of a development appraisal project commissioned by the World Bank (2006) on development and governance activities in Lagos Metropolis identified the absence of an effective land title formalization system as the major cause of communal conflicts and poverty increase in the study area. Applying the Lagos situation to the whole country, the study indicated that there were 21 procedures to be followed in obtaining land title registration. Also, the entire registration process and procedure could last up to 274 days, and that the process, as noted above, costs more than anywhere else in the world. Nubi and Ajoku (2011) investigated the relationship between effective land management mechanism and housing delivery in Lagos. The study identified the absence of an effective and transparent land title/property rights formalization process as a major barrier to achieving sustainable housing delivery in the study area. The study found that the process of registering and perfecting land titles revolves around 17 procedures/steps and may take between nine months and three years before an applicant collects their land title, most especially certificate of occupancy.

A detailed examination in the findings of these studies revealed that majority focused on the importance of land title registration and its ability to attract credit/capital and its poverty reduction potentialities, while little attention was focused on the process and procedure of land title/property rights registration and formalization in these countries. Furthermore, a greater proportion of these studies were conducted in Latin American and Asia countries with little attention on African emerging economies. This clearly shows a substantial gap in literature. This study attempts to fill this gap by examining the process and procedure of registering and perfecting land titles in Osun State, Nigeria.

### **3. Study Area**

This study was carried out in Osun State, Southwestern Nigeria. The state was created on 27th August 1991 from the old Oyo State during the military regime of General Ibrahim Babangida. It is located in the tropical rainforest zone and the cocoa belt of Southwestern region of Nigeria. Located within latitude 6° 55' and 8° 10' north and longitude 30° 55' and 50° 05' East, the state covers a total land mass of about 12,820 square kilometers. Administratively, the state is governed by a State Governor, assisted by the Deputy Governor, commissioners and other cabinet members. In addition, the state is presently divided into 30 local government councils with an area office at Modakeke-Ife. The 2006 Nigerian National Population census puts the total population of Osun State as 3,416,959 (three million, four hundred and sixteen thousand, nine hundred and fifty nine). This comprises of 1,734,149 (one million, seven hundred and thirty four thousand, one hundred and forty nine) males and 1,682,810 (one million, six hundred and eighty two, eight hundred and ten) females. The state

may be classified as largely agrarian with majority of the inhabitants engaged in agriculture as the major source of economic activities.

## 4. Research Design

The target population for this study comprises of officials in the State Ministry of Lands, Physical Planning and Urban Development and Office of Surveyor General in the study area. Purposive sampling techniques was utilized to select the five Heads of units in the Ministry of Lands, Physical Planning and Urban Development which are Heads of Subsequent Transactions, Certificate of Occupancy, Open Registry, Deed Registry and Development Control sections and the Head of Mapping section in the Office of Surveyor General, making six officials. These are the relevant section that deals with land title registration matters in the state. From the records available at the Land Registry, a total of 5,127 applicants sought to register land titles for all categories between 2004 to 2013 in the study area. For the purpose of this study, 1,081 applicants, representing 20% of applicants for all categories of land title in the study area between 2004 to 2013 were randomly selected.

The study used structured interview to obtained information from the selected Heads of Units while self administered questionnaire was utilized to obtain information from the land title applicants. A total of 570 applicants responded positively to the survey and returned the questionnaire. 520 of these were appropriately completed and found useful for meaningful analysis.

The sampling procedure is summarized in Table 1 below.

**Table 1: Summary of Sampling**

STUDY GROUP	SAMPLE FRAME	SAMPLE SIZE/ NUMBER SURVEYED	NUMBER OF RESPONSE RECEIVED	PERCENTAGE OF RESPONSE
Land title registration applicants	5,127	1081	520	48.10
Government officials	06	06	05	83.33

Source: Author's Field Survey, 2015

Data collected were analysed using descriptive statistical measures such as frequency counts and percentages. Furthermore inferential statistical technique like XY data table was used to make useful deductions and interpretations from the data collected. For instance, the XY data table enables the definition of every variable on the table with both an X and Y value. For this study, X was defined as Available/Yes, while Y was defined as Not Available/No (See Ting, 2014 for further discussion). This tool was employed to identify and analyse the requirements and procedures required for each category of land title.

## 5. Results and Discussion

The results of the structured interview showed that all the respondents government land officials unanimously identified five (5) types of land title prevailing in Osun State, namely: Certificate of Occupancy, Deed of Assignment, Deed of Legal Mortgage, Deed of Sublease and Power of Attorney<sup>1</sup>. These variants of land title are the various forms of land instruments existing in the study area. To confirm this outcome, the land title registration applicants were also asked to identify the type of land title they sought to register. Their response is presented in Table 2.

*Table 2: Type of Land Title Registration Applied for by the Applicants*

TYPE OF LAND TITLE	RESPONSE FREQUENCY	PERCENTAGE OF RESPONSE
Certificate of Occupancy	250	48.10
Deed of Assignment	91	17.50
Deed of Legal Mortgage	140	26.90
Deed of Sublease	35	6.7
Power of Attorney	04	0.8
<b>TOTAL</b>	<b>520</b>	<b>100</b>

Source: Author's Field Survey, 2015

The result of Table 2 revealed that a greater proportion of the land title registration applicants in the study area applied for Certificate of Occupancy (C of O) with a response rate of 48.10%. This was closely followed by applicants for Deed of Legal Mortgage with a response rate of 26.90%, while applicants for Deed of Assignment, Deed of Sublease and Power of Attorney has a response rate of 17.50%, 6.75%, and 0.8% respectively. This outcome suggests that the prevailing forms of land titles in Osun State were Certificate of Occupancy, Deed of Legal Mortgage, Deed of Assignment, Deed of Sublease and Power of Attorney respectively. This finding also strengthens the outcome of the interview on land officials.

### 5.1 Land Title registration Requirements

Table 3 revealed the requirements for processing and registration of land title in the study area. All the respondents' government officials also unanimously identified the requirements in Table 3 as necessary for the processing and registration of all the

1. In Nigeria, a certificate of occupancy is a document issued by State governments to a land/property owner as a proof of ownership. It is for a duration of 99 years. A deed of assignment is the transactional document prepared by an attorney between the current title holder of a particular property and the new buyer/owner to perfect the change in ownership as a result of a sale, transfer or bequest. A deed of legal mortgage is a document that empowers a mortgage lender the right to a lien or interest in a mortgage property in collateralizing a loan. A deed of Sublease is a document by which a tenant sublets a part or all of a leased property to another person. Power of attorney refers to the written authorization to act on behalf of another person most especially on issues relating to land.

various forms of land title prevailing in the study area. All the applicants for land title registration (most especially for Certificate of Occupancy) are required to present the purchase agreement for their plot of land upon which title is to be registered. The applicants were also required to produce the record copy survey plan of the plot of land as certified by the Office of the Surveyor General. This requirement indicated the absence of a cadastral survey in the study area. It is also to make up for the failure of the government in surveying all land within the territory of the state. Land title registration applicants were also required to present tax clearance certificate for the last 3-years<sup>2</sup>. This was to enable the government officials ascertain if the applicants were tax-paying citizens of the state. In addition, the applicants were required to produce passport photographs and to pay the prescribe fees and charges. Payment of fees however varies depending on the type of land title registration applied for.

*Table 3: Requirements for Land Title Registration*

REQUIREMENTS FOR LAND TITLE REGISTRATION IN OSUN STATE	TYPES OF LAND TITLE IN OSUN STATE				
	Certificate of Occupancy	Deed of Assignment	Deed of Legal Mortgage	Deed of Sublease	Power of Attorney
Purchase of Land Agreement or Draft Deed of Assignment	X	X	Y	Y	Y
Survey Plan	X	X	X	X	X
3 Years Tax Clearance Certificate	X	X	X	X	X
Passport Photograph	X	Y	Y	Y	Y
Photograph of Development on Site	Y	X	Y	Y	Y
Payment of fees and Charges	X	X	X	X	X

Source: Author's Field Survey, 2015

## 5.2 Land Title Registration Procedure

The result in Table 4 revealed that the procedure of land title registration varies depending on the type of title being registered. While Certificate of Occupancy, Deed of Legal Mortgage and Deed of Sublease had 11 stages, Deed of Assignment and Power of Attorney had 12 and 7 stages of registration respectively. All the respondents' government officials were unanimous in identifying all the stages which is applicable to all categories of land title existing in the study area. The process of land title registration starts with the collection of application form, submission of relevant documents to the open registry of Lands Department of the Ministry. This would be followed

2. In Nigeria, a tax clearance certificate is a document that presents the evidence of tax payment by an individual or organization. It is one of the necessary document required from individuals and organizations before dealing or transaction with the government could be made.

by the opening of files and issuance of file number to each applicant for easy identification. Thereafter, the applicant is required to obtain survey clearance from the Office of the Surveyor General. This would be to identify the size of land upon which title would be registered and to ensure that the land does not encroach another person's land. After the survey clearance, the land would be slated for advertisement in national daily in the case of Certificate of Occupancy to inform the general public about the intention of the applicant to obtain Certificate of Occupancy on the land in question for anybody with vested interest to raise caution if the applicant is not the rightful owner of the land. The land title registration applicant would then proceed to make payment of specified statutory fees. Thereafter, the title would be presented to the Governor or his representative for endorsement depending on the type of land title in question. Once the land title document had been endorsed by the Governor or his representative, the applicant would proceed to pay for stamp duty and Ground Rent (excluding Power of Attorney). At this stage, the title document would be registered at the Deed Registry by the registrar of deed in the Lands Department of the Ministry, after which the document would be ready for collection by the applicant.

*Table 4: Procedure of Land Title Registration*

PROCEDURE/STAGES OF LAND TITLE REGISTRATION IN OSUN STATE	TYPES OF LAND TITLE IN OSUN STATE				
	Certificate of Occupancy	Deed of Assignment	Deed of Legal Mortgage	Deed of Sublease	Power of Attorney
Obtain of Application Form	X	X	X	X	Y
Submission of required documents	X	X	X	X	X
Opening of File and Issuance of File Number	X	X	X	X	X
Advertisement in National News Paper	X	Y	Y	Y	Y
Payment of outstanding ground rent		X	X	X	Y
Payment of calculated proposed ground rent	X	Y	Y	Y	Y
Inspection	X	X	X	X	Y
Payment of 10% of approved value as consent fee	Y	X	Y	Y	Y
Payment of capital gain tax	Y	X	Y	X	Y
Payment of stamp duty fees for stamping	X	X	X	X	X
Deed registration fee	X	X	X	X	X

Payment of 1% of loan offer as consent fee	Y	Y	X	Y	Y
Endorsement of Land Title by Governor	X	Y	Y	Y	Y
Endorsement of Land Title by Commissioner	Y	X	X	X	Y
Endorsement of Land Title by Deed Registrar	Y	Y	Y	Y	X
Registration of Land Title by Deed Registrar	X	X	X	X	X
Collection of Registered Land Title by Applicant	X	X	X	X	X

Source: Author's Field Survey, 2015

### 5.3 Average Cost of Land Title Registration

The result in Table 5 revealed the average cost incurred by applicants to register each of the various forms of land title available in the study area. For applicants for Certificate of Occupancy, majority of the respondents indicated that the cost involved is between ₦100,000.00 and ₦150,000.00 with a response rate of 52.0%. 32.0% of the respondents have also spent between ₦51,000.00 and ₦100,000.00 in processing Certificate of Occupancy. This cost is however exorbitant and this reinforces the outcome of previous studies (Nubi and Ajoku, 2009) that the cost of land title registration in developing countries is too high, often beyond the reach of the poor. Pertaining to applicants for Deed of Assignment, most of the respondents (39.56%) indicated that the average cost of registering the title was between ₦100,000.00 and ₦150,000.00. In addition, 29.67% of the respondents have spent between ₦51,000.00 and ₦100,000.00 in processing Deed of Assignment in the study area. This outcome also suggested that cost of land registration is exorbitant in the study area. Concerning applicants for Deed of Legal Mortgage, finding showed that a vast majority of the respondents (64.29%) identified the average cost of the title lies between ₦51,000.00 and ₦100,000.00. This outcome, even though lower than that of Certificate of Occupancy and Deed of Assignment is also exorbitant. Regarding applicants for Deed of Sublease and Power of Attorney, the results also indicated that a greater proportion of the respondents (74.29% and 100.0% respectively) spent below ₦51,000.00 in the study area.<sup>3</sup>

The outcome of Table 5 was indicative of the fact that the cost of land title registration in the study area is too high. This could be attributed to the bureaucratic difficulties and delays associated with the activities by government agencies. It could also be ascribed to the corruption and fraudulent activities of officials involved in land title registration process. Overall, this increases the burden of the requirements for land title registration.

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3. As at the time of conducting this survey between December 2014 and January 2015, the official exchange rate was ₦180.75 to 1US\$.

**Table 5: Average Cost of Obtaining Land Title Registration**

LAND TITLE TYPE	AVERAGE COST	RESPONSE FREQUENCY	PERCENTAGE OF RESPONSE
Certificate of Occupancy	Below ₦50, 000.00	05	2.0
	₦51,000.00 – ₦100,000.00	80	32.0
	₦100,000.00 – ₦150,000.00	130	52.0
	₦151,000.00 – ₦200,000.00	09	3.6
	Above ₦200,000.00	08	3.2
	No Response	18	7.20
	<b>Total</b>	<b>250</b>	<b>100.0</b>
Deed of Assignment	Below ₦50,000.00	08	8.79
	₦51, 000.00 – ₦100,000.00	27	29.67
	₦100,000.00 – ₦150,000.00	36	39.56
	₦151,000.00 – ₦200,000.00	06	6.59
	Above ₦200,000.00	04	4.40
	No Response	10	10.99
	<b>Total</b>	<b>91</b>	<b>100.0</b>
Deed of Legal Mortgage	Below ₦50, 000.00	12	8.57
	₦51,000.00 – ₦100,000.00	90	64.29
	₦100,000.00 – ₦150,000.00	10	7.14
	₦151,000.00 – ₦200,000.00	14	10.00
	Above ₦200,000.00	06	4.29
	No Response	08	5.71
	<b>Total</b>	<b>140</b>	<b>100.0</b>
Deed of Sublease	Below ₦50, 000.00	26	74.29
	₦51,000.00 – ₦100,000.00	08	22.86
	₦100,000.00 – ₦150,000.00	01	2.85
	₦151,000.00 – ₦200,000.00	-	-
	Above ₦200,000.00	-	-
	No Response	-	-
	<b>Total</b>	<b>35</b>	<b>100.0</b>
Power of Attorney	Below ₦50, 000.00	04	100.0
	₦51,000.00 – ₦100,000.00	-	-
	₦100,000.00 – ₦150,000.00	-	-
	₦151,000.00 – ₦200,000.00	-	-
	Above ₦200,000.00	-	-
	No Response	-	-
	<b>Total</b>	<b>04</b>	<b>100.0</b>

Source: Author's Field Survey, 2015

#### **5.4 Applicants' Level of Satisfaction with Land Title Registration Process**

Arising from the stringent requirements and procedures of registering land titles as well as the high cost associated with it, the land title registration applicants were asked about their level of satisfaction with the land titling registration process. The results are presented in Table 6. The results showed that 14.53% of the respondent land title registration applicants were very satisfied with the requirements and procedures of registration while 20.09% were satisfied with the requirements and procedures of land title registration. 11.96% of the respondents were indifferent while 46.58% were not satisfied with the requirements and procedures of registration. The remaining 6.84% were most dissatisfied with the requirements and procedures of registering land titles in the study area. This outcome showed that majority (53.42%) of the respondent land title applicants was dissatisfied with requirements and procedures of completing and perfecting the registration of their land titles. This implied that the requirements and procedures of registering land title are rather too strenuous in the study area. This outcome could also be attributed to the cumbersome stages and difficult conditions and requirements such as survey maps, advertisement etc often attached to land title registration in the study area.

**Table 6: Rate of Satisfaction with Land Registration Requirements and Procedures**

RATE OF SATISFACTION	RESPONSE FREQUENCY	PERCENTAGE OF RESPONSE
Very satisfied	34	14.53
Satisfied	47	20.09
Indifferent	28	11.96
Not Satisfied	109	46.58
Most Dissatisfied	16	6.84
<b>TOTAL</b>	<b>234</b>	<b>100</b>

Source: Author's Field Survey, 2015

### **Recommendations and Conclusions**

Secure land and property rights strengthen sustainable development by making it possible and attractive to undertake long term investment. This however depends on a sound, virile and effective land title registration and perfection system. As shown by this study, land title registration process in Osun State, Nigeria, and by extension the whole country, is fraught with some procedural lapses and administrative bottlenecks, making it tedious and strenuous to perfect and register land titles, thereby preventing it from conforming to international best practices. To enhance the land title registration process, and by extension stimulate the economic development process, there is the need for government to evolve strategies towards the efficient management of the land title registration system.

The cumbersome procedure and processes as well as difficult conditions attached to land title registration should be harmonized and streamlined. Administrative de-

lays and other bureaucratic bottlenecks associated with land title registration making the process more tedious and cumbersome should also be removed to enable easy registration and formalization of land title. Government should also initiate policy framework geared towards easing the requirements for registering land title. This will enhance the efficiency of the land title registration mechanism.

Furthermore, efforts should be initiated to reduce the apparent high cost associated with land title registration in the study area. A downward review of these land title registration charges will encourage most land owners to formalize their title and also improve upon the existing land title registration mechanism, thereby stimulating economic growth.

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