

Challenges of Regularisation of Informal Land Holdings in Lagos Mainland, Nigeria

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Abstract

This study investigated the regularization of informal land in Lagos Mainland in order to identify the challenges that are militating against formalization of such holdings. The objectives were to identify all areas that can be regularized by the public authority, to examine the factors militating against public efforts on informal land holders within Lagos-Mainland. The study was conducted with a survey of residents of Odogunyan-WAEC acquisition land community. A second survey was carried out for all professionals in the field of Town Planning, Estate Management and Valuation who were staff of the Directorate of Land Department in the Lagos State Lands Bureau. The data were analyzed mainly with descriptive and inferential statistical tools. Findings showed that factors such as high land charges by the government, complexity of modern methods of land holdings, increased rent seeking behavior, high land values, were considered as problems that hindered residents from formalization. Reducing the charges attached to land regularization is expected to have significant positive impact in Lagos State in general.

Keywords: Challenges; Informal land; Land; Land holders; Lagos State; Regularisation

1. Introduction

Recently, informality and illegality in housing settlements have been the subject of both academic and policy debate since the beginning of the 21st century (Wahab, 2017). Informal settlements, according to UN-Habitat (2002), reflect a dwelling in any type of settlement without

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sufficient and adequate supply of water, access to sufficient facilities for sanitation, sufficient area for living, and structural durability of the settlement, in addition to low quality of dwelling place and lack of securing tenures. Furthermore, it can as well be defined as an area of settlement where property development and occupancy are not in conformity with the social, physical, legal and environmental conditions for the standard set by the government.

In Nigeria, the land policy instrument that has been in operation for more than forty years is the Land Use Act (LUA, 1978). It vested all lands in each state within the federation (except land that were entrusted in the hands of federal government or its various agencies before the enactment of the decree). They (the states) were expected to hold such lands in trust for the people in the country. It is pertinent to know that the Governor of every state in the country, according to LUA of 1978, became accountable for distribution of all lands in the urban areas with statutory right of occupancy to citizens and reputable organisations for building of residential, agricultural, commercial, industrial and all other types of properties for different purposes. Similar powers, with reference to rural land (non-urban areas), were passed on to Local Government Authorities.

According to Adesina (2014), the objective of the Act is to eradicate violence around land-grabbing occasioned by lack of clear boundaries, to rationalise and simplify the obstacles on management and ownership of land in each state of the federation. A second objective is to ensure access to land by all citizens in every part of the country, irrespective of his or her social, economic and political standing. This is necessary to ensure a roof over the head with secure and peaceful life. Finally, the Act was to enable the government to bring under control the distribution and use to which all land can be put in use at various parts of the country, thereby facilitating planning and zoning programmes for particular uses.

According to Olifon (2017), the lands acquired by Lagos State Government were not fully utilised. Some parts were later released from acquisition due to massive squatting and the need to make provisions for expansion (excised land). Government schemes were created from the unutilised acquired lands while some were actually acquired for institutional use. For example, the Murtala Muhammed Airport Acquisition, a total of 2,272 hectares of land was acquired while only a fractional part was used for the airport. The remaining part which covers Ejigbo, some parts of Oke-Afa, Okota, and Ago Palace Way were left unutilised and have been declared as formalisation zones (Lagos State Land Bureau Handbook, 2017).

The Lagos State Government uses formalisation, formerly known as ratification, as an opportunity for citizens to obtain legal and legitimate title on the lands they have encroached upon. Land formalisation is the process of allotting government land in various urban areas to someone who had formerly occupied that land without legal documents. Land encroachment has no geographical boundary as it has cut across all the states and local governments in Nigeria. Some areas on Lagos Mainland are no exception. Thus, this study was conducted to investigate regularisation of informal land within the mainland in Lagos, Nigeria.

2. Literature Review

2.1 Informal Land use through Urbanisation

UN-Habitat (2004) speculates that about 80% of the entire world population growths between 1990 and 2000 are living in various urban areas. In every state in Nigeria, the major cause of illegal and informal land use growth is urbanisation (Oyedele & Sodiya, 2016). Also, the frequency of rural-urban migration, attributed to high rate of urbanisation in the urban areas,

subsequently increases the rate of poverty in the urban areas in Lagos State (UNDP, 2005). Therefore, this study suggests further that the urbanisation process in various parts of the country outpaces planning policies and available resources to finance urban services and infrastructure. The effect of this is to limit citizens accessibility to land through formal channels, exposing them to opportunities in the informal land markets. Informal settlements in Lagos State are regarded as illegal and they are not recognised by the state government (Lagos State Land Bureau Handbook, 2017).

However, illegal settlements can be classified based on their peculiar features. Tsenkova et al., (2009) classify illegal settlements as follows:

- (i) squatter settlements on public or private land;
- (ii) settlements for refugees and vulnerable people;
- (iii) promoted squatter settlements;
- (iv) illegal sub-urban land division on legally owned private with illegal changing of land use regulations, often on the urban peripheral;
- (v) overcrowded, dilapidated housing without enough and adequate facilities in urban centres or densely populated urban areas.

The classified illegal settlements have a common feature despite of their differences; they are not recognised as an ideal settlement for human living by the state (Oyedele & Sodiya, 2016).

The peculiarity of the classified illegal settlements has been the major consideration of different governments in solving the perceived problems that are associated with illegal settlements in their respective countries. Governments in different developing countries have taken different measures to solve the problems of illegal settlements. However, for Lagos State, the most important measure is the implementation of land formalisation policy which implies validation of title documents for all the illegal housing and lands. In some instances, urban renewal and land formalisation were implemented together as measures to resolve the problems of illegal settlements as defined by the Lagos State Government. Clearance of city slum is the essence of implementing urban renewal, not to formalise title to land. Land formalisation is therefore the state mechanism for recognising illegally occupied lands.

2.2 Evolution and Causes of Informal Land Use

In 1980, during the first civilian administration in Lagos, inventory of informal development within government acquired lands was undertaken and about five thousand buildings were identified (Lagos Land Bureau Handbook, 2017). Because the figure was huge, the Lagos State Land Committee declared approval for illegal housing and development that were not obstructing roads, drainages and outside committed areas (areas zoned for government uses for schools, houses, hospitals, and other public uses). The committee agreed that qualified illegal settlements should be granted land title and building plan approvals after the payment of the penal fee among other statutory processing fees. Only twenty percent of the affected population living in the area benefited before the military took over government in December 1983 (Lagos State Land Bureau Handbook, 2017).

Afterwards in 1985, the need to accommodate and embrace the squatters increased as the acquired land became easily accessible in some areas to the low-income group for shelter (Lagos State Land Bureau Handbook, 2017). The presence of the squatters who are not willing to quit government acquired lands led to the setting up of committees by Lagos State Government to

look into it. The government then came up with the idea to formalise occupancy on acquired land not committed to any use in lieu of demolishing properties, which could have caused psychological side-effects on displaced occupiers.

2.3 Review of Related Studies

As a state, Lagos represents one of the cities with the fastest growing urban agglomerations in the Nigeria and the world (Enemark, Hvingel, & Galland, 2014). The rapid urbanisation coupled with insufficient and inadequate availability of resource needed to meet up with the urbanisation has resulted into peculiar illegal land development system. This is also called informal land settlement which is the main basis for this research. Observation shows that formal land management system in the study area has failed continuously in providing land for housing and other uses. Inclusive are registration of land titles and land transfers among parties, regulation of access to and use of land, as well as provision of basic infrastructure services on the land (Gould, 2014). The shortage of the formal system has, however, been largely compensated by the increasing importance of an informal system in land development.

Olajide (2010) addresses the primary issues and possible challenges in related informal land settlement in Lagos State, Nigeria. Olajide's study also shows how illegal settlements and its challenges could be integrated into urban development to achieve a reliable, sustainable, healthy and liveable urban settlement environment. The study is theoretical in nature and depended largely on the use of secondary data. According to the author, major issues and challenges that confront informal land use are uncontrolled and conflicting land use, unplanned growth and development, illegal squatting of people, overcrowding, insufficient or lack of basic services required for the dwellers of illegal settlement. Infrastructure, deficits, insecurity of land tenure, poverty and worsening physical environmental conditions, nonconformity, exclusion and vulnerability are also identified as characterising informal communities among other things. The study affirms consideration should be given to processes like informal land regularisation that guarantees security of land tenure, urban growth and housing strategy to address shortage of affordable and adequate serviced housing, and massive provision of basic amenities and infrastructure facilities to improve the urban land administration.

In another study Agunbiade, Olajide and Bishi (2015) provide an analysis on the limit of land regularisation as a means of poverty alleviation and strategy in informal settlements in Lagos State, Nigeria. Deductively, the study affirms the merit of land titling towards economic growth in the country. It also identifies land titling as a way to avert poverty through adequate access to loan and credit facilities, appropriate housing improvement and sufficient security against land eviction in Lagos State. The study establishes that regularisation of land titling and policy in Lagos State will not, on its own, automatically lead to poverty alleviation, as the intended beneficiaries (the citizens) are largely not interested in the regularisation programme.

In a related study, Oyedele and Sodiya (2016) in their research examine citizens' satisfaction on land titling policy and regularisation in Ogun State. They opine that land title is the designation of an official certificate indicating the name of the individual in whom such ownership is vested. However, any illegal acquisition of land lacks legal status. Hence, land title regularisation is necessary. The study discovers that none of the residents in the study area acquired lands through a formal source and none of them had the statutory certificate of occupancy for their lands. The study also discovers that the residents of the area were liable for regularisation, but were dissatisfied with the extent and state of inconsiderateness of the staff of the land regularisation

agency, as well as the level of transparency shown on the scheme. Based on this, the study concludes that it is important for the government to first address dissatisfaction of the citizens mainly with provision of basic needs before implementation of any scheme and subsequently utilise the sampling opinion method to determine citizens' level of satisfaction as an integral part of implementation of land regularisation policies on illegal settlement.

The empirical evidence from Lagos (Olajide, 2010; Agunbiade, Olajide & Bishi, 2015) also suggests that land titling has not and may not always achieve many benefits appropriated to it by its proponents due to some reasons. Where it seems to have achieved some of its benefits, it has largely not been of any benefit to the poor in their constant struggle for survival. The study concludes that policymakers must exercise patience and caution on land titling as a solution or way forward to the endemic poverty in informal settlements in Lagos State. They should also explore the option of land tenure continuously and recommend an effective measure towards poverty alleviation strategies to incorporate the range of assets required in other to build a sustainable livelihood. Also, considerations should be given to the complexity of vulnerabilities the urban poor residents encounter as they pursue their livelihoods/objectives.

2.4 Public Land Acquisition/Revocation of Land

According to Lagos State Real Estate Transaction Department (2020), the procedure for revocation of land in the state involves the following:

- (i) Site identification/approval of the Governor;
- (ii) Survey description of the area;
- (iii) Preparation of revocation notice;
- (iv) The revocation notice is sent to the Attorney General/Commissioner for Justice in Lagos State for execution if it is not state allocated land;
- (v) Publication in the newspaper;
- (vi) Service of notice on the owner;
- (vii) Publication in government gazette; and
- (viii) Compensation/resettlement where compensation is paid only for unexhausted improvements.

2.5 Required Documents for Regularisation of Title in Lagos Mainland

- (a) A covering letter by the agent or person filing the application for regularisation must accompany the application. It is important to note that the covering letter used for filing must contain the following vital information: the applicant's contact details, home address, personal mobile numbers and, on most occasions, the applicant's e-mail address.
- (b) The application form to be duly completed by the applicant (land formalisation form 1) are obtainable from the Bureau of Lands. The forms for residential formalisation user cost N5,000.00, while that of commercial formalisation user costs N10,000.00. Alternatively, the form can be downloaded from the Lagos State Government website at www.lagosstate.gov.ng. The completed form must be dated by the applicant, signed appropriately and sworn on before a magistrate in the state or notary public within the state.
- (c) Four passport-sized photographs of the applicant
- (d) Land information certificate (obtained from the office of the Surveyor-General)
- (e) Photocopy of duly stamped purchase receipt
- (f) Current special development levy
- (g) Evidence of payment of income tax

- (h) Sketch map of site location
- (i) Four original survey plans (2 cloths and 2 papers)
- (j) Photocopy of proof of identity
- (k) Deed of assignment
- (l) Photograph of the subject site property (Lagos State Real Estate Transaction Department, 2020).

2.6 Procedure for Regularisation of Land in Lagos State

- (a) Applicants must submit application for formalisation to the Directorate of Land.
- (b) Charting of site area for formalisation.
- (c) Site inspection will be carried out by the town planners and land officers alongside the applicant or his agent.
- (d) The inspection report will be forwarded to the vetting officer (Chief Technical Officer) before it is then forwarded to the office of the Director of Land Formalisation.
- (e) The land officers process the files further by raising letter of assessment for payment of land charges.
- (f) Upon payment of land charges by the applicant (evidenced by treasury receipts), the directorate prepares a letter of allocation which is endorsed by executive secretary.
- (g) The applicant's file containing the certificate of occupancy is forwarded through the permanent secretary (Land Bureau) to the designated Honourable Commissioner for final endorsement.
- (h) Endorsed Certificate of Occupancy is processed for stamp duty & registration by the permanent secretary's office (Land Bureau).
- (i) Registered Certificate of Occupancy is collected by applicant at the office of Permanent Secretary (Land Bureau).

The policy of the Directorate is that applicants will receive their Certificates of Occupancy within 45-working days from the date the Directorate receives evidence of payment of land charges, but this is dependent upon how responsive the applicants are on any form of query that arises during the process. In addition, a web portal was made available to the applicants to query the process directly (Lagos State Real Estate Transaction Department., 2020).

3. The Study Area

Lagos Mainland is located in the north-eastern part of Lagos State, Nigeria. Lagos Mainland is bounded by different state and landmarks. To the south, it is surrounded by Lagos Lagoon, while to the East, it shares boundary with Agbowa-Ikosi in Epe Division of the state. According to 2006 population census, the population of Lagos mainland was 535,619. However, in the last 14 years, Lagos mainland population has increased significantly.

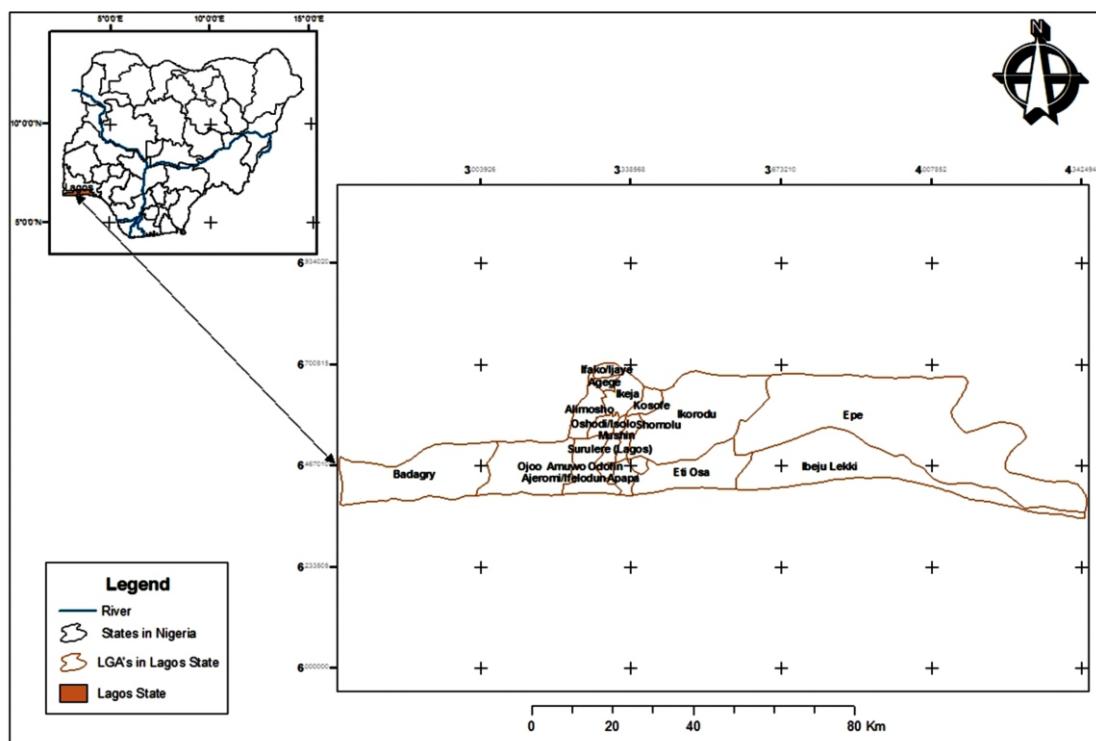


Figure 1: Map of ria: Inset (Local Government Areas including Lagos Mainland)

Source: Researchers' Creation in Arc-GIS from the Existing Nigeria Shape files (2022)

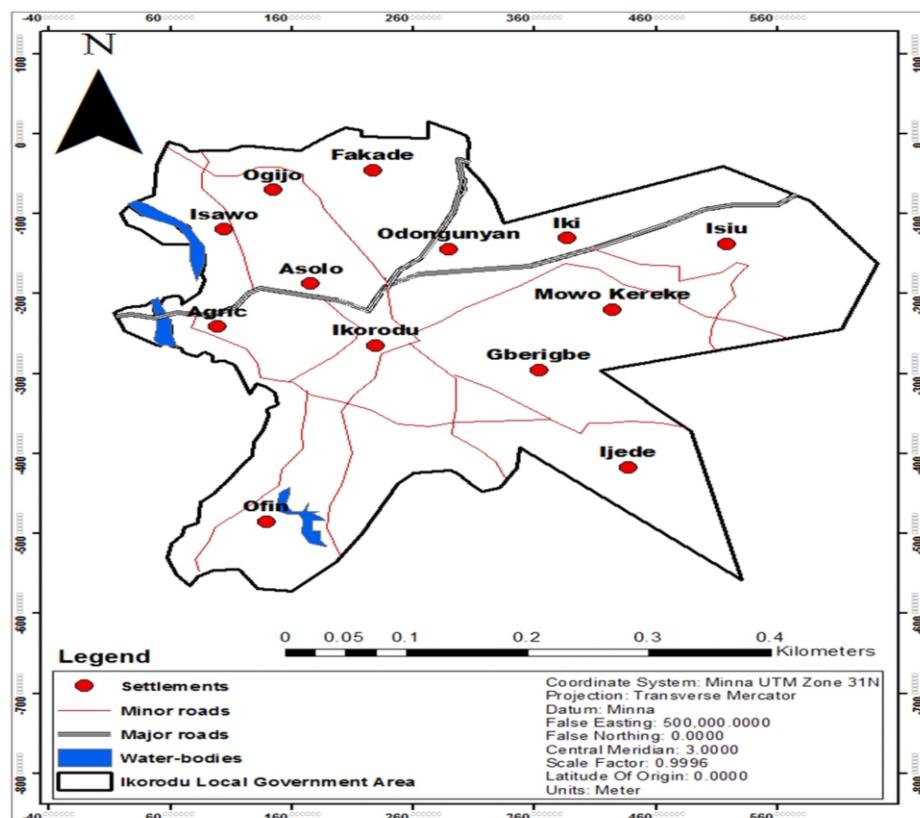


Figure 2: Major areas in Lagos Mainland Covers with Illegal Land Holding

Source: Researchers' Creation in Arc-GIS from the Existing Nigeria Shape files (2022).

4. Methodology

This study investigates the driving forces of illegal settlements in Lagos Mainland. It takes a focus on the WAEC Acquisition settlement area.

A total of 1,118 housing units in Odogunyan-WAEC acquisition land in Lagos Mainland were considered as the population of this study. The population was based on landlords/landladies who were accessible, were within the scope of the study and were willing to participate in the study. This population was determined with the aid of the Lagos State GIS Application (see Figure 3). The sample size for this study was calculated using the formula highlighted below:

$$n = \frac{NZ^2 pq}{d^2 (N-1) + Z^2 pq}$$

A total of 367 was adopted as the sample size with 20% addition, which is 73. This addition aligns with the view of Zikmund (2000) who argues that such inclusion does compensate for non-response or poor filling of questionnaires. The 20% increase turned the total sample size to 440.

Also, 22 copies of the questionnaire were sent out to professionals in the Directorate of Land Regularisation Department within the Lagos State Lands Bureau. Inclusive at this point were professional members of staff who were experts in architecture, town planning, estate management and valuation, as well as land surveying.

With a self-designed structured questionnaire that captures the objectives of this study, most appropriate and relevant data from the targeted respondents were collected. The questionnaire had two segments. Section A addressed respondents' personal data, while section B focused on the topic of the research. Open-ended questions were structured to ensure one response does not influence the subsequent ones. Besides, it provided an opportunity to give a free-form of answers among the already-provided options.

The data was analysed mainly with descriptive and inferential statistics in relation to the study objectives. This involved the use of frequencies and tables for grouping respondents' responses on process of regularisation of informal land holdings. The simple percentage was used to show variation of respondents' responses on the factors militating against regularisation of land holdings by informal land settlers/land occupiers in the study area. The data collated was coded and variables assigned for easy handing through computer analysis, using statistical package for social sciences (SPSS V24) to obtain a comprehensive and accurate results from the carried out analysis in both the descriptive and inferential statistics as applicable to this study.

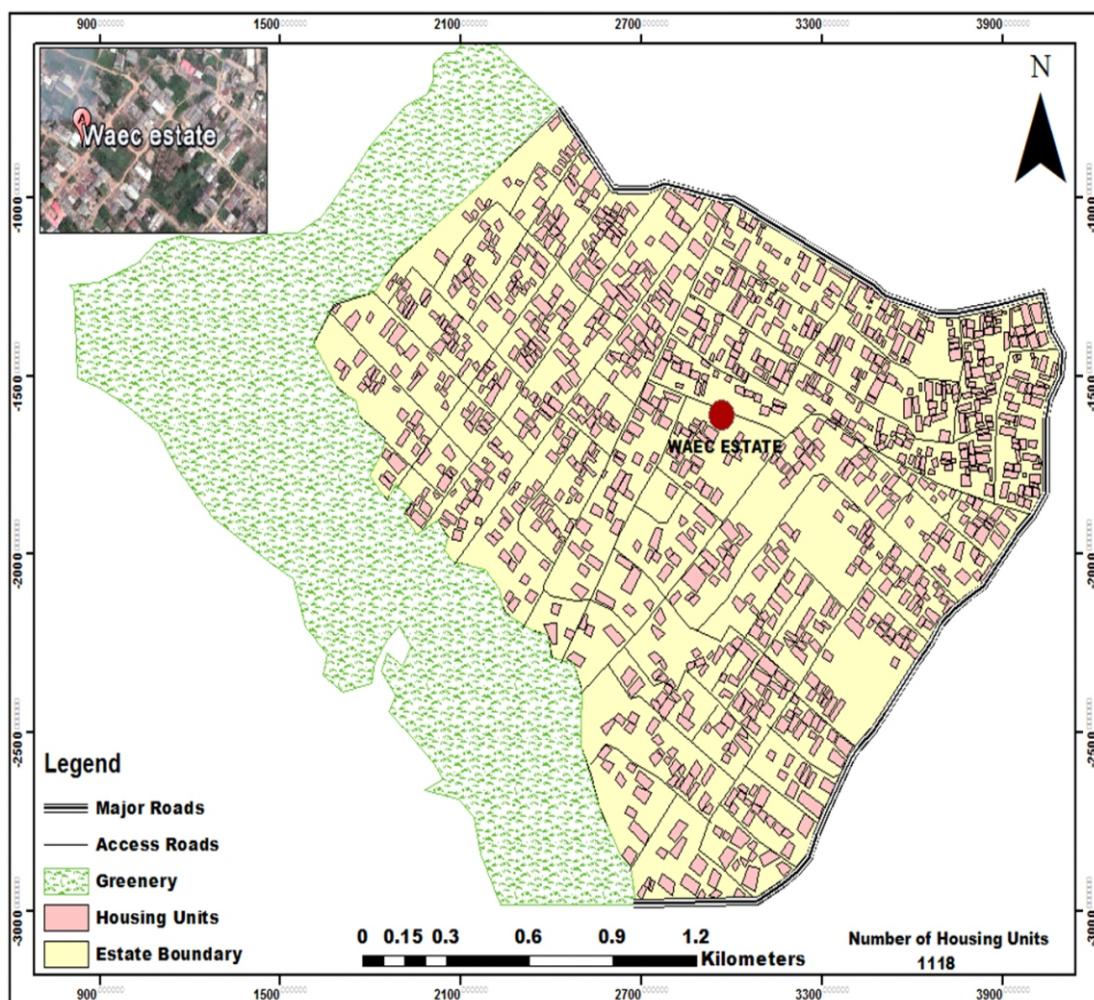


Figure 3: Map of the study area showing the sampled housing unit

Source: Researchers' Creation in Arc-GIS from the Existing Nigeria Shape files (2022)

5. Data Analysis and Discussion

5.1 Analysis of Occupants Responses

Table 1: Analysis of Respondents Profile

Socio-Economic Characteristics	Frequency	Percentage
(a) Gender		
Male	124	33.8
Female	243	66.2
Total	367	100.0
(b) Respondent's Age (Years)		
25 - 35	64	17.4
36 - 45	45	12.3
46 - 50	231	62.9
Above 50 years	27	7.4
Total	367	100.0
(c) Marital Status		
Single	27	7.4
Married	261	71.1
Divorced/separated	38	10.4
Widowed	41	11.1
Total	367	100.0
(d) Educational Level		
Senior Secondary School Certificate	266	72.5
Higher National Diploma	83	22.6
Bachelor's Degree	18	4.9
Total	367	100.0
(e) Occupation		
Civil servant	27	7.4
Retired	65	17.7
Artisan	275	74.9
Total	367	100.0
(f) Average Monthly Income ₦		
20,000 - 30,000	101	28.0
40,000 - 50,000	86	23.0
50,000 - 60,000	24	7.0
60,000 - 70,000	126	34.0
Above 70,000	30	8.0
Total	367	100.0
(g) How would you characterise the supply of land in informal settlements?		
Adequate	81	22.0
Inadequate	21	6.0
Affordable	209	56.0
Unaffordable	35	10.0
Flexible	13	4.0
Inflexible	8	2.0
Total	367	100.0

Source: Field Survey, 2022

Gender: Out of the 367 responses used for data analysis, 66.2% were from female respondents while 33.8% were from males (see item (a) in Table 1). This implies that WAEC acquisition Estate was dominated by women occupiers.

Respondent's Age (Years): Item in Table 1b, shows the age differences of the respondents. The data showed that at the time of the survey, majority (62.9%) of the residents fell in the age bracket

of 46 to 50 years, 17.4% were within the age bracket of 18 to 25 years, 12.3% were those in the age range of 36 to 45 years, while 7.4% fell in the age bracket of 50 years and above. The normal distribution pattern of the population conforms to what exists in many cities in Nigeria. It can be inferred, therefore, that adults make up the bulk of the surveyed population. They are considered to be more knowledgeable in government policies, especially on informal settlement.

Respondents' Marital Status: At the time of the survey, the marital statuses in Table 1c, indicate that majority (71.1%) of the respondents were married, 11.1% were widowed/widower, 10.4% were divorced/separated, while 7.4% were singles. The pattern exhibited in the marital status is expected since a mixed population is under consideration. It is, therefore, not abnormal to see 71.1% of the entire surveyed population married. It is also not unlikely that the high percentage of this group was constituted by adult respondents who are either civil servants or artisans in specific trades.

Respondents' Educational Level: Item (d) in Table 1 shows that the sampled respondents were all educated. 72.5% had senior secondary school certificates, 22.6% had Higher National Diplomas (HND), while 4.9% of had Bachelor's degrees. The educational status of the study population confirmed diversities of educational attainment. In all, it is important to note that respondents in the study area chosen for this research show a high level of literacy. The implication of this is the good understanding of the study, and confirms the ability of respondents to answer appropriately.

Respondent's Occupation: In terms of occupation characteristics, activities of artisans take the lead with 74.9%. This was closely followed by retired civil servants (17.7%) while 7.4% who represented the civil servants. This means that there were majorly artisans in the study area (item e in Table 1).

Average Monthly Income (N): The average monthly income of the residents shows that majority 34.0% of the residents earned between 60,000 and 70,000 naira in a month. This was closely followed by 28.0% who earned between 20,000 and 30,000 naira per month. Also, 23.0%, 8.0%, and 7.0% earned between 40,000 and 50,000 naira, 50,000 and 60,000 naira and above 70,000 naira per month respectively (item f in Table 1).

Characteristics of Land Supply in Informal Settlements: Item (g) in Table 1 shows that 56.0% of the residents align with affordability and while adequacy is the choice of 22.0%. This implies that many residents who settled in the study area do so because of land availability and affordability. The general perception remains that supply of land through this informal market is cheap and relatively stress-free. Data also show that the poor who can't afford a complete plot of land bought half or even one-quarter of a plot.

Table 2: Factors militating against regularisation of land holdings by informal land settlers/land occupiers

Items	EH (%)	VH (%)	H (%)	L (%)	VL (%)	EL (%)	Mean	Median	Standard Deviation	Rank
(a) Cost of registration	65 17.7	83 22.6	138 30.6	17 4.6	32 8.7	32 8.7	3.96	4.1	1.34	9th
(b) High land charges	96 26.2	140 38.1	113 30.8	18 4.9	Nil	Nil	4.63	4.6	0.83	1st
(c) People's unwillingness to register/process inheritance	74 20.2	125 34.1	121 33.0	3 0.8	13 30.8	31 8.5	4.33	4.3	1.23	5th
(d) Ambiguous legal framework	122 33.2	97 26.4	143 39.0	5 1.4	Nil	Nil	3.79	3.8	1.34	11th
(e) High land values	93 25.3	58 15.8	135 36.8	43 11.7	5 1.4	39 10.6	4.40	5.0	1.34	4th
(f) Increased rent seeking behaviour	99 27.0	88 24.0	125 34.1	7 1.9	27 7.4	21 5.6	4.45	4.0	1.44	3rd
(g) Lack of supportive policy	38 10.4	32 8.7	44 12.0	118 32.2	89 24.2	46 12.4	3.8	4.0	1.41	10th
(h) Accessibility to land services through modern technology	149 40.6	93 25.3	75 20.4	19 5.2	14 3.8	17 11.7	4.09	4.0	1.36	8th
(i) Complexity of modern methods	108 29.4	182 49.6	77 21.0	Nil	Nil	Nil	4.54	4.7	1.89	2nd
(j) High land taxes	68 18.5	115 31.3	84 22.9	46 12.5	22 6.0	32 8.7	4.13	4.3	1.27	7th
(k) Increasing levels of poverty	93 25.3	140 38.2	122 33.3	12 3.3	Nil	Nil	4.26	4.4	1.16	6th

Source: Field Survey, 2022

EH - Extremely High; VH - Very High; H - High; L - Low; VL - Very Low; EL - Extremely Low

Item (a) in Table 2 reveals the opinions of respondents on factors militating against regularisation of land holdings by informal land settlers. In the table, all the items on cost of registration under 'extremely high', 'very high', and 'high' indicate that 70.9% of the respondents were of the opinion that cost of registration was one of the foremost problems militating against land regularisation in the study area. On the measure of high land charges in item (b) in Table 2, the opinion of 95.1% respondents were 'extremely high', 'very high' and 'high extent.' This means government's charges on land are factors that trigger informal settlement in the state. The next item relates to people's unwillingness to register/process inheritance (see item (c) in Table 2). The survey shows that 320 (87.3%) respondents had strong opinion for 'extremely high,' 'high' and 'very high' on this proposition as another factor militating against land regularisation by informal settlers in the study area. This factor emerged because charges levied against informal settlers are alarming and, thus, discouraged their willingness to have their lands registered or processed.

On the measure of ambiguous legal framework, item (d) in Table 2 shows that 98.6% of the respondents support the opinion with the option of 'extremely high', 'very high' and 'high' in totality. This implies that opinions of respondents tend to explain the extent of ambiguous legal framework in the course of land registration. The response to the 6th item (high land value) in item (e) in Table 2 shows that 36.8% of the respondents were of 'high' opinion and 25.3% of 'extremely high' opinion, 15.8% of 'very high' opinion and 10.6% had their opinion towards 'extremely low' option. The trend of responses indicates that high land value among residents in Lagos is also one of the push factors that drive many Lagos residents to settle in informal land which is quite affordable. On increased rent seeking behaviour, the opinion of 34.1% among the respondents aligned with 'high', 27% indicated 'extremely high' and 24% selected 'very high.' Data here affirm that increased rent seeking behaviour is responsible for the settlement of land occupiers on unregularised areas. However, 7.4% who whose response favour 'very low extent'; with 5.6% and 1.9% who indicated 'extremely low' and 'low' had a contrary opinion (see item (f) in Table 2).

Further analysis relating to lack of supportive policy as one of the factors responsible for regularisation of land holdings by informal land occupiers shows that 32.2% respondents were of the opinion that it is 'low'; 24.2% of 'very low' and 12.4% 'extremely low' (see item (g) in Table 2). From the respondent's viewpoint, supportive policy of the government towards regularisation of informal land settlers is very poor. On the accessibility to land services through modern technology among the land settlers, 40.6% were of the opinion that it is 'extremely high', 93 (25.3%) selected 'very high' and 75 (20.4%) aligned with 'high' in their opinion. This is relatively a substantial response rate influencing the position of resident's willingness in residing in an unregularised area (see item (h) in Table 2). Item (i) in Table 2 shows the analysis of responses where complexity of modern methods is part of the determining factors militating against regularisation of land holdings by informal land occupiers. By combining responses under 'extremely high', 'very high' and 'high,' all (100%), the respondents agreed that high degree of taxation levied on land registration is one of the factors militating against regularisation of land holdings by informal land settlers (see item (j) in Table 2). Three hundred and thirty-five respondents, representing 91.5%, were of the opinion that increasing levels of poverty is also one of the factors militating against land regularisation in the study area (see item (k) in Table 2).

5.2 Analysis of Professionals' Responses (Lagos Mainland Bureau of Land/Development)

Table 3: Analysis of Respondents Profile and Data

Socio-Economic Characteristics	Frequency	Percentage
(a) Gender		
Male	18	81.8
Female	4	18.2
Total	22	100.0
(b) Directorate		
Land regularisation	8	36.4
Land services	5	22.7
Land Registry	7	31.8
Land use and allocation	2	9.1
Total	22	100.0
(c) Academic Qualification		
ND/HND	2	9.1
B.Sc./B.Tech.	5	22.7
Professional Certificate	14	63.6
Others	1	4.5
Total	22	100.0
(d) Relevance experience in the unit handling formalisation		
1 - 5 years	3	13.6
6 - 10 years	7	31.8
11 years and above	12	54.6
Total	22	100.0
(e) How long does it take to process C of O?		
3 months	5	22.7
4 months	7	31.8
Above 4 months	10	45.5
Total	22	100.0
(f) Application received weekly for formalisation purpose		
1 - 10	12	54.6
11 - 20	5	22.7
Above 20	5	22.7
Total	22	100.0
(g) Applications processed weekly		
1 - 10	14	63.6
11 - 20	3	13.7
Above 20	5	22.7
Total	22	100.0
(h) Number of formalised title processed per annum		
About 100	8	36.4
Above 100	14	63.6
Total	22	100.0

Source: Field Survey, 2022

Gender differences in Table 3 (see item a) shows that majority (81.8%) of the sampled respondents were males while 18.2% represents the females. About 36.4% of the respondents were professionals in the Directorate of Land Regularisation, while 31.8% represent staff in the Department of Land Registry, others (22.7% and 9.1%) work in the Directorate of Land Services and Land Use and Allocation (see item (b) in Table 3) respectively. On academic qualifications, item (c) in Table 3 presents that majority (63.6%) of the respondents had professional certificates in various fields like town planning, architecture, quantity surveying, as well as estate management and valuation. Twenty-two percent had B.Sc./B.Tech., while 9.1% had ND/HND. Relevant experience in the unit handling formalisation according to item (d) in Table 3 shows that majority (54.6%) of the respondents had spent more than 11 years in Lagos State Bureau of lands/developments. Their relevant experience in the unit handling land formalisation further increase the authenticity of the information supplied.

As shown in item (e) in Table 3, it takes 4 months or more to process certificate of occupancy in Lagos as indicated by 45.5% of the respondents. The data analysis, indicate that formerly, the duration for land formalisation were nine months but in the recent times, it took 90 days to have the document processed and signed. The idea is to eliminate bureaucratic delay reflecting the intention of Lagos State Government. On the number of applications received weekly for formalisation, item (f) in Table 3 shows that about 1 to 10 applications were received as confirmed by 56.6% of the respondents. Similarly, the number of applications processed weekly by the Ministry of Lands in Mainland ranges between 1 and 10. This implies that submitted applications are treated and processed immediately in the ministry (see item (g) in Table 3). On the number of formalised title processed annually, item (h) in Table 3 shows that majority (63.6%) of the respondents attested that 100 and above formalised titles were processed annually at Lagos State Mainland Bureau/Development.

Based on presented analysis on the part of professionals, it is deducible that the processing and issuance of C of O in Lagos could be completed within four months or more. This is possible because of the mandate given to the agency in charge to minimise illegal land holding and protect public interest through formalisation of the land. Data analysis also shows that the public approach changes the mind set of informal land holders in Lagos Mainland, including illegal land owners. The analysis indicates that the office in charge receives application every week for formalisation of informal land holding in the state. Thereafter, data show that the professionals received and processed more than 100 applications per annum for formalisation of illegal land holdings in the State. But from the respondents' views, more application for formalisation would be submitted if there are no corrupt practices in the process. The total fees for formalisation of a plot of vacant land (648m²) in the mainland areas in Lagos was N750, 000 as at January, 2022. This is quite high and poses a threat to low-income applicants willing to formalise their various lands.

The findings of the study reveal some of the factors that hinder regularisation of land in the study area. They include: high land charges by the government, complexity of modern methods, increased rent seeking behaviour, high land values, people's unwillingness to register/process inheritance, increasing levels of poverty, high land taxes, accessibility to land services through modern technology, cost of registration, lack of supportive policy, and ambiguous legal framework of the government. The study further reveals, through review of literature, the process of formalisation of illegal land holdings in Lagos Mainland, while also providing evidence for the frequency of demand for formalisation of illegal land within Lagos. Analysis of

responses from professionals in Lagos State Lands Bureau/Development indicate that apart from WAEC acquisition, there are no other areas that can be regularised within the area because every other areas are not government encroach land.

6. Conclusion

This paper examines the regularisation effects on informal use of land in Lagos Mainland as well as factors militating against regularisation of the lands. The extent of informal land use in Lagos mainland and the challenges of regularisation are traceable to bureaucratic procedures in procurement of title, high cost of registration, high land charges and over reliance on manual method. Elimination of bureaucratic procedures in the land ministries of governments is very important because time is an important factor in the procurement of documents on property transaction. If the numbers of stages and commenting authorities during the approval of certificate of occupancy are reduced, the bureaucracy involved in the process will also be minimal. With this reform, applicants would make good use of the title document for either mortgage transaction or present as a proof of ownership.

A second recommendation is the reduction of government charges on regularisation. The motive of the government is to support the poor masses on the legal formalisation of their land. Then, the fee on the formalisation service provision should be less expensive and affordable to reflect its prioritized position in governance. If the fees on formalised certificates of occupancy were reduced to the barest minimum, other applicants will be motivated to start or continue the process.

Adoption of the existing policy from a successful administration is the third recommendation. People should be allowed to get used to the existing policy on land formalisation before the introduction of a new one, even when there is a change in public administration and power. The new administration can still use the existing system with little or no modification in order to serve the best interest of the citizens who are also the applicants for legal formalisation of title. Finally publicity of messages that support regularisation of certificate of occupancy by land owners is an imperative. Government should use all necessary media to orientate the public on the usefulness of holding legal title on any land and landed property. Through this, the regularisation policy of the state would be enhanced.

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