

# The Identification of Challenges towards Land Titling Processes in Rivers State

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## ABSTRACT

Land is an indispensable factor in the socio-economic development of any nation and every activity in life revolves around land. Land offers endless opportunities for development and discovery. It is the ultimate source of wealth. But it can only be fully harnessed with appropriate process of documentation, titling and registration.

The objective of the study was to identify the challenges militating against sustainable land titling processes in Rivers State, Nigeria. The study adopted the case study approach research design which allowed the use of the mixed methods (quantitative and qualitative research instruments) in the data collection using simple random sampling technique. A total number of 400 questionnaires were administered and 290 were retrieved representing 72.5% response rate. Data collected were analyzed with descriptive statistical tools like the weighted mean and relative important index.

The finding of the study revealed that the challenges militating against sustainable land titling processes in Rivers State are high cost of land and processing fees of title documents; lengthy processing time; bureaucratic bottlenecks and cumbersome nature of the process; corruption and ignorance; change in government policy and information barrier. In reflection of these challenges the critical stakeholders should do all within their power to reduce to the barest minimum the cost of land and processing charges, the lengthy processing steps and time and remove the inhibiting institutional bottlenecks in order to facilitate more title registration. The study recommends that there should be a deliberate policy intervention to make easy and less cumbersome the land titling and registration processes by reducing the lengthy processing time, removing institutional bottlenecks and curbing corruption, and the deployment of more officers with wide technological skills.

**Keywords:** Land titles, Registration, Documentation, Sustainability Challenges, Policy Intervention, Land Title Processes.

## INTRODUCTION

Land is an indispensable factor in the socio-economic development of any nation and every activity in life revolves around land (Ukaejiofo, 2009). Brickdale (1913) affirmed land as “the place of all shelters in the city, the town the village and the home... and the foundation for all human activities offering endless opportunities for development and discovery; it is the ultimate source of wealth”. However, its potentials can only be fully harnessed when appropriate processes of documentation, land titling and registration are put in place.

Therefore, sustainable land titling is a deliberate policy intervention to give recognition to rights in land, secure tenures, confirm titles, keep records of interests, improve land markets and stimulate socio-economic development.

De Soto (2000) argues that, the lack of representation of rights to assets by formal titles makes those assets to be referred to as dead capital. According to Ukaejiofo (2009) land remains dead capital as long as the process to release its full economic potentials is not realized. Land titling and registration is the process that gives the recognition of formal titles to land thereby releasing its full economic potentials. Land title registration with formal evidence of ownership like certificate of occupancy and proper documentation of land transactions in Public Lands Registries facilitates the smooth functioning of the land markets the world over. In Rivers State, the Ministry of Lands and Survey through RIVLANDS regulates the entire process of land title registration. The study focused on the challenges towards sustainable land titling processes in Rivers State, Nigeria. A case study approach was adopted in the research work. Previous studies have identified some challenges to land title registration. Babatunde (2014) and Olanrele and Agbato (2014) indicated such challenges to land title registration as ignorance, high processing, costs delays and lengthy processes, extortion of money by officials and government insensitivity. Nwuba and Nuhu (2018) indicated such challenges to land title registration as ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce. While the Centre for Affordable Housing Finance in Africa (2016) notes that the process of obtaining a Certificate of Occupancy (C of O) involves a costly and lengthy process that could take upward of five (5) years. Similarly, the World Bank (2009) states that the costs for formalizing land transactions in Nigeria are cumulatively the highest in the world. But there are challenges which are:

#### a. Lack of Transparency, Lack of Awareness and Information Barrier

The right knowledge is power and appropriate information facilitates inclusiveness. Kanji et al (2005) found that land title registration was not accessible to low-income class due to information and communication gap, high processing costs and corruption among officials who demand illegal payments to process application land title registration. They posited that overall transparency is vital to an equitable and effective system of registering land and property rights. But then the Rivers State Land Use (Fees) Regulations, the official policy document regulating land title registration in Rivers State has been in the public domain since the 1980's. This Policy document is reviewed periodically to reflect the current economic realities. The current one in use is the Rivers State Land Use (Fees) Regulation 2019 in which fees were reviewed downward. So the argument for lack of transparency, lack of awareness and information barrier may be weak to the case of Rivers State.

#### b. High Land Charges and High Processing Costs

Many Land owners struggle financially to acquire land but find it difficult to commit additional funds to register their titles. The cost of registration is too high relative to the income of the majority of the people. Nwuba and Nuhu (2018) said the low level of land registration was as a result of such challenges as ignorance, affordability problems, inefficient registration process, and inadequate skilled workforce in the human capital to implement the programs. But when the Rivers State Land Use (Fees) Regulation 2010 was drastically reviewed downward to give place to the current Rivers State Land Use (Fees) Regulation 2019, land title registration experienced a noticeable surge meaning high land charges and high processing costs were challenges indeed.

#### c. Lengthy Processing Time

There is a saying that time is of the essence and many property owners consider the 90 days or more processing time too lengthy. Aluko et al (2004) noted that the procedure for formalizing land transactions after purchase in Lagos State is cumbersome, bureaucratic, costly and lengthy. The lengthy processing time may not be one-sided but two-sided. The applicants sometimes contribute by not supplying or providing the requisite or necessary accompanying documents or there may be late payment of official fees. In fact sometimes the fees may be diverted by the person processing the application on behalf of the land owner. All these add up to make the process lengthy.

#### d. Too Many Processing Steps

In Rives State there are about 14 processing steps leading to the registration of titles and these are considered too many. Babatunde et al (2014) and Olanrele and Agbato (2014) indicated such constraints and obstacles to land registration as ignorance, high processing costs, delays and lengthy processing steps, extortion of money by officials and government insensitivity. The argument here is to make the registration full proof that is why there are many processing steps. It is arguable because the processing steps can be shortened and still achieve error free registration.

#### e. Corruption and Ignorance

Nwuba and Nuhu (2018) found out that challenges militating against land title registration include ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce. Digitalizing the registration process is a means of fighting corruption and ignorance and also to eliminate inefficiency.

#### f. Lack of Adequate Manpower

Lack of manpower connotes an insufficiency, shortage or absence of qualified registry staff. Nwuba and Nuhu (2018) researched on the challenges to land registration in Kaduna State, Nigeria and found out that the low level of land registration was as a result of such challenges as ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce in the human capital to implement the programs, this is a real challenge. In the last ten (10) years the Rivers State Government has engaged three (3) consultants (one foreign and two indigenous) to train manpower with special skills in land titling and registration to address this challenge. Gradually the challenge will be reduced to the barest minimum.

#### g. Bureaucratic Bottlenecks

Aluko et al (2004) noted that the procedure for formalizing land transactions after purchase in Lagos State, Nigeria is cumbersome, bureaucratic, costly and lengthy. In support to the above position, Thontteh and Omirin (2015) highlighted the problems affecting land registration in Lagos State to include the high cost of registration, inadequate technical skills and incompetent staff, high land charges, ambiguous legal framework and institutional problems. For example in the Rivers State Land Use (Fees) Regulation 2019 at page A18 it is stipulated that if one encroaches on State Lands (Government acquired land) he pays 100% of the capital value of the development on the encroached land before the property can be registered. While this law is punitive, it has prevented many high profile properties from being registered in Rivers State.

The study was undertaken with the aim of examining the process of sustainable land titling registration processes in Rivers State. The objective was to identify the challenges militating against, the land titling processes with a view to proffering solutions to enhance sustainable land title registration in the study area of Rivers State in particular.

## **THEORETICAL FRAMEWORKS**

### **LAND TITLE AND ADMINISTRATION**

Land titling is the process of providing enforceable legal and secure rights to the possession and use of a given portion of land. Similarly, land title registration is the process of providing reliable documentary evidence of the title granted. While a registered right to land provides a good hedge for transacting on the property, it does not, cure any defects in the title document (Ukaejiofo, 2009).

Land administration includes the systems for land registration, land use planning, and land management and property taxation (UN-Habitat, 2016). The United Nations (2014) views land administration as the process of

determining, recording and disseminating information on ownership, value and use of land during the implementation of land management policies.

In Nigeria the Law regulating land administration is the Lands Use Act Cap L.5 Laws of the Federation 2004. The law established two types of land titles which are Statutory Rights of Occupancy granted by the State Governor and the Customary Right of Occupancy granted by the local government chairman. The evidence of these titles is a Certificate of Occupancy which when issued must be registered in the Registry (Nwuba & Nuhu, 2018).

Land Registration Act No.36 of 1924 is the law regulating registration of instruments in Nigeria. Each State of the Federation of Nigeria adopted and re-enacted their version (Nwuba & Nuhu, 2018).

In Rivers State, the law regulating registration of instruments is called “the Laws of Rivers State of Nigeria 1999 Land Instruments (Preparation and Registration) Law Cap 74.

Land Registration Act (1924) defined registrable instrument as a document affecting land whereby one party called the grantor confers, transfers, limits, charges, or extinguishes in favour of another party called the grantee any rights or title to the interest in land and includes a certificate of purchase, a power of attorney, under which any instrument may be excluded but does not include a will. A “will” is not a registrable instrument (Nuhu, 2009).

Land Registration is classified into two categories which are the registration of deeds and the registration of titles. The registration of deeds is the recording of instruments of property transactions thereby providing evidence on successive transfer of land rights. Deeds recording gives publicity to land transactions and helps prevent concealed dealings and establishes priority against other possible claimants to the same interest, while the registration of titles provides records of the rights and duties an identified entity holds over specified property (Hanstad, 1998; Kanji et al., 2005; as cited by Nwuba & Nuhu 2019). These records are kept at a public land registry in order of first in time and priority of claims to prevent, fraud and multiple transactions on the same parcel of land.

Land registration promotes the principles of good land governance which are security of tenure, sustainability, equity for all gender, effective and efficient land administration, transparency, accountability and civil engagement. Secure tenure and access to land have been universally accepted as a fundamental element in promoting economic growth and social development (Palmer, Friscka, Wehrmann; in collaboration with Augustinus, Munro-Faure, Torhoney & Arial, 2009).

The essence of providing a formal land tenure rights is to provide strong security of tenure thereby stimulating investment, and efficiency of land use (Holden & Ghebru, 2016). Secure land tenure gives confidence to land market, operators and land users to deal with each other. This is why a registered land title gives confidence, assurance, and motivation to deal with the property market.

The global interest today is that any system of land instrument registration should aim at combining security simplicity, accuracy, cheapness, and sustainability within a reasonable time frame. In other words, land instrument registration must incorporate easiness, cheapness, and fastness to meet global standards (Nuhu 2009).

## **CHALLENGES MILITATING AGAINST LAND TITLE REGISTRATION IN NIGERIA**

### **a. Lack of Transparency, Lack of Awareness and Information Barrier**

Most purchasers of land do not know that they need to properly document and register the land they have bought. Ahiakwo (2023) posits that the failure to register land in the Land Registry connotes that the instrument cannot be given in evidence to prove title. For most Pre-Land Use Act, Land owners, Land registration seems like an exercise in futility because they do not understand why they should apply for a

certificate of occupancy that will limit their title to just 99 years. Kainji et al (2005) found that land registration was not accessible to low-income class due to information and communication gap, high processing costs and corruption among officials who demand illegal payments to process application for land registration. They posited that overall transparency is vital to an equitable and effective system of registering land and property rights. Overcoming this information and communication gap is a key factor in improving land registration service delivery in Nigeria (Nwuba and Nuhu, 2018). But then the Rivers State Land Use (Fees) Regulation, the official policy document regulating land title registration in Rivers State has been in the public domain since the 1980's. This Policy document is reviewed periodically to reflect the current economic realities. The current one in use is the Rivers State Land Use (Fees) Regulation 2019 in which fees were reviewed downward. So the argument for lack of transparency, lack of awareness and information barrier may be weak in the case of Rivers State. It is simply a case of negligence or lack of willingness to get acquainted with current information since every information is in public domain.

### **b. High Land Charges and High Processing Costs**

Affordability is a big challenge to land registration. Many land owners struggle financially to acquire land but find it difficult to commit additional funds to register their titles. The cost of registration is too high relative to the income of the majority of the people. In Rivers State for instance, the cost of registration for a parcel of land measuring approximately 1000 square meters ranges from N800,000 to N2,000,000.

Nwuba and Nuhu (2018) researched on the challenges to land registration in Kaduna State, Nigeria and found that the low level of land registration was a result of such challenges as ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce to implement the programs. Thonteh and Omirin (2015) highlighted the problems affecting land registration in Lagos State to include high cost of registration, inadequate technical skills and incompetent staff, high land charges, ambiguous legal framework and institutional problems. But when the Rivers State Land Use (Fees) Regulation 2010 was drastically reviewed downward to give place to the current Rivers State Land Use (Fees) Regulation 2019 land title registration experienced a noticeable surge meaning high land charges and high processing costs were challenging in deed. However the current harsh economic conditions seems to compound the already existing challenge.

### **c. Lengthy Processing Time**

Property owners consider the 90 days or more processing time too lengthy. Ahiakwo (2023) stated that in states where manual and digital land processes go hand in hand, it takes up to six (6) months to register a parcel of land. Aluko et al (2004) noted that the procedure for formalizing land transactions after purchase of land in Lagos State is cumbersome, bureaucratic, costly and lengthy. The lengthy processing time may not be one-sided but two-sided. The applicants sometimes contribute by not supplying or providing the requisite or necessary accompanying documents or there may be late payment of official fees. In fact sometimes the fees may be diverted by the person processing the application on behalf of the land owner. All these add up to make the process lengthy.

### **d. Too Many Processing Steps**

In Rivers State, there are about 14 processing steps leading to the registration of land titles and these are considered too many. Babatunde et al (2014) and Olanrele and Agbato (2014) indicated such constraints and obstacles to land registration as ignorance, high processing costs, delays and lengthy processing steps, extortion of money by officials and government insensitivity. The argument here is to make the registration full proof that is why there are many processing steps acting as checks and quality control measures. It is arguable because the processing steps can be shortened and still achieve error free registration.

### **e. Corruption and Ignorance**

Nwuba and Nuhu (2018) found out that challenges militating against land title registration include ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce. A new



survey stated that public officials in Nigeria entrusted with some core functions of the state including land administration account for the highest prevalence of direct bribe requests from 21 percent in 2016 to 26 percent in 2019 (UNODC, 2020). The survey report says that a digitized registry would in some measure provide incorruptibility, clarity and transparency in the system. The existence of corruption in land administration can stunt growth in the land sector which could affect future land sustainability (Adeyinka, 2020). Digitalizing the registration process is a means of fighting corruption and ignorance and also to eliminate inefficiency. Those processes that are online tend to be open transparent and less subject to corrupting influences.

#### **f. Lack of Adequate Manpower**

Manpower is considered the most essential function of the human resource management of the organization. Lack of manpower connotes an insufficiency, shortage, or absence of qualified registry staff. Manpower helps to efficiently manage the maintenance of the registry goodwill by enabling value to their parastatal, registry functions, revenue generated, and other important resources. Lack of adequate manpower in the land registry prevents the completion and perfection of title registration tasks. The lack of productivity translates into a reduction in revenue and profit. Some of the staff working in the land registry lack the professional competence to understand the technicalities and intricacies of land registration, record keeping, working within time, and the need for title security. In the age of technological advancement, adequate manpower requires the recruitment of graduate staff with expertise in the fields of geographical information management, real estate management, surveying, Law, and business administration amongst other fields. The staff also require on-the-job training to sharpen skills and work effectively. This is a real challenge. In the last ten (10) years the Rivers State Government has engaged three (3) Consultants (one foreign and two indigenous) to train manpower with special skills in land titling and registration to address this challenge. Gradually the challenge will be reduced to the barest minimum.

#### **g. Irregularities in Documentation**

Title registration is the authentication of the ownership of a legal interest in a parcel of land. Once the registration process is completed, no search behind the register is needed to establish a chain of title to the property for the register itself is conclusive proof of title. This system calls for accurate documentation. In most Geographical information systems and land registries, online forms and manual forms are given to applicants to fill for personal, tax, financial, technical, and land information details. (Didigwu and Osarenkhoe, 2015) Most applicants are not well-informed or legally minded to fill out land documentation papers correctly. And when such irregular documentation is recorded publicly and stored, it can lead to misleading the public. Innocent purchasers can buy land on the strength of false charting or search results arising from improper documentation and will run into loss of money. Estate agents have increased in number, most of whom are touts carrying out questionable land transactions. They attract members of the public with their cheap yet unprofessional services, having undergone no significant training on the law of property and conveyancing (Odili, 2021).

#### **h. Non-Compliance of Registration Rules by Applicants**

The registration laws have provided a time frame within which certain acts must be done by the applicants. For example, the Stamp Duty Act requires that a document conferring interest in land ought to be stamped within 30 days of its execution. The Land instrument registration laws of various states also provide for the registration of land instruments within 30 days. Registration benefits applicants as it provides evidence of ownership, higher property value, security of title, and ease of transaction for future disposals, the more reason why the applicants must abide by registration rules and procedures. The registry also has similar rules concerning procedure and duration for registration of Deeds, titles, caution, searches, loss of land instruments, Deed of Assent, vesting Deeds, and registration of Certificate of Occupancy (Imhanobe, 2002). It behooves the applicant to make adequate inquiries about the procedure to follow, documents to submit, amount to pay, and return date from registry officials. Where the rules are ignored, the registration

process cannot run smoothly. So many land registration processes by applicants were dumped for non-compliance with registration rules.

### **i. Bureaucratic Bottleneck**

Bureaucracy is an element of administration so interlocked that government parastatal especially complex organizations have a hierarchy of workers with responsibilities moving from one row to another. A bureaucratic bottleneck then is a complicated official system that causes delay in one stage of the process to the other and makes the whole process take longer to accomplish. The manual registry is a good example thereof as it stacks silos of information, they have redundant data and manual entry errors which become a clog in the wheel of the workflow process (Oadem, 2009). Furthermore, the time frame to obtain the Governor's consent, and certificate of occupancy is annoyingly slow as many applications need to pass through so many desks and sometimes go back and forth. Application may stay long in a particular desk untreated. In many cases, some application files were missing. Applicants for land registration are required to present the purchase agreement for their plot of land, record a copy of the survey plan, tax clearance, and passport photographs, and pay prescribed fees depending on the type of land title registration they applied for. A meticulous perusal reveals the title will be endorsed by the Governor, Land Commissioner and the Deed Registrar and thereafter returned to the Deed Registrar for registration. The land registration process involves many ministries including the Office of the Surveyor General, Deed Registry, GIS office, Lands Department, Land Use and Allocation Department and that is what caused the delay. It is reported that respondents say the registration process is lengthy and cumbersome and involves many delays.

## **LAND TITLE REGISTRATION PROCESSES IN RIVERS STATE AND THE CHALLENGES**

The Rivers State Ministry of Lands and Survey regulates the entire land title perfection processes including registration and collection of registered titles. The Rivers State Government established the RIVLAND under the Ministry of Lands & Survey to streamline the land title registration processes. The RIVLAND template has a 14-step procedure with specific timelines for completion of each step with associated costs within 90 days.

Aluko, Olaleye, & Amidu, (2004) noted that the procedure for formalizing land transactions after purchase of land in Lagos State is cumbersome, bureaucratic, costly and lengthy. Thontteh and Omirin (2015) highlighted the problems affecting land registration in Lagos State to include, the high cost of registration, inadequate technical skills and incompetent staff, high land charges, ambiguous legal framework and institutional problems.

Thontteh and Omirin (2015) investigated the effectiveness of the Electronic Document Management System (EDMS) used in Lagos State land registration and the findings showed improvements in security of tenure, public confidence in transaction centralized and consolidated file storage and a reduction in waiting time for obtaining land information. However, the study did not show a reduction in land disputes or increase in the number of applications processed or revenue generation by the government. Rather the study showed it takes 120 days to process title registration.

Kanji, Cotula, Hilhorst, Toulmin, & Witten. (2005) investigated land titling in Ghana, Mozambique and Ethiopia and found that land registration systems are different, among nations and within countries underscoring the same fact of peculiarities of the contexts in question. What this indicates is that it is unlikely that there can be two identical land title registration patterns. In the peri-urban areas of Mozambique, the study title "Can Land Registration Serve Poor and Marginalized Groups" by Kanji, et al' (2005) indicated that the low-income groups had low access to land registration system which tends to encourage the transfers of rights to investors and the elites. The common reason among others is that these groups of investors and elites have the means and therefore easily have more access to registration systems than others. The study further indicated that land registration was not accessible to the low-income class due to information and communication gap, high processing costs, and corruption among officials for land

registration. Thus, they posited that overall transparency is vital to an equitable and effective system of registering land and property rights.

Cumbersome land registration process takes a long time and failed to address the widespread tenure insecurity. Hence, making land title registration process inaccessible to majority of the people and seems not to provide tenure security to local land users.

Holden and Ghebru (2016) posited that the evidence of positive tenure security outcomes from land registration is of great economic importance because it has the potential to stimulate investment, and efficiency of land use. It becomes very important therefore to find out the challenges to sustainable land titling and registration which could constrain its effectiveness and limit the realization of its important outcomes and address them which is the focus of this study.

## METHODOLOGY

This study adopted the case study research design incorporating the use of mixed methods (i.e. quantitative and qualitative research instruments). Data were collected through questionnaires administered to the staff of the Rivers State Ministry of Lands and Survey such as the Permanent Secretary, Deeds Registrar, Directors, Lands Officers and others, Estate Surveyors and Valuers, Architects, Land Surveyors, Urban and Regional Planners, Lawyers and Solicitors, Property Agents and Property owners. A total of 400 questionnaires were administered using simple random sampling technique and 290 were retrieved representing 72.5% response rate. Data collected were analyzed with descriptive statistical tools like the mean, percentage and relative important index.

The study adopted the Criterion Mean or Cut of Point =  $15/5 = 3$ .

**Decision Rule:** The mean score of any item greater than or equal to 3 should be accepted while the mean score or value of an item less than 3 should be rejected.

## ANALYSIS AND DISCUSSION

From the questionnaire, the following emerged from the result of the analysis and discussions below:

Table 1: Factors Militating Against Sustainable Land Title

S/N	Parameters / Indicators	Strongly Agreed (SA)	Agreed (A)	Neutral (N)	Disagree (D)	Strongly Disagreed (SD)	Total	Total Score	Weighted Mean	Decision
1.	Cumbersome exercise and process	37 (185)	145 (580)	23 (69)	45 (90)	40 (40)	290	964	3.3241379	A
2.	Procedures and lengthy process time of Land Titling/Registration	40 (200)	138 (552)	34 (102)	20 (40)	58 (58)	290	952	3.2827586	A
3.	High land charges and cost of land	37 (185)	139 (556)	27 (81)	31 (62)	56 (56)	290	940	3.2413793	A
4.	Inefficient Land Title Registration process	45 (225)	138 (552)	21 (63)	53 (106)	33 (33)	290	979	3.3758621	A
5.	Corruption and ignorance	26 (130)	124 (496)	32 (96)	43 (86)	65 (65)	290	873	3.0103448	A



6.	Inadequate skilled/technical workforce in land registry and agency	37 (185)	21 (84)	56 (168)	31 (62)	145 (145)	290	644	2.2206897	R
7.	Ambiguous legal framework and institutional problems	47 (47)	123 (492)	28 (84)	49 (98)	43 (43)	290	952	3.2827586	A
8.	Change in government policy	137 (685)	43 (172)	17 (51)	41 (82)	52 (52)	290	1042	3.5931034	A
9.	Lack of transparency and information barrier	44 (220)	150 (600)	34 (102)	27 (54)	35 (35)	290	1011	3.4862066	A
10.	Attitude of staff involved in the Land Titling processes	25 (125)	107 (425)	45 (135)	53 (106)	60 (60)	290	854	2.9448276	R

Source: Researchers Fieldwork 2023

As shown above in Table 1, the analysis shows that out of the 290 respondents, 37 respondents strongly agreed while 145 respondents agreed that cumbersome nature of registration process militates against sustainable land title registration processes. While 23 respondents were neutral and 45 respondents and 40 respondents disagreed and strongly disagreed respectively that cumbersome process militates against sustainable land title registration process. Three (3) out of ten (10) respondents interviewed were of the opinion that rigorous and cumbersome nature of the procedure of land titling militates against sustainable land title registration because it causes delay. But two (2) other staff of the Ministry said it served to check faking of the documents. It is my considered opinion that they serve as checks and quality control of the documents against forgery and faking. This point is supported by the work of Kanji, et al (2005), which opined that in Ghana the process of land registration is cumbersome and takes a long time and has failed to address the widespread tenure insecurity.

Procedures and Lengthy Process Time: 40 respondents strongly agreed and 138 respondents agreed that procedures and lengthy processing time militate against sustainable land titling and registration of land titles. 34 respondents were neutral 20 respondents disagreed and 58 respondents strongly disagreed that, the procedures and lengthy process time militates against sustainable land title registration. Eight (8) persons interviewed agreed the lengthy processing time of 90 days and more militates against sustainable land titling registration. They argued that time is of the essence and that most people apply for registration for business or credit purposes. But it could also be argued that such time is required to embed all the security features to make them full proof.

High Land Charges and Cost of Land: 37 respondents strongly agreed and 139 respondents agreed that high land charges and cost of land militate against sustainable land titling and registration of land titles. 27 respondents were neutral, 31 respondents disagreed and 56 respondents strongly disagreed that high land charges and cost of land militate against sustainable land titling and registration of land titles. All of the ten (10) persons interviewed agreed that high land changes militate against sustainable land charges militate against sustainable land titling registration. They cited instances where staff who were graciously granted government allocation by the government instead of processing the registration of the land given to them sell the allocation letter to the highest bidder, who now spend money to register the title.

Inefficient Land Title Registration Process: 45 respondents strongly agreed and 138 respondents agreed that inefficient land title registration process militate against sustainable land titling and registration of land titles.

21 respondents were neutral 53 respondents disagreed and 33 respondents strongly disagreed that inefficient, land title process militates against sustainable land title registration. The global interest today is that any system of land instrument registration should aim at combining security, simplicity, accuracy, cheapness and suitability within a reasonable time frame. Nuhu (2009) said land instrument registration must incorporate easiness, cheapness and fastness to meet global standard of reliability and efficiency. This is the way to reduce the inefficiency in the land of registration process.

Corruption and Ignorance: 26 respondents strongly agreed and 124 respondents agreed that, corruption and ignorance militate against sustainable land title registration. 32 respondents were neutral, 43 respondents disagreed and 65 respondents strongly disagreed that corruption and ignorance militate against sustainable land title registration. About half of the five (5) respondents particularly the land owners interviewed agreed that corruption militates against sustainable land title registration. The simple reason is that they are the ones bearing the financial burdens of such demands. The finding of this study aligned with the work of Nwuba and Nuhu (2018) on the challenges to land registration in Kaduna State Nigeria, which revealed that the low level of land registration was as a result of such challenges as ignorance, affordability problems, inefficient registration process, corruption and inadequate skilled workforce in the human capital to implement the programmes. Digitalizing the registration process is a veritable means of fighting corruption and ignorance and also to eliminate inefficiency in the system. Those registration processes that have now been placed on online platforms tend to be open, transparent and less subject to compiling influences and manipulations.

Inadequate Skilled / Technical Workforce in Land Registry: 37 respondents strongly agreed and 21 respondents agreed that inadequate skilled and technical workforce in the Land Registry militate against sustainable land title registration. 31 respondents were neutral, 31 respondents disagreed and 145 respondents strongly disagreed that inadequate skilled and technical workforce in the land registry militate against sustainable land title registration. The respondents did not see inadequate skilled and technical workforce as a challenge since inspite of all they still deliver the title documents to the applicant. Furthermore, the work of Thontteh and Omirin (2015) highlighted the problems affecting land registration in Lagos State to include, the high cost of registration, inadequate technical skills, and incompetent staff, high land charges, ambiguous legal framework and institutional problems.

Ambiguous Legal Framework and Institutional Problems: 47 respondents strongly agreed and 123 respondents agreed that ambiguous legal framework and institutional problems militate against sustainable land title registration. 28 respondents were neutral, 49 respondents disagreed and 43 respondents strongly disagreed that, ambiguous legal framework and institutional problems militate against sustainable land title registration. For example in the Rivers State Land Use (Fees) Regulation 2019 at page A18 it is stipulated that if one encroaches on State Lands (Government Acquired Land) then the encroacher pays 100% of the Capital Value of the development on the encroached land before the property can be registered. While this law is punitive, it has prevented many high profile properties from being registered in Rivers State because not many are willing to go through this process.

Change in Government Policy: 137 respondents strongly agreed and 43 respondents agreed that change in government policy militate against, sustainable land title registration. 17 respondents were neutral, 41 respondents disagreed and 52 respondents strongly disagreed that change in government policy militate against sustainable land title registration. This study allies with this opinion because Government policies generally dictate the direction of land title registration positively or negatively. In the last couple of years when the Master Plan of Greater Port Harcourt City was produced and domiciled in the office of the Surveyor General of the State many privately owned parcels of land were affected and included as acquired by the Rivers State Government. But because the process of acquisition fell below the standard procedure, the private land owners repossessed their parcels of land and developed same. Many of these land owners who applied for title registration were denied because those parcels of land are still classified as Government acquired land in the survey database of the Government. The fact is that those parcels of land do not belong to the Government and until their survey is expunged from Government survey database and records there will be no title registration for those parcels of land.

Lack of Transparency and Information Barrier: 44 respondents strongly agreed and 150 respondents agreed that lack of transparency and information barriers militate against sustainable land title registration. 34 respondents were neutral, 27 respondents disagreed and 35 respondents strongly disagreed that lack of transparency and information barrier militate against sustainable land title registration. All the respondents agreed that information and communication gap militates against sustainable land-title registration. They said the Ministry was not doing enough to disseminate information on how to register title and on new government policies to encourage people to come forward to register their properties.

## CONCLUSIONS AND RECOMMENDATION

The study established that eight (8) factors militated against sustainable land title registration process which are:-

**Cumbersome Registration Process** which slows down the process and increases the time frame. But it is my candid opinion that the rigorous nature of the registration process serves as checks and quality control of the title documents against forgery and faking.

**Lengthy Processing Time.** Property owners consider the 90 days or more processing time too lengthy because they argue that time is of the essence since some people apply for land title registration for business or credit purposes among other reasons. However it could also be argued that such time frame is required to embed all the security features to make the title documents full proof.

**High Land Charges and Processing Costs.** Affordability is a big challenge to land registration. Many land owners struggle financially to acquire land but find it difficult to commit additional funds to register their titles. This challenge of high processing costs is a key factor militating against land title registration considering the adverse effects of the prevailing global and national negative economic indices like inflation and unemployment.

**Inefficient registration process** stems from the fact that more registration processes were analogue up until recently when the Rivers State Government, engaged the services of some consultants to digitalize the process which is still on ongoing.

**Corruption and Ignorance** place heavy burdens on the land title registration process because of the financial implications on the land owners. While they struggle financially to acquire their parcels of land and find it difficult to commit additional funds for registration these unofficial demands for bribe become too much to bear.

**Ambiguous legal framework and institutional problems** create obstacles for title registration because of slow nature of the review of such laws to suit contemporary times.

**Change in Government Policy** regarding land title registration has positive or negative impacts depending on the policy direction. Hike in official fees negatively impacted registration while downward reviews positively impacted land title registration.

**Transparency and Information barrier** was to be a challenge because of communication gap between land owners and the government agencies responsible for title registration. It was argued that the government agencies were not doing enough to disseminate information on title registration and new government policies to encourage and enlighten the people on the need to register their properties.

Consequently, the study recommends that there should be a deliberate policy intervention to make the registration process less cumbersome; reduce the current cost of land registration charges; reduce the lengthy processing time; remove the institutional bottlenecks; curb corruption among officials and integrate the registration activities into a full automated One Stop Shop man by highly skilled and competent staff. Then

various government agencies should vigorously inform, educate and widely publicize processes on land title registration and new government policies to encourage and enlighten people on the need to register their properties.

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