



A N EVALUATION OF THE PERFORMANCE OF HOME OWNERS CHARTER (HOC) AS AN ALTERNATIVE LAND REGISTRATION IN OYO STATE

**FAYOMI, I¹, ADEDOKUN, A. R². &
OLORUNYOMI, O.A³**

^{1&2} Department of Estate Management, Lead City University, Ibadan. ³Department of Estate Management, Federal University of Technology, Minna.

ABSTRACT

Land registration helps reduce landownership insecurity. Difficulties with conventional land registration required solutions to curb problems. This study evaluated home owners charter (HOC) as an alternative land registration in Oyo State. Simple random sample was employed for Home Owners Charter (HOC) Certificate of Occupancy (C of O) applicants, and respondents were given structured questions utilizing convenience sampling. Frequency tables, mean score, relative important index (RII), and Multiple Regression Analysis were used to analyze data. The study found that process reduction

Introduction

Accessibility to land is crucial to attaining sustainable development since it plays a pivotal role in both physical and economic development processes. Generally speaking, all human endeavors demand land. There is frequently fierce rivalry for land that is limited as a result of the rapid increase in urbanization in our major cities because of the varying needs of different human activities with respect to quality, location, and availability of land (Domeher, et'al, 2012). Due to the importance of land overall, if its ownership is not under control, the rule of "might makes right" will apply (Ukaejiofo, 2007). Due to the fact that security of title—which unregistered movement does not ensure is the benchmark of any transaction on property, land registration is required to provide a simple and cost-effective method of recording such transactions. Land registration is used as the foundation to address landownership insecurity, and it is based on the idea that the developed world has secure land ownership because every advanced nation has an extensive land registration system. According to Omirin (2002), everyone is theoretically guaranteed equal access to land by the Land Use Act of 1978. According to Bello (2007), if a land allocation policy is properly implemented, the vast powers of control given to each State Governor might ensure that all citizens have access to land. It has been noted that public land management, as stated in the Land Use Act of 1978's provisions, grants the government complete control of a large amount of land, but the criteria for allocating resources are so skewed as to only provide means to a very small percentage of upper-class income earners, particularly the elites, the military, and the politically powerful. According to Ukaejiofo (2007), the current land registration procedure in



and technology improvements must be made to improve HOC land registration in Oyo State. The study found that HOC's performance as an alternative land registration in Oyo State was above average but better than the initial practice. Accessibility to land services through current technology (RII=0.99), professionalism and implementation (RII=0.96), and level of openness in land registration process (RII=0.95) influence alternative land registration performance in Oyo state. The study only included candidates who hadn't obtained their paperwork. Home Owners Charter (HOC) has enhanced conventional land registration, but more work remains to improve the technologies used for service delivery, notably in commercial real estate. The study analyzed the performance of the Home Owners Charter (HOC) as an alternative land registration in Oyo State and found that married persons, professionals, civil servants, and business people benefited the most. Process reduction and technology adoption have helped improve alternative land registration in Oyo state. The data acquired from respondents was part of the researcher's day-to-day work at the ministry of lands and housing, hence the study is original.

KEYWORDS: *Land, Land Registration, Certificate of Occupancy (C of O), Home Owners Charter (HOC)*

Nigeria is characterized by a standard file system, manual processes, an information card system, inadequate data security, and a propensity for termite or fire destruction. In 34 out of the 36 States that make up the federation, it is alleged that there are extremely sluggish and arduous processes, a lack of honesty, and flagrant administrative anomalies (World Bank, 2011). One of the most important issues with land registration in Nigeria is the dearth of accurate data about land in general (Oruwari, 2004). The country's haphazard record-keeping systems and professional overlap are made evident by the current land registration procedure. The country hasn't been completely mapped, which lowers the efficiency and standard of land registration nationwide. Most of the time, the maps that are currently in use date back to the time before independence and do not fully describe the current situation in each state of the nation. As a result, the nation cannot claim to have a comprehensive understanding of Nigeria's pattern of land registration (Mabogunje, 2005). The introduction of alternatives like the Home Owners Charter (HOC) to land that is already in use in various states of the federation, including Oyo state, was prompted by problems with the traditional land registration process. Home Owners Charter (HOC), a substitute for land registration in Oyo State, was developed by the state government to address issues with property documentation, development permits, planning permission, and the lack of a trustworthy demographic data base for proper planning. In order to analyze the elements influencing the performance of Home Owners Charter (HOC) as an alternative land registration in the research area, this study will be focused on the factors influencing the performance of HOC.

Literature Review

Land Registration

The administration of land in Nigeria has been burdened with so many problems that the country as a whole is unable to completely benefit from land beyond its physical presence



(Oloyede et al., 2011). He further says that inadequate registration of ownership rights results in the majority of land holdings being held informally. Babade (2003) focused on the availability of urban land in Nigeria and examined the work of the Lagos State Land Use and Allocation Committee, emphasizing the limitations and allocation procedures in the state's current operational systems. The study concluded that administrative and procedural delays plague the official land allotment procedure.

Over 80% of Nigeria's land area is rural, while the remaining 20% is under heavy population pressure. Nigeria has a total land area of 924,768 sq. km (Babade, 2003). Low levels of knowledge exist on the advantages of land titling, and the registration process is entirely paper-based, which has its own set of issues with physical decay and the potential for fraud. The majority of the states' maps have shortcomings, including outdated surveying equipment and poor levels of staff training and computerization. Additionally, the level of basic office equipment is inadequate for the job in most of the states (Abdulai and Owusu-Ansah, 2014). The likelihood that land and real estate assets will be used as mortgage collateral increases along with their likelihood of promoting economic growth and lowering property rates (Arnot and Meadows, 2006). Government must carry out the implementation, monitoring, follow-up, execution, and management of land ownership and value in order to encourage and facilitate the growth process.

In industrialized nations, having a valid title to land ensures the security of one's land tenure and provides access to financing for development (Zevenbergen, 2002). Although the registration of land titles is regressing in emerging nations, particularly in third-world nations like Nigeria, and having negative effects on people's economic well-being (Deininger & Gebre-Selassie, 2009). Prior to this, the majority of people who owed money on land were unable to secure credit or raise money to start their own businesses. As a result, the system of land tenure is extremely unstable because multiple people could stake claims to the same piece of property. The main result is that most of these third world countries are experiencing rising levels of poverty (Payne, Durand-Lasserve and Rakodi, 2007). Additionally, the inability to prove ownership of land or register land owned by members of a particular community led to inter-tribal and communal conflicts. Barraclough (1999) claims that the registration of land titles is a policy intervention mechanism that was put in place to publicly acknowledge land rights and make it possible for the government and private parties to trade in these rights. Land title registration is increasingly seen by policymakers and development organizations as a successful government intervention strategy for targeting low-income earners and promoting economic growth in the majority of developing nations (Ukaejiifo, 2007). Therefore, investments in land must be made secure through the documentation of land titles and registration if they are to serve as a tool for output and income growth, which in turn contributes to the eradication of poverty for sustainable livelihoods. Therefore, systems for the effective management of land ownership, interchange, and trading of land assets are essential for stimulating and facilitating industrial expansion and economic development (Oboli, 2007).

Landownership Security

According to Barrows and Roth (1990), the impression of the likelihood of losing a specific right to cultivate, fallow, graze, mortgage, or transfer property is referred to as "landownership security." Despite this, the definition is incomplete if land ownership is viewed as a source of insecurity rather than security (Sjaastad and Bromley, 1997). Landownership security is defined



by Kvitashvili, E. (2004) and Place, (2009) in terms of its scope, duration, and right assurance. They claimed that ownership is deemed to be insecure if a person lacks specific land rights that are deemed to be significant since they can only make restricted use of the land. Place (2009) investigated how the following elements can lead to insecure land ownership: a lack of the appropriate duration; a perceived lack of certain important property rights; and a lack of certainty in the ongoing exercise of one's land rights. Therefore, the highest level of security is attained when a person continuously enjoys all of their land rights, is free from outside interference, and is able to benefit from the labor and financial investments made in their land, whether they use it or pass it to someone else.

Previous research on the relationship between land registration and ownership security explains that in developing countries, land registration ensures ownership security. The fact that traditional landownership is not formally documented or registered in a central system under the supervision of the State contributes to the widespread view that traditional landownership systems are unstable, discouraging investment in land-based enterprises. Therefore, the need for policymakers to improve the use of land effectively is justified by land registration. In a review of various studies that purportedly connected land registration to ownership security in an advanced world, Payne, Durand-Lasserve, and Rakodi (2007) determined that the residents of those studies were already benefiting from ownership security prior to the establishment of land registration policies and programs. Research revealed that residents of unapproved settlements had access to ownership land security prior to the start of land registration programs, hence ownership land security did not begin with land registration (Kironde, 2006).

Overview of Home Owners Charter (HOC) In Oyo State

A program called the Home Owners Charter (HOC) was created to make land registration easier and give state residents the ability to regularize their landed property or land documents. It offers a legal window for property owners who built on their landed properties without permission a great chance to regularize their land's legal status, title documentation, development plan approval or permit, and Certificate of Occupancy, or (C of O), at a very good discounted rate with grant on some financial obligations like fines or penalties that are typically imposed against those who did so. Home Owners Charter (HOC) is quickly emerging as a crucial component of the rehabilitation strategies employed by many states across the nation. The program will also offer a data base for the state to plan ahead on medium- and long-term goals in order to achieve a good administration in office by providing the essential infrastructure and amenities for the people, such as the provision of good roads, hospitals, public water, schools, and other crucial services needed. As a result, the initiative will also be made available to property owners who constructed on land owned by the State government. It is predicted that doing so will help property owners realize their potential for wealth creation and will advance regional or state development. In the event that a property has a fraud or speculator problem, it will help to reduce disagreements between property owners (Oyo State website, 2022).

While the Home Owner Charter (HOC) concept is similar to traditional land registration schemes, it places a greater emphasis on cost savings and speedy land registration. According to Omole and Akinbamijo (2012), planning rules are intended to rein in people's excesses in terms of how they utilize land and how they see the environment as a whole, and the government has a responsibility to enforce these regulations. Any development on land must first have approval, according to Nigerian Urban and Regional Planning Law (NURPL) Decree



No. 88 of 1992, Part 2 S (28)–(34). The legislation makes it essential for the government and its agencies to acquire clearance before beginning any development, and planning boards have the authority to approve applications with modifications, to delay their approval, to reject them outright in certain cases. According to Section 60 of the Act, the control department has the authority to order a developer to comply with the provisions of a planning law by preparing and submitting his building plan for approval, making any necessary alterations to a building to ensure compliance, demolishing the building, or returning the land to its pre-construction state. All these limitations for obtaining development permits and approving plans were waived as part of the crucial Home Owner Charter (HOC) program.

These findings led to the conclusion that a large number of residential and industrial buildings in the state were erected without permission on both private and public property. Due to high processing costs, the majority of buildings lack title documents and do not have any official papers such (C of O). Furthermore, the bulk of building owners have encroached on areas that the government has purchased without the proper legal authorization from the government. This has been identified as a significant issue by the Oyo State Government, and in order to address all of these issues—land documentation, development permits, planning approval, and the lack of a trustworthy population data base for effective planning—the State Government developed Home Owners Charters (HOC) as an alternative to traditional land registration in Oyo State.

Due to these factors, the administration led by the late Governor Isaq Abiola Ajimobi issued the alternative land registration procedure known as the Home Owners Charters (HOC) program in 2018. The incumbent administration under the leadership of Engr. Oluseyi Makinde rebranded the programme given wider publicity with the aim of subsidizing the processing fee of the acquiring certificate of occupancy, the programme mainly focused on the residential properties within the state the reason assumed to be that residential property sector occupied larger percentage of development. Owners of eligible homes in Oyo State that were developed without a title or the necessary approval would have a window of time to apply for a Certificate of Occupancy under the plan. To ensure that as many residents as possible receive benefits, all fines and penalties have been removed, the documentation requirements have been loosened, and fees have been reduced. According to records, the majority of residential landed properties in Oyo State lack registered titles, exposing their owners to a number of dangers (e.g. defective transfer to heirs and encroachment). Additionally, the lack of perfected title documents lowers the property's genuine value and diminishes its viability in the financial sector as a document deserving of credit.

It was believed that the following benefits would accrue to users of this alternative land registration system: Proper documentation confirming your genuine position as a home owner, significant savings on the acquisition of the land's legal title (C of O), for ease of validation and transfer, proper recording on the digital database, As buyers can confidently trade knowing that proper title documentation is accessible, the value of the property will increase and become more marketable. Collateral for bank loans and other commercial transactions may be property with the proper legal status and documents. Ownership disputes will be reduced, heirs will be certain to receive a legal inheritance in the event of death, Our residential neighborhood would benefit from the Oyo State Government's urban redevelopment agenda through good design of facilities in the fields of education, health, and other vital infrastructure. Property related fraud and difficulties of Omo-Oniles/AjagunGbales will be reduced. However, the following properties won't be given approval: those constructed



beneath high-tension cables from PHCN, houses constructed on specified purchases, such as agricultural lands, Property encroaching on the NNPC pipeline's "right-of-way," Property constructed "Set-back" from a road, water body, or gully, Property constructed in a flood plain, poor or flawed properties Property that is the subject of a lawsuit.

A demand notice stating the anticipated sum necessary for processing the application will be issued upon submission of the completed application. Alternative land registration procedures, including HOC, also start with the purchase of the application form. The State Government will publish the application in the national dailies following payment of the processing fee to check for objections to the subject property. This process will last for twenty-one (21) days from the date of publication. The day of publication and any objections to the application will be communicated to users. After the 21-day opportunity for objections following publication, if there are no objections, a scheduled inspection with government land inspectors, surveyors, and town planners will take place within 7 days. After then, the C of O will be prepared for collection, and users will be informed when it's time. 30 days should pass following the successful inspection before this process is finished.

The HOC program offers a more straightforward repayment schedule by allowing applicants to make instalment payments and facilitating payments through bank loans with a maximum two-year repayment period. The final fee that the applicant must pay is based on the size and location of the property. The standard fees for a typical family residence (a four-bedroom bungalow on a single plot of land) are decreased to N125,000.00 and the maximum processing (moratorium) term is sixty (60) days. The Ministry of Lands, Housing and Urban Development, the Ministry of Justice, and the Ministry of Finance are the government entities involved in the HOC program (Oyo State website, 2022).

Research Method

The study adopted a survey research design and the data utilized for the study are majorly from primary source through the use of questionnaire and secondary sources such as conference paper, textbooks, seminar papers amongst others. The population for the study are the applicants for HOC in the Ministry of Lands, Housing and Urban Development in Oyo state. From the records available at the Ministry of Lands, Housing and Urban Development, a total of 6,114 applicants sought to register for Certificate of Occupancy (C of O) between June, 2020 to November, 2021 in the study area. 4,720 Certificate of Occupancy signed, the total number of Certificate of Occupancy approved by Governor is 5,150 while 4,380 number of Certificate of Occupancy already collected by the applicants. Hence, 340 which represent the different between the signed and collected C of O were considered the population for the study. The purposive sampling technique was used in selecting the population for the study and 181 applicants were selected as the sample size which was arrived at using the formula postulated by Smith and Strattek (2010) while the random sampling techniques was further used in administering the questionnaires. Data collected was subjected to both descriptive and inferential analysis.

Analysis and Discussion

A total of 181 questionnaires were administered to the applicants out of which 138 representing 76.45% was appropriately filled, retrieved and considered adequate for the study. Data on socio-economic characteristics from the respondents revealed that there are more females than males at the collection stage of HOC C of O. Also, it reveals that majority of the



respondents have tertiary education and are into professional service, civil service and business. The study also revealed that about 91.31% earn between 100,000 and 500,000 monthly. While 78.98% registered bungalows, blocks of flat and duplexes, 82.61% are currently using their property as owner occupied and for rentals.

Level of Performance of Home Owners Charter (HOC) as alternative land registration in oyo state.

Table 1: Purpose of Land Registration

Purpose	Frequency	Percentage
Sale	12	8.70%
Lease	8	5.80%
Use	49	35.51%
Mortgage	63	45.65%
Others	6	4.35%
Total	138	100%

Source: Researchers' Field Survey, 2022

Table 1 above shows that 8.70% of the total respondents register their land for the purpose of sale, 5.80% register their land for the purpose of lease, 35.51% register their land for the purpose of use, 45.65% register their land for the purpose of mortgage, while the remaining 4.35% register their land for other purposes such as insurance, etc. This implies that majority of the applicants of Home Owners Charters (HOC) are facilitated by the need to mortgage their property as a collateral to secure loan.

Table 2: Duration of Land Registration

Duration	Frequency	Percentage
< 1 month	0	0.00%
1 - 3 months	98	71.01%
3 - 6 months	37	26.81%
> 6 months	3	2.17%
Total	138	100%

Source: Researchers' Field Survey, 2022

Table 2 above shows how long it takes to register land by the applicants and revealed that 71.01% registered their land between 1 - 3 months, while the remaining 28.98% took above 3 months to registered their land. This implies that majority of the applicants of Home Owners Charters (HOC) as an alternative land registration where able to register their land under 90 days. The expected duration for the Home Owners Charter (HOC) is 60 days. Therefore, if majority of the applicants can register their land under 90 days, it is a significant improvement in the conventional land registration which have been evaluated by researchers such as (Oruwari, 2004) amongst others to sometimes take years to be accomplished.

Table 3: Delay in Land Registration

Delays	Frequency	Percentage
Yes	110	79.71%
No	28	20.29%



Total	138	100%
--------------	------------	-------------

Source: Researchers' Field Survey, 2022

Table 3 above shows that 79.71% of the applicants did experience delay in registering their land when evaluated with the expected standard duration of 60 days.

Table 4: Reason for Delay in Land Registration Process

Reason	Frequency	Percentage
Inadequate land registration logistics	12	8.70%
Poor coordination of functions	34	24.64%
Inadequate technology/facilities	60	43.48%
Inadequate staffing	7	5.07%
Others	25	18.12%
Total	138	100%

Source: Researchers' Field Survey, 2022

Table 4 above shows the reasons for the delays experienced in the land registration process and revealed that 68.12% see poor coordination of function and the inadequate technology/facilities as the major reason for delay while the remaining 31.88% see reasons such as inadequate land registration logistics, Inadequate staffing and other reasons such as laziness and non-challant attitude of the staff as the reason for delay in land registration process..

Table 5: Ways of Improving Land Registration Process

Ways	Frequency	Percentage
Motivation	7	5.72%
Decentralization	1	0.725%
Process reduction	21	15.22%
More technology	105	76.09%
Others	4	2.90%
Total	138	100%

Source: Researchers' Field Survey, 2022

Table 5 above shows the ways in which land registration process can be made easier in Oyo State and revealed that majority of the applicants which account for 76.09% of the respondents see more technology as the best way of improving land registration process. This implies that embracing more technology is a acceptable way of improving land registration process in Oyo State.

Table 6: Performance Level of Home Owners Charter (HOC) C of O

Performance	Frequency	Percentage
Very Efficient	7	5.27%
Efficient	88	63.76%
Fairly efficient	35	25.35%
Inefficient	7	5.27%



Very inefficient	1	0.725%
Total	138	100%

Source: Researchers' Field Survey, 2022

Table 6 above rate the level of performance of Home Owners Charter (HOC) C of O as an alternative to land registration in Oyo State on a scale of 1 to 5 and revealed that 63.76% of the respondents rate it's performance so far as efficient. This implies that although there is still room for improvement, the performance of HOC as an alternative to land registration in Oyo State has being a little above average.

Factors Influencing the Performance Of Home Owners Charter (Hoc) As Alternative Land Registration In Oyo State

The performance of Home Owners Charter (HOC) was measured using the factors as contained in table ... Below. These factors are analysed against the performance of Home Owners Charter (HOC) as alternative land registration in Oyo state. Descriptive and inferential analysis was carried out in analysing the factors.

Table 7: Factors Influencing the Performance of Home Owners Charter (HOC) as Alternative Land Registration in Oyo State

S/N	Influencing Factors	SA (5)	A (4)	N (3)	D (2)	SD (1)	Mean Score	Mean	RII	Rank
1	Cost of service provided	54 (270)	38 (152)	19 (57)	20 (40)	7 (7)	138 (526)	3.81	0.76	11 th
2	Mode of payment for service provided	5 (25)	11 (44)	65 (195)	21 (42)	36 (36)	138 (342)	2.48	0.50	15 th
3	Time taken to obtain required service during processing	87 (435)	26 (104)	13 (39)	12 (24)	0 (0)	138 (602)	4.36	0.87	7 th
4	Time taken to obtain required certificate	62 (310)	57 (228)	9 (27)	3 (6)	7 (7)	138 (578)	4.19	0.84	8 th
5	Friendliness of management staff	4 (20)	16 (64)	72 (216)	25 (50)	21 (21)	138 (371)	2.69	0.54	14 th
6	Friendliness of other staff	2 (10)	17 (68)	11 (55)	65 (130)	43 (43)	138 (306)	2.22	0.44	17 th
7	Professionalism and implementation	11 (555)	27 (108)	0 (0)	0 (0)	0 (0)	138 (663)	4.80	0.96	2 nd
8	Capability and competence of the staff	51 (255)	57 (228)	16 (48)	11 (22)	3 (3)	138 (556)	4.03	0.81	9 th
9	Quality and reliability of information provided	18 (90)	21 (84)	68 (204)	19 (38)	12 (12)	138 (428)	3.10	0.62	13 th
10	Accessibility to land services through modern technology	129 (645)	9 (36)	0 (0)	0 (0)	0 (0)	138 (681)	4.93	0.99	1 st
11	Procedures and policies of land title registration	92 (460)	46 (184)	0 (0)	0 (0)	0 (0)	138 (644)	4.67	0.93	5 th



12	Level of transparency in land registration process	102 (510)	36 (144)	0 (0)	0 (0)	0 (0)	138 (654)	4.74	0.95	3 rd
13	Level of transparency in payment process	99 (495)	39 (156)	0 (0)	0 (0)	0 (0)	138 (651)	4.72	0.94	4 th
14	User friendliness of service/data provided	14 (70)	33 (132)	54 (162)	41 (82)	16 (16)	138 (462)	3.35	0.67	12 th
15	Effectiveness in media advertisement	53 (265)	33 (132)	38 (114)	14 (28)	0 (0)	138 (539)	3.91	0.78	10 th
16	Effectiveness in newspaper advertisement	0 (0)	3 (12)	6 (18)	62 (124)	67 (67)	138 (221)	1.60	0.32	20 th
17	Effectiveness in advertisement via bills, flyers and bill boards	1 (5)	6 (24)	12 (36)	94 (188)	25 (25)	138 (278)	2.01	0.40	18 th
18	Bribery and corruption of staff	96 (480)	27 (108)	15 (45)	0 (0)	0 (0)	138 (633)	4.59	0.92	6 th
19	Location/accessibility to subject land	0 (0)	3 (12)	6 (18)	99 (198)	30 (30)	138 (258)	1.87	0.37	19 th
20	Perceived orientation of the public about land registration	11 (55)	8 (32)	42 (126)	55 (110)	22 (22)	138 (345)	2.50	0.50	15 th

Source: Researchers' Analysis of Field Data, 2022

Table 7 above shows the rating of respondents with the registration of HOC at each level with respect to time and it revealed that respondents strongly agreed more with accessibility to land services through modern technology (RII = 0.99). This is closely followed by professionalism and implementation and level of transparency in land registration process (RII = 0.96 and 0.95) respectively.

In conducting the multiple regression analysis to determine the level of influence the factors have on the performance of land registration, the level of performance is the dependent variable while all other factors listed in the table are the independent variables. The dependent variable was measured on the scale of 1 for "Very Inefficient", 2 for "Inefficient", 3 for "Fairly Efficient", 4 for "Efficient" and 5 for "Very Efficient" while the independent variable was measured on the scale of 1 for "Strongly Disagree", 2 for "Disagree", 3 for "Neutral", 4 for "Agree" and 5 for "Strongly Agree".

Table 8: Analysis of Variance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	70.12376	20	3.506188	2.89320	.000 ^b
	Residual	141.78879	117	1.21187		
	Total	211.91255	137			

Source: Researchers' Analysis of Field Data, 2022

Table 8 as presented above shows the result for the analysis of variance of the regression model. It revealed that the independent variable statistically significantly predicts the dependent variable, $F(20, 137) = 2.89320, p < 0.05$. The implication of this is that the regression model is good.



Table 9: Summary of Regression Model for the Factors Influencing the Performance of Home Owners Charter (HOC) As Alternative Land Registration In Oyo State

R = 0.842^a R² = 0.928 Adjusted R = 0.895						
S/N	Model	Un-standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Level of performance	-.856	0.623		-.233	.000
2	Cost of service provided	.882	0.804	.233	.078	.000
3	Mode of payment for service provided	.539	0.092	.078	.447	.001
4	Time taken to obtain required service during processing	.902	0.82	.447	.082	.000
5	Time taken to obtain required certificate	.893	0.802	.082	.091	.000
6	Friendliness of management staff	.457	0.355	.091	.102	.000
7	Friendliness of other staff	-.555	0.413	.102	-.142	.513
8	Professionalism and implementation	.917	0.732	.142	.185	.000
9	Capability and competence of the staff	.901	0.797	.185	.104	.000
10	Quality and reliability of information provided	.718	0.723	.104	.005	.000
11	Accessibility to land services through modern technology	.944	0.941	-.005	.003	.000
12	Procedures and policies of land title registration	.979	0.967	.003	.012	.003
13	Level of transparency in land registration process	.954	0.876	.233	.078	.000
14	Level of transparency in payment process	.891	0.444	.078	.447	.001
15	User friendliness of service/data provided	.749	0.667	.447	.082	.000
16	Effectiveness in media advertisement	.721	0.63	.082	.091	.000
17	Effectiveness in newspaper advertisement	-.448	0.346	.091	-.102	.433
18	Effectiveness in advertisement via bills, flyers and bill boards	.538	0.396	.102	.142	.001
19	Bribery and corruption of staff	.889	0.872	.142	.017	.000
20	Location/accessibility to subject land	-.456	0.358	.185	-.098	.844
21	Perceived orientation of the public about land registration	.614	0.497	.104	.117	.004

Source: Researchers' Analysis of Field Data, 2022

Table 9 as presented above shows the summary of the regression model. It has a multiple correlation co-efficient denoted by (R) of 0.842 which implies that a good level of prediction of performance. The coefficient of determinant denoted by (R²) as shown on the table has a value of 0.928. This implies that the variables account for 92.8% of the level of performance in Oyo State. Un-standardized coefficient B shows how much the performance will vary with change in a factor provided all other factors remain constant. For example, the un-standardized coefficient of Time taken to obtain required services during processing is 0.902. This implies that a unit increase or decrease in Time taken to obtain required services will



influence the level of performance by 0.902 provided that all other factors remain constant. The table also revealed that virtually all the factors are all statistically significant in influencing level of performance of Home Owners Charter (HOC) as Alternative Land Registration in Oyo State with only a few having negative correlation with the level of performance. $F(20, 137)$, $P < 0.05$ and $R^2 = 0.928$.

Results and Discussions

The results presented and discussed in this study are after careful evaluation of performance of alternative land registration in Oyo State. The results bring out some interesting features on the level of performance and factors influencing the performance of HOC as alternative land registration in Oyo State.

Data on socio-economic characteristics collected from the applicants revealed that there are more female applicants than male. This could be due to the fact that the respondents who are applicant that are coming for the collection of their HOC certificate are usually the wives of occupants since all the work have been done at that stage. Also, it reveals that majority of the applicants are above 40 years of age. It revealed that religion and family size are not notable characteristics for application as all religions and various ranges of family sizes are adequately represented. It also showed that all the applicant have tertiary education implying that educated people are more aware and willing to comply to land registration and harness the potentials it brings. It also revealed that majority of the applicants are civil servants, politicians, business people and professionals and earn above ₦100,000 - ₦500,000 monthly.

It also revealed that majority of the applicants register more of bungalow, block of flats and duplex mostly for the purpose of use and mortgage which supports the findings from Bello (2007) and Domeher and Abdulai (2012), that when lands are registered, it gives individual the utmost opportunity to engage in any investment on landed properties. Also, majority of the applicant register their land between 1 to 3 months which is within a reasonable range of expected sixty (60) days period. However, the respondents still experience delay in their registration giving reasons for delay to be majorly poor coordination of function and inadequate technology/facilities. This finding agrees with Oruwari (2004) and Ukaejiofo (2007) that land registration processes and implementation in some Africa continent have failed where land tenure system appears complex and inefficient. The applicants also suggest process reduction and embracing more technology as ways of improving land registration process in Oyo State. This buttresses the importance of the opinion put forward by Oruwari (2004) that the current land registration process in Nigeria is characterized by ordinary filing system, manual procedures, information card system, insecurity of data stored and vulnerability to destruction by termite or fire Also, although there is still room for improvement, the performance of HOC as an alternative to land registration in Oyo State has being a little above average. Finally, it revealed that applicants strongly agreed more with accessibility to land services through modern technology, professionalism and implementation as well as level of transparency in land registration process as the major factors influencing the performance of HOC as alternative land registration in Oyo state.

Conclusion and Recommendation

In conclusion, the study therefore evaluated the performance of this Home Owners Charter (HOC) as alternative land registration in Oyo State and showed from the analysis of socio-economic characteristics that the land allocation process is mostly benefited by married people



and a large portion of professionals, civil servants and business people. The conscious effort of process reduction as well as implementation of more technology have been put forward to help improve the efficiency of alternative land registration in order to further improve land registration in Oyo state. Finally, the importance of accessibility to land services through modern technology, professionalism and implementation as well as level of transparency in land registration process as a major factor in land registration cannot be overemphasized and must be given the needed focus for a smooth, efficient and successful land registration process. This means that although, Home Owners Charter (HOC) has significantly improved the conventional land registration, much must still be done to improve the technology utilized for better service delivery since it has not met the expectation of the populace.

The study hereby recommended that the government should consider and place more value on other aspects of process reduction and embrace more of technology so as to not only generate revenue from the process but also build a positive perception of the process in mind of land owners. Also, more research should be encouraged to further improve on the effect of time taken in land registration for efficiency in the process of HOC as an alternative to land registration in Oyo state. Furthermore, all effort must be put in place to remove any form of bias and preference in the consideration of applications for land registration to further boost applicants' reliability in HOC as an alternative to land registration in Oyo State. Lastly, the Ministry of Lands, Housing and Urban Development should not just prioritize the advertisement of the HOC process but also make and implement workable, convenient and respective service delivery to applicants.

References

- Abdulai, R.T. and Owusu-Ansah, A. (2014), "Land information management and landed property ownership security: evidence from state-sponsored court system", *Habitat International*, Vol. 42, pp. 311-313.
- Arot, B. and Meadows, J. (2006). "Reforming the Land Registration Process in Nigeria". Being a paper presented in a Conference on *Promoting Land Administration and Good Governance*, 5th FIG Regional Conference Accra, Ghana. March 8-11.
- Babade, T. (2003). Access to Urban Land in Nigeria: An analysis of the Activities of Lagos State Land Use and Allocation Committee Economic History. *African Journal of Land Management*, 33 (3), 16-27.
- Barracough, S. L. (1999). Land Reform in developing countries: The role of the state and other actors. Discussion Paper No. 101, UNRISD, Geneva 3. United Nations Centre for Human Settlements (UNCHS) (1999), *The Global Campaign for Secure Tenure*, UNCHS, Geneva.
- Barrows, R. and Roth, M. (1990), "Land tenure and investment in African agriculture: theory and evidence", *The Journal of Modern African Studies*, Vol. 28 No. 2, pp. 265-297.
- Bello, M.O. (2007). Accessibility of Land as a Tool for Empowering the Low-Income Earners of the Informal Sector. *FIG Working Week*, Honk Kong, China.
- Deininger, K., & Gebre-selassie, S. (2009). Tenure Security and Land-Related Investment. Evidence from Ethiopia. Policy Research Working Paper 2991. Rural Development, Development Research Group World Bank.
- Domeher, D. and Abdulai, R. (2012), "Land registration, credit and agricultural investment in Africa", *Agricultural Finance Review*, Vol. 72 No. 1, pp. 87-103.
- Kvitashvili, E. (2004), *Land and Conflict: A Toolkit for Intervention*, USAID Office of Conflict Management and Mitigation, Washington, DC.
- Mabogunje, A.L. 2005, *Real Estate and National Development: Challenges for the Profession of Estate Surveyors and Valuers*, at the Inaugural Lecture for formally launching the Research Foundation of the Nigerian Institution of Estate Surveyors and Valuers, Abuja.
- Oboli, C.E. (2007). The Status of the Cadastre and Land Management in Nigeria. Being a paper presented at the Stakeholders' Forum on "Creation of the Office of the Surveyor General of the Federation: Emerging Opportunities, Responsibilities, Benefits and Challenges" Abuja, Nigeria.
- Oloyede, S.A. Ayedun, C.A. and Ajibola, M.O. (2011). "Issues Facing the Estate Surveying and Valuation Profession in Nigeria" *Global Journal of Engineering and Technology* 3(4), 47-59
- Omirin, M.M. (2002). "Issues in Land Accessibility in Nigeria". *Proceedings of a National Workshop on Land Management and Property Tax Reform in Nigeria*, Department of Estate Management, University of Lagos, Akoka, Lagos, Nigeria
- Omole, F. K. & Akinbamijo, O. B. (2012). Land Development and Planning Laws in Nigeria: The Historical Account" *Journal of Law, Policy and Globalization*



TIMBOU-AFRICA ACADEMIC PUBLICATIONS
NOV., 2022 EDITIONS, INTERNATIONAL JOURNAL OF:
BUILT ENVIRONMENT & EARTH SCIENCE VOL. 11

- Oruwari, Y. (2004). The Formal and Informal Land Markets in Southern Nigeria: EGDI and UNU-WIDER Conference “Unlocking Human Potential: Linking the Informal and Formal Sector”, 17-18 September, Pp.1-13, Helsinki, Finland.
- Payne, G., Durand-Lasserve, A. and Rakodi, C. (2007), “Urban land titling programmes”, in Brother, M.E. and Solberg, J.-A. (Eds), Legal Empowerment – A Way Out of Poverty, Norwegian Ministry of Foreign Affairs, Oslo, pp. 11-41.
- Place, F. (2009), “Land tenure and agricultural productivity in Africa: a comparative analysis of the economics literature and recent policy strategies and reforms”, World Development, Vol. 37 No. 8, pp. 1326-1336.
- Sjaastad, E. and Bromley, D.W. (1997), “Indigenous land rights in Sub-Saharan Africa, appropriation, security and investment dynamics”, World Development, Vol. 25 No. 4, pp. 549-562.
- Ukaejiofo, C.A.N. (2007). *Land Filing and Registration as Necessary Factors in the National Land Reform Programme*. Being a paper presented at NIESV Annual Conference, Awka 21st – 26th April.
- World Bank (2011). Ranking of Countries with Best and Poor Property Title Registration. *Doing Business*.
- Zevenbergen, J. (2002). Systems of Land Registration. *Publication in Geodesy*. Netherlands Geodetic Commission, Delft, Netherlands.