

Assessment of the Challenges and Way Forward of Land Acquisition and Certificate of Occupancy Processing Following Government Land Laws and Procedures in Yola North Local Government Area of Adamawa State, Nigeria

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Abstract- Land is an important economic, social, and environmental resource that supports human settlement, agricultural production, infrastructure development, investment, and economic growth. In Nigeria, land administration is largely regulated by the Land Use Act of 1978, which provides the legal framework for rights of occupancy and the administration of land. Despite the existence of established procedures for land acquisition and the issuance of Certificates of Occupancy (C of O), applicants and landowners may encounter administrative delays, high transaction costs, bureaucratic procedures, inadequate land records, limited access to information, and institutional challenges. This study assesses the challenges associated with land acquisition and Certificate of Occupancy processing among landowners who have followed prescribed government laws and procedures in Yola North Local Government Area of Adamawa State. The study focuses on the procedures for land acquisition, the challenges experienced by landowners, the roles of relevant institutions, and the socio-economic implications of these challenges. A descriptive survey and case-study research design is proposed. Data will be collected through questionnaires, interviews, and document review from landowners, land administration officials, registered surveyors, legal practitioners, and other relevant stakeholders. Quantitative data will be analysed using descriptive statistics, while qualitative data will be subjected to thematic analysis. The study is expected to contribute to improved land administration by identifying institutional and procedural weaknesses and proposing measures including digitisation, improved cadastral records, transparent application tracking, public enlightenment, institutional coordination, and staff capacity development. The findings will be useful to government agencies, landowners, planners, researchers, surveyors, and other stakeholders involved in land administration and urban development in Yola North.

Keywords: Land acquisition, Certificate of Occupancy, land administration, Land Use Act, ADGIS, Yola North, land governance.

I. INTRODUCTION

1.1 Background to the Study

Land is one of the most fundamental resources required for human existence and socio-economic development. It provides the physical foundation for residential development, agriculture, commerce, transportation, industries, public infrastructure, and environmental management. Consequently, effective land administration is essential for sustainable urban development, economic investment, environmental management, and social stability.

In Nigeria, the legal framework governing land administration is principally derived from the Land Use Act of 1978. The Act introduced a system under which land in each state is vested in the Governor to be held in trust and administered for the benefit of Nigerians. The framework provides for rights of occupancy and establishes procedures through which individuals and organisations can obtain legal interests in land.

A Certificate of Occupancy (C of O) is an important document within Nigeria's land administration system. It provides evidence of a recognised right of occupancy over a particular parcel of land, subject to the applicable legal conditions. The process of obtaining land and formalising the right of occupancy involves several activities, including application, identification or allocation of land, surveying, assessment, payment of prescribed charges,

documentation, approval, registration, and issuance of the relevant title documentation.

Land administration, however, involves more than the legal allocation of land. It also includes the recording, registration, valuation, planning, mapping, development control, and management of land-related information. Efficient land administration therefore requires accurate cadastral information, accessible records, effective institutions, qualified personnel, transparent procedures, and appropriate technological infrastructure.

Yola North Local Government Area is an important urban area within Adamawa State. As part of the state capital area, it experiences continuing demand for land for residential, commercial, institutional, and other forms of development. Increasing urbanisation and population growth can intensify competition for land and increase the importance of an effective land administration system.

Landowners who comply with prescribed procedures may nevertheless experience difficulties during or after the acquisition process. Such difficulties may include lengthy processing periods, high administrative and professional costs, complex bureaucratic procedures, inadequate information, poor record management, difficulties in accessing land records, and disputes concerning land boundaries or ownership.

The introduction and expansion of Geographic Information System (GIS) technologies provides opportunities to improve land administration. Digital cadastral databases can facilitate land identification, mapping, record management, application tracking, and decision-making. In Adamawa State, the involvement of the Adamawa Geographic Information Service (ADGIS) provides an important institutional and technological dimension to the study of contemporary land administration.

The effectiveness of land administration is particularly important because delays and uncertainty concerning land rights can affect property development, investment decisions, access to finance, government revenue, urban planning, and confidence in public institutions. Consequently, there is a need to examine

the actual experiences of landowners who have followed prescribed procedures and identify practical strategies for improving land acquisition and C of O processing in Yola North.

1.2 Statement of the Problem

Land acquisition and formalisation of land rights are important components of urban development. Government institutions establish laws and administrative procedures to ensure that land is allocated, documented, registered, and developed in an orderly manner.

However, compliance with established procedures does not necessarily eliminate difficulties experienced by applicants and landowners. Some applicants may encounter lengthy administrative processes, repeated visits to government offices, difficulties obtaining information, unexpected costs, delays in surveying and documentation, and problems associated with the management and retrieval of land records.

Another concern is the possibility of inconsistencies in land information. Where cadastral information is incomplete, outdated, fragmented, or inadequately coordinated, difficulties may arise in identifying parcels and verifying existing interests. Such conditions can contribute to disputes, overlapping claims, or delays in transactions.

The cost of land formalisation is also an important concern. Apart from statutory government charges, applicants may incur expenses relating to surveying, professional services, documentation, transportation, and other transaction-related activities. When the total cost becomes significant relative to household or business income, landowners may postpone development or avoid formal registration.

Furthermore, limited public awareness of land laws and administrative procedures can make applicants dependent on intermediaries. This may increase transaction costs and create opportunities for misunderstanding or unofficial practices.

Institutional coordination is another important issue. Land administration may involve different offices and professional actors, including land ministries, geographic information agencies, local government

authorities, surveyors, lawyers, planners, and applicants. Weak coordination among these actors can contribute to administrative inefficiency.

Although these challenges have implications for landowners and urban development, there is a need for location-specific evidence concerning the experiences of landowners in Yola North LGA. Therefore, this study seeks to assess the challenges associated with land acquisition and Certificate of Occupancy processing among individuals who followed prescribed government laws and procedures and to identify practical measures for improving the land administration system.

1.3 Aim of the Study

The aim of this study is to assess the challenges associated with land acquisition and Certificate of Occupancy processing among landowners who followed government land laws and procedures in Yola North Local Government Area of Adamawa State, and to propose measures for improving land administration.

1.4 Objectives of the Study

The specific objectives are to:

examine the laws, policies, and procedures governing land acquisition and Certificate of Occupancy issuance in Adamawa State; assess the challenges encountered by landowners who followed prescribed land acquisition procedures in Yola North LGA; examine the roles of relevant institutions, particularly the Ministry of Lands and Survey, ADGIS, and Yola North Local Government Area, in land administration; assess the socio-economic effects of land acquisition and C of O processing challenges on landowners and physical development; and propose measures for improving the efficiency, transparency, accessibility, and accountability of land administration in Yola North LGA.

1.5 Research Questions

The study will answer the following questions:

What laws, policies, and procedures govern land acquisition and Certificate of Occupancy issuance in Adamawa State?

What challenges are encountered by landowners who comply with prescribed land acquisition procedures in Yola North LGA?

How do processing delays and associated costs affect landowners and physical development?

What institutional and administrative factors contribute to challenges in land acquisition and C of O processing?

What measures can improve land acquisition and Certificate of Occupancy processing in Yola North LGA?

1.6 Research Hypotheses

The following null hypotheses may be tested:

H₀₁: There is no significant relationship between administrative delays in land acquisition/C of O processing and the development decisions of landowners in Yola North LGA.

H₀₂: There is no significant relationship between the cost of land acquisition/C of O processing and the ability of landowners to develop their properties.

H₀₃: There is no significant relationship between the effectiveness of land administration institutions and landowners' satisfaction with land acquisition and C of O processing.

1.7 Significance of the Study

The study will be useful to several stakeholders.

Government

The findings can provide evidence for improving land administration procedures, reducing unnecessary delays, strengthening records management, and improving revenue collection.

Landowners

The study can help identify common challenges and provide information about the procedures and institutional mechanisms involved in obtaining and maintaining formal land rights.

ADGIS and Ministry of Lands and Survey

The findings can assist the relevant institutions in identifying weaknesses in land information

management, application processing, customer service, and institutional coordination.

Urban Planners

Reliable land information is essential for physical planning, infrastructure development, zoning, and development control.

Surveyors and Legal Practitioners

The study can highlight areas where professional services interact with government land administration procedures and identify opportunities for improving coordination.

Researchers

The study will contribute to literature on land governance and land administration in Adamawa State and North-East Nigeria.

1.8 Scope of the Study

Geographical Scope

The study will be conducted in Yola North Local Government Area of Adamawa State, Nigeria. Selected urban communities/wards will be included to provide geographical representation.

Content Scope

The study focuses on:

land acquisition; government land laws and procedures; Certificate of Occupancy processing; administrative procedures; processing time; costs; land records; institutional roles; land-related disputes; effects on landowners; and strategies for improving land administration.

Population Scope

The study will focus on landowners/applicants who acquired land through prescribed government procedures, together with relevant officials and professionals involved in land administration.

Time Scope

The study may examine transactions and experiences occurring between 2015 and 2025, subject to availability and reliability of official records.

1.9 Operational Definition of Terms

Land: The physical area of the earth's surface together with its associated rights, interests, and resources.

Land Acquisition: The process through which an individual, organisation, or government obtains a legally recognised interest or right in a parcel of land.

Land Administration: The processes associated with land ownership, tenure, valuation, use, development, registration, surveying, and management of land information.

Certificate of Occupancy: A formal document evidencing a recognised right of occupancy over land under the applicable Nigerian land administration framework.

Cadastral Map: A map showing parcels of land and information relating to their boundaries and identification.

ADGIS: Adamawa Geographic Information Service, an institution involved in geographic information and land administration functions in Adamawa State.

Landowner: For purposes of this study, a person recognised as having a legal or formally documented interest in a parcel of land.

II. LITERATURE REVIEW

2.1 Concept of Land

Land is a fundamental resource upon which social and economic activities occur. It provides space for settlement, agriculture, transportation, industries, recreation, and public facilities. Unlike many other economic resources, land is fixed geographically, making its management particularly important in areas experiencing rapid urbanisation.

2.2 Concept of Land Administration

Land administration encompasses the processes used to determine, record, and disseminate information about ownership, value, use, and development of land. Effective land administration provides information necessary for planning, investment, taxation, infrastructure development, and dispute resolution.

An effective system should provide reliable information concerning who holds rights to land, where parcels are located, what restrictions apply, and how land can legally be transferred or developed.

2.3 Land Acquisition in Nigeria

Land acquisition in Nigeria operates within a complex legal and administrative environment. The Land Use Act provides the principal statutory framework, while state-level institutions implement land administration functions.

Depending on the nature and source of the land, the process can involve application, allocation, surveying, assessment, approval, payment of applicable charges, documentation, registration, and issuance of title documentation.

The complexity of the process makes administrative efficiency important. Where several stages require physical documentation and interaction with different offices, processing time may increase.

2.4 Certificate of Occupancy

A Certificate of Occupancy is an important instrument in Nigeria's formal land tenure system. It documents a recognised right of occupancy subject to the conditions established by law and the relevant grant. However, the possession of a C of O does not eliminate all land-related challenges. Landowners may still encounter issues relating to planning approval, development control, property registration, land use, boundary disputes, taxation, and other regulatory requirements.

2.5 Land Use Act, 1978

The Land Use Act constitutes the central legal framework for land administration in Nigeria. Its provisions address matters including rights of occupancy, land allocation, revocation, compensation, transfer, and related issues.

The Act sought to make land available for development and establish a coordinated framework for land administration. Nevertheless, its implementation has generated considerable academic and policy discussion concerning accessibility, administrative efficiency, tenure security, and the relationship between formal and customary land systems.

2.6 Land Administration and Urban Development

Urban development requires reliable information about land ownership, boundaries, land use, and

development rights. Inadequate land records can complicate planning and infrastructure provision.

An effective land administration system can support urban planning by providing current information about parcel boundaries, land uses, ownership interests, and development patterns.

2.7 Role of Geographic Information Systems in Land Administration

GIS provides tools for storing, analysing, displaying, and updating spatial information. In land administration, GIS can be used for cadastral mapping, parcel identification, land-use monitoring, record management, planning, and decision support.

Digitisation can also support online application systems and enable applicants to track the progress of land-related applications.

2.8 Challenges of Land Administration

Major challenges identified in the broader Nigerian context include:

bureaucratic procedures; inadequate land records; delays in processing applications; high transaction costs; limited access to information; weak institutional coordination; land disputes; overlapping claims; inadequate cadastral information; insufficient technical capacity; and limited integration of digital technologies.

However, these challenges should be empirically established in Yola North rather than assumed to exist at the same level as in other Nigerian locations.

2.9 Theoretical Framework

Institutional Theory

Institutional Theory provides an appropriate theoretical basis for this study because land administration is fundamentally an institutional process.

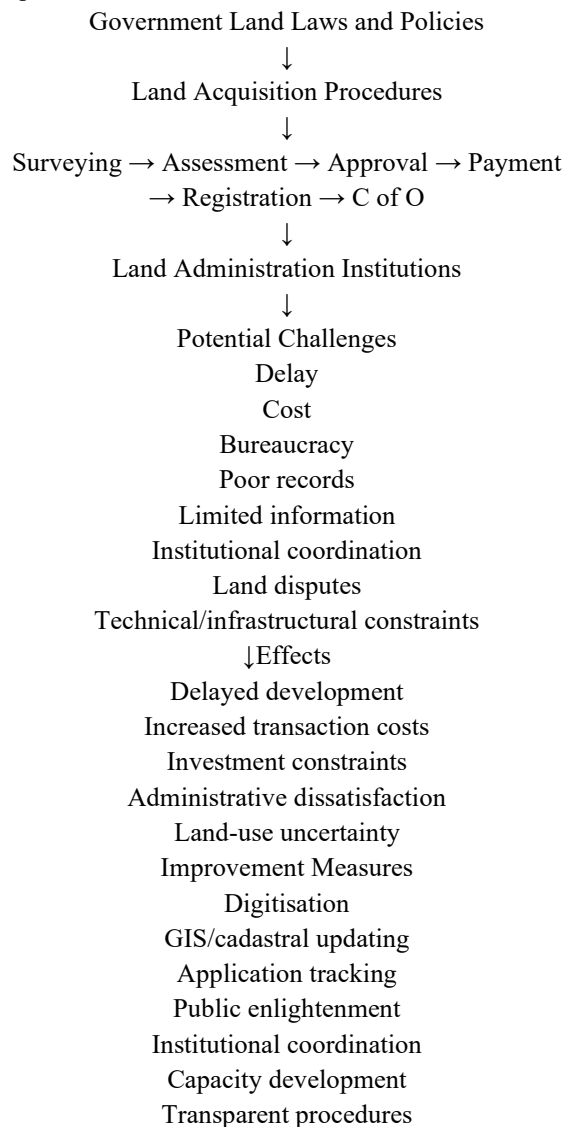
Institutions establish rules, procedures, responsibilities, and mechanisms for implementing land policies. The efficiency of land administration therefore depends partly on how institutions structure procedures and coordinate their activities.

In the context of Yola North, the study can examine how institutional structures influence: application processing; information dissemination; surveying; land registration; record management; communication with applicants; payment procedures; and resolution of land-related problems.

The theory therefore provides a framework for examining how formal rules and organisational practices influence landowners' experiences.

2.10 Conceptual Framework

The conceptual framework for the study can be represented as follows:



2.11 Empirical Review

Previous studies of land administration in Nigeria have generally shown that formal land registration and title documentation can be affected by administrative complexity, cost, delays, inadequate records, and institutional capacity.

Research conducted in different Nigerian cities has also highlighted the importance of cadastral information and digital land administration in improving land management. Studies of urban land markets indicate that delays in formalising land rights can affect investment and development decisions.

However, empirical findings from Lagos, Abuja, Kaduna, Kano, Ibadan, or other cities cannot automatically be assumed to represent Yola North. Differences in institutional arrangements, urban growth, land availability, socioeconomic conditions, and administrative practices make location-specific research necessary.

2.12 Research Gap

Although substantial research has examined land administration and land registration in Nigeria, there is comparatively limited location-specific empirical evidence focusing on the experiences of landowners in Yola North Local Government Area of Adamawa State who have complied with prescribed government land acquisition procedures.

Existing literature often examines land administration from a general policy perspective. There is therefore a need to connect:

formal land laws; actual administrative procedures; landowners' experiences; institutional performance; processing costs and delays; and socio-economic effects.

This study seeks to address this gap by generating empirical evidence from Yola North and proposing context-specific measures for improving land administration.

III. METHODOLOGY

3.1 Research Design

The study will adopt a descriptive survey research design complemented by a case-study approach.

The survey component will provide quantitative information concerning landowners' experiences, while interviews and document reviews will provide detailed information concerning institutional procedures and administrative challenges.

3.2 Study Area

The study will be conducted in Yola North Local Government Area of Adamawa State, Nigeria.

Yola North forms part of the urban area of the Adamawa State capital and contains residential, commercial, institutional, and other land uses. Its urban characteristics make it appropriate for examining land acquisition and land administration.

The study area can be described in terms of: geographical location; boundaries; climate; topography; drainage; population; settlement pattern; economic activities; land-use pattern; and land administration structure.

The geographical coordinates and population figures should be taken from an authoritative and current source before final submission rather than relying on unverified figures.

3.3 Population of the Study

The population will comprise: landowners who acquired land through prescribed government procedures; C of O holders; relevant Ministry of Lands and Survey officials; ADGIS personnel; Yola North Local Government officials involved in land matters; registered surveyors; and legal practitioners involved in land transactions.

The exact population of landowners should be obtained from available official records where possible.

3.4 Sample Size

A proposed sample may consist of approximately: 200 landowners/respondents, and 15 key informants from relevant institutions and professional groups.

However, the final sample size should be determined after establishing the accessible population and applying an appropriate statistical formula.

3.5 Sampling Technique

A combination of stratified, purposive, and simple random sampling may be used.

Landowners can be stratified according to selected communities or wards. Respondents can then be selected from each stratum.

Purposive sampling can be used to select key informants because officials and professionals possess specialised knowledge of land administration.

3.6 Sources of Data

Primary Data

Primary data will be obtained through: questionnaires; interviews; field observations; and discussions with relevant stakeholders.

Secondary Data

Secondary information will be obtained from: Land Use Act and relevant legal instruments; government publications; Ministry of Lands and Survey records; ADGIS documents; cadastral maps; planning documents; academic journals; textbooks; research reports; and relevant institutional publications.

3.7 Research Instruments

The major research instruments will include:

Questionnaire

The questionnaire will contain sections addressing: demographic information; land acquisition history; application procedures; processing duration; costs; administrative experiences; institutional interactions; challenges; effects of challenges; and suggested solutions.

Interview Guide

Semi-structured interviews will be conducted with selected officials, surveyors, lawyers, and other relevant stakeholders.

Document Review Checklist

Official documents and procedures will be examined to determine the formal requirements for land acquisition and C of O processing.

3.8 Validity and Reliability

The questionnaire will be submitted to experts in land administration, geography, environmental management, surveying, or research methodology for assessment of content validity.

A pilot study may be conducted among respondents who are not included in the final sample. The reliability of multi-item questionnaire scales can be tested using Cronbach's alpha, with an acceptable reliability threshold determined according to the requirements of the research methodology.

3.9 Methods of Data Analysis

Quantitative data will be coded and analysed using statistical software such as SPSS.

Descriptive statistics will include:

frequency; percentage; mean; standard deviation; and tables/charts.

Where appropriate, inferential statistics such as chi-square, correlation, t-test, or regression analysis may be used to test the research hypotheses.

Qualitative interview data will be analysed through thematic analysis, involving coding, categorisation, identification of themes, and interpretation.

3.10 Ethical Considerations

Participation in the study will be voluntary. Respondents will be informed about the purpose of the research, and their responses will be treated confidentially.

No respondent will be compelled to disclose sensitive personal information. Institutional data will be used only for academic purposes and subject to applicable permission requirements.

IV. EXPECTED RESULTS AND DISCUSSION

Because this is a proposed research study, actual findings should not be fabricated before fieldwork. However, the study is expected to investigate the following areas.

4.1 Administrative Delays

The study will determine the actual length of time required for land acquisition and C of O processing and identify the stages where delays occur.

4.2 Financial Challenges

The research will examine statutory and professional costs associated with land acquisition and determine whether respondents consider these costs affordable.

4.3 Bureaucratic Procedures

The study will investigate whether applicants experience repeated administrative procedures, multiple office visits, unclear requirements, or inadequate communication.

4.4 Land Records

The research will examine the accessibility, accuracy, completeness, and management of land records and cadastral information.

4.5 Institutional Coordination

The study will assess coordination among the Ministry of Lands and Survey, ADGIS, local government, surveyors, lawyers, planners, and landowners.

4.6 Socio-economic Effects

The research will investigate whether land administration challenges result in: delayed construction; increased project costs; delayed investment; difficulty securing financing; reduced confidence in land transactions; and other measurable effects.

V. WAY FORWARD

Based on the issues to be investigated, the following areas can form the basis of recommendations, subject to empirical findings.

5.1 Digitisation of Land Administration

Land records should increasingly be maintained in secure digital systems. Online applications and application tracking could reduce unnecessary physical visits and improve transparency.

5.2 Improvement of Cadastral Information

Cadastral maps and parcel databases should be regularly updated to improve parcel identification and reduce inconsistencies in land information.

5.3 Transparent Processing Timelines

Government agencies should establish and communicate realistic processing timelines for different stages of land administration.

5.4 Public Enlightenment

Government institutions should provide accessible information explaining: application procedures; required documents; statutory charges; processing stages; responsible offices; and complaint mechanisms.

Radio programmes, websites, public notices, community meetings, and information desks could be used.

5.5 Institutional Coordination

Greater coordination among land administration institutions can reduce duplication and improve the movement of applications and information.

5.6 Staff Capacity Development

Personnel should receive continuous training in GIS, cadastral management, land law, records management, customer service, and digital administration.

5.7 Complaint and Feedback Mechanisms

Applicants should have accessible channels through which they can track applications, submit complaints, and obtain responses concerning delays or administrative problems.

Land is a critical resource for urban development, investment, infrastructure provision, and socioeconomic activities. An effective land administration system is therefore essential for ensuring secure land rights, supporting development planning, facilitating investment, and improving government revenue.

Although Nigeria has established a legal framework for land administration through the Land Use Act and related procedures, the effectiveness of land administration ultimately depends on implementation.

In Yola North LGA, it is important to understand the experiences of landowners who have complied with prescribed procedures and determine where administrative, financial, technical, or institutional difficulties arise.

This study provides a framework for systematically examining those challenges. Through questionnaires, interviews, field observations, and document review, the research can generate evidence on land acquisition procedures, C of O processing, institutional performance, processing costs, delays, record management, and the effects of these factors on landowners and development.

The study will ultimately provide evidence-based recommendations for improving land administration in Yola North. Particular attention should be given to digital land information systems, updated cadastral records, transparent procedures, public enlightenment, institutional coordination, staff capacity, and effective mechanisms for tracking and resolving land administration complaints.

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