
LAND REFORM IMPLEMENTATION AND ITS IMPACT ON THE REGISTRATION OF PROPERTY TITLE AND INSTRUMENT IN GREATER JOS METROPOLIS, NIGERIA: 2007 – 2014

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Abstract

The government of Plateau State introduced a land reform programme in the Greater Jos Metropolis starting from 2007. However, academic research has given less attention to examining the impact of the reform on the processing of property title and instrument. This study fills the gap by examining the impact of the reform through the following objectives: the first scrutinises the components of reform programme and the successes recorded from its implementation from 2007-2014. The Second objective assesses the impact of the reform on the issuance rate of property title and instrument. To achieve these objectives, the study employs documentary evidence which were mostly obtained from the land registry in Jos. The analysis indicates that the key component of the reforms was the development and deployment of an automated system of land management. This was successfully implemented but the updating of land re-mapping for the study area was still being implemented. Regarding the reform's impact, the data analysed reveals that land titles (Right of Occupancy and Certificate of Occupancy) were constantly being applied for, from 2007 to 2014, but no corresponding approvals were made except for 2007 when 200 approvals were given and 2009 when two requests were granted. Other transactions-Assignment, Mortgage, Lease, Surrender etc, were carried out without interferences. On the overall, the land reform was seen to be progressive and consistent with the aspiration to shift from the manual approach of processing property title and instrument to a computerised system. However, the benefits were not immediately evident. For this reason, it is recommended that future study should give attention to assessing the benefits of the reform in at the long run.

Keywords: *Land, land reform, property title, land registration*

1.0 INTRODUCTION

This paper examines the land reform that was introduced by the government of Plateau State in 2007 with the goal of improving on the arrangement of transacting property title and instrument in the state. The reform was targeted at the land registry of the Plateau State Ministry of Lands, Survey and Town Planning. This ministry is responsible for: the provision of residential, commercial, industrial and other relevant layouts; it prepares physical and development plans; it advises the state government on land policies; it carries out surveying and mappings; it processes statutory land titles, which extend to subsequent transactions that may arise there from; and

carries out activities that are geared towards the implementation of national land policies at the state level (Plateau State Government, 2005).

The implementation of reform commenced in the last quarter of 2007 and continued till the end of 2014. It was designed to achieve three key objectives: Firstly, it was intended at shifting away from the manual system of processing and documenting property title and instrument to an automated system. Secondly, it was intended at enlightening the public on the importance of registering property title within the formal system and encouraging those who were holding unregistered interests in land and landed property to register them. Lastly, the reform was intended at improving on the speed with which property title and instrument are

processed and registered within the Plateau State land registry (Plateau State Government, 2015).

A survey of literature suggest that since the start of the land reform in 2007 to its completion in 2014, neither the implementation process nor the outcomes have been empirically examined. This research fills the gap by scrutinising the land reform and its impact on the processing of property title and instrument in the Greater Jos Metropolis. To this end, two broad objectives are pursued: the first objectives scrutinises the components of reform programme and the successes recorded from its implementation. The second objective analyses the impact of the reform on the issuance rate of property title and instrument.

This research focuses on the Greater Jos Metropolis for a number of reasons: firstly, it is the most urbanising part of Plateau State where land issues and access to property title and instrument are more serious as confirmed by recent studies (Daniel, 2015a&b). Secondly, the rapid urbanisation coupled with land administration lapses have created multiple problems including shortages in the supply of affordable land, the inability of individuals and investors to acquire land within the formal system and the difficulty of registering landed property title and instrument within the formal arrangement (Daniel, 2015b).

Thirdly, like in most Nigerian cities, land supply in Jos is affected by issues such as the politics of control between kinship groups and government; a distorted land market and failure to formalise informal land (Umezulike, 2011; Otubu, 2007); poor planning; ineffective development control (Dung-Gwom, 2007a); and delays in obtaining planning permission (Dung-Gwom, 2001). Fourthly, another aspect of the problem has to do with natural constraints. For instance, the problem of land supply in Jos is partly caused by the rocky terrain which limits the supply of land that can be effectively used for housing within the current technological and economic limits of small and medium scale estate development companies and self-builders (Daniel, 2015b). Lastly, around Jos, there are numerous mining ponds and lakes resulting from the mining activities which began some hundred years ago. In 1990, it was estimated that 316 square kilometres of land have been damaged

around the city (Alexander, 1990), and that this now requires reclamation (Dung-Gwom 2007b). All these buttress the degree of land problems in Jos and equally justify the need for conducting the study. Description of the study area comes subsequently in the methodology section.

2.0 CHALLENGES OF LAND ADMINISTRATION IN SUB-SAHARA AFRICA

Study (Toulmin, 2009) has shown that the wealth creating potentials of land are untapped in most countries of the Sub-Sahara Africa because most land has no registration of who owns it or has right to use it. This problem is well recognised and documented (Sjaastad & Cousins, 2009), and there has been several calls for reform that would formalise the land rights of the poor. The early efforts to formalise land among the Sub-Sahara Africa countries was initiated by the colonial administrators who continually made attempts at introducing the European forms of land tenure system within the jurisdictions of their territories. In recent times, the idea of land reform in African countries has been influenced by Hernando de Soto who advocated that land registration and titling can promote investment, reduce poverty and encourage better natural-resource management. In line with this belief, Hernando de Soto was able to provide a framework for titling the property of millions of urban dwellers, farmers and small-scale entrepreneurs across the Sub-Sahara Africa (Toulmin, 2009).

Several countries have made attempts at carrying out land reform but study (Toulmin, 2009) observes that setting up conventional land registration systems have not been easy at all. This is because land reform programmes are usually expensive, complex and slow to implement. If the costs were to be borne by the person or group seeking formal title, this tends to excludes poorer groups from getting title to the land they farm or the land on which their home is built. In spite of this, countries have continued to make efforts at formalising property rights with some appreciable successes recorded. In Mali, for instance, urban expansion necessitated the formalisation of lands across the

cotton zone. Prior to the formalisation, local landowners were seen to be defenceless against wealthy and politically strong outsiders. The formalisation gave the local land owners some form of formal proof of ownership which act as a bulwark against predation (Benjaminsen *et al.*, 2008).

One example of land reform that has yielded enormous benefits is that of Rwanda. The Rwanda land reform programme (tagged: Land Tenure Regularisation Programme - LTRP) was intended at improving land tenure security by putting in place an efficient, transparent and equitable system of land administration. Cadastral surveys, mapping and land registration were the core components of the land reform. The implementation of these components gave birth to a new approach to land administration which is embedded in a broader land information system, fully co-ordinated and automated. The reform also ensured that there was no separation between land registration, cadastral surveys and mapping. This is because these processes complement each other and belong together as a whole. More so, countries that are very advanced in land information management and land administration systems have always combined those components into a unit of operation, and some examples are Sweden and Netherland. The Rwandan land reform followed the practice in these countries and accordingly, the reform yielded the following benefits: increased certainty of land ownership, reduction in land disputes, stimulation of land market, creating security for credit, facilitation of land management, improving physical planning and supporting environmental management (Rwanda Natural Resources Authority, 2012).

Corroborating this evidence, Niyonsenga and Kurunziza (2015) documents that a key aspect of the Rwandan LTRP was the deployment of the Geographic Information System (GIS) in land administration and management. The deployment of GIS technology helped in achieving the success of Rwanda's land reform implementation. To elaborate on this, the reform programme in Rwanda was supported by the creation of a digital land record database, which, together with the National Land Use Masterplan formed

the basis for the improved land management and administration. Furthermore, the processes of development management and in particular, the issuance of building permits became manageable through an online platform which was created during the reform. In like manner, the process of issuing building permits was also linked to the spatial planning information as well as banking and tax records. This was found to promote transparency, efficiency and integrated development for improved service delivery and socio-economic progress in Rwanda.

Niyonsenga and Kurunziza (2015) observe that the land reform implemented in Rwanda has paved way for economic development through well-planned urbanisation and the enhancement of the private sector including the real estate market. Following the implementation of the LTRP, titles to land could be registered in the name of every landholder such that the potentialities for sustainable growth based on a clear framework were unlock. As at 2015, a total of 10.3 million land parcels were documented. In addition, the land and real estate market as well as the construction industry was stimulated. Worthy of note also is the changing public perspective to the meaning of land in Rwanda, from being a basis of livelihood and continued subsistence to a marketable commodity in development processes.

Llanto and Ballesteros (2003) documented the experience of land reform programme which was implemented in the Philippines. The land reform programme implemented between 2001 to 2004 and this was concerned with the following aspects: one, strengthening the database and information system to facilitate planning and monitoring of agrarian reform areas and beneficiaries; two, partnering with peasant organisations, non-governmental organisations, people's organisations, local governments, and landowners for advocacy and budgetary support; thirdly, the identification of other funding sources to finance private land distribution; and lastly, speedy delivery of agrarian justice by strengthening the Department of Agrarian Reform Adjudication Boa. Appreciable successes were recorded in respect of the reform objectives (Llanto & Ballesteros, 2003).

Elsewhere in Lesotho, Fogelman (2016) examines the land reform implemented in the country and found that government authorities in Lesotho, received support from the U.S. government's Millennium Challenge Corporation (MCC) to design and implement a land reform programme. The reform programme was essentially targeted at altering the legal landscape to promote access to land by women. This was to be achieved by moving land allocation rights from the traditional authorities to market exchange with the ultimate goal of reducing poverty and promoting economic growth. Looking at the impact of the reform on women, Fogelman (2016) explored the fortunes of women in one village in the context of a changing legal landscape and found that the Lesotho reform had an unintended consequence: rather than having their land access secured or enhanced by the law, women in the village were being dispossessed by real estate developers, with the assistance of government bureaucrats.

In another study, Benjaminsen *et al.* (2008) presents a case of formal and informal land registration in Niger during the 1980 and 1980s. This was an ambitious attempt to make supposedly unclear customary rights into clear property rights. The land reform resulted in a more coordinated system of land registration which in turn reduced the difficulty of obtaining documents that confer ownership in land. The case of South Africa's land reform is also document by Benjamin *et al.* (2008). The study confirms that there has been the tendency of formalisation to engender privatisation. This was essentially carried out by translating certain indigenous property concepts into the language of ownership. This tended to strengthen the element of exclusivity to the benefits of the primary right hold and at the expense of others. This idea is consistent with Hernando de Soto's thinking—for South Africa, it was done so that the formal recognition of property may turn dead capital in land into living capital (Benjaminsen *et al.*, 2008).

In a more general perspective, the formalisation of property rights is often justified on the need to reduce poverty. In Africa, the supporters of land rights formalisation have had tough time in defending this position because the failure of past attempts is an indication that

formalisation, by itself, is insufficient to reduce poverty. In regard to this, Sjaastad and Cousins (2009) have argued that “perhaps the gravest mistake of the “formalisation at all costs” lobby is their projection of the idea that informal property is the underlying cause of poverty, rendering formalisation an objective in and of itself rather than an instrument that may produce highly variable results depending on its application. What is needed is a wider perspective that recognises the complexities of poverty and its causes, the realities of existing practices and local livelihoods, and the myriad interests and conflicts that often surround land”.

The preceding discussions suggest that land reform may not yield immediate results particularly when the target is poverty reduction. However, land reform is a necessary activity for dealing with current urban challenges in developing countries. For instance, van Asperen (2014) observes that the Sub-Sahara Africa is urbanising at a rapid rate but the problem most of the countries are faced with is the lack of appropriate tools to manage access to land, register land holdings and carry out urban planning. This problem has affected the delivery of plots suitable for all forms of development in peri urban areas of the sub-Sahara African countries. Consequent to this, majority of people have acquired land by informal routes that do not guarantee tenure security. Tenure insecurity is a major obstacle to accessing land for housing development. A case study (van Asperen, 2014) conducted across six sub-Sahara African countries namely, Uganda, Kenya, Ghana, Namibia, Zambia and Botswana, to identify the land tools used in solving land administration and management found that: only Botswana had a consistent legal framework for effective land transfer and registration.

Finally, land reforms that promote registration of property titles have benefits to housing finance system. In order to make housing credit effective, the government will need to partner with the private sector to improve the regulations, institutions, and information infrastructure that affect the working of a mortgage. In specific terms, the government should be able to improve on appropriate standards, property registration systems, cadastres, credit information systems,

credit bureaus, foreclosure methods, usury laws, and underwriting and servicing methods (Chiquier & Lea, 2009). This shows that the land reform in Jos and other Nigerian cities is worthwhile adventure.

3.0 METHOD AND APPROACH

3.1 Research Approach and Data Collection

The study employs documentary research method. This method was chosen for specific reasons: Firstly, the study was interested in understanding the realities surrounding the land reform programme and its outcomes in Jos and previous researches (McCulloh, 2004; Mogalakwe, 2000; Mathews & Ross, 2010) have found documents to be useful for such purpose. Secondly, it believed that documents contain fixed record of event that occurred at a particular time (Mathews & Ross, 2010). It is in line with this argument that this study utilises relevant documents including the records of land transactions from 2007 to 2014, the Greater Jos Master Plan, pamphlets produced by the Plateau State Ministry of Lands, Survey and Town Planning, journal articles and textbooks. Thirdly, the collection of these documents was achieved at a relative low cost. Fourthly, the choice of documentary method permitted for easy access to documents which were web-based. Lastly, the method was also helpful in the collection of larger volume of data than would have been possible with other methods. All these advantages are supported in literature (see Mathews & Ross, 2010; Mogalakwe, 2006; Helm, 2000).

3.2 Data Analysis

Regarding the analysis of the data collected, a number of procedures were followed that are consistent with the tradition of documentary analysis. For textual information, these were examined through analytical reading. This aspect of analysis was interested in breaking the text of the documents into their component parts for the purpose of understanding their meaning and drawing relationships. Dey (1993) supports

this aspect of analysis. For numeral data, these were extracted from the source documents and summarised in a table. Tables are helpful when it come to collecting mixed-type data and metadata properties, such as variable name, rows names, descriptions, and variable units, in a singular container (Mathworks, 2015).

In this study, numeral records of the processed and registered property title (including application of Right of Occupancy and approval of Certificate of Occupancy) instruments (assignment, mortgage, lease, devolution, revocation and surrender) in Jos were summarised in a single table (see Tables 1 and 2 for example) from which further analyses were conducted. Some aspects of the analysis involves the use of line graphs and these were chosen for their advantages: one, they are good at showing specific values of data meaning; two, they show trends in data clearly and also visibly show how one variable is affected by the other; and three, they enable the viewer to make predictions about the results of data not yet recorded (Wallace, 2005; Friendly, 2008). In this study, the single line graphs were used in tracking changes in land transactions over time, and also in examining the trends in land transactions. Additionally, multiple line graphs were employed to compare outcomes of registering property title and instruments during the period under consideration.

3.3 Description of the Study Area

The study area (see Figure 1) is comprised of two Local Government Areas (Jos North and Jos South) and parts of Jos East, Bassa, Barkin Ladi and Riyom Local Government Areas respectively. These locations are jointly described as the 'Greater Jos Metropolis' in the context of the current master plan for the city (Plateau State Government, 2009), and are so referred to in this study. The Greater Jos Metropolis covers approximately 1362 square kilometres (Plateau State Government, 2009); it lies on latitude 09°52'N and longitude 008°54'E. The average daily mean temperature of the city is 22.78°C; the landform in and around the city is undulating with rock outcrops; and it is connected to other cities of Nigeria by air, rail and road (Climate-Chart.com, 2010; Dung-

Gwom & Rikko, 2009). The population of Greater Jos area in 2007 was 1,315,301; and at 5% growth rate, it is projected that the population of the city would have doubled to 2.7 million by 2025 (Government of Plateau State, 2009).



Figure 1: Map of Plateau State Showing Greater Jos Metropolis (Adapted from Plateau State Government, 2009)

4.0 DATA ANALYSIS AND DISCUSSION

4.1 Land Reform Components and the Successes Recorded from its Implementation

This sub-section presents a time-line analysis of the land reform implementation in the Greater Jos Metropolis in order to highlight its components and to equally assess the level of successes recorded. Multiple government publications (Plateau State Government, 2009; 2011; 2015a&b) were collected and examined for this purpose. From the documents examined, a summary of the key components of the reform programme implemented in Jos is presented in Table 1. The time line of activities presented on Table 1 indicates that the actual implementation began in 2008, and first component was the reform initiation. What followed was the award of contract for the development of a Geographic Information System (GIS) facility. This component gave rise to the development of the land and spatial data information infrastructure

known as the Plateau State Geographic Information System (PLAGIS).

As shown in Table 1, PLAGIS was completed in 2008 and this was expected to: provide quick and secure access to and information; provide a better technology for developing and maintaining modern standards of a stable and effective system of registering interest in land; guaranteeing title accuracy and legality to registered interest in land; and speeding processing of land title application and other related duties (Plateau State Government, 2015). The development of PLAGIS and its expected benefits are consistent with the land reform programme implemented in elsewhere in Rwanda and the Philippines as indicated earlier. Specifically, the automation of land management processes was a key component of the land reform implemented in these countries, and it suffice to say that the introduction of PLAGIS in Jos is a progressive move. Unfortunately, PLAGIS was not immediately deployed in the management of land after its development as seen in Table 1. It took two years after the completion of PLAGIS for its commissioning to take place in 2010 and this delay was a fundamental flaw in the land reform implemented in Jos.

One component of the reform programme that was successfully implemented was the public awareness campaign. This was intended at encouraging people to regularise land and property titles. Other components of the reform implemented in Jos started as far back as 2009 and 2010 and were still ongoing at the time of this study. Typical examples are the land re-mapping and the training of land officers on how to utilise the computerise facilities provided during the reform.

Although the reform programme is seen to be progressive in respect to its implementation, the interdependency of activities was however, not given adequate consideration. For example, the two activities that were still ongoing at the time of the study were responsible for the lack of issuance of titles immediately after the PLAGIS was launched in 2014. In countries where similar reform has been implemented (e.g Rwanda), the authorities ensured that there was no separation between the automation processes, land registration and cadastral surveys and

mapping. This is because these processes complement each other and belong together as a whole. The authorities in Jos could learn from this experience in the implementation of future land reform.

While a number of achievements and successes were recorded, a further scrutiny of documents equally reveal some fundamental flaws in the reform implementation and these include: one, the placing of embargo on the processing Right of Occupancy (R of O) and the issuance of Certificate of Occupancy (C of O) during the period of the reform programme. The placing of embargo on the processing of R of O and issuance of C of O negatively affected real estate investment as investors were unable register land to obtain titles. For this reason, housing developers who needed to access bank credit were unable to satisfy the credit requirement due to the lack of statutory land documents (Daniel, 2015b). The embargo was lifted in 2013 as confirm by government

publications. Two, the documents reveal that the Plateau State Government decided to recruit temporary workers to execute some aspects of the reform as opposed to recruiting workers who would work on permanent basis. This action was found to create a problem. For instance, the temporary workers recruited in 2013 to carry out enlightenment were inadequate in number and thus unable to cover the whole of Greater Jos Metropolis before the end of their contract in 2014. Three, a comprehensive database of landed properties in the Greater Jos Metropolis was yet to be achieved at the time of the study. Lastly, while the reform was ongoing at the land registry of the Plateau State Ministry of Lands, Survey and Town Planning, no corresponding reform was implemented at the land registries of the Local Government Councils that make up the Greater Jos Metropolis. This implies that the processing of property title and instrument at the levels of Council would remain shrouded in bureaucratic bottlenecks that results in delays.

Table 1: Timeline analysis of land reform implementation in Jos from 2008 to 2014

Year	Reform Component/Activity	Assessment of Implementation		
		Completed	Ongoing	Pending
2008	Initiation of the land reform programme	√		
2008	Development Plateau State Geographic Information System (PLAGIS)	√		
2009	Updating of land re-mapping		√	
2010	Commissioning of PLAGIS	√		
2010	Training of officers		√	
2010	Transfer of existing land record into the PLAGIS			√
2013	Public awareness campaign	√		
2014	Commencement of issuance of land titles using the new electronic platform			√

Source: Authors' Analysis and Compilation (2015)

4.2 The Impact of Land reform on the Transaction of Property Title and Instrument

This section employs secondary source data to examine the second objective of the study which was stated earlier in the background section. The analysis carried out in this section addresses two key aspects: the first aspect analyses the impact of land reform on the application of R of O and

the approval of C of O in the Greater Jos Metropolis; and the second aspect analyses the impact of the land reform on the transaction of instruments.

4.2.1 Application of R of O and Approval of C of O

The graphs presented in Figure 2 illustrate the trends in the application of R of O and the

approval of C of O in the Greater Jos Metropolis from 2007 to 2014. Regarding the application of R of O, the trend indicates that there was a rise in the number of applications from 543 in 2007 to 1349 in 2008, and a further increase to 1354 in 2009. In 2010 the number of applications for R of O dropped to 790 and in 2011 it decend further to 611. The fall in the number of applications for R of O coincided with the period when government placed an embargo on the issuance of C of O as previously confirmed. However, the data indicate a gradual rise in the number of R of O applications starting from 2012 when 679 applications were received. This rise was sustained up till 2013 when 1206

applications were received. In 2014, a minor drop was observed, however, this was not significant. And because the rise concided with the period when government had started implementing door-to-door awareness campaign, it suffice to say that the awareness campaign led to the increase in the number of R of O applications from 2012 to 2014. While the applications for R of O were constantly being made to the land registry from 2007 to 2014, there were no corresponding approvals of C of O except for 2007 when 200 approvals were given and 2009 when two requests were granted (see Figure 2).

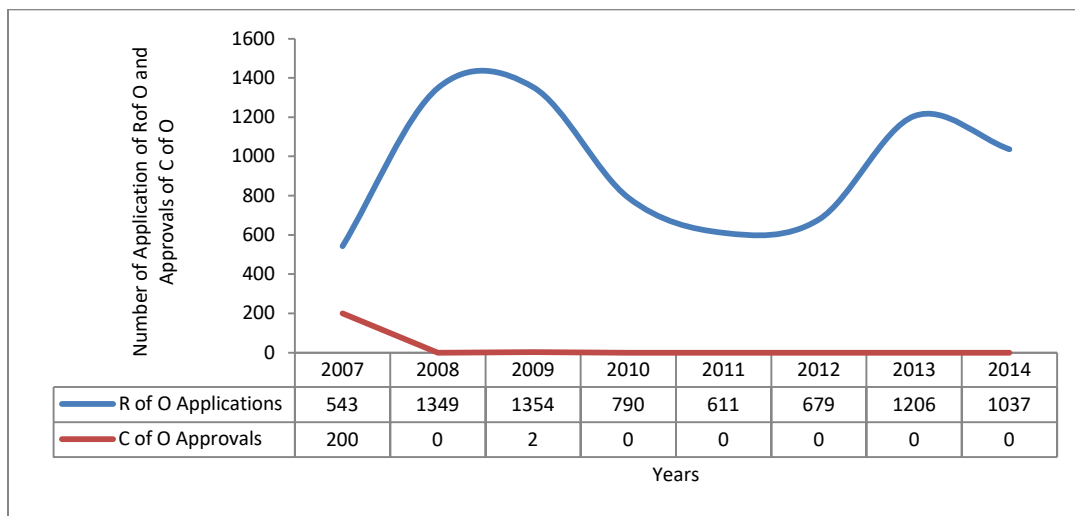


Figure 2: Trends in application of R of O and approval of C of O from 2007 to 2014

4.2.2 *Transaction of Instrument*

The analysis conducted on Figure 3 and Table 2 clearly confirm that several instruments were transacted during the period (2007 to 2014) under consideration. The graphs presented on Figure 3 show the trends of three most frequent transacted instruments in the Greater Jos Metropolis. One of those transactions was Assignment-this has to do with the processing of legal documents for the transfer of land or landed property-which had the highest occurrences from 2007 to 2014 (see Figure 3). Next to Assignment was mortgage-the processing of documents for lands given in

mortgage. Some form of transactions were in respect of re-lease-the processing of contract documents to grant the use or occupation of property during a specified period for exchange of a specified rent. The transaction of these three instruments were never interfered with by the land reform implementation (see Figure 3) as it were in the case of approval C of O (see Figure 2).

The data presented in Table 2 suggest that there are instruments whose transactions were not regularly occurring during the period of the land reform implementation. These include sub-leasing of landed property and devolution—the processing of documents in regard to

transference of right to a successor, or transfer of power from one body to another. During the

reform period, two revocations and two part-surrenders were equally recorded.

Figure 3: Trends in the transaction in Land Instruments in Greater Jos from 2007 to 2014

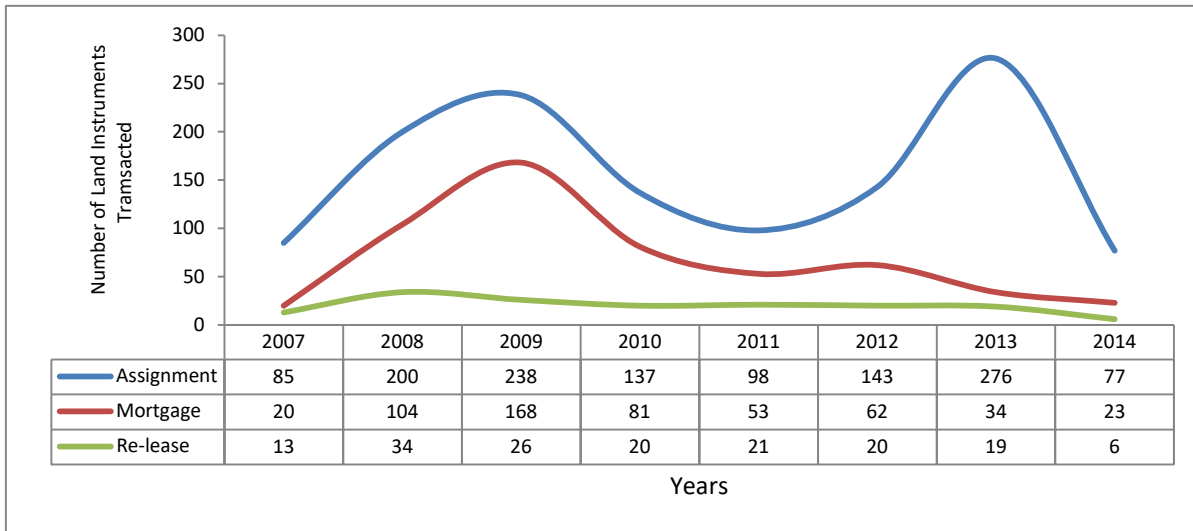


Table 2: Transaction of land instruments in Greater Jos Metropolis from 2007 to 2014

Year	Registered Transactions in Land Instruments								Total
	C of O	Assignment	Mortgage	Re-lease	Sub-lease	Devolution	Revocation	Part-surrender	
2007	200	85	20	13	-	-	-	-	318
2008	-	200	104	34	-	03	02	-	343
2009	02	238	168	26	-	16	-	02	447
2010	-	137	81	20	-	-	-	-	238
2011	-	98	53	21	01	-	-	-	173
2012	-	143	62	20	-	-	-	-	225
2013	-	276	34	19	-	-	-	-	329
2014	-	77	23	06	-	01	-	-	107
Total	202	1252	545	159	01	20	02	02	2183

Source: Plateau State Ministry of Lands, Survey and Town Planning (2015)

5.0 FINDINGS AND CONCLUSIONS

This research sets out to examine the land reform implemented in the Plateau State Government authorities and how the reform implementation impacted on the registration of property title and instrument in the Greater Jos Metropolis. The first objective of the study highlights the key components of the reform programme and assesses the successes recorded

from the implementation. The analysis conducted to address this objective suggest that the land reform yielded considerable results for the land registry in Jos. The notable achievements recorded include the development of land data and spatial data information infrastructure known as the PLAGIS; the land in the entire Greater Jos Metropolis and other local government areas was re-mapped; the staff of the state government land registry were retrained

to meet the demands of a computer based land administration system; the existing record in the land registry was being captured into PLAGIS at the time of the study; and public enlightenment was conducted on the land administration systems in Plateau State. On the basis of these findings, it is concluded that the reform programme was progressive and the activities carried out were consistent with the aspiration to shift from the manual approach of processing property title and instruments to a computerised system. Specially, the automation of land management in Jos is one component that is corroborates the evidence concerning land reforms implemented in other developing countries – the case of Rwanda and the Philippines explained earlier.

The second objective of the study was interested in investigating the impact of the land reform on the issuance rate of land title and instrument. The findings obtained from the analysis conducted indicate that the reform implemented did not impact positively on the processing of R of O and approval of C of O. Rather, the approval of C of O was interfered with during the implementation of the reform. For instance, while the applications for R of O were constantly being made to the land registry from 2007 to 2014, there were no corresponding approvals of C of O except for 2007 when 200 approvals were given and 2009 when two requests were granted. On the basis of these findings, it is concluded that the benefit of the reform on the issuance rate of R of O and C of O from 2007 to 2014 were not yet evident. This conclusion is at variance with the benefits that have been realised from the land reforms implemented elsewhere. For instance, Niyonsenga and Kurunziza (2015) confirm the registration and titling of of 10.3 million land parcels following the land reform implemented in Rwanda. Such benefits are not yet confirm in Jos. However, the transactions such as Assignment, Mortgage, Lease, Surrender, Devolution and Revocation were carried out without interferences during the reform implementation period.

As the findings clearly suggest that land reform implemented was seen to be progressive but the benefits not immediately evident, is therefore recommended that future study should

give attention to assessing the benefits of the reform at the long run. In regard to policy and practice, the study recommends the following: One, previous discussions indicate that the Plateau State Government recruited temporary workers to execute some aspects of the reform as opposed to recruiting workers who would work on permanent basis. This action was found to create a problem as previously explained. It is recommended that the state government authorities should recruit workers who would be trained and retained in the Ministry of Lands, Survey and Town Planning as opposed to using temporary workers.

Two, previous discussions confirmed that a comprehensive database of landed properties in the Greater Jos Metropolis was yet to be achieved and the absence of which create delays in the processing of property title and instrument. It is recommended that efforts should be made at achieving a comprehensive database of landed property in the study area. Lastly, it was noted earlier that while the reform was ongoing at the state government land registry, no corresponding reform was implemented at the land registries of the Local Government Councils that make up the Greater Jos Metropolis. This problem needs to be address so as to ensure that the land registries at the Council levels are transformed for better performance.

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