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DETERMINANTS OF AN EFFECTIVE INFORMAL LAND DELIVERY SYSTEM FOR RESIDENTIAL DEVELOPMENT IN SOUTH-WEST NIGERIA

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Abstract

This paper explores the informal land delivery system in Southwest Nigeria, emphasising its crucial role in mitigating the housing demand that urbanisation and population growth exacerbate. To get information about the informal land delivery system, questionnaires were sent to estate surveying and valuation firms, town planning firms, and land surveying firms in six state capitals (Ade, Akure, Abeokuta, Osogbo, Ibadan, and Ikeja). We analysed the data using factor analysis. Findings from the study show that easy access, low cost, and flexibility make informal land delivery more effective. It also looks at the problems with the formal land market, such as its slow processes and out-of-date rules. The study emphasises the necessity of integrating the informal land delivery system into the formal urban land delivery framework, particularly from a cultural-legal standpoint. The study suggests that a well-structured informal system can act as a transitional solution, effectively bridging the gap between conventional land management practices and the needs of the urban poor. Ultimately, the research advocates for policies that enhance the effectiveness of informal land delivery systems for providing shelter while acknowledging and mitigating their inherent challenges to fostering sustainable urbanisation.

Keywords: Informal land delivery, Residential development, Urban land markets, Land administration, South-West Nigeria

Introduction

The informal land delivery system, especially in relation to residential development, has become an essential subject of interest to land administrators, governments, and researchers. Most developing countries including Nigeria rely on informal land markets in a bid to meet the challenges of housing the urban poor. An informal land delivery system is a system through

which land is acquired, distributed and developed without conforming to the institutional frameworks laid down by the government. Usually, this system involves unofficial payments, and documentation, and is known to have legal repercussions at most, but not all times. Even though they are in a way organized and unplanned, offer housing solutions to millions of citizens living in urban areas who cannot afford formal land markets because of their high costs, complicated legal procedures, and, sometimes, exclusionary measures (UN-Habitat, 2016; 2023).

The role of the informal system of land delivery cannot be overemphasized especially in areas where growth in terms of urbanization is most likely to occur. In the South-West Nigeria region, many cities such as Lagos, Ibadan, and Abeokuta are good examples in that the population density in these cities has been rising steadily in the last few decades. This expansion has created increased demand for residential land which the formal land supply channels have been inept in delivering. As a result, a large number of urban residents access land for housing mainly from the informal land markets (Watson, 2009). There are various benefits of the informal land delivery system. It offers relatively cheap and accessible plots to low-income earners, allows the low-income earning people to get a piece of the land rather than going through the cumbersome formal procedures and lastly, the informal land markets suit the conditions of the urbanites. Furthermore, such a system is integrated into cultural and social contexts thus readily adopted by the community members of the respective societies (Eraydın and TaşanKok, 2013).

The informal land delivery system brings forth myriads of problems. Property transfers without formal registration cause both land insecurity and property disputes between owners. Real estate investments and infrastructure development opportunities become less appealing because of property instability thus slowing down both economic expansion as well as sustainable urban growth. The process of land transactions in informal sectors takes place beyond the legal boundaries of urban land administration thus leading to uncoordinated chaotic urban expansion (Durand-Lasserve & Royston, 2002). The effectiveness of informal land delivery system increases through specific attributes which surpass their recognised drawbacks. The level of land tenure security functions as a primary determining element that enhances the performance of informal land markets. People with guaranteed tenure security become more willing to develop their homes and infrastructure. The work of De Soto (2000) shows that secure tenure creates a clear link to housing investments.

Active community participation is a fundamental aspect of the informal land delivery system. Individuals involved in these systems need to connect with their communities to allocate land property through neighbourhood networks and solve disputes together while enforcing rules. Greater involvement of local stakeholders in land management fosters transparency and accountability (McAuslan, 2003). The operations of existing informal land delivery systems receive additional support through legal institutions when properly implemented. People who work outside established legal systems need protection under the law (Payne, Durand-Lasserve, & Rakodi, 2009). Therefore, legislation which integrates informal land deals into formal systems while limiting the technical and administrative obstacles for participants could be the right step in the right direction.

The informal land delivery system gets its form and function from cultural practices and traditional customs. The government and policymakers need complete knowledge of land market social and cultural patterns to create effective solutions that local communities will accept. The modern property rights systems in various settings blend with traditional Indigenous tenure systems to establish overlapping land transaction stability (Cotula, 2007). The informal land delivery system throughout the six states of South-West Nigeria specifically shows distinct characteristics which emerged from the fast-paced urbanisation coupled with population expansion. This area holds both high population density and serves as an economic center providing human capital development and new economic growth as well as consumption-based urban population expansion. As one of the world's fastest-growing municipalities, Lagos functions as Nigeria's business core by drawing people who come from the entire nation and every part of the African continent along with many foreign residents. The rise of urban areas has generated increased residential land requirements which primarily focus on uncontrolled and unauthorised market sectors. The different market stakeholders consist of landowners along with intermediaries and authorities responsible for the area while prospective buyers seek property. Many land sales across the low-income market take place without formal records, especially for this population segment. Written documentation and legal protection status in these transactions exist on a spectrum from minimal to non-existent according to Oloyede, Ajibola and Oni (2007).

Against this backdrop, the objective of this paper is to identify and examine the factors that explain the efficiency of an informal land delivery system for residential development in South-west Nigeria where issues of urban growth, poverty and inequality, and cultural diversity form the social setting. The lack of state capacity for delivering housing for the poor informs the

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need to understand the factors influencing an efficient informal land delivery system in South West Nigeria. It is in this regard that, understanding these determinants, policymakers will develop sustainable policies that ensure that favourable urban conditions that meet every citizen's needs are met.

Literature Review

Many cities in developing countries rely heavily on informal land delivery (Ikejiofor, 2006; Nkurunziza, 2019; Mottelson, 2020). However, the reason behind the preference market for informal access to land has not been fully studied. It is therefore important to study how participants navigate the market in gaining access to informal land. It is therefore important to study how the participants are fair within the market regarding gaining access to informal land. Also, there is a gap in a study which differentiates between the behaviours of different participants' within the informal land market and its influence on their choice options. The preference for informal delivery could be traced to the ease of acquiring it which is within the reach of everyone within an urban setting (Rakodi and Leduka, 2003). Thirkell (1996) avowed that the interaction of economic, institutional and political factors has constrained the supply of land in the formal market. As a consequence, rapid land price inflation ensued and thus resulted in the large-scale and widespread growth of informal land delivery systems. More so, Thirkell (1996) opined that the flexibility of the informal land delivery system coupled with the widespread availability of regularization programmes has continuously encouraged its choice. Also, land acquired through informal land delivery offers a wide variety of locations that are not hampered by the imposition of building regulations, thus generating enormous demand. Okeahialam and Ogbuefi (2017) studied the determinants of informal land transactions on the land market in Owerri Urban of Imo State in Nigeria. The formal land administration system was observed not to have met the demand for urban land required by its populace. As a consequence, the informal land system had become the alternative for most urban dwellers in Imo State.

The situation is not peculiar to Nigeria alone, for instance, a study carried out by Gondo (2009) in Ethiopia, affirmed that the major cause of informality in the land delivery system are the challenges associated with the land administration process, historical land tenure systems and urbanization. A study carried out by Oloyede, Osmond and Ayedun, (2011), on informal land markets in South-Western Nigeria observed that the informal land delivery system gives room for affordable land and is not associated with the obstinate and centralized land use control accustomed with the formal market.

Apart from the significant supply of residential land by the informal land delivery system, its user-friendly and social legitimacy features gave preference for its choice (Rakodi, 2007). In consonance with Rakodi (2007) assertion, Bello (2007) observed limitations in the supply of formal land and inaccessibility due to certain constraints comprising socioeconomic, administrative and ethno-religious. All these factors thus failed many urban residents, particularly the low-income earners to get access to the landed property (Gondo, 2009). Mudalige (2007) and Kuma (2016), examined the urban informal settlements in the Dar es Salaam area of Tanzania and averred that economic performance and weak institutional framework in the formal system of the land delivery system is a strong determinant of informal land delivery. For instance, Twarabamenye and Nyandwi (2012) in Rwanda and Bizimana, Mugirameza, Twarabamenye, and Mukeshimana (2012) in Kigali provide evidence of unrestrained informal land market activities.

Gondo (2009) evaluated institutional response options to land in formalization in Ethiopian cities. The study found that the slow pace of response by the formal land delivery system to the emerging challenges of access to urban land is one of the main determinants of informal land access. The study further noted the formal land delivery failure as being premised on continued reliance on outdated policies that have outlasted their relevance. The impractical urban land use regulations and standards, as well as bureaucratic tendencies, are also significant determinants of the informal land delivery system.

Methodology

In this section, the basic research design, population and sample, sampling procedure, and data collection techniques that were used to address the objectives of the study are described. The target population included estate surveying and valuation firms, town planning firms, land surveying firms, and land directors in the South-Western state capitals. Such capitals are Ado-Ekiti of Ekiti state, Akure of Ondo state, Abeokuta of Ogun state, Osogbo of Osun state, Ibadan of Oyo state and Ikeja of Lagos state. These professionals and stakeholders were chosen because of their engagement and understanding of the land administration and delivery systems in the region. The research population comprised all firms and directors in the six state capitals as per records of the state secretariat of these respective professional bodies. Because the number of firms was less than 200 per state for categories represented, census sampling was used. In the census sampling approach, all units in the population are included so that there is 100% coverage of the entire population. This approach made it possible for at least 1,350 respondents to be covered from the six selected states.

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Census sampling was deemed proper due to the relatively small size of the target population and as a result, the need to acquire detailed data. This displaces sampling error and thus establishes the validity and reliability of the results to the population being studied. Israel (2012) has postulated a minimum of 200 entities per category while selecting the census sampling method and therefore the method is most appropriate for populations of less than 200 per category. Primary data was obtained through structured questionnaires administered to practising professionals in the areas of the study. The questionnaires were developed to elicit information that would be useful on the informal land market and the administration of urban land. The instrument used multiple choices, dichotomous responses and self-rating questions, rated on a 5-Likert scale. From the 1,350 questionnaires distributed, 713 were filled and returned hence the response rate of about 52.8%. This response rate, however, is in line with other studies (Cook, Heath, & Thompson, 2000; Hager, Wilson, Pollak & Rooney, 2003; Baruch & Holtom, 2008) conducted among professionals and key stakeholders where time constraints and differential interest tend to reduce participatory response rates to modest levels.

Before examining the independent variables of the informal land delivery system, Factor analysis was carried out. A pilot test of the questionnaire items through the Kaiser-Meyer-Olkn (KMO) measure of sampling adequacy and Bartlett's test of sphericity justified the Factor analysis. The utilization of this methodological approach allowed for capturing all necessary data and conducting the analysis of the informal land delivery systems in South West Nigeria. Thus, the study not only provides a wealth of information for engaging key stakeholders but also deploys sound analytical approaches to unveil the key factors that shape the efficacy of informal land delivery systems.

Results and Discussion

This section presents the findings of the study. It discusses their implications for understanding the key determinants influencing the choice of informal land delivery systems for residential development in South-West Nigeria.

Table 1: KMO and Bartlett's Test for Determinants of Informal Land Delivery System

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.843
Bartlett's Test of Sphericity	Approx. Chi-Square	7126.552
	Df	78
	Sig.	.000

Table 1 shows the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity, which are important pre-tests for factor analysis that make sure the data is

good enough to be analysed. The KMO Measure of Sampling Adequacy evaluates the extent to which the variables in the dataset are interrelated and, hence, likely to form distinct, reliable factors. The value ranges from 0 to 1, where a value closer to 1 indicates that factor analysis is appropriate. In this study, the KMO value is 0.843, which is considered "meritorious" according to Kaiser's classification. This high value indicates that the other variables can explain the correlations between pairs of variables, confirming the dataset's suitability for factor analysis. Bartlett's Test of Sphericity assesses whether the correlation matrix is an identity matrix, which would indicate that the variables are unrelated and unsuitable for structure detection. In this analysis, the approximate Chi-Square value for Bartlett's test is 7126.552, with 76 degrees of freedom. The significance value (Sig.) is 0.000, which is less than the 0.05 threshold. This result indicates that the correlation matrix is not an identity matrix, and therefore, factor analysis is appropriate for the data.

The results of the KMO and Bartlett's test strongly suggest that the dataset is suitable for factor analysis. The high KMO value (0.843) confirms that the sample size is adequate and the items are sufficiently correlated for factor extraction. This implies that there is a high degree of common variance among the items, making them suitable for identifying underlying factors that determine the choice of informal land delivery systems for residential development in the study area.

The significant Bartlett's Test of Sphericity (Chi-Square = 12,605.221, df = 153, Sig. = 0.000) further supports the appropriateness of the factor analysis. The dataset's suitability for factor analysis has some important implications. Firstly, it validates the methodological approach, ensuring that the factor analysis yields meaningful and reliable factors that can explain the underlying patterns in the data. Second, identifying these factors provides valuable insights into the key determinants influencing the choice of informal land delivery systems for residential development. These insights can inform policy decisions and strategic planning aimed at integrating informal land delivery into formal urban planning frameworks, enhancing land administration systems, and addressing the needs of the low-income urban population that predominantly relies on informal land markets.

Table 2: Communality Values of Determinants of Informal Land Delivery Systems

	Initial	Extraction
Ease of acquisition	1.000	.854

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Constraints in the supply of land in the formal market	1.000	.599
Flexibility of the informal land delivery system and widespread availability of regularization programmes	1.000	.773
Offers a wide variety of locations that are not hampered by the imposition of building regulation	1.000	.750
The challenges associated with the land administration process	1.000	.756
Historical land tenure systems and urbanization	1.000	.665
Availability of affordable land	1.000	.766
It is not associated with the obstinate and centralized land use control accustomed to the formal market	1.000	.793
User-friendly and social legitimacy features	1.000	.578
Economic performance and weak institutional framework in the formal system	1.000	.858
Slow pace in response by the formal land delivery system to the emerging challenges of access to urban land	1.000	.776
Outdated policies of the formal land delivery system that have outlasted its relevance	1.000	.716
Impractical urban land use regulations and standards and bureaucratic tendencies	1.000	.725

Extraction Method: Principal Component Analysis

Table 2 presents the communal values of the determinants of informal land delivery systems. The Table sheds light on the extent to which the extracted factors explain each variable in the context of informal land delivery systems. Higher values indicate that the factors account for a larger proportion of the variable's variance. The analysis's extracted components very well explain the factor of ease of acquisition, as indicated by its high communality value of 0.854. Similarly, "economic performance and weak institutional framework in the formal system" has an even higher communality value of 0.858, indicating strong relevance and explanation by the factors.

In addition, the informal land delivery system's flexibility and the wide availability of regularization programs show a strong commonality value of 0.773, highlighting how important they are to the informal land delivery system. The formal land delivery system is experiencing significant delays in addressing emerging issues related to land acquisition in urban areas, as evidenced by its high communality value of 0.776. However, the commonality value for user friendliness and social legitimacy is lower, at 0.578. While the factors still account for a moderate amount of explanation, their impact pales in comparison to other variables, such as offering a broad spectrum of locations unrestricted by building regulations (with a value of 0.750) or avoiding the stringent and centralized land use control prevalent in the formal market (with a value of 0.793). The extracted factors only slightly explain the factors, as shown by other important values like "constrained land supply in the formal market"

(0.599) and "historical land tenure systems and urbanization" (0.665). Affordable land availability also has a high communality value of 0.766, underscoring its importance in the informal land delivery system.

Therefore, the communality values demonstrate the diversity of explanations for various factors within the informal land delivery system. This shows how complicated and multifaceted the system is. The high communality values for several variables indicate that these factors play a significant role and are well-represented in the principal components extracted during the analysis. This information is crucial for understanding the underlying dynamics and formulating policies that address the specific challenges and characteristics of informal land delivery systems.

Table 3: Total Variance Explained by Principal Components in Determinants of Informal Land Delivery System

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.777	52.132	52.132	6.777	52.132	52.132	4.594	35.342	35.342
2	1.817	13.977	66.109	1.817	13.977	66.109	3.836	29.504	64.846
3	1.017	7.825	73.934	1.017	7.825	73.934	1.181	9.088	73.934
4	.731	5.622	79.556						
5	.561	4.316	83.872						
6	.480	3.692	87.565						
7	.369	2.838	90.402						
8	.316	2.432	92.834						
9	.270	2.079	94.914						
10	.255	1.959	96.872						
11	.174	1.340	98.213						
12	.153	1.179	99.392						
13	.079	.608	100.000						

Extraction Method: Principal Component Analysis

Table 3 provides a detailed account of the total variance explained by the principal components derived from the informal land delivery system's determinants. Understanding how much each

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principal component accounts for data variability is crucial. Before rotation, the initial eigenvalues indicate the amount of variance in the original variables accounted for by each component. The first component has an eigenvalue of 6.777, explaining 52.132% of the total variance. This significant percentage indicates that the first component captures a substantial portion of the data's variability. The second component, with an eigenvalue of 1.817, explains an additional 13.977% of the variance, bringing the cumulative variance explained by the first two components to 66.109%. The third component has an eigenvalue of 1.017, contributing 7.825% of the variance and resulting in a cumulative variance of 73.934%.

The extraction sums of squared loadings represent the variance explained by each component after the initial extraction phase. Since we extract the components in the same order, these values are identical to the initial eigenvalues. Therefore, the first three components together explain 73.934% of the total variance. The rotation sums of squared loadings provide the variance explained by each component after varimax rotation, which simplifies the interpretation by maximizing the variance of squared loadings of each factor. After rotation, the first component explains 35.342% of the variance, the second component 29.504%, and the third component 9.088%. The cumulative variance explained by the three components remains at 73.934%.

The Table, therefore, demonstrates that the first three components together explain a substantial portion of the total variance, making them the most significant factors in understanding the determinants of the informal land delivery system. The high percentage of variance explained by these components suggests that they effectively capture the key characteristics and dynamics of the system. These findings have significant implications for urban land administration and policymaking. By identifying the principal components that account for the majority of the variance, stakeholders can focus on the most critical factors influencing the informal land delivery system. This can lead to more targeted and effective interventions aimed at addressing the issues and challenges within the system. Additionally, understanding the variance explained by each component helps in simplifying the complexity of the data, making it easier to interpret and utilize for strategic planning and decision-making.

Table 4: Rotated Component Matrix for Determinants of Informal Land Delivery Systems

	Component		
	1	2	3

Ease of acquisition	.892			
Constraints in the supply of land in the formal market	.608			
Flexibility of the informal land delivery system and widespread availability of regularization programmes	.797			
Offers a wide variety of locations that are not hampered by the imposition of building regulation	.812			
The challenges associated with the land administration process	.539	.668		
Historical land tenure systems and urbanization		.788		
Availability of affordable land	.567	.631		
It is not associated with the obstinate and centralized land use control accustomed to the formal market.		.843		
User-friendly and social legitimacy features		.607		
Economic performance and weak institutional framework in the formal system				.880
Slow pace in response by the formal land delivery system to the emerging challenges of access to urban land	.856			
Outdated policies of the formal land delivery system that have outlasted its relevance	.724			
Impractical urban land use regulations and standards and bureaucratic tendencies.		.791		

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 6 iterations.
Source: Field survey, 2024

Table 4 presents the rotated component matrix for the determinants of informal land delivery systems, using Principal Component Analysis (PCA) with Varimax rotation and Kaiser normalization. This analysis identifies three primary components that capture the significant factors influencing the choice of informal land delivery systems in South-Western Nigeria.

The first component features high loadings on variables such as the ease of acquisition (.892), constraint in the supply of land in the formal market (.608), flexibility of the informal land delivery system and widespread availability of regularization programmes (.797), offers a wide variety of locations not hampered by building regulation (.812), the challenges associated with the land administration process (.539), availability of affordable land (.567), slow pace in response by the formal land delivery system (.856), and outdated policies of the formal land delivery system (.724). This component emphasizes the practical advantages of the informal system, particularly its accessibility, flexibility, and ability to provide land quickly and affordably, despite challenges within the formal land administration process.

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The second component includes significant loadings on the challenges associated with the land administration process (.668), historical land tenure systems and urbanization (.788), availability of affordable land (.631), lack of association with obstinate and centralized land use control (.843), user-friendly and social legitimacy features (.607), and impractical urban land use regulations and standards (.791). This component highlights the structural and historical factors that influence the preference for informal land delivery systems. It emphasizes the informal system's adaptability in providing user-friendly solutions in the face of rigid formal land use controls and outdated regulations.

The third component is defined by a strong loading on economic performance and a weak institutional framework in the formal system (.880). This component underscores the economic and institutional inefficiencies within the formal system that drive people towards informal alternatives. It suggests that the weaknesses in the formal system's economic and institutional framework are significant determinants in the choice of informal land delivery systems.

These findings have far-reaching implications for policymakers and land administration stakeholders. The ease of acquisition, flexibility, and ability to circumvent the constraints and inefficiencies of the formal system drive the preference for informal land delivery systems. To address these issues, there is a need for reforms that make the formal system more responsive, flexible, and aligned with the needs of the population. Strengthening the economic and institutional framework, updating land use regulations, and making the system more user-friendly could reduce the reliance on informal systems and promote a more efficient and equitable land administration process.

Conclusion

The study has given a clear perception of the determinant factors that help determine the efficiency of the informal land system for the delivery of residences in South West Nigeria. Also, as the pace of urbanization rises in the region the informal land market has remained significant to housing needs, especially for low-income earners. This system has many advantages that are associated with lower cost, better accessibility and flexibility, versatility and responsiveness to the cultural context of a community.

However, the research finds that there is a hitch in the informal land delivery system. Factors like insecurity of tenure, poor institutional environment, and lack of formal paperwork make it even harder for urban development to progress properly – with problems like improper

development and low investor appeal being rampant. The findings especially the high communality values of variables like ease of acquisition, economic performance and flexibility of the informal system underscore these variables as fundamental to the system. The three factors that emerge from the factor analysis include the convenience of acquisition, flexibility and weak formal institutional frameworks explain a good proportion of the variance in the data set. These results support the view of using policy-focused approaches. This way, the strength of the informal system can be combined with the legal and administration formality of the formal systems to arrive at a system in which tenure security, ordered urban development on the one hand, and access to land on the other hand, are conditions that can be realized. Therefore, to address the determinants outlined in this paper, we are going to have to go for a combination of several factors, which would encompass legal changes, recognition of cultural practices as well as public involvement. It is therefore crucial that both policymakers and urban land administrators understand just how vital the informal land delivery system is to realizing the goal of housing the growing population, while at the same time working to reduce the problems inherent therein. Such efforts will help to fast-track the sustainable development of urban communities and also help in keeping in mind that all strategic groups within the sphere of housing need to be met in South-West Nigeria.

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