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EFFECT OF LAND ADMINISTRATION REFORMS ON THE PERCEIVED INVESTMENT PERFORMANCE OF RESIDENTIAL PROPERTIES IN LAGOS STATE, NIGERIA

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ABSTRACT

Lagos State has introduced digital land registration systems and institutional restructuring to improve transparency and efficiency, but what these reforms mean for residential property investment remains unclear. Drawing on institutional theory and property rights perspectives, this study examines the effect of land administration reforms on the perceived investment performance of residential properties in Lagos State, Nigeria. A cross-sectional descriptive survey was conducted with purposively selected land registry officers, estate surveyors, developers and investors in Ikeja, Eti-Osa and Alimosho. Of 250 questionnaires distributed, 212 were returned (84.8%) and 200 were valid for analysis. Responses on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree) were summarised using means and standard deviations; means of 3.41 or above were read as agreement, 2.61–3.40 as neutral and 2.60 or below as disagreement. Respondents agreed that five reforms had been implemented (means 3.72–3.95), but perceived effectiveness was neutral (2.92–3.06), as were perceived investment outcomes (2.84–3.16). Investor confidence (3.16), secure titles and property values (3.15) and reduced risk (3.11) were rated highest. Bureaucratic delays (3.22), documentation costs (3.15), low awareness (3.14) and informal transactions (3.07) were the leading perceived constraints, although these too fell within the neutral band. The study suggests that stakeholders recognise the reforms but are not yet convinced that they have delivered clear gains. Because the data are perceptual and cross-sectional, the findings are indicative rather than causal. Strengthening institutional capacity, reducing procedural bottlenecks, integrating informal land systems into formal governance and establishing monitoring and evaluation are recommended.

Keywords: *Land administration, Land reforms, Perceived investment performance, Residential property, Institutional theory, Lagos State*

1.0 INTRODUCTION

Land is a valuable resource for economic development and social stability. Land administration systems around the world are intended to govern land ownership, transfer and use in ways that promote efficiency, equity and investment. In developed countries, strong land administration systems ensure secure property rights, transparent processes and dependable land information. These features help reduce uncertainty and encourage long-term investment in real estate markets. However, in many developing countries, particularly in Africa, land administration systems are frequently inadequate, fragmented and ineffective (Agunbiade, 2023). Scholars have observed that uncertain property rights and inadequate institutional arrangements diminish investor trust and limit property market performance (Goodfellow & Owen, 2020; Medale & Ezeokoli, 2023; Felix et al., 2024). In several African cities, informal land transactions dominate the market, raising the uncertainty and risk connected with real estate investment (Opoku et al., 2024). In Nigeria, many of these difficulties are intensified.

The Land Use Act of 1978 changed the land tenure structure of Nigeria by centralising land ownership under state control (Yahaya, 2019). While this strategy was intended to improve access to land, it has been condemned for causing bureaucratic bottlenecks and delays in land registration processes (Thontteh & Omirin, 2015). As a result, many land transactions take place outside formal channels, which reduces transparency and limits the efficiency of land governance. Lagos State, as Nigeria's economic centre, provides a unique situation. The state's metropolitan population has grown rapidly, increasing demand for residential land and construction. This expansion has revealed flaws in land administration, such as lengthy registration procedures, multiple ownership claims and inadequate record-keeping (Agunbiade, 2023). In response, the government has implemented several changes aimed at increasing efficiency and openness, including electronic document management systems and digital land administration platforms (Thontteh & Omirin, 2019; Olowoshago, 2024). These reforms seek to decrease bureaucracy, increase openness and improve the efficiency of land transactions (Adekola et al., 2020; Olowoshago, 2024).

Despite these efforts, it is unclear how far the reforms have benefited the investment performance of residential property in Lagos State, where strong demand for residential land has resulted in increased speculation, repeated land sales and ownership conflicts. Informal actors, such as local land sellers, shape the market in significant ways, often working outside statutory frameworks (Opoko et al., 2020). As a result, investors face significant uncertainty, which may reduce their desire to invest in residential properties over the long run.

Previous research has examined land administration systems and their reform (Thontteh & Omirin, 2019; Adekola et al., 2020; Olowoshago, 2024) and, separately, residential property market performance and investment decisions in Lagos (Medale & Ezeokoli, 2023; Oladiran et al., 2025; Umeh et al., 2025). Internationally, studies of land titling have linked tenure security to investment (Besley, 1995; Galiani & Schargrodsky, 2010), although reviews caution that the benefits depend on context and implementation (Deininger & Feder, 2009). Studies that connect land administration reforms to residential property investment in Lagos remain scarce. This study therefore contributes preliminary, stakeholder-based evidence on how land administration reforms in Lagos State are perceived to affect residential property investment, and on the challenges perceived to limit their effectiveness. Because the study relies on respondents' perceptions in a

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cross-sectional design, it can describe how stakeholders judge the reforms and their investment effects; it cannot establish causal effects or measure actual returns, yields or capital growth. The findings should be read as an informed starting point for policy discussion and for later studies using objective market indicators. They are relevant to policy makers, investors and researchers seeking to strengthen land governance and promote sustainable urbanisation.

1.1 Conceptualisation and Measurement of Investment Performance

Investment performance is a multidimensional concept. In objective terms it is usually assessed through returns (rental yield and capital appreciation), risk and liquidity (the ease and speed of transacting). Land administration shapes all three because it determines how reliably an investor can acquire, hold and transfer a property; investor confidence and tenure security are the main channels. This study did not collect objective market data. It therefore treats investment performance as *perceived* investment performance, defined as stakeholders' judgement of the extent to which land administration reforms have improved investor confidence, reduced investment risk, enhanced property values and returns, and encouraged investment activity.

The construct was operationalised through six Likert-type statements (Table 6) covering four dimensions: (i) investor confidence (increased confidence; willingness to invest in well-administered areas); (ii) risk and tenure security (reduced investment risk); (iii) returns and property values (influence of secure titles on property values; improved residential property returns); and (iv) investment activity or liquidity (faster registration encouraging more property investment). Each statement was scored from 1 (strongly disagree) to 5 (strongly agree), so higher means indicate a stronger perceived improvement.

1.2 Objectives and Research Questions

To achieve the aim of the study, the following objectives were formulated, each paired with a research question:

Objective 1: To identify the land administration reforms in Lagos State. **Research question 1:** Which land administration reforms do stakeholders recognise as having been implemented in Lagos State?

Objective 2: To evaluate the effectiveness of land administration reforms in the study area. **Research question 2:** How effective do stakeholders perceive these reforms to be?

Objective 3: To assess the impact of these reforms on the investment performance of residential properties. **Research question 3:** To what extent do stakeholders perceive the reforms to have improved the investment performance of residential properties?

Objective 4: To identify key challenges limiting the effectiveness of land administration reforms in improving investment performance. **Research question 4:** Which challenges do stakeholders perceive as limiting the effectiveness of the reforms?

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Theoretical Framework

The study is anchored in institutional theory, specifically the new institutional economics tradition (North, 1990; Williamson, 2000). Institutions are the formal and informal rules that structure exchange and reduce uncertainty (North, 1990). Land administration, which comprises land registration, titling, information systems and their associated procedures, is a core formal institution of any property market because it determines who can hold, transfer and rely on rights in land. Two complementary perspectives follow from this lens.

First, property rights theory holds that the security and transferability of rights influence the incentive to invest, because investors who are confident of retaining the returns from an asset invest more (Besley, 1995). Empirical work on titling supports this link in some settings; for example, Galiani and Schargrodsky (2010) found that land titling in Buenos Aires increased housing investment. Reviews nevertheless conclude that the effects of registration are context-dependent and shaped by the quality of implementation (Deininger & Feder, 2009).

Second, transaction cost economics argues that the cost of finding information, verifying title, negotiating and enforcing transactions affects whether and how exchange takes place (Williamson, 1985, 2000). Registries can lower these costs by making ownership information reliable and accessible (Arruñada, 2012), whereas delays, high fees, weak records and informal workarounds raise them. Reforms such as digitisation therefore matter for investment to the extent that they reduce the time, cost and uncertainty of transactions.

Institutional theory also predicts that formal reforms do not automatically change practice. Where capacity is weak, procedures remain cumbersome or informal institutions coexist with formal ones, the intended effects are diluted (North, 1990). This is directly relevant to Lagos, where formal registration operates alongside a substantial informal land market (Goodfellow & Owen, 2020; Opoko et al., 2020). Amidu et al. (2026), writing from an institutional theory perspective on large-scale land acquisition, likewise show that interactions between governance structures and key actors shape land market outcomes.

Taken together, the framework implies a chain from reform to perceived investment performance: (i) reforms are introduced as formal rules; (ii) where effective, they lower transaction costs and improve the reliability of land records; (iii) lower transaction costs and stronger tenure security should raise investor confidence and reduce perceived risk, which may in turn improve perceived returns and investment activity; and (iv) institutional frictions weaken each link. These links yield the propositions set out in Section 2.6.

2.2 Land Administration Reform in Lagos State

Studies of land administration reform in Lagos converge on three themes: the digitisation of records and registration, institutional and legal restructuring, and the limits imposed by capacity.

Digitisation is the most prominent reform. The Electronic Document Management System (EDMS) was introduced to reduce the delays associated with manual registration and to improve record storage and retrieval. Thontteh and Omirin (2019) report that the EDMS increased administrative efficiency and public confidence in land transactions, but that it did not significantly

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increase the number of processed applications or reduce land conflicts. Olowoshago (2024) is more optimistic, concluding that the Lagos Integrated Land Administration Automation System has the capacity to eliminate bureaucracy and promote efficient, transparent land management. The two studies agree that digital systems can improve efficiency; they differ in emphasis, since Thontteh and Omirin evaluate observed outcomes whereas Olowoshago's conclusion concerns potential.

Other work points to institutional and legal constraints. Thontteh and Omirin (2019) identify fragmented institutional duties, insufficient enforcement mechanisms and ambiguity in current legal provisions, while Adekola et al. (2020) report that land-allied professionals regard incompetence and corrupt practices among registry staff, extended processing times and shifting government policy as obstacles. Adekola et al. (2020) further note that efforts to modernise through land information systems and spatial data tools are limited by technical capacity and infrastructure deficits.

Overall, the literature shows gradual progress towards digital and institutional restructuring, with uneven results because of structural and capacity constraints. However, these studies assess the reforms themselves, largely from the standpoint of administrators and professionals; they do not examine how the reforms are perceived to affect residential property investment, which is the gap this study addresses.

2.3 Land Administration Reforms and Investment Performance

The literature links land administration to investment through three channels: trust and transparency, the governance and informality context, and market and behavioural factors.

Trust and transparency. Adekola et al. (2020) contend that improved registration methods can increase openness and reduce disputes, both of which are crucial for investor trust, and Orekan and Nojeem (2026) highlight the importance of efficient registration systems for sustainable land management. Felix et al. (2024) emphasise the potential of digital tools for openness and data management, yet warn that poor infrastructure and a lack of technical skills can undermine digital reforms; Thontteh and Omirin (2019) likewise observe that technical constraints and institutional resistance persist despite electronic systems. The studies therefore agree that reforms can build trust, but they attach consistent conditions: adequate infrastructure, skills and institutional acceptance.

Governance and informality. Goodfellow and Owen (2020) show that property rights in Lagos are shaped by both legal and informal processes, which produces a complex investment environment. Opoku et al. (2024) report that informal land transfers are frequent in African cities because of inadequate regulatory structures, and Opoko et al. (2020) find that informal actors play a significant role in land transactions in Lagos, often operating outside official processes. Oyalowo (2022) adds that rapid urban expansion has intensified land demand, resulting in unplanned development and insufficient regulatory oversight, and Amidu et al. (2026) show that interactions among key actors, such as government agencies and commercial parties, influence land market outcomes. These authors concur that a dual formal and informal system generates uncertainty that blunts the effect of formal reforms.

Market and behavioural factors. Medale and Ezeokoli (2023) found that property investments in Lagos yield variable returns depending on location and market factors, and Bamiteko and Adebiyi

(2020) identify accessibility, infrastructure and intermediary roles as important determinants of housing prices. Oladiran et al. (2025) show that investor perceptions and market expectations influence property valuations, while Umeh et al. (2025) find that location, pricing and trust in developers influence investment decisions in Lagos. Because these factors operate alongside land administration, reforms are likely to affect investment performance indirectly, by changing market circumstances, and any effect should be modest relative to market conditions.

Evidence from Lagos therefore documents the institutional and market contexts separately but offers little direct evidence on how stakeholders perceive reforms to affect residential property investment.

2.4 Challenges Limiting the Effectiveness of Land Administration Reforms

A comprehensive review of the literature reveals that, while land administration reforms have the potential to improve investment outcomes, their efficacy is contingent on several conditions. Scholars have documented the following challenges: a lack of awareness, which limits the use of formal land administration systems (Fateye et al., 2020; Abraham, 2023); corruption and a lack of transparency (Adekola et al., 2020; Abraham, 2023; Ibrahim et al., 2021; Chukwurah et al. 2023); bureaucratic delays (Adekola et al., 2020; Alagbe & Ojo, 2021; Abraham, 2023); and the high cost of land documentation (Adekola et al., 2020; Abraham, 2023). Other challenges identified in the literature include informal land transactions, which continue to dominate the market (Adekola et al., 2020; Ibrahim et al., 2021), and technical and operational challenges (Abolade et al., 2018; Adekola et al., 2020; Fateye et al., 2020).

The literature is thus consistent about the main obstacles, which are largely procedural and capacity-related, and suggests that they are surmountable if relevant stakeholders take proper measures. What it does not show is how stakeholders in Lagos rank these obstacles relative to one another, which this study examines.

2.5 Empirical Review

Table 1 summarises the principal Nigerian studies on land administration that inform this research, and the paragraphs that follow synthesise them.

Table 1: Summary of Selected Empirical Studies on Land Administration in Nigeria

Author(s) and year	Study area	Focus and approach	Key findings
Abolade et al. (2018)	Kaduna State	Challenges of digitalising the land administration system (case study)	Infrastructure deficits (poor power supply, low internet connectivity) and a shortage of trained personnel hinder digital land systems.
Thontteh & Omirin (2019)	Lagos State	Impact of the EDMS on title registration	EDMS centralised file storage, improved managerial efficiency, enabled online search and retrieval, raised public confidence and shortened waiting time for information; it did not significantly increase processed applications or help resolve boundary disputes.

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Adekola et al. (2020)	Lagos State	Land-allied professionals' perspectives on challenges and improvement needs in land registration	Incompetence and corrupt practices among registry staff, extended processing times and policy changes are obstacles; improvement requires qualified staff, regular training, suitable modern technology and upgraded facilities.
Fateye et al. (2020)	Abuja (FCT)	Awareness of technological innovations in land administration among academics and land officials	Low levels of awareness of technological innovations in land administration.
Alagbe & Ojo (2021)	Lagos State	Status of GIS adoption in land registration	GIS has not yet been fully integrated into the Lagos State Lands Bureau's registration activities.
Ibrahim et al. (2021)	Nigeria	Review of blockchain technology for land administration	Challenges include inadequate land administration models, weak data recording and database administration, and shortage of trained staff; blockchain's efficiency, transparency and chain-of-title features are proposed as a remedy.
Abraham (2023)	Nigeria	Review of legal issues in land registration	Low public understanding of the need to register, high cost, long processing times, corruption, staff shortages, documentation irregularities and bureaucratic bottlenecks; recommends cadastral mapping, thorough title investigation and GIS deployment in every state.
Ike et al. (2024)	Nigeria	Challenges and opportunities of digitising land management, drawing on case studies from developed and developing countries	Nigeria can establish an open, secure and durable digital land management system through capacity building, infrastructure investment and legal reform.
Olowoshago (2024)	Lagos State	Potential of the Lagos Integrated Land Administration Automation System	The system has the capacity to eliminate bureaucracy and enhance efficient, accessible and transparent land management.
Adesola (2024)	Abuja (FCT)	Service delivery of the Abuja Geographic Information System (AGIS); SWOT analysis	AGIS has more weaknesses than strengths; electronic land administration in the FCT has not been handled efficiently.

Orekan & Nojeem (2026)	Lagos State	Land registration procedure and sustainable registration practice	Benefits of registration are increasingly recognised, but lengthy procedures, expensive transactions and lack of transparency persist; many users cannot use technological tools efficiently and confidence in the system remains low.
Chukwurah et al. 2023	Abuja (FCT)	GIS-based land information systems for effective land administration	The GIS-based land information system is regarded as dependable and current and modernisation is producing favourable outcomes, but government assistance in documentation still needs improvement.

Note. EDMS = Electronic Document Management System; FCT = Federal Capital Territory; GIS = Geographic Information System; SWOT = strengths, weaknesses, opportunities and threats.

Three patterns emerge from these studies. First, digital reform is associated in principle with gains in efficiency and transparency (Olowoshago, 2024; Chukwurah et al. 2023), but the evidence on outcomes is mixed: Thontteh and Omirin (2019) and Adesola (2024) report limited gains in throughput, dispute resolution and service delivery. Second, the obstacles reported across states are strikingly similar: infrastructure and skills deficits (Abolade et al., 2018; Ike et al., 2024), low awareness (Fateye et al., 2020; Abraham, 2023), and cost, delay and corruption (Adekola et al., 2020; Abraham, 2023; Orekan & Nojeem, 2026). Third, the reviewed studies concentrate on administrative performance and rarely address residential property investment directly. This study adds to the literature by relating stakeholder perceptions of land administration reforms to perceived investment performance in three local government areas (LGAs) of Lagos State, thereby linking governance, market structure and investment outcomes.

2.6 Conceptual Framework and Propositions

Applying the framework in Section 2.1 to the study objectives gives four propositions. Because the design is descriptive and perception-based, the propositions are treated as expectations against which stakeholder perceptions are compared, not as hypotheses tested statistically.

P1 (Objective 1; Table 4): Reforms introduced as formal rules (digitisation, electronic registration, LAGIS, online title processing and land regularisation) will be recognised by stakeholders as implemented.

P2 (Objective 2; Table 5): If the reforms lower transaction costs (time, cost and information), stakeholders will agree that registration processes, delays, transparency, affordability, information access and agency efficiency have improved.

P3 (Objective 3; Table 6): If the reforms strengthen tenure security and lower transaction costs, stakeholders will perceive higher investor confidence, lower investment risk, higher property values and returns, and more investment activity.

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P4 (Objective 4; Table 7): Institutional frictions (bureaucratic delays, high costs, low awareness, informality, technical limitations and corruption) will be perceived as constraining the effectiveness of the reforms.

3.0 RESEARCH DESIGN AND METHODOLOGY

The study adopted a descriptive, cross-sectional survey design using a structured questionnaire, consistent with its aim of describing stakeholders' perceptions.

3.1 Study Area

Ikeja, Eti-Osa and Alimosho were purposively selected as research sites for methodological reasons, including contrasting land market patterns and analytical depth. Collectively, these local government areas reflect part of the diversity of land administration systems and investment dynamics in Lagos State.

Ikeja, the administrative centre of Lagos State, has a relatively institutionalised and well-regulated land administration regime. The area's concentration of government agencies and formal property transactions makes it suitable for assessing the effectiveness of land administration reforms in a structured and policy-driven environment. This establishes a standard for evaluating reform outcomes under high regulatory compliance.

In contrast, Eti-Osa is a rapidly growing, urbanising and investment-driven corridor, particularly along the Lekki axis. The area is marked by rapid real estate development, rising land values and increased participation by individual and corporate investors. Its inclusion enables the study to examine how land administration reforms affect investment performance in emerging, high-growth property markets where formal institutions are rapidly expanding.

Alimosho, on the other hand, is a highly populated area where both formal and informal land transactions abound. The predominance of customary practices and documentation gaps makes it an appropriate setting for assessing the scope and limitations of land administration changes in areas with high informality. This dimension is crucial for determining the inclusiveness and practical impact of reform measures in varied socioeconomic circumstances. Overall, the three localities provide a broad evaluation of land administration reforms in a variety of institutional, developmental and socioeconomic circumstances. However, because only three of the 20 LGAs of Lagos State were studied and respondents were purposively selected, the findings are indicative of perceptions in these areas and should not be statistically generalised to Lagos State as a whole.

3.2 Study Population

The research population includes significant stakeholders in land management and property investment: land registry officers, estate surveyors and valuers, property developers and residential property investors. The population is spread over three designated areas: Ikeja, Eti-Osa and Alimosho. Because formal real estate markets exist in Ikeja and Eti-Osa, estate surveyors and developers are primarily concentrated there. Land registry personnel are mostly based in Ikeja, where administrative offices are housed. Property investors are scattered among the three locations. This distribution helps to ensure that the study includes a range of perspectives from both the formal and informal segments of the property market.

3.3 Sampling Procedure and Sample Size

Purposive sampling was used to select individuals with firsthand knowledge and expertise in Lagos State's land administration and property market. The target group comprised land registry officers, estate surveyors and valuers, property developers and investors working in the study areas. These stakeholder groups were considered relevant because of their active participation in land registration, property transfers, development activities and investment decisions.

A total of 250 questionnaires was distributed across the three study sites. The allocation was judgemental and weighted by the relative concentration of land administration operations and real estate market activity in each location: Ikeja received the largest allocation (100) because it is the administrative centre of Lagos State and home to significant land administration agencies and professional real estate firms; Eti-Osa received 80 because of its high level of property development and investment activity; and Alimosho received 70 because of its major residential growth and the prevalence of land transactions.

No complete sampling frame exists for these four stakeholder groups in the three LGAs, so a formula that requires a known population size (such as Yamane, 1967) could not be applied reliably. The adequacy of the sample is instead judged on the precision it affords: with 200 valid responses and a standard deviation of about 1.4 (the typical value in this study), the 95% confidence interval around an item mean has a half-width of about 0.19 scale points, and each stakeholder group (n = 48–54) and each LGA (n = 50–80) exceeds the common minimum of 30 for descriptive summaries.

Of the 250 questionnaires distributed, 212 were returned, a response rate of 84.8%. After screening for completeness and consistency, 12 questionnaires were excluded, leaving 200 valid questionnaires (80.0% of those distributed) for analysis. Table 2 compares the distributed and valid questionnaires by LGA. The valid counts (80, 70 and 50) differ from the distributed counts (100, 80 and 70) because of non-return and the exclusion of unusable questionnaires; valid-response rates were 80.0% in Ikeja, 87.5% in Eti-Osa and 71.4% in Alimosho. The lower valid-response rate in Alimosho means that it is slightly under-represented in the final sample (25.0% of valid responses against 28.0% of questionnaires distributed).

Table 2: Questionnaires Distributed and Valid Responses by Local Government Area

Local government area	Distributed	Valid	Valid as % of distributed	Share of valid sample (%)
Ikeja	100	80	80.0	40.0
Eti-Osa	80	70	87.5	35.0
Alimosho	70	50	71.4	25.0
Total	250	200	80.0	100.0

Note. 212 questionnaires were returned overall (84.8%); 12 were excluded after screening.

3.4 Research Instrument and Method of Data Collection

Data were collected using a structured questionnaire with Likert-type items. The questionnaire was designed to elicit respondents' perspectives on the implementation and effectiveness of land administration reforms and their effect on investment performance. Questions were organised

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around the study's objectives: the different land administration reforms (five items), the effectiveness of the reforms (six items), the impact of the reforms on the investment performance of residential properties (six items) and the key challenges limiting the effectiveness of the reforms (six items, drawn from the literature reviewed in Section 2.4), in addition to a section on respondents' background. Respondents scored their level of agreement with each statement on a five-point scale coded 1 = strongly disagree, 2 = disagree, 3 = neutral (undecided), 4 = agree and 5 = strongly agree, so that higher values indicate stronger agreement in every section. This strategy facilitates quantification of responses and statistical analysis, and ensures that data were collected consistently across respondents.

3.5 Validity and Reliability of the Instrument

The draft questionnaire was reviewed by 4 estate management academics and practitioners and revised in light of their comments. Internal consistency was assessed using Cronbach's alpha (Cronbach, 1951) for each multi-item construct, with a value of 0.70 or above regarded as acceptable (Nunnally & Bernstein, 1994). The reform items in Section 4.2 are a checklist of distinct reforms rather than a single scale and were analysed item by item.

3.6 Method of Data Analysis

The study analysed the data using descriptive statistics: frequencies, means, standard deviations and ranks. The mean was used to rank items within each objective, while the standard deviation was used to assess the level of agreement among respondents; a low standard deviation shows similar viewpoints, whereas a high value indicates differing perspectives. The study adheres to accepted methods for ranking variables based on mean and standard deviation (Pacheco & Krohling, 2018; Chattamvelli & Shanmugam, 2023). Means and standard deviations are reported to two decimal places in both text and tables.

Means were interpreted using the class-interval rule for a five-point scale (a range of 4 divided by 5 categories gives an interval of 0.80; Pimentel, 2010): 1.00–1.80 = strongly disagree, 1.81–2.60 = disagree, 2.61–3.40 = neutral, 3.41–4.20 = agree and 4.21–5.00 = strongly agree. In practical terms, a mean of 3.41 or above indicates agreement, a mean from 2.61 to 3.40 indicates neutrality and a mean of 2.60 or below indicates disagreement. Means close to the scale midpoint of 3.00 are therefore interpreted as neutral, not as agreement. The percentages of respondents who agreed (agree plus strongly agree) and disagreed (strongly disagree plus disagree) are also reported to show how views were distributed. Results are presented in tables and figures.

The study retains a descriptive design because its objectives concern what stakeholders perceive, not whether perceptions differ between groups, and the purposive sample with unequal allocation across LGAs was not designed for inferential comparisons. Tests of differences by LGA and stakeholder group (for example, one-way analysis of variance) are therefore proposed as an extension (Section 5.4).

3.7 Ethical Considerations

Participation in the study was voluntary. Respondents were informed of the purpose of the study and gave informed consent before completing the questionnaire. No names or other identifying

details were collected; responses were anonymous, treated as confidential, and used only for academic purposes.

4.0 RESULTS AND ANALYSIS

This section presents the results in relation to the four objectives. Means are on the 1–5 scale described in Section 3.4, and the decision rule in Section 3.6 is applied consistently to every table.

4.1 Demographic Information

This section shows the demographic and preliminary information of the respondents. The analyses are depicted in Figures 1 and 2 and Table 3.

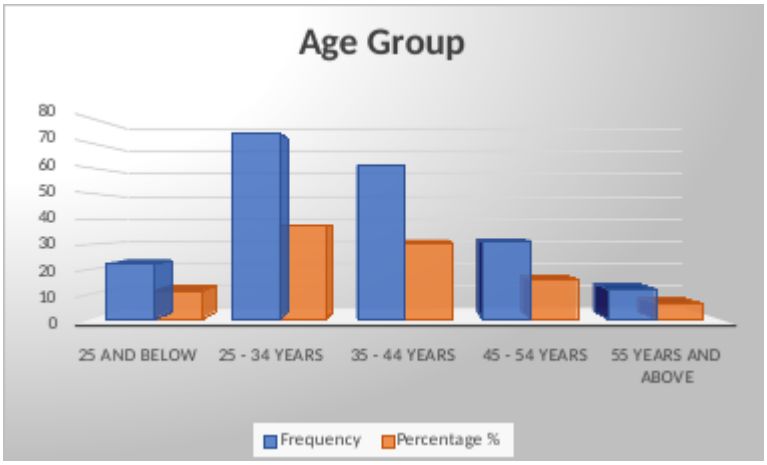


Figure 1: Age of respondents

The age distribution in Figure 1 indicates that the sample is concentrated in the early and mid-career stages. The largest group is aged 25–34, representing 37.0% (74 respondents), showing a substantial presence of young professionals. This is closely followed by the 35–44 age bracket, with 30.5% (61 respondents), indicating a significant proportion of experienced professionals who may occupy supervisory or managerial positions.

Respondents under the age of 25 represent 11.0% (22 respondents), indicating relatively low entry-level participation. Those aged 45–54 years account for 15.5% (31 respondents), indicating moderate representation of senior professionals, while those aged 55 and above are the least represented at 6.0% (12 respondents). Overall, the sample is primarily youthful and mid-career, so the study's conclusions are more likely to reflect the opinions of active working-age professionals than those of older, near-retirement cohorts.

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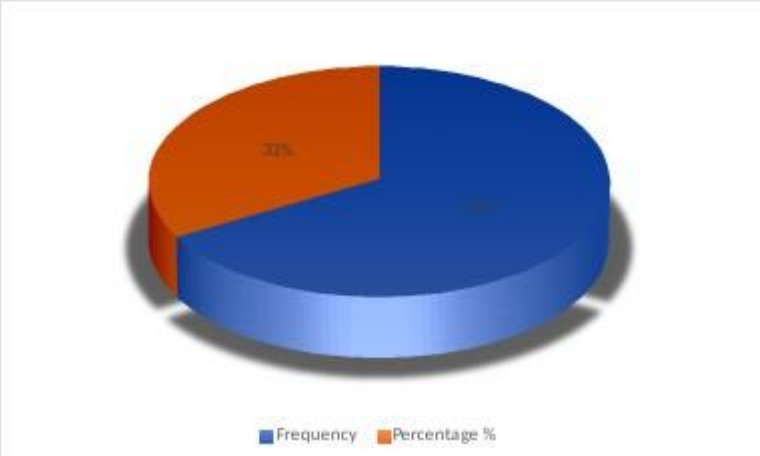


Figure 2: Gender of respondents

Figure 2 indicates a distinct predominance of male respondents. Males represent 64.0% (128 respondents), while females represent 36.0% (72 respondents). The higher number of male respondents may reflect the gender structure of the population studied, especially if the profession in question is usually male-dominated. However, 36.0% female participation indicates a significant level of female representation in the dataset.

From an analytical standpoint, the imbalance may influence how findings are interpreted, particularly if gender is a significant determinant of attitudes or experiences connected to the research issue. This is acknowledged as a limitation in Section 5.4.

Table 3: Preliminary Information of the Respondents

Variable	Category	Frequency	Percentage (%)
Location	Ikeja	80	40.0
	Eti-Osa	70	35.0
	Alimosho	50	25.0
Occupation	Land officer	54	27.0
	Estate surveyor	49	24.5
	Developer	49	24.5
	Investor	48	24.0
Experience	15+ years	53	26.5
	11–15 years	52	26.0
	6–10 years	49	24.5
	0–5 years	46	23.0
Education	Secondary	54	27.0
	Diploma	51	25.5
	Postgraduate	50	25.0
	BSc	45	22.5
Involvement	Selling	48	24.0

Variable	Category	Frequency	Percentage (%)
	Development	41	20.5
	Buying	38	19.0
	Regulation	37	18.5
	Consulting	36	18.0

Note. n = 200 for each variable.

The preliminary information of the respondents showed a fairly balanced distribution. In terms of location, Ikeja has the highest proportion of participants (40.0%), followed by Eti-Osa (35.0%) and Alimosho (25.0%), indicating a stronger presence in core and high-demand property areas. Respondents are spread evenly by occupation, with land officers (27.0%) slightly outnumbering estate surveyors and developers (24.5% each) and investors (24.0%), indicating different professional viewpoints. In terms of experience, the sample is relatively mature, with 52.5% having more than 11 years of experience. Educational attainment varies, with secondary education (27.0%), diploma (25.5%) and postgraduate qualifications (25.0%) similarly represented, indicating a mix of practical and scholarly expertise. Finally, involvement spans multiple roles, with selling (24.0%) and development (20.5%) leading, indicating active participation across the property value chain.

4.2 Land Administration Reforms in Lagos State (Objective 1)

To address the first objective, respondents indicated their agreement that each of five reforms has been implemented in Lagos State. Table 4 shows the results, with higher means indicating stronger agreement that the reform has been implemented.

Table 4: Stakeholders' Agreement that Land Administration Reforms Have Been Implemented in Lagos State

Land administration reform	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
Digitisation of land records	14	16	12	82	76	3.95	1.18	1	A
Electronic land registration	8	19	18	90	65	3.93	1.07	2	A
The Lagos Geographic Information System (LAGIS)	9	21	21	77	72	3.91	1.14	3	A
Online processing of land title documents	13	24	20	72	71	3.82	1.22	4	A
Land regularisation	15	24	23	78	60	3.72	1.22	5	A

Note. n = 200. SD = strongly disagree; D = disagree; N = neutral (undecided); A = agree; SA = strongly agree; Std. dev. = standard deviation. Scored 1 (SD) to 5 (SA); higher means indicate stronger agreement. Decision rule: A = agreement (mean ≥ 3.41); N = neutral (2.61–3.40); D = disagreement (≤ 2.60).

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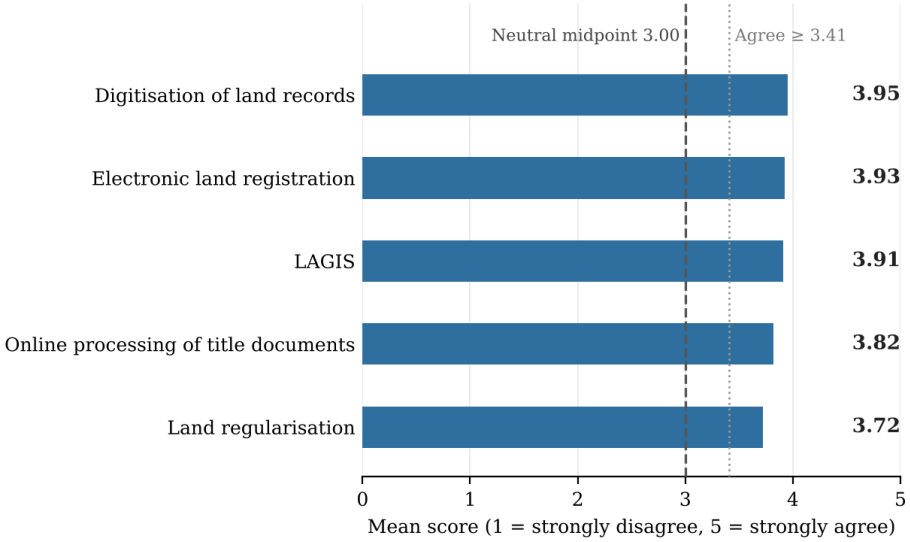


Figure 3: Mean agreement that land administration reforms have been implemented

All five reforms fall in the agreement range (means 3.72–3.95; Table 4 and Figure 3). Digitisation of land records ranked first (mean = 3.95, SD = 1.18; 79.0% agreed or strongly agreed), followed closely by electronic land registration (3.93) and the Lagos Geographic Information System, LAGIS (3.91). Online processing of land title documents (3.82) and land regularisation (3.72; 69.0% agreement) ranked fourth and fifth, and attracted somewhat more disagreement (18.5% and 19.5% respectively). The standard deviations (1.07–1.22) indicate moderate diversity in respondents' views. Respondents therefore broadly agree that these reforms have been implemented, which is consistent with P1. Table 4 shows which reforms stakeholders recognise as implemented; it does not measure their awareness or understanding of the reforms, nor their effectiveness, which is examined in Section 4.3.

4.3 Effectiveness of Land Administration Reforms (Objective 2)

To address the second objective, respondents rated six statements on the effectiveness of the reforms on a five-point scale from strongly disagree (1) to strongly agree (5). Table 5 displays their responses.

Table 5: Perceived Effectiveness of Land Administration Reforms

Statement	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
Land registration processes in Lagos State have improved in recent years	40	40	38	33	49	3.06	1.47	1	N
Digital land administration systems have reduced delays in land processing	38	42	32	51	37	3.04	1.40	2	N
Land administration reforms have increased transparency in land transactions	40	34	50	35	41	3.02	1.41	3	N

Statement	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
The cost of land registration has become more affordable due to reforms	37	47	39	33	44	3.00	1.42	4	N
Access to land information has improved with recent reforms	48	35	38	39	40	2.94	1.46	5	N
Government agencies involved in land administration are now more efficient	48	38	41	28	45	2.92	1.48	6	N

Note. n = 200. SD = strongly disagree; D = disagree; N = neutral (undecided); A = agree; SA = strongly agree; Std. dev. = standard deviation. Scored 1 (SD) to 5 (SA); higher means indicate stronger agreement. Decision rule: A = agreement (mean ≥ 3.41); N = neutral (2.61–3.40); D = disagreement (≤ 2.60).

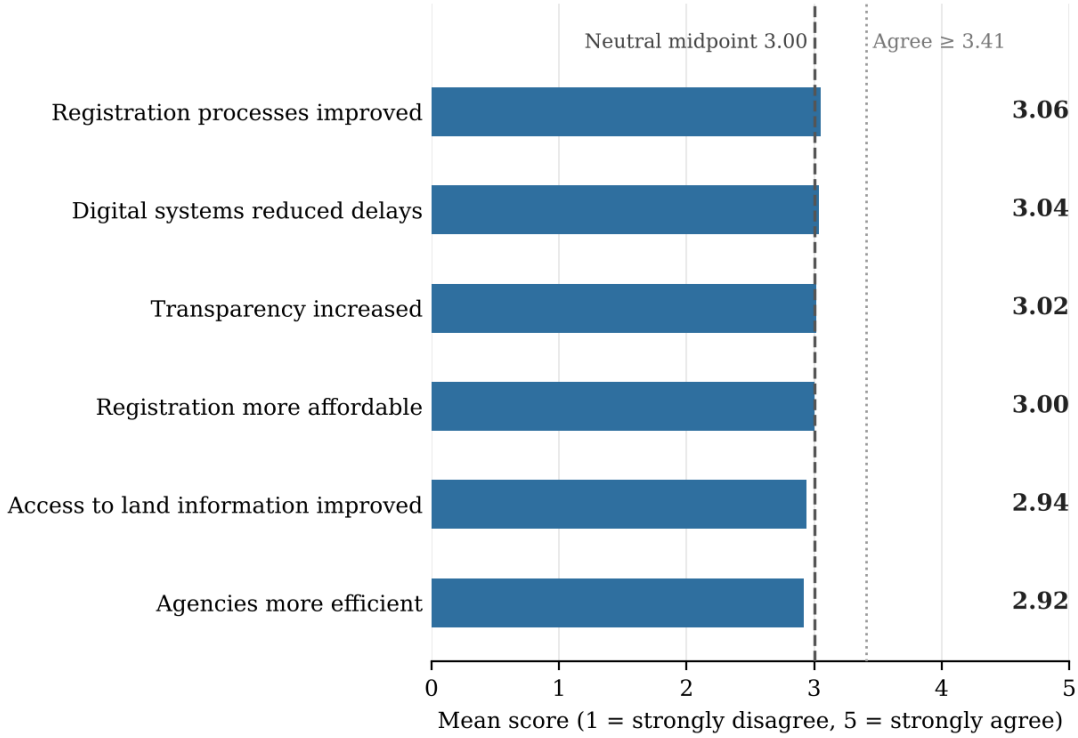


Figure 4: Mean perceived effectiveness of land administration reforms

Mean scores range from 2.92 to 3.06 (Table 5 and Figure 4), all within the neutral band and close to the scale midpoint of 3.00. Table 5 measures the perceived effectiveness of the reforms; it does not measure investment performance, which is addressed in Section 4.4. Improvement in land registration processes obtained the highest mean (3.06), followed by digital systems reducing delays (3.04) and increased transparency (3.02), all marginally above the midpoint. The affordability of registration sits exactly at the midpoint (3.00), while access to land information (2.94) and agency efficiency (2.92) are marginally below it. Perceptions are therefore best described as neutral, tending slightly positive for registration, digitisation and transparency and slightly negative for information access and agency efficiency, rather than as moderate improvements.

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The standard deviations (1.40–1.48) indicate widely divergent views. For each statement, between 36.5% and 44.0% of respondents agreed and between 37.0% and 43.0% disagreed, while 16.0% to 25.0% were neutral. The reforms are thus not yet perceived to have produced a clear improvement in service performance, so P2 received only limited support.

4.4 Impact of Land Administration Reforms on Perceived Investment Performance (Objective 3)

To evaluate the impact of land administration reforms on perceived investment performance, respondents were asked to state their views on six statements. The outcome of the analysis is presented in Table 6.

Table 6: Perceived Impact of Land Administration Reforms on Investment Performance

Statement	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
Improved land administration has increased investor confidence in Lagos State	30	37	46	45	42	3.16	1.35	1	N
Secure land titles have positively influenced property values	35	37	35	49	44	3.15	1.41	2	N
Land administration reforms have reduced investment risks in residential property	34	39	40	46	41	3.11	1.39	3	N
Faster land registration processes have encouraged more property investments	41	42	30	43	44	3.04	1.46	4	N
Residential property returns have improved due to better land governance	39	39	45	35	42	3.01	1.41	5	N
Investors are more willing to invest in areas with efficient land administration	51	38	39	36	36	2.84	1.45	6	N

Note. n = 200. SD = strongly disagree; D = disagree; N = neutral (undecided); A = agree; SA = strongly agree; Std. dev. = standard deviation. Scored 1 (SD) to 5 (SA); higher means indicate stronger agreement. Decision rule: A = agreement (mean ≥ 3.41); N = neutral (2.61–3.40); D = disagreement (≤ 2.60).

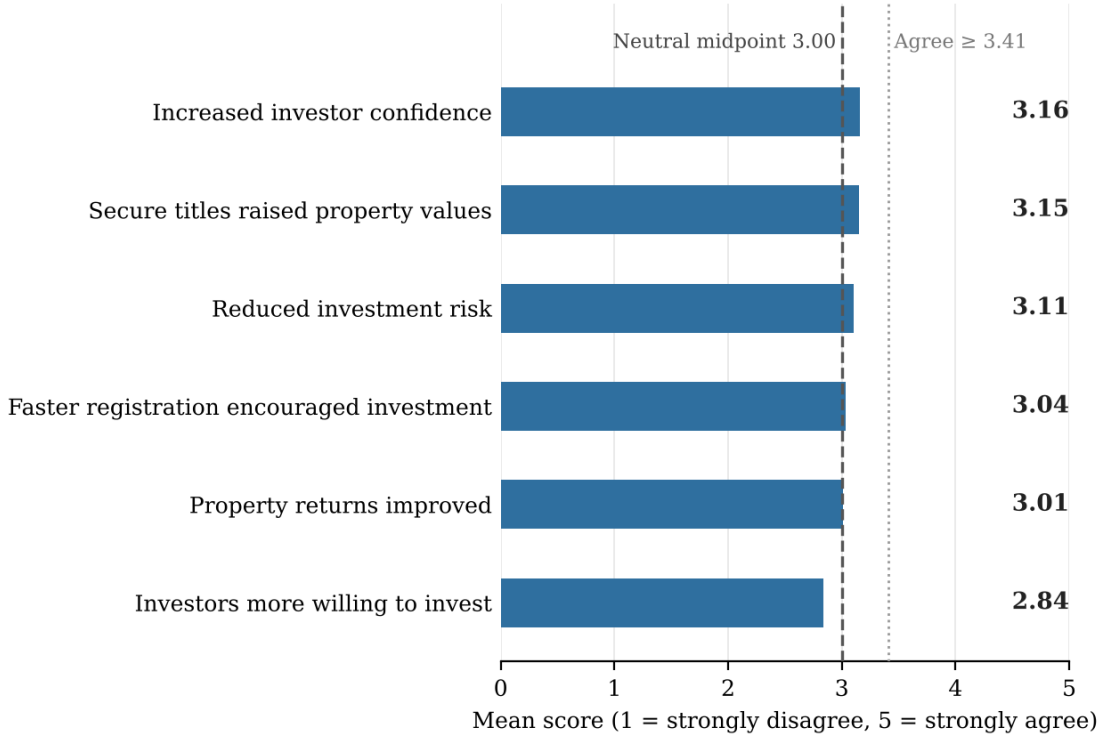


Figure 5: Mean perceived impact of reforms on investment performance

Mean scores range from 2.84 to 3.16 and fall within the neutral band: five of the six statements are marginally above the midpoint and one is below it (Table 6 and Figure 5). As indicated in Table 6, increased investor confidence ranks first (mean = 3.16), followed by the influence of secure land titles on property values (3.15) and reduced investment risks (3.11), so the more favourable perceptions relate to confidence, tenure security and risk. Faster registration encouraging more property investment (3.04) and improved property returns (3.01) are close to the midpoint and elicit only limited agreement. The lowest-ranked statement, about investors' willingness to invest in areas with efficient land administration (2.84), was disagreed with by 44.5% and agreed with by 36.0% of respondents.

Overall, stakeholders perceive neutral to slightly positive effects on investment performance. The results do not show that stakeholders are convinced that the reforms have improved investment performance, and, because they are perceptions, they do not show actual change in returns, property values or investment volumes. The standard deviations (1.35–1.46) again indicate divergent views, so P3 received only weak support.

4.5 Challenges Limiting the Effectiveness of the Reforms (Objective 4)

To address the fourth objective, participants were asked to indicate their level of agreement with six challenges identified from the literature. The outcome is shown in Table 7.

Table 7: Perceived Challenges Limiting the Effectiveness of Land Administration Reforms

Statement	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
Bureaucratic delays still affect land administration processes	28	38	45	40	49	3.22	1.38	1	N

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Statement	SD	D	N	A	SA	Mean	Std. dev.	Rank	Decision
High cost of land documentation remains a major challenge	41	34	30	45	50	3.15	1.48	2	N
Lack of awareness limits the use of formal land administration systems	37	36	37	42	48	3.14	1.44	3	N
Informal land transactions continue to dominate the market	42	35	41	31	51	3.07	1.48	4	N
Digital land systems face technical and operational challenges	46	49	46	26	33	2.76	1.38	5	N
Corruption and lack of transparency still affect land administration	56	39	39	31	35	2.75	1.46	6	N

Note. n = 200. SD = strongly disagree; D = disagree; N = neutral (undecided); A = agree; SA = strongly agree; Std. dev. = standard deviation. Scored 1 (SD) to 5 (SA); higher means indicate stronger agreement. Decision rule: A = agreement (mean ≥ 3.41); N = neutral (2.61–3.40); D = disagreement (≤ 2.60).

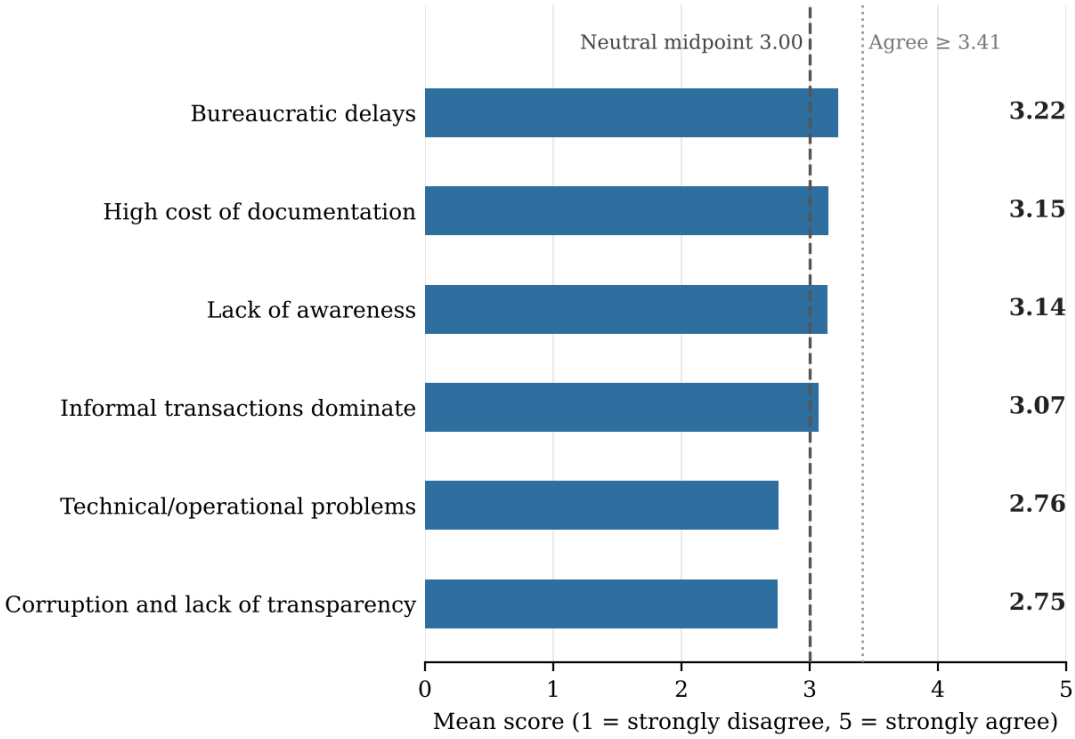


Figure 6: Mean ratings of challenges limiting the effectiveness of reforms

Table 7 highlights important challenges to the efficacy of land administration reforms, with mean ratings ranging from 2.75 to 3.22, all within the neutral band. As indicated in Table 7, bureaucratic delays are the highest-rated constraint (mean = 3.22; 44.5% agreeing), suggesting that procedural inefficiencies remain despite reform attempts. The high cost of land documentation (3.15) and low public awareness (3.14) follow closely, and both are seen as impeding access to and participation

in formal processes. Informal land transactions, which continue to dominate the market, rank fourth (3.07).

Technical and operational challenges of digital systems (2.76) and corruption and lack of transparency (2.75) were rated lowest, slightly below the midpoint, and more respondents disagreed (47.5% for each) than agreed (29.5% and 33.0% respectively). Respondents therefore did not clearly endorse these two challenges, although they feature prominently in the literature. The standard deviations (1.38–1.48) indicate widely divergent views, and P4 was partially supported.

5.0 DISCUSSION

The results are interpreted through the institutional framework in Section 2.1 and the four propositions in Section 2.6. Given the perceptual, cross-sectional design, consistency with earlier studies is treated as supportive rather than confirmatory.

5.1 Reform Implementation and Perceived Effectiveness (P1 and P2)

Consistent with P1, respondents agreed that digitisation of land records, electronic land registration, LAGIS, online title processing and land regularisation have been implemented (means 3.72–3.95). This is consistent with the work of Thontteh and Omirin (2019), who highlighted electronic document management and registration improvements as central to land governance in Lagos State, and with Adekola et al. (2020), who identified the use of suitable modern technology as a key improvement need among professionals in Lagos. It is also consistent with Felix et al. (2024), who found that digital changes are increasingly affecting land management methods in Nigeria. From an institutional perspective, the formal rules have been put in place.

P2 received only limited support. Perceived effectiveness was neutral (2.92–3.06), with views divided almost evenly between agreement and disagreement. In transaction cost terms, respondents do not yet clearly perceive lower time, cost or information costs: affordability (3.00), access to information (2.94) and agency efficiency (2.92) were at or below the midpoint. This resembles Thontteh and Omirin's (2019) finding that the EDMS improved administrative procedures but did not significantly increase the number of processed applications. Olowoshago (2024) concluded that the Lagos Integrated Land Administration Automation System has the capacity to eliminate bureaucracy; the persistence of bureaucratic delays as the highest-rated challenge (3.22) and the neutral effectiveness ratings suggest that this potential has not yet been fully realised in stakeholders' experience. The results are also consistent with Goodfellow and Owen (2020), who argued that formal property rights in Lagos remain administratively difficult and unequally accessible, and with Agunbiade (2023), who stated that rapid urban growth in Lagos continues to challenge institutional coordination in land management. Institutional theory suggests that the gap between implementation and perceived effectiveness reflects implementation capacity and the coexistence of formal and informal institutions (North, 1990).

5.2 Perceived Investment Performance (P3)

P3 received only weak support. Perceived investor confidence (3.16), the effect of secure titles on property values (3.15) and reduced investment risk (3.11) were the most favourable perceptions. This is consistent with the property rights argument that tenure security matters for investment

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(Besley, 1995) and with Adekola et al. (2020), who argued that more transparent registration can strengthen investor trust. However, all means lay within the neutral band, and the lowest-rated item concerned investors' willingness to invest in areas with efficient land administration (2.84). Perceived gains in confidence and risk have therefore not translated into perceived gains in investment activity, which is consistent with international evidence that the benefits of land registration are context-dependent (Deininger & Feder, 2009).

The results also fit Medale and Ezeokoli (2023), who found that residential property investments in Lagos yield variable returns depending on location and market factors, and Umeh et al. (2025), who found that location, pricing and trust in developers influence investment decisions: land administration is one of several influences on investment. Oladiran et al. (2025) show that investor perceptions and market expectations influence property valuations, which supports the relevance of a perception-based measure but also means that the present results describe sentiment rather than market outcomes. The results neither confirm nor rule out effects on property values and investment returns, because no objective performance data (such as rental yields, capital appreciation or vacancy rates) were collected.

5.3 Challenges Limiting the Effectiveness of the Reforms (P4)

P4 was partially supported. Bureaucratic delays (3.22), high documentation costs (3.15), low awareness (3.14) and informal transactions (3.07) were the highest-rated constraints, which is consistent with the institutional friction argument. These results are consistent with Opoku et al. (2024), who identified informality and institutional inefficiency as persistent features of land markets in African cities, and with Opoko et al. (2020), who found that informal actors play a significant role in land transactions in Lagos, often operating outside official processes. The perception that documentation costs remain high is consistent with Adekola et al. (2020) and Abraham (2023), who both identified the high cost of land documentation and registration as an obstacle.

Technical and operational challenges (2.76) and corruption (2.75) were not endorsed, despite their prominence in Adekola et al. (2020), Abraham (2023) and Ibrahim et al. (2021). Possible explanations include a reluctance to criticise the system among respondents who work within it (land officers were 27.0% of the sample) or differences in respondents' experience. The data do not allow this to be tested; comparing registry officers with investors is a useful question for future research.

5.4 Limitations of the Study

First, the cross-sectional design captures perceptions at one point in time and cannot show change over time or establish causality. Second, the data are purely perceptual; no objective indicators such as rental yields, capital appreciation, vacancy rates or transaction volumes were collected, so the findings describe perceived and not actual investment performance. Third, the sample was purposive, was allocated unequally across LGAs and covered only three of the 20 LGAs in Lagos State, so the findings cannot be statistically generalised. Fourth, the sample was male-dominated (64.0%), which may skew the perspectives reported. Fifth, respondents who work within the land administration system may be reluctant to criticise it. Finally, the analysis was descriptive: means were computed from ordinal Likert data, mean scores clustered around the neutral midpoint with

high dispersion, and no tests of differences between LGAs or stakeholder groups were conducted. Future studies should combine objective market indicators with perceptions, use probability or stratified samples, and test differences across LGAs and stakeholder groups.

6.0 CONCLUSION

This study examined stakeholders' perceptions of the effect of land administration reforms on the investment performance of residential properties in Lagos State. Respondents agreed that key reforms, namely digitisation of land records, electronic land registration, LAGIS, online title processing and land regularisation, have been implemented. However, their perceptions of the effectiveness of these reforms were neutral, and their perceptions of the effect on investment performance were neutral to slightly positive, with investor confidence, secure titles and reduced risk rated most favourably. The reforms are therefore perceived neither as clearly successful nor as failing: stakeholders recognise them but are not yet convinced that they have delivered substantial improvements in efficiency, transparency or investment outcomes. Bureaucratic delays, high costs of land documentation, low public awareness and the persistence of informal land transactions were the leading perceived constraints.

Viewed through an institutional lens, the findings suggest that implementing formal rules has not been matched by equivalent improvements in procedures, capacity and coverage, and that investors may still be influenced by structural and economic uncertainties beyond land administration. Because the findings rest on perceptions in a cross-sectional survey of three LGAs, they are indicative; they do not demonstrate causal effects on returns or property values. Future research should combine perception data with objective market indicators and compare perceptions across LGAs and stakeholder groups.

6.1 RECOMMENDATIONS

Land administration reforms in Lagos State can be reinforced by tackling the following operational and market issues. Table 8 links each recommendation to the finding that supports it.

Table 8: Recommendations Mapped to Findings

No.	Recommendation	Supporting finding
1	Eliminate bureaucratic delays in land registration and approval by fully automating land administration operations, enforcing published service schedules and strengthening inter-agency collaboration to remove functional redundancy.	Bureaucratic delays were the highest-rated challenge (mean = 3.22, Table 7); agency efficiency was rated 2.92 (Table 5).
2	Reduce the cost of land documentation by reviewing and standardising official fees, lowering discretionary charges and offering subsidised or phased payment options to encourage formal registration.	High documentation costs ranked second (3.15, Table 7); affordability of registration was rated at the midpoint (3.00, Table 5).

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No.	Recommendation	Supporting finding
3	Run continuous public education programmes, with professional bodies and local governments, on the benefits, procedures and legal protections of formal land registration.	Lack of awareness ranked third (3.14, Table 7).
4	Integrate customary and informal land actors into the formal system through simplified registration procedures, legal recognition of certain informal practices and incentives for formalisation, such as improved access to credit and title security.	Informal land transactions continue to dominate the market (3.07, Table 7).
5	Strengthen institutional capacity through training and capacity building for land registry staff (in digital systems, service delivery and ethics) and upgrading of equipment and infrastructure.	Delays and neutral agency efficiency (Tables 5 and 7), and technical and operational challenges (2.76); the literature also identifies staff competence and skills gaps (Abolade et al., 2018; Adekola et al., 2020; Ike et al., 2024). The study did not measure staff capacity directly.
6	Establish a monitoring and evaluation mechanism with indicators such as processing times, fees, titles registered, dispute rates, transaction volumes, rental yields and price trends, supported by periodic stakeholder perception surveys.	Perceived effectiveness and investment impact were neutral (Tables 5 and 6) and no objective performance data were available to assess outcomes.

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