

# Land Tenure Practices and Substandard Housing in Bamenda Urban, Northwest Cameroon.

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## Abstract:

The research explores land tenure practices and substandard housing in Bamenda Urban, Northwest Cameroon. Two primary methodologies, quantitative and qualitative, were employed. Using systematic random sampling, sampling frames were determined, and 248 participants were chosen using the Taro Yamane formula with a 5% margin of error and 95% confidence level, alongside field observations. This was combined with qualitative information from secondary materials gathered from online databases, government agencies, NGOs, scholarly journals, conference presentations, news articles, and earlier studies conducted by other authors on the topic, along with library resources. In total, 248 questionnaires were distributed to participants; 183 were completed and returned. Due to the ongoing socio-political crises affecting the region, some participants were internally displaced and could not return the questionnaires at the appointed time. Descriptive statistics, including frequencies and percentages, were computed to summarise the data. Tables and charts were used to display the results. The findings reveal that merely 15.3% of participants possess legal title deeds, reflecting a limited degree of formal land ownership. In the interim, a significant percentage of the participants hold land informally at 33.3%, while those relying on customary tenure systems make up 24.0%. Findings indicate that swift rural-to-urban migration (30.1%), insufficient affordable housing (33.3%), and unemployment/poverty (21.3%) are the primary factors contributing to poor housing in Bamenda urban areas. The research finds that addressing these problems necessitates a comprehensive approach involving implementing legislation that recognizes and protects traditional land rights, formalizing informal communities, and decentralizing land governance.

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**Keywords:** Bamenda Urban; Informal Settlements; Land Tenure; Substandard Housing.

## 1. Introduction

Access to suitable housing and land tenure norms are global concerns, while the difficulties differ in developed and developing nations (Kothari, 2021). According to Čermáková *et al.* (2022); and Ryan-Collins and Murray (2023), 65-70% of people in developed nations are homeowners, and finding affordable housing has gotten harder (Costarelli *et al.*, 2019), particularly for those in low and middle-income range (Haffner & Hulse, 2021; Colombarolli, 2024). Rising housing costs (Saiz, 2023), the growth of the private leasing sector (Batra, 2021), and the dearth of social and public housing options (Nasrabadi *et al.*, 2024) are important contributing factors. Most people have access to secure land tenure through private ownership or long-term leasehold rights (Shirzad *et al.*, 2022) in many industrialised nations, including the United States, Canada, the United Kingdom (Brinkhurst & Roseland, 2016), and Australia (Salmerón-Manzano & Manzano-Agugliaro, 2023; Agyemang & Morrison, 2018). Land and dwellings can stand as collateral for credit and wealth transfers across generations (Ong Vifor *et al.*, 2023).

Despite population and employment growth, major cities like London, Vancouver, and Sydney have had severe housing shortages, which have led to increases in prices (Squires & White, 2019). Human well-being depends on having access to decent housing, but in many developing-nation cities, a sizable section of the populace still lives in substandard housing (Steyn & Geyer, 2011). Globally, 3 billion (Srivastava & Mishra, 2022) people lack adequate sanitary facilities, and more than 1.6 billion (Estevez, 2021) individuals reside in substandard housing. Substandard housing and lack of nourishment are now the main causes of housing issues, rather than just the number of substandard houses. In emerging nations, the built-up portions of metropolitan centres, particularly inner cities, are quickly deteriorating (Beatrice *et al.*, 2020). Population expansion, economic slump, and the deterioration of basic facilities are the reasons for this (Beatrice *et al.*, 2020).

Tenure and housing issues in Cameroon represent broader patterns throughout Sub-Saharan Africa. According to Kimengsi & Balgah (2021), there is plurality in land tenure, with Western legal systems that have been imported overlapping with traditional regimes run by fondoms, lamibés, and chiefdoms. Conflict and misunderstanding result from this dichotomy. Although customary rights are helpful, they do not have official titles, which makes it difficult to access credit (Ali & Deininger, 2022). Informal tenure, or the occupation of untitled peri-urban land on the edges of cities, has also expanded because of urbanization and population growth (Coulibaly & Li, 2020). Due to the high expenses and bureaucratic complexity, Cameroon's attempts to give titles through the 1974 Land Ordinance are yet to be realized (Sone, 2022). Cameroon has experienced fast, unplanned urban growth, like that of many emerging nations (Kevin *et al.*, 2024). With a population increase of 2.5% (Kaba, 2020) and an urban population increase of 5.3% (Awah *et al.*, 2023) annually, Cameroon's urbanization rate increased from 28.3% in 1976 to 55% in 2016 (Fombe & Acha 2020). Natural growth, rural-urban migration, and the transformation of countryside areas into city areas (Beatrice *et al.*, 2020; Maluh *et*

al., 2019) are the main causes of Cameroon's urbanization process. Fon (2014) asserts that Cameroon's fast urbanization has led to a shortage of standard housing. Slums in congested inner-city districts are the only option for urban inhabitants who cannot afford adequate housing (Fon, 2014). The growth of informal settlements in shoddy homes without essential facilities is the result of the housing supply not keeping up with demand in urban areas in Cameroon.

Due to its rapid population growth, Bamenda Urban, which is in the Northwest area of Cameroon, faces comparable housing difficulties nationally. The current population estimate for Bamenda in 2024 is 614,809, and 9,427 people were living in Bamenda in 1950. Over the past year, Bamenda has expanded by 20,950, or 3.53% annually (World Population Prospect, 2024). Many migrants who are unable to pay for conventional housing end up living in substandard houses built in slum neighbourhoods like Ntarinkon, Ngomgham, and Mankon, as well as squatter settlements in dangerous areas like Sisia, Abangoh, and Mulang (Maluh et al., 2019). Poor waste management, home design, access roads, electricity, and water supplies, as well as inadequate lavatory facilities, are characteristics of these areas (Maluh et al., 2019). Most systems are customary, which leads to ambiguous property lines and unstable tenure. This stops land from being used as leverage for access to credit, which is required for infrastructural development. Many low-income inhabitants turn to self-building with makeshift resources like zinc roofing and mud bricks. Following independence, attempts to construct public housing were insufficient and plagued by poor management and corruption. Therefore, in fast urbanizing contexts like Bamenda, this study is essential to gain a clearer insight into the connection between land tenure practices and substandard housing, particularly for marginalized communities. Vulnerabilities that require empirical research arise as cities expand and traditional tenure regimes interact intricately with formal planning initiatives. In general, the study examined how land tenure arrangements in Bamenda, Cameroon, relate to housing affordability and conditions for the urban poor. It looks at the many formal and informal land tenure systems existing in Bamenda and pinpoints the main drivers of the growth of informal settlements and the urban area housing shortage. Research findings are then presented and discussed, along with the technique used in the study.

## 2. Methodology

### 2.1 Research Area

Bamenda serves as the Mezam Division's divisional headquarters and as the regional headquarters for Northwest Cameroon. Bamenda, which is 1258 meters above sea level, is situated between latitudes 5° 56'' and 5° 58'' to the north of the Equator and longitudes 10° 09'' and 10° 11'' east of the Greenwich Meridian (Ngetleh et al., 2023). Bordered by the Momo Division and Bali Subdivision in the Southwest region to the west, the Bafut Subdivision to the north, the Tubah Subdivision to the northeast, and the Santa Subdivision to the south (Ngetleh et al., 2023) (Figure 1). With a surface area of 165.605 km<sup>2</sup>, the present population is projected to be 614,809 (World Population Prospect, 2024). In addition to immigration from nearby villages like Bafut and Bali Nyonga as well as other rural areas in the Northwest and West, the population is composed of indigenous Ngemba villages, including Nkwen, Mankon, Chomba, Mbatu, and Nsongwa (Kimengsi & Awah, 2021). With a combination of legal and informal land tenure patterns, this population is not uniformly dispersed, with only 15% residing in rural areas and 85% in metropolitan areas (Kimengsi & Awah, 2021). In the last three years, Bamenda has seen a sharp increase in population and land area, along with the problems of uncontrolled construction, poor housing, and the spread of informal settlements (Beatrice et al., 2020). This explains the researchers' deliberate decision to focus on Bamenda metropolitan town's substandard housing and land tenure policies.

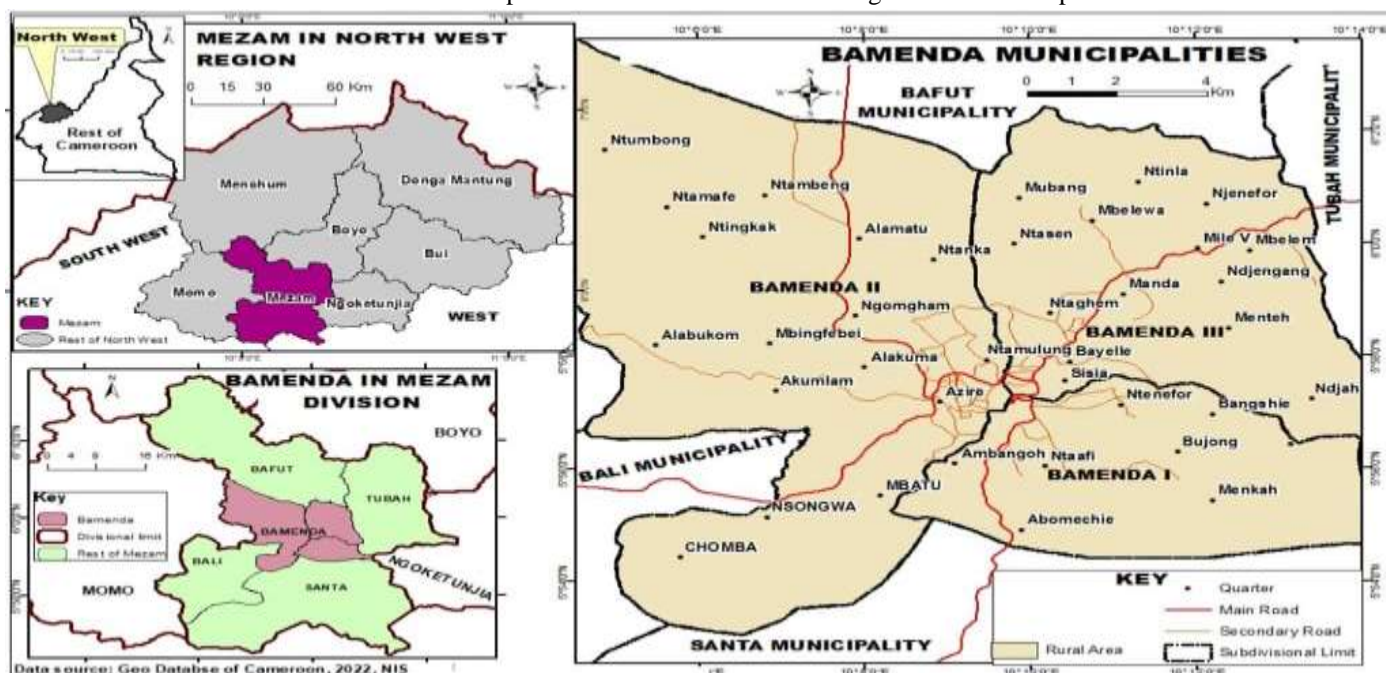


Figure 1: Mezam Division's Bamenda Municipality in Cameroon's Northwest Region

Source of Data: Cameroon's Geodatabase (2022)

### 2.2 Research Design

Two major approaches (quantitative and qualitative) were employed in this investigation. To collect data, the household survey questionnaire was used regarding housing situations and land ownership trends, which formed part of the quantitative research approach, alongside qualitative data obtained from secondary sources. Between January and June 2018, a cross-sectional survey was carried out on households living in substandard houses in the study area.

### 2.3 Study Population

The target population as well as the total population were used. The population of Bamenda as of when the data was collected stood at 420,173 inhabitants with a 7.8% yearly growth rate (Maluh *et al.*, 2019). Households residing in the Ntarinkon, Ngomgham, and Mankon informal settlements made up the target population. Squatter camps, unpermitted subdivisions, and unlicensed self-built housing units devoid of official land rights or property titles are only a few examples of the variety of informal housing seen and studied.

### 2.4 Sample Size and Sampling Techniques

A sample size of 248 participants living in substandard houses in Ntarinkon, Ngomgham, and Mankon neighbourhoods was chosen for the investigation using the Taro Yamane (1997) formula at 95% confidence level and 5% error tolerance.

$$n = \frac{N}{1 + N \times (e)^2}$$

Where:

n= The sample size

N= The population sizes

e= The acceptance sample error.

The population of the study area is 495803 inhabitants.

The acceptance sample error was 0.05

The sample size  $n = \frac{495803}{1 + 495803(0.05)^2} = 248$ .

With a 5% margin of error and a 95% confidence level, a sample size of 248 households was calculated based on an anticipated target population of 5000 homes throughout the three settlements. Using systematic random sampling, sampling frames were determined, and households were chosen along transect lines in each of the three communities selected, spaced five houses apart. The chosen sample was distributed proportionately among the three selected communities in Bamenda urban areas.

### 2.5 Data Collection

The method of gathering data utilizes both primary and secondary sources. Background information and existing knowledge were obtained from secondary data collected from various sources, such as online databases, government agencies, non-governmental organizations, academic journals, conference proceedings, media stories, and previous writings by other authors on the subject (Gastel & Day, 2022), in addition to library resources. Evidence unique to the study was generated using primary data collected from fieldwork with the help of a survey instrument and direct observation. Transect walks were conducted to closely examine the environment, housing conditions, and settlement situations. The researchers received help from two qualified research assistants who utilized observation checklists to record terrain, shelter materials, physical hazards, infrastructure availability, public amenities, and additional characteristics. Authorization was secured before capturing images. Field notes and photographs aid the analysis of external features linked to insufficient housing.

### 2.6 Validity and Reliability

Several steps were taken to increase the validity and dependability of the methods and instruments used for data collection. To minimize interviewer bias, these included training enumerators on survey protocols and consistent tool use; using random sampling and standardized interviews to reduce selection bias; collecting multi-source data for corroboration through method triangulation and conducting observation cross-checks on reported housing characteristics; using subject experts to review the questionnaire to improve framing and reduce errors; and pre-testing the questionnaire on 30 households in another informal settlement and improving any unclear sections based on feedback. When taken as a whole, these actions increased trust in the reliability of the processes used and the validity of the data collected.

### 2.7 Data Analysis and Presentation

Procedures outlined below were utilized for data analysis. Closed-end questionnaires were carefully processed during the quantitative analysis stage. Coding and data entry into the Statistical Package for the Social Sciences (SPSS) application were the first steps. Using tabulations and graphs, thorough checks were made to find mistakes and omissions. To give a summary of the data, descriptive statistics, including frequencies and percentages were computed. Tables and charts were used to effectively present the results. Using Geographic Information System (GIS) technology, settlement base maps were painstakingly created from satellite imagery during the cartographic analysis stage. Infrastructure, facilities, and dangers were then contrasted using overlay analysis techniques to reveal spatial linkages. To facilitate the visualization and analysis of geographical patterns and disparities, thematic maps were created to graphically represent housing situation and tenure status. Complex spatial data was successfully conveyed using maps, providing a concrete illustration of the study's findings and assisting in well-informed decision-making.

## 2.8 Ethical Considerations

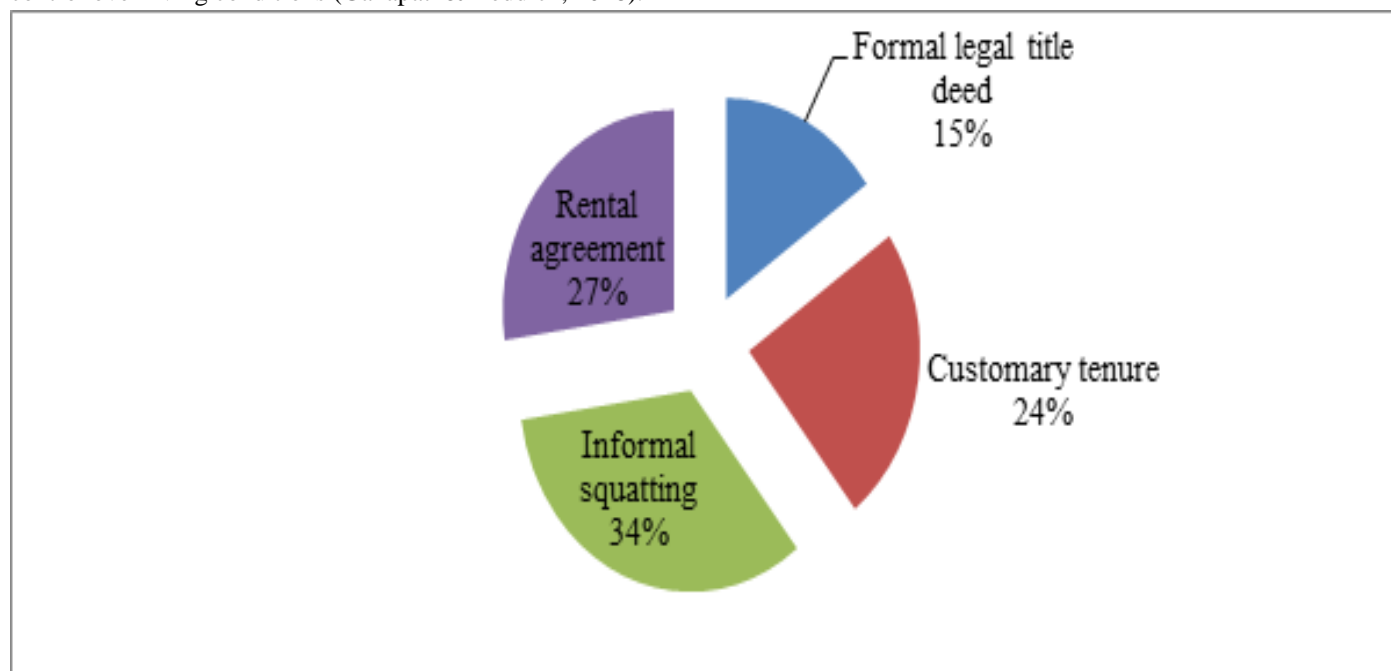
Throughout the entire research procedure, ethical considerations were crucial to protect the participants' welfare and integrity. Following all rules and regulations, the university's institutional review board kindly granted research approval. To show respect for jurisdictional roles and regulations, licenses were obtained from local authorities before beginning research. All participants were asked for voluntary informed consent, emphasizing transparency and autonomy. To protect participant confidentiality, anonymity was carefully preserved by using coded identifiers. To further reduce privacy threats, strict data security measures were put in place, such as password-protected storage. To reduce prejudice and guarantee the validity of the research findings, objectivity and neutrality were maintained in both analysis and reporting. Lastly, stakeholders received input on the findings, encouraging openness, responsibility, and community involvement in the study.

## 3 Results and Discussion

### 3.1.1 Land Tenure and Ownership Currently Owned

Roughly 15.3% of participants have formal legal title documents in the study area, demonstrating ownership backed by official legal documentation as shown in Figure 3. Bamenda's land tenure regime is characterized by a complex interplay of informal, legal, and customary systems, which reflects challenges in land management and broader national developments. This is consistent with the results of Javelle (2019), who showed that the proportion of registered land in Cameroon is under 2%. Most of the land in Cameroon continues to be governed informally via local tenure systems that blend customary and statutory regulations (Javelle, 2019). This type of tenure provides specific rights and legal protection over the property, ensuring security and simplifying the process of obtaining services like mortgages (Tamasang *et al.*, 2021). The findings show that the Bamenda urban area's customary land occupation is 24.0% greater than land ownership with formal legal titles. This implies that residents of such land arrangements benefit from them more than those who choose formal land registration, which is costly, complicated, and lacks the institutional capacity to manage land administration (Sone, 2022).

Long-standing social norms and practices are sometimes reflected in customary tenure, which provides stability but sometimes lacks legal recognition and protection (Akaateba, 2018). This kind of tenure usually lacks adequate security and official government legal recognition (Loh, 2023), which puts inhabitants in danger of eviction and restricts their access to services and infrastructure. Findings show that 27.3% of participants rely on rental agreements, which means they lease or rent their homes from landlords or other property owners. While rental agreements provide flexibility, there may be dangers associated with long-term tenancy and control over living conditions (Ganapati & Reddick, 2018).



**Figure3: Land Tenure/Ownership Currently Owned**

Source: Fieldwork (2024)

### 3.1.2 Land Tenure Distribution in Northwest Region, Cameroon (2018)

Results in Table 1 show that many participants, 31.5%, hold customary land ownership in the whole region, higher than those with formal land titles, 18.2%, tenants, 22.5%, and informal/squatter settlements, 27.8%. This suggests the strong influence of inheritance law in this region, as most of the participants acquire land by inheritance from their forefathers. The findings align with that of Achu (2018), who found that land in the region is principally owned by society and family by customary law, and that modernization is the source of individual ownership. This regional data gives the distribution of land tenure in Bamenda city a more comprehensive context.

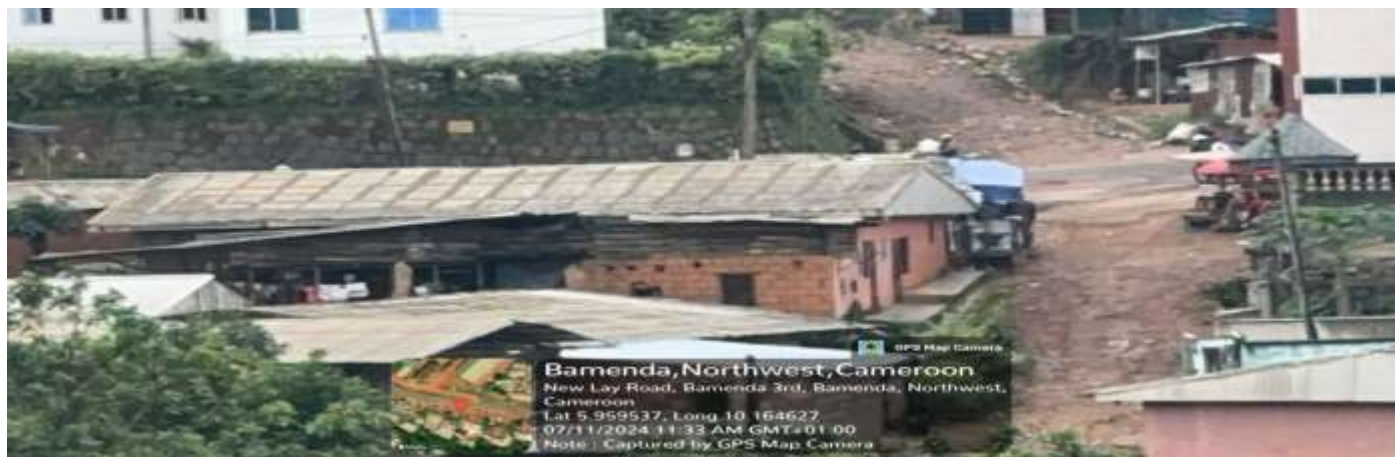
**Table 1: Land Tenure Distribution in Northwest Region, Cameroon (2018)**

Tenure Type	Percentage
Formal land titles	18.2%
Customary land ownership	31.5%
Informal/squatter settlements	27.8%
Renters	22.5%

Source: National Institute of Statistics Cameroon, (2018)

**3.1.3 Informal/Squatter Settlement in Bamenda**

This picture (Figure 4) depicts a region with improvised dwellings. Uneven layouts, restricted access to essential utilities, and dwellings made of different materials, including wood, plastic, and corrugated metal, are typical characteristics of these towns. The living conditions of many locals without official land tenure are depicted in the photograph. The study found that built-up areas were concentrated in the metropolitan core. These results corroborated with those of Njoh *et al.* (2018), who found that in 1996, built-up areas in Bamenda were concentrated in the heart of the city. As most Third World cities undergo urbanization, these regions have expanded into peri-urban areas. Bamenda has an extraordinarily high rate of urban expansion, even though it changes according to the direction of traffic to the suburbs.

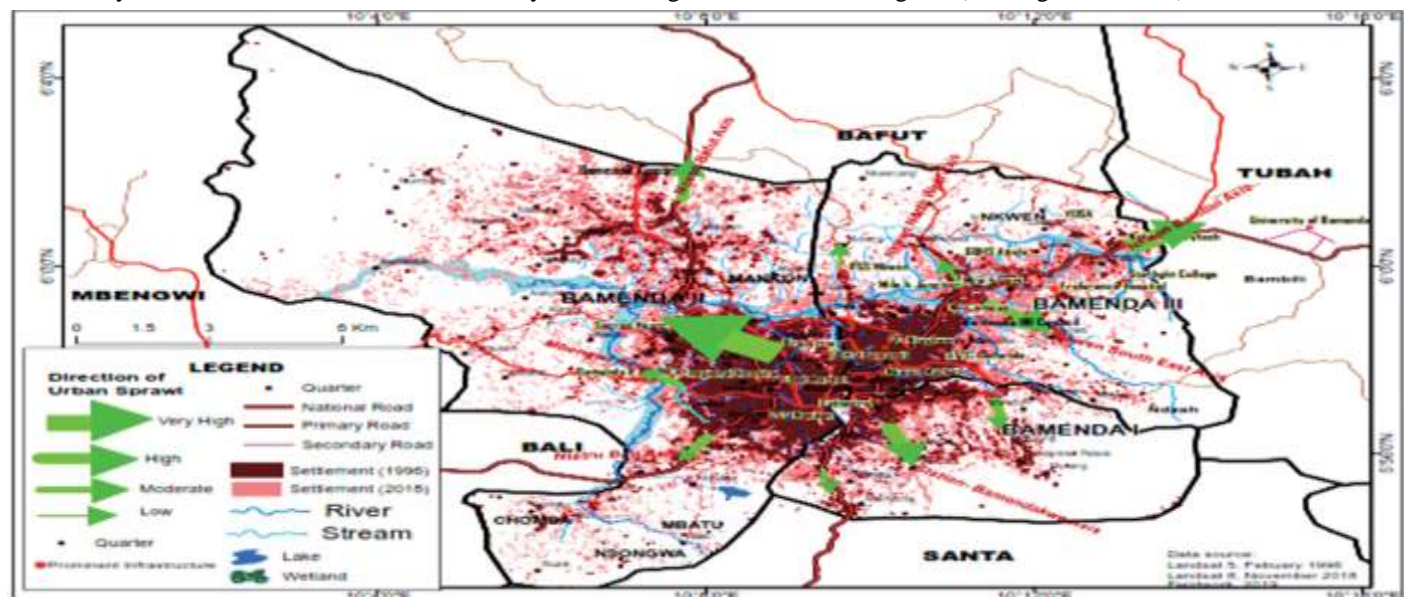


**Figure 4: Informal squatter settlement in Bamenda**

Source: Fieldwork, 2024

**3.1.4 Direction of Spatial Growth of Built-Up Areas (1996-2018) in Bamenda I, II&III**

The results indicate that most traffic, 9,297, moves from the central business district (CBD) to the Municipality of Bamenda II, northwest of the town, reflecting the variations in traffic coming to and leaving from the different peri-urban areas. There are 8,097 volumes from the CBD to Bamenda III and 6,162 volumes to Bamenda I. Increased land use activities that drive growth and urban sprawl are linked to differing volumes across the three orientations. The outcomes align with the findings of Nchang *et al.* (2024) regarding the community's susceptibility to the status of public transportation in Bamenda City, Cameroon. The findings suggest that the lack of a reliable sustainable strategy to oversee the roads and guarantee efficient maintenance leads to a distressed community that must invest extra time and money in achieving its socio-economic goals (Nchang *et al.*, 2024).



**Figure 4: Direction of Spatial Growth of Built-Up Areas (1996-2018) in Bamenda I, II & III Subdivision**

Source: Landsat images, 2024

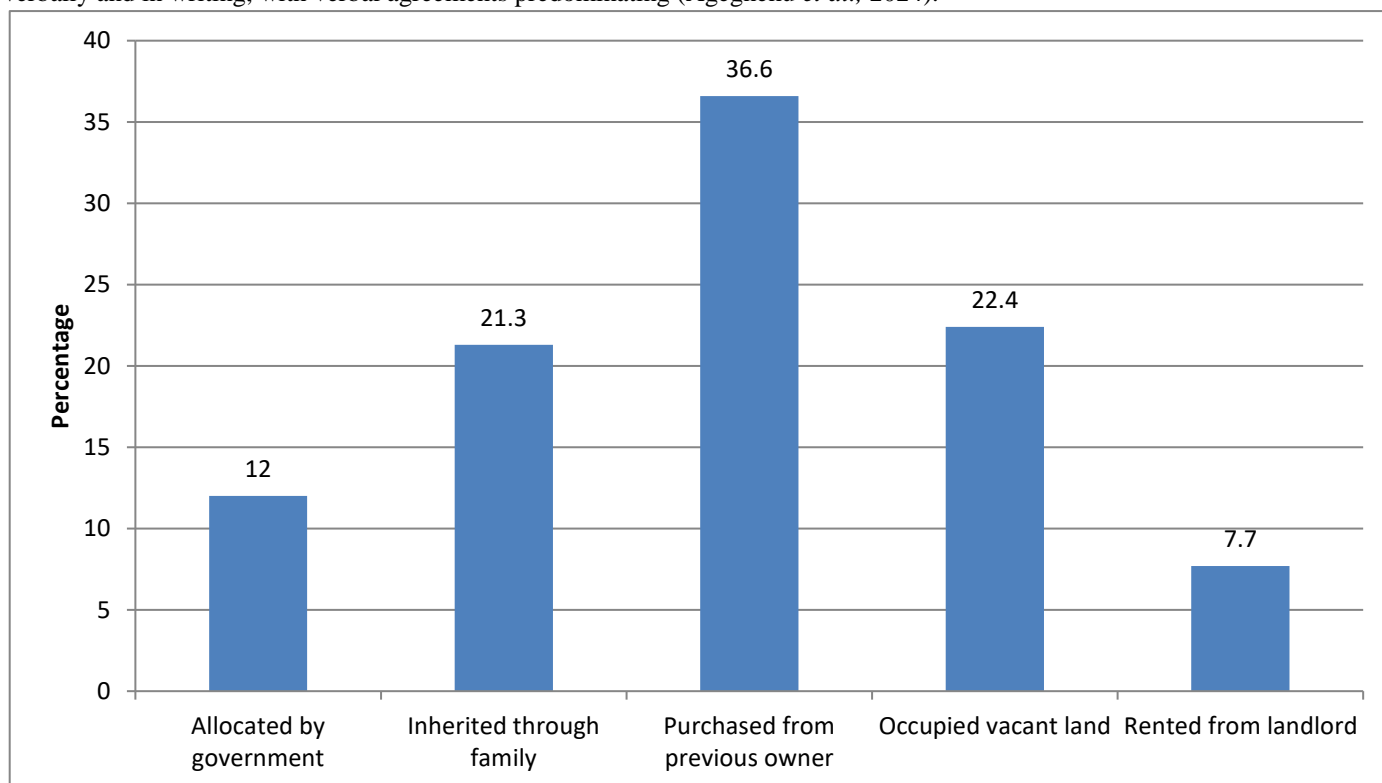
### 3.1.5 Methods of Acquisition of Land in Bamenda Urban Areas

Figure 5 demonstrates that a comparatively small proportion of the population, 12.0%, agrees that the government gave them land. This implies that the government grants rights over land to some individuals or communities for farming or residential areas. Allocations may differ because of security and long-term tenure, but they may also include legal documentation that formally acknowledges ownership. Acquiring land from the government enables individuals not to build in risk zones and wastelands.

The findings indicate that respondents recognized land inheritance, accounting for 21.3%, in the Bamenda urban area. This implies that siblings inherit land from their parents after acquiring large scales. This ensures that every child born with that father must have a piece of land to settle on to avoid the issue of substandard housing around risky zones and wastelands. Inherited land frequently has cultural and sentimental significance and offers stability, but it can also provide difficulties with property partition (Khalid *et al.*, 2015).

Purchasing, at 36.6%, is the most popular way to acquire land in the study area. This implies that most participants who buy land rely on informal agreements as land rights. This result tallies with that of Loh (2023) on land ownership in Cameroon: an overview. The findings identified a substantial lack of formalization of land titles, with many landowners using unofficial contracts or conveyance papers as evidence of possession. Notably, 22.4% of participants reported living in risk zones or wasteland areas. This implies that these individuals did so without official agreement formalizing their right to occupy the said pieces of land with the commitment to building substandard houses, following the awareness that they could be evicted from such land at any time by the authorities in charge.

Finally, just 7.7% of participants agree that they rent their land. This offers flexibility but may not provide long-term stability or control over the property. Agegnehu *et al.*'s (2024) findings on sex and other factors influencing land rental transactions in Ethiopian peri-urban areas are consistent with this one. According to their research, households entered into land leasing agreements both verbally and in writing, with verbal agreements predominating (Agegnehu *et al.*, 2024).



**Figure 5: Method of Acquisition of Land in Bamenda Urban**

Source: Fieldwork (2024)

### 3.1.6 Presence of Documented Proof of Land Rights

Table 2 indicates that the official type of land documentation, the lawful title deed, is possessed by a relatively small percentage of the population (15.3%). These title documents ensure authenticity and legal protection, safeguarding against evictions and conflicts. This suggests that those who hold title deeds can construct standard houses since land titles are not granted for areas designated as risk zones and wastelands. Title deeds may serve as collateral with commercial banks to obtain funds for constructing standard houses without fear of future eviction. Moreover, possessing legal documents simplifies the process for authorities to oversee and regulate land ownership, aiding effective urban planning and management (Metternicht, 2018). Several residents may lack the means to access or afford the process of acquiring land registration documents, regardless of the limited number of individuals holding legal titles. This result also aligns with Tabot's (2019) regarding the role played by the Cameroonian government in the Northwest's Mbororo land dispute. Results show that between 2003 and 2006, 1790 applications were submitted for land titles, yet only 886 were approved, causing residents to construct inferior homes due to eviction concerns.

**Table 2: Presence of Documented Proof of Land Rights**

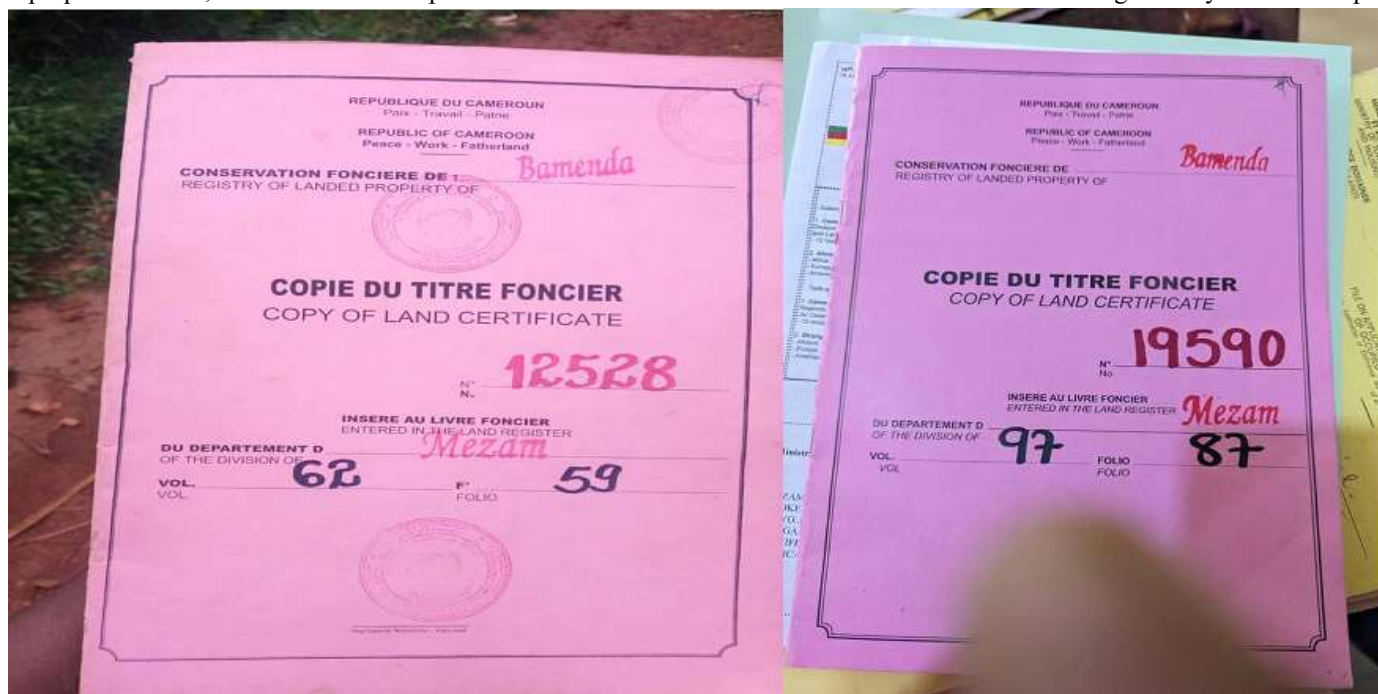
Items	Frequency	Percentage
Legal title deed	28	15.3%
Customary tenure agreement	44	24.0%
Occupy informally	61	33.3%
Rental agreement	50	27.3%
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.1.7 Legal Land Title Document in Bamenda

This document acts as the government's formal recognition of ownership of land. Typically, it includes the name of the property owner, the coordinates for land boundaries, and any official government seals or stamps. Customary tenure agreements record the land rights of specific owners, and 24.0% of the respondents concur. In these tenure systems, individuals acquire accessibility to the commons as a social entitlement based on belonging to the neighbourhood or group (Gnych *et al.*, 2020). Customary land tenure offers social stability and is vital for maintaining identity and community unity. These agreements, nonetheless, may lack formal legal acknowledgement, exposing their holders to potential legal disputes, especially considering urbanization and development. Since customary tenure is widespread, it is essential to enact laws that integrate these established customs into the formal legal framework and ensure that holders of customary land rights receive the same protection and recognition as those with official title deeds (Freudenberger *et al.*, 2013). Lacking official or traditional documentation to back their property rights, many participants, 33.3%, live on land informally.

Because of insufficient legal safeguards, rising risks of eviction, and legal challenges, these unauthorized occupants find themselves in a precarious situation, which is the primary reason for constructing inadequate housing. A shortage of documents limits their ability to access essential services and threatens their security of tenure. Due to their frequent exclusion from formal urban planning processes, informal landholders may struggle more to secure safe and stable living environments. To improve their living situations and safety, efforts that formalize these communities, acknowledge their land rights legally, and incorporate them into the broader urban development plan are urgently required, given the significant rate of informal occupancy. Ultimately, 27.3% of the individuals in the study reside on rented land. These agreements provide individuals with the legal structure to utilize land without possessing it, allowing them to do so under terms set by the property owner. For individuals needing short-term housing or unable to buy or inherit property, leasing land can offer adaptability and freedom of movement. Nonetheless, if the property owner chooses to sell or repurpose the land, tenants could be displaced since rental contracts do not offer the same level of lasting security as ownership.



**Figure 6: Legal Land Title Document in Bamenda**

Source: State Property, Surveys and Land Tenure, Northwest Cameroon (2018)

### 3.1.8 Land Registration Status in Cameroon (2020)

Table 3 displays the low rate of official land registration in Cameroon. Findings show that 85% of land remains unregistered (World Bank Report, 2020), mainly because of traditional tenure systems, while only 15% (World Bank Report, 2020) is officially registered with title deeds. This explains the elements contributing to the elevated level of substandard housing in Bamenda urban areas. Findings are consistent with those of Maluh (2024) regarding urban housing policy implementation practices in Bamenda,

Cameroon. The results indicate that even with numerous housing institutions and policies established, housing practices in Bamenda still defy regulatory texts, land certificates, and building permits, leading to illegal occupation of flood plains and hazardous slopes. Chiatii & Aloysius (2021) performed an investigation into the impact of the condition of housing on individuals' self-reported health in Cameroon. Their research indicates that most housing elements adversely affect housing quality. This signifies inadequate housing for many Cameroonian people with modest incomes (Chiatii & Aloysius, 2021). This data contextualizes Bamenda's situation by emphasizing the prevalent use of informal and traditional land ownership systems across Cameroon.

**Table 3: Land Registration Status in Cameroon (2020)**

Land Status	Percentage
Formally registered with title deed	15%
Unregistered (mostly under customary tenure)	85%

**Source:** World Bank Report on Land Governance in Cameroon (2020)

### 3.1.9 Disputes Experienced on Land Rights

Interestingly, 18.0% of participants have faced significant disputes over land rights (Table 4). These significant disagreements often involve long-running conflicts that may escalate into legal battles, fights, or extended hostilities. These findings align with Kimengsi & Awah (2021), who performed a study identifying the relationship between land disputes and urbanization in Bamenda II, Cameroon. Their results indicate that Pearson's Correlation Coefficient demonstrated a positive correlation between urban growth and land disputes (Kimengsi & Awah, 2021). Consequently, policy measures must be implemented to control the speed of urban growth to safeguard the remaining fragments of natural and agricultural land (Kimengsi & Awah, 2021). Major conflicts often indicate significant problems related to land ownership or usage, potentially jeopardizing community stability and creating a sense of unpredictability for affected individuals. The occurrence of these serious disputes suggests potential shortcomings in the regulations governing land rights, highlighting the necessity for stronger legal protection and effective resolution processes. Property owners and prospective investors might hesitate to invest resources in land subject to ongoing conflicts, which can hinder investment and development.

**Table 4: Disputes Experienced on Land Rights**

Response Option	Frequency	Percentage
Major dispute	33	18.0%
Minor dispute	55	30.1%
No disputes experienced	95	51.9%
<b>Total</b>	<b>183</b>	<b>100</b>

**Source:** Fieldwork (2024)

### 3.1.10 Aftermath of Housing Demolition Cause by Tenure Insecurity Issues

Figure 7 illustrates the vulnerability of individuals residing in informal settlements, showcasing effigies of partially destroyed buildings. It visually shows the risks faced by individuals without secure housing, along with the potential for sudden loss of shelter and relocation. Nonetheless, a greater proportion of 30.1% of participants have experienced minor land rights conflicts. These less critical disagreements usually involve trivial arguments or misunderstandings that can often be resolved without escalating into bigger issues. Although property disputes are common, they are manageable and do not always require formal legal proceedings, as indicated by the relatively high occurrence of minor disagreements. Minor conflicts are often resolved via informal community methods or conversations, highlighting the importance of local customs and social connections in maintaining law and order and resolving issues. The frequency of these small disputes, however, highlights how quickly minor disagreements can escalate into bigger problems if not adequately addressed. Kometa and Asongsaigha (2019) researched the effects of various systems of land tenancy on socioeconomic progress in the Kumbo Central Sub-Division, located in the Northwest region of Cameroon. Their results indicate that conflicts over land use and ownership arise from Kumbo's incompatible land tenure systems (Kometa and Asongsaigha, 2019).

This highlights the importance of having crucial, readily available, and effective conflict resolution processes to stop minor disputes from escalating into bigger problems and to promote a more harmonious and stable community. Conversely, 51.9% report that they have never participated in a land rights dispute. This suggests that a significant number of landowners possess tenure that is relatively secure and devoid of disputes. A positive environment where numerous individuals possess clear and unquestionable rights to their land is evident in the high number of people without conflicts. Landowners require this stability to feel safe and assured, allowing them to utilize and improve their property without concerns about conflicts or legal problems. The absence of conflicts indicates the willingness of participants to settle land conflicts amicably between conflicting parties.





**Figure 7: Aftermath of Housing Demolition Cause by Tenure Insecurity Issues**

Source: Fieldwork (2024)

### 3.1.11 Advantages of Customary Land Tenure

Data presented in Table 5 indicates that 26.8% of the participants acknowledged social legitimacy, highlighting the community's endorsement and regard for local customs and traditions governing land rights. This minimizes conflict and safeguards cultural resources while fostering unity and stability. Another advantage expressed by 33.3% of participants is the affordable availability of land. This suggests that numerous participants, especially those with limited financial means, can now acquire land and construct standard homes in contrast to traditional land acquisition methods. This affordability motivates people to obtain land in reachable locations and construct standard, permanent homes for their welfare. The findings show that 15.3% of participants believe that tenure security assures landowners faith in their traditional system to manage and enhance their property.

This stability promotes long-term planning and investment, improving community resilience and individual wealth. The findings indicate that for efficient dispute resolution processes, 12.0% of participants concur. This suggests that by enabling timely and fair results, these community-focused approaches reduce the necessity for formal legal processes while fostering peace and cooperation among landowners. The findings also indicate that flexibility is agreed upon by 12.6% of participants. This suggests that conventional land agreements can readily adapt to evolving situations. This flexibility enhances long-term viability and community well-being while bolstering resilience to economic and environmental shifts and promoting sustainable land use practices that encourage the construction of standard houses. These results correspond with those of Antonio and Griffith-Charles (2019), who carried out a study on obtaining land development advantages on customary/communal land. Their results indicate that state institutions' inability to meet the new demands for documenting group traits is significant. Vulnerable groups are compelled to negotiate with influential business entities for fair terms and compensation regarding the use of their land (Antonio and Griffith-Charles, 2019).

**Table 5: Advantages of Customary Land Tenure**

Items	Frequency	Percentage
Social legitimacy	49	26.8%
Low-cost access to land	61	33.3%
Tenure security	28	15.3%
Dispute resolution mechanisms	22	12.0%
Flexibility of arrangements	23	12.6%
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.12 Informal Occupation

Findings indicate that 33.3% of participants depend on land without tenure security due to informal jobs. This suggests that locals are in a position of uncertainty regarding their future, which complicates long-term planning for investments or home alterations without legal proof of their property rights. Due to the constant fear of ownership disputes or sudden evictions that could jeopardize their lives and stability, this uncertainty may exacerbate social and economic vulnerabilities. Moreover, approximately 25.7% of those surveyed indicate that the risk of eviction stems from informal occupancy. This suggests that individuals residing on land informally, without recognized legal status, face the threat of forced eviction, especially when the location is appealing for development or other uses sanctioned by official legal frameworks. McMichael (2016) researched land disputes and informal housing in Juba, South Sudan. Employing a political economy perspective, the results indicate that influential individuals like leaders

of informal settlements, government officials, military personnel, and local chiefs engaged in informal land dealings, disadvantaging less affluent residents of these settlements (McMichael, 2016). Land conflict was not just a result of these interventions; it also presented opportunities for various actors to take advantage of vulnerable residents in informal settlements (McMichael, 2016). The findings indicate that 13.1% of individuals voiced worries regarding the insufficient capacity to transition housing into formal settlements, highlighting another significant problem. This suggests that because the residents understand their land tenure circumstances, they often opt not to improve their houses. This limitation confines individuals to inadequate housing, hindering their ability to improve their quality of life or develop sustainable communities. Moreover, it complicates the informal communities' incorporation into larger urban development plans, since improved housing and infrastructure are essential for creating healthier and more resilient communities. Additionally, 20.2% of those surveyed think that informal employment contributes to the lack of public services. Water, sanitation, electricity, and healthcare services are vital for maintaining public health and well-being, yet they are often missing in informal settlements. Richards *et al.* (2007) conducted a study to evaluate the standard of living in South Africa's informal communities. The findings indicate that occupants of informal housing had relatively low satisfaction, with the highest level being just over 10% (Richards *et al.*, 2007). Street taps are typically the water source; the highest satisfaction rating for this service was over 50%, while the lowest was less than 20% (Richards *et al.*, 2007). Satisfaction ranged from the mid-20s to less than 10%, with sanitation mostly consisting of subpar non-flushing toilets (Richards *et al.*, 2007). Between 45% and 70% of people had access to weekly garbage pickup services, and satisfaction ranged from less than 40% to roughly 55% (Richards *et al.*, 2007). Access to electricity varied from just above 10% to 50% (Richards *et al.*, 2007). Overall, the housing was seen as insufficient, and the quality of service was poor.

Since communities with acknowledged land rights often receive precedence in official planning and resource distribution, this lack of vital services further alienates residents and perpetuates inequality. Finally, 7.7% mention the social stigma related to informal employment. Due to their ambiguous legal status, informal settlers might face discrimination or be excluded from community resources and opportunities. This stigma restricts individuals' overall quality of life and opportunities for socioeconomic advancement by diminishing their access to employment, education, and essential resources, while also influencing their feelings of social inclusion and community.

**Table 6: Result of Informal Occupation**

Items	Frequency	Percentage
Lack of tenure security	61	33.3
Threat of eviction	47	25.7
Limited ability to improve housing	24	13.1
Lack of public services	37	20.2
Social stigma	14	7.7
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.13 Types of Land Tenure Reform with Access to Land for Low-Income Groups

As indicated in Table 7, more than 21.3% of participants back customary tenure as a reform. Using a multinomial endogenous switching regression approach, Msangi *et al.* (2022) investigated the development outcomes of land tenure formalization within Tanzania's statutory and customary land tenure frameworks. According to the study, possessing official land tenure documents (such as a Certificate of Customary Right of Occupancy (CCRO) or a Certificate of Granted Right of Occupancy (CGRO)) improves the perception of land tenure security. The effect is significantly higher and more noticeable for CGRO holders than for CCRO holders, especially in economically active areas where land is becoming more and more customized and commercialized (Msangi *et al.*, 2022). Land usage and ownership are regulated by traditional tenure systems, which originate from local customs and practices. Acknowledging and legally integrating traditional practices into the national land tenure framework is essential to formalize these systems. The results indicate that 33.3% of participants, the highest proportion, support the legalization of informal settlements. The primary reasons for informal settlements where individuals reside on land without official permission or legal recognition are rapid urbanization, poverty, and insufficient housing alternatives. To legitimize these communities, it is essential to provide tenure rights, in addition to infrastructure and other services to improve living conditions. As a means of reform, roughly 18.0% advocate for decentralization of land administration. This strategy aims to enhance responsiveness, efficiency, and transparency of land governance.

Decentralization can accelerate land registration processes, enhance dispute resolution systems, and align land policies more effectively with regional development objectives by empowering local authorities with greater authority (Bekolo Eboho, 2020). Additionally, it encourages community involvement in decisions on land use and management, guaranteeing that the needs of low-income groups are sufficiently met locally (Tantoh *et al.*, 2021). Remarkably, 15.3% of respondents stress the significance of improving women's land rights as a reform strategy. Legislative actions and legal changes that ensure equal rights to land ownership, usage, and inheritance are essential for empowering women's land rights (Njieassam, 2019). This approach aims to enhance households' food security, bolster resilience against economic challenges, and empower women socially and economically.

To attain more inclusive and sustainable development results, land officials ought to encourage gender parity in land ownership. Ultimately, 12.0% suggest broadening land titling as a reform strategy to improve low-income individuals' access to land. This process enhances tenure security and allows landowners to leverage their assets as collateral for loans or investments by conferring legal status to land rights. Enhanced land titling can reduce conflicts regarding land ownership, promote investment in land enhancements, and stimulate economic growth.

**Table 7: Land Tenure Reform with Access to Land for Low-income Groups**

Items	Frequency	Percentage
Formalization of customary tenure	39	21.3
Legalization of informal settlements	61	33.3
Decentralization of land administration	33	18.0
Strengthening women's land rights	28	15.3
Increasing land titling	22	12.0
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.2 Factors Contributing to the Growth of Informal Settlements and Poor Housing

Results indicate that the growth of informal settlements and the lack of housing stem from numerous factors with complex urban dynamics. Due to population expansion and the concentration of economic prospects in cities, informal settlements are expanding due to urbanization and migration from rural areas. Baye *et al.* (2020) in their research regarding the factors influencing informal settlements in Woldia's peri-urban areas: evaluation of the demographic and socio-economic triggers, discovered that income inequality; increasing lease costs of urban land, and the inadequate compensation provided to farmers in peri-urban areas where land was being taken away are significant economic contributors to the growth of informal settlements.

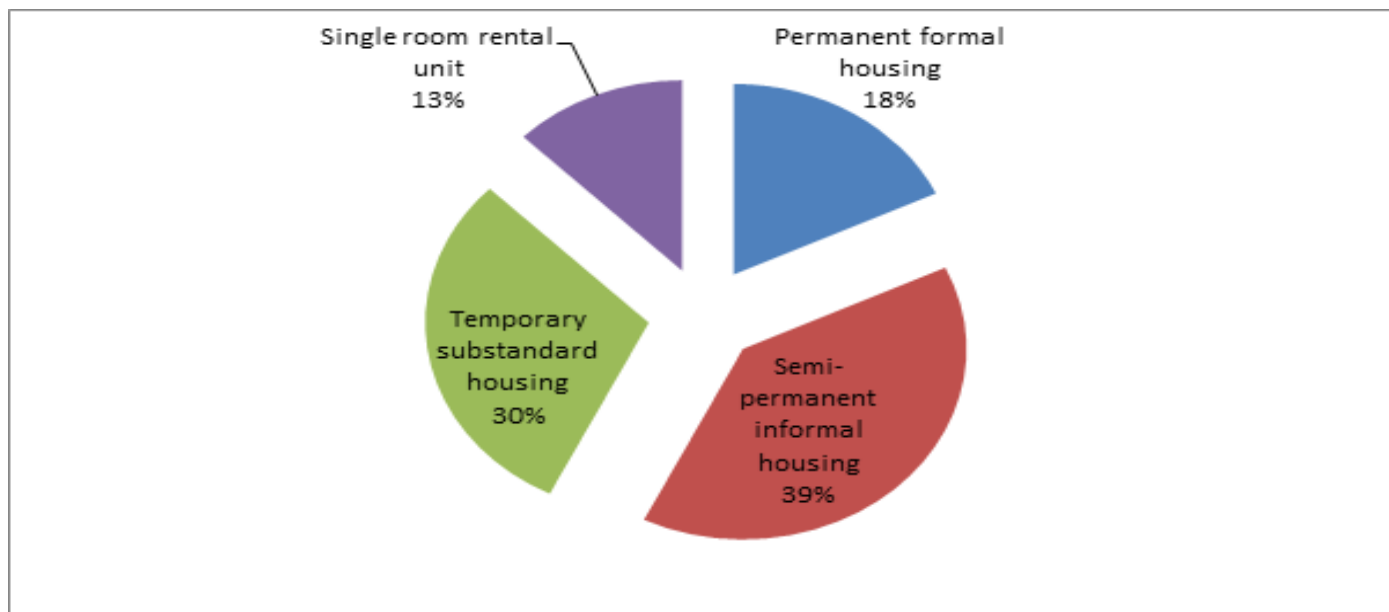
Similarly, the steadily increasing urban population, ineffective land distribution, and lack of affordable housing, worsened by the surge in rental options, are additional contributing factors (Baye *et al.*, 2020). All these elements, among others, show that the quick emergence of these settlements is correlated with demographic, socioeconomic, and other characteristics. The lack of affordable official housing drives up the need for informal settlements, compelling residents to seek temporary accommodation. Swift population growth cannot be supported by insufficient urban planning and regulatory systems, leading to a deficit in housing and infrastructure growth. Collectively, these factors drive the expansion of informal settlements, along with the issues caused by a lack of housing in urban areas.

#### 3.2.1 Types of Housing Currently Occupying

As illustrated in Figure 8, 39.3% of the population lives in informal semi-permanent housing. These constructions often do not have formal planning or legal recognition and are built from wood, corrugated metal, or makeshift materials. In informal settlements or rapidly urbanizing regions, where inhabitants face economic difficulties and limited availability of formal housing alternatives, semi-permanent housing typically develops. In Lilongwe, Malawi, Kumbikano (2022) studied housing priorities and residential relocation in informal areas, concentrating on the Mtandire and Mgoni examples. According to the study, the Bridgehead and Consolidator categories in Turner's framework correspond to the low-income inhabitants of Mtandire and Mgoni (Kumbikano, 2022). Consolidators emphasize the importance of tenure stability, while Bridge headers are divided into two subgroups, seeking inexpensive rental homes (Kumbikano, 2022). Families planning to leave the two communities are, however, expected to have different housing priorities than those currently held by bridge headers and consolidators.

While these residences provide shelter, they often fall short of essential amenities and services, adversely impacting the inhabitants' general well-being, safety, and quality of life. About 30.1% of those surveyed live in temporary, inadequate housing. This group includes provisional structures, makeshift shelters, and residences that fail to meet fundamental livability standards. Economic uncertainty, relocation, or inadequate housing regulations and facilities can all create a demand for temporary accommodation. People in these situations not only frequently face uncertainty about the security of their tenure, but they also do not have access to basic amenities like clean water, dependable electricity, and adequate sanitary facilities. For low-income families, this kind of dwelling increases hazards by posing health and safety issues.

Based on the information, 18.0% of participants reside in permanent formal accommodation, typically comprising structures that are officially acknowledged by local authorities and comply with building regulations. Stable living circumstances with access to utilities and infrastructure, including roads, water, power, and sanitary facilities, are provided by permanent formal housing. In contrast to temporary or informal housing alternatives, these residences offer residents enhanced security and comfort as they are typically built with durable materials and comply with urban planning regulations. Ultimately, single-room rental units are inhabited by 12.6% of the population. These units are characterized by compact living spaces typically leased within bigger buildings or complexes. Single-room rental apartments cater to a diverse clientele, including young professionals, students, and low-income families seeking affordable city housing. While these apartments are affordable and accessible, the quality and amenities may vary according to rental contracts and landlord regulations, potentially influencing residents' living conditions and housing experiences.



**Figure 8: Types of Housing Currently Lived In**

Source: Fieldwork (2024)

### 3.2.2 Semi-Permanent Informal Housing in Bamenda

These are homes built using a mix of temporary and permanent materials as illustrated in Figure 9. These houses might feature corrugated metal or less sturdy roofing, yet they often possess walls or foundations made of more robust materials such as concrete blocks. This type of residence acts as an intermediary phase between fully temporary and permanent constructions.



**Figure 9: Example of semi-permanent informal housing in Bamenda**

Source: Fieldwork (2024)

### 3.2.3 Urban Housing Conditions in Cameroon (2019)

Table 8 illustrates the housing situation in urban areas of Cameroon. The results show that merely 8.8% of city residents reside in satisfactory formal housing, 37.8% in formal yet inadequate housing, and 53.4% in slums or informal areas. This statistic highlights the challenge of offering quality housing to city dwellers. The results are consistent with Wanie's (2019) investigation of urban housing circumstances and strategic planning methods for sustainable housing expansion in Cameroon's urbanizing Bamenda City. The research indicates that the current condition of urban housing in Bamenda city is unsatisfactory and below standard, marked by insufficient, poorly designed, and randomly constructed homes, absence of essential social amenities and sufficient privacy, mixed residential neighbourhoods, and neglected/unsecured/unhealthy surroundings (Wanie, 2019). The main reasons for this situation were the inadequately understood patterns and trends of housing demand, an unauthorized housing supply primarily controlled by private individuals facing challenges in accessing land for building, and an expensive existing housing production process/procedure. Additionally, there was widespread discrimination in the allocation of housing credits by Credit Foncier du Cameroun (CFC) and the absence of coherent, consistent, and realistic regulations and housing standards (Wanie, 2019).

**Table 8: Urban Housing Conditions in Cameroon (2019)**

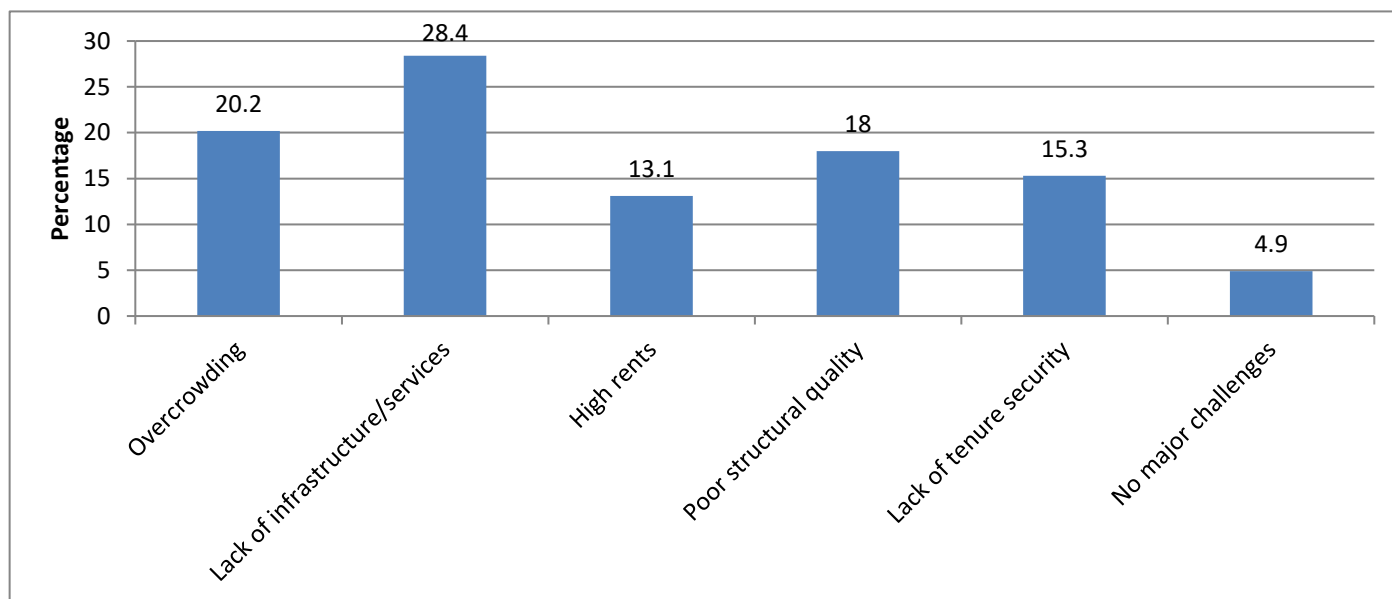
Housing Type	Percentage
Slums or informal settlements	53.4%
Formal but substandard housing	37.8%
Adequate formal housing	8.8%

Source: UN-Habitat Report on Housing in Cameroon, 2019

**3.2.4 Challenges Faced with Current Housing**

Results in Figure 10 indicate that the highest proportion, 28.4%, of participants face challenges due to their housing lacking essential services and infrastructure. This encompasses inadequate access to sanitary facilities, clean water, reliable electricity, and suitable waste disposal systems. These results are consistent with the research conducted by Beatrice *et al.* (2020), which looked at the housing situation in the Bamenda urban region, including problems and possible fixes. According to their research, housing constructions have advanced, but the designs, technology, and maintenance requirements are still insufficient. Due to the irregularities and unpredictability of waste management, energy, and water supply systems, many homes now rely on inferior alternative sources. Among other things, overpopulation, a reduction in basic services, pollution, inaccessibility, social problems, a lack of privacy, inadequate ventilation, and natural disasters are caused by urbanization and expansion occurring without a corresponding increase in housing availability.

Besides putting residents' health and well-being at risk, the absence of vital infrastructure limits their daily activities and overall quality of life. Addressing this problem is crucial for improving quality of life and ensuring sustainable city development. Approximately 20.2% of participants believe that their current living conditions are greatly affected by an overcrowded number of households. Overcrowding occurs when the number of individuals living in a residence exceeds the capacity and design of the area. Due to this situation, residents might experience increased stress, reduced privacy, and heightened tension. It strains services and infrastructure, leading to deteriorating living conditions and threatening the health and safety of residents. The results additionally indicate that 18.0% of participants believe that the poor structural quality of their current housing is an issue. Degrading building materials, inferior construction, or disregard are all inadequate structural quality. Houses with structural defects are at risk of falling during crises or natural disasters, putting the safety and welfare of residents at risk. To create durable and comfortable housing capable of withstanding environmental challenges and providing residents with a secure living space, the quality of construction must be enhanced.



**Figure 10: Challenges Faced with Current Housing**

Source: Fieldwork (2024)

**3.2.5 Housing with Poor Structural Quality**

Figure 11 shows structures that are either significantly decayed or constructed from low-quality materials. It depicts homes with dripping roofs, crumbling walls, or precarious structures. These outcomes align with the research of Bikoko & Tchamba (2019) regarding the reasons for the failure and collapse of buildings in Cameroonian cities. Their research indicates the use of inferior construction materials or low-quality building supplies, moisture cycling, reliance on unqualified workers or artisans, disregard for design standards and absence of approved plans or building permits, insufficient preliminary work including inadequate site assessments and foundation issues, lack of oversight by local authorities post-building permit issuance, construction in marshy areas, heavy rainfall, design flaws/defective design, erosion, cavitation, wear, insufficient qualified supervision and unused machinery at construction sites, substandard materials and craftsmanship, scarcity of equipment in the construction sector, flawed construction

methods, unauthorized conversion of buildings, changes in building use, financial strain, absence of quality control measures, fire hazards, poor management and upkeep of structures, corrosion of reinforcement bars, among others (Bikoko & Tchamba (2019) ). This highlights the health and safety risks associated with inadequate housing. The results indicate that 15.3% identify the absence of tenure security as a significant barrier. To promote stability, the government must provide access to housing finance and foster community development and unity. This indicates that secure tenure is vital for constructing standard homes in the urban areas of Bamenda. Finally, 13.1% of participants believe their living conditions are challenging due to high rental costs. Residents face financial strain due to elevated rental costs relative to their household income, hindering their ability to save for emergencies or cover other essential expenses. To address housing inequality and ensure that all residents can access quality housing that fosters sustainable growth and overall well-being, government housing policies in urban areas of Bamenda need to be improved.



**Figure 11: Housing with Poor Structural Quality**

Source: Fieldwork (2024)

### 3.2.6 Reasons for Moving into Current Housing

Based on the figures in (Table 9), 39.3% of participants believe that affordability was the primary reason for their choice to remain in their present home. Due to rising rental rates and property acquisition expenses in the central business area (CBD) brought on by urbanization and population expansion, many Bamenda inhabitants choose affordable housing options (Maluh *et al.* 2019). By allowing people and families to set aside funds for other necessities like healthcare, education, and savings, affordable housing improves financial stability and general well-being. Yet, compromises regarding housing quality, location, and access to amenities are often linked to affordability. Approximately 24.0% of participants indicated they relocated to their present home due to job or financial opportunities. Numerous individuals relocate to areas with enhanced employment prospects or economic engagements that align with their objectives and abilities.

Housing choices can be affected by the availability of job opportunities and career advancement, as residents prefer to reside near businesses or workplaces that offer stable income (Qin & Wang, 2019). Besides fostering urban growth and economic development, this migration trend highlights the importance of affordable and accessible housing near employment centres. The findings indicate that 18.0% of participants believe they relocated to their current home to begin a family. Housing choices are affected by social networks and family connections, prompting individuals to relocate near their support systems or relatives (Choi *et al.*, 2018). This description illustrates the social interactions and cultural standards prioritizing community assistance and family ties. Housing decisions influenced by family can foster resilient communities and promote harmonious interactions within neighbourhoods. Ultimately, 18.6% of participants concur that they changed to their present home because of mandatory relocations. Natural disasters, conflicts, city renewal projects, and various unpredictable occurrences can all result in involuntary migrations (Scott *et al.*, 2020). These actions often disrupt communities and livelihoods, necessitating a swift adaptation to new living circumstances. Coerced relocations highlight weaknesses and the need for supportive legislation and regulations to assist affected individuals and families in stable, safe housing amid challenges.

**Table 9: Reasons for Moving into Current Housing**

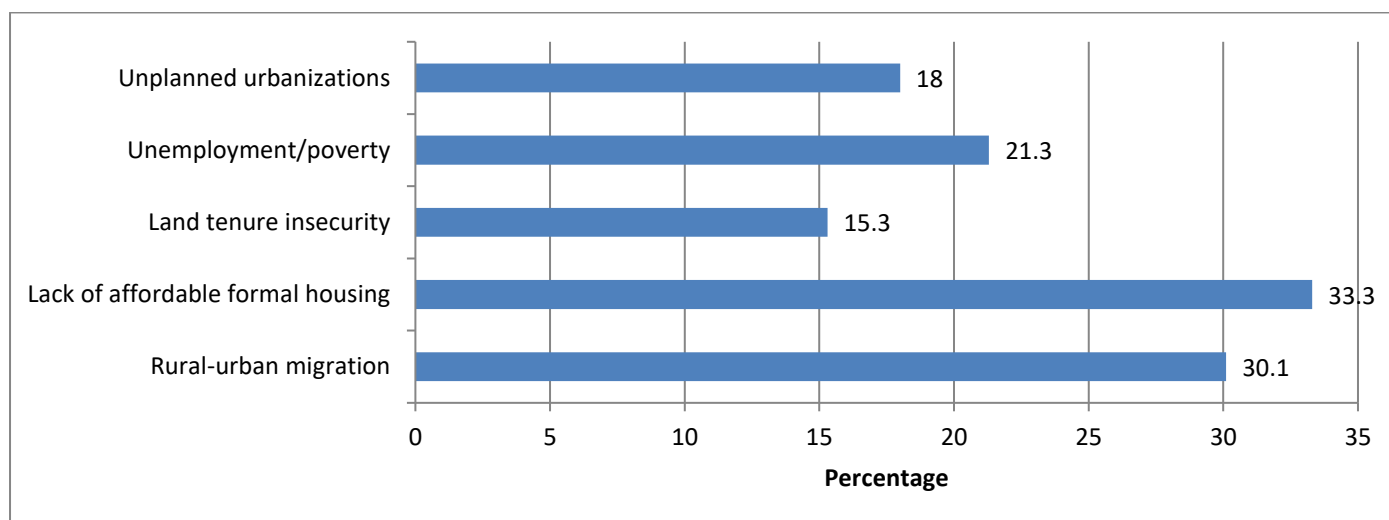
Items	Frequency	Percentage
Affordability	72	39.3
Job/economic opportunities	44	24.0
Join family	33	18.0
Forced relocations	34	18.6
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.2.7 Factors Driving Informal Settlement Growth

Figure 12 shows that 33.3% of the population attributes the significant shortage of affordable formal housing choices to Bamenda City's expanding informal settlements. Due to this shortage, low-income residents are compelled to seek other housing alternatives that provide basic shelter and fit their tight budgets. To sustainably manage urban expansion, there is an urgent need for policies that promote accessible housing options (Golubchikov & Badyina, 2012). The increase in informal settlements in Bamenda city is mainly ascribed to rural-urban migration, as reported by approximately 30.1% of the residents. Due to their availability and low cost, informal settlements are increasingly attracting individuals to relocate from rural areas in search of improved economic opportunities and an improved standard of living. This trend of migration highlights the dynamic relationship between urbanization and migration patterns, making it essential to create solutions that meet the housing needs of newcomers. According to the results, unemployment and poverty are cited by 21.3% of participants as the main causes of Bamenda City's informal settlement growth. These findings contrast with those of Mbanga (2018), who studied the dynamics of human settlements in the Northwest Cameroonian region's Bamenda III Municipality. The findings demonstrated that weak regulatory mechanisms and laxness are to blame for the expansion of informal settlements.

Due to elevated unemployment and poverty levels, vulnerable populations are compelled to seek accessible and affordable housing, often in informal settlements. While it offers temporary shelter, informal housing worsens socioeconomic disparities obstructing efforts to alleviate poverty, highlighting the need for the creation of holistic policies that tackle both housing and economic empowerment. According to the findings, 18.0% of participants believe that unplanned urbanization is a major cause of Bamenda City's informal settlement growth. Unregulated urban expansion stresses services and infrastructure, resulting in chaotic settlement patterns in areas lacking adequate institutional planning and governance structures (Awudu *et al.*, 2020). Proactive urban planning approaches that promote inclusive development, regulate land use, and enhance service delivery are essential to tackle unplanned urbanization and mitigate the expansion of informal settlements. Lastly, 15.3% of respondents think that uncertainty surrounding land ownership is a major reason behind the expansion of informal settlements in Bamenda city. Uncertain or unstable land tenure systems discourage residents from investing in formal housing, leading to informal settlements where land use rights can be less regulated or disputed. To enhance secure land rights, curb the growth of informal settlements, and encourage sustainable development, land tenure issues should be addressed.



**Figure 12: Factors Driving Informal Settlement Growth**

Source: Fieldwork (2024)

### 3.2.8 Advantages of Living in Informal/Substandard Housing

Table 10 shows that 33.3% of participants mentioned the low cost of rentals in informal settlements as a significant advantage. Due to the inability of low-income families to cover the steep costs associated with formal housing in cities, they often look for more affordable rental alternatives in informal neighbourhoods to allocate their limited resources toward essential needs like food, healthcare, and education. Besides fostering financial stability, this cost-effective aspect assists residents in remaining settled in areas where employment prospects might be more accessible. These results are consistent with those of a study conducted by Celhay & Gil (2020) on the function and dependability of urban slums: Insights on Informal Settlements and Affordable Housing in Chile. According to their research, some people may decide to live in informal settlements in the low-income housing sector because they are more functional in terms of urban qualities that they value (Celhay & Gil, 2020). In other words, families living in informal settlements are less likely to leave their current municipal area, are closer to places of employment, and report fewer instances of neighbourhood vandalism than families living in official subsidized housing programs (Celhay & Gil, 2020). The fact that many Chileans who were able to find affordable housing have moved to segregated metropolitan areas is related to this (Celhay and Gil, 2020). According to the findings, urban informality can never present an attractive landscape of chances than formal homeownership in efficiently operating metropolitan areas with strong private property rights (Celhay & Gil, 2020).

Findings indicate that 18.0% of participants concur that social networks and connections are advantages of informal settlements. This illustrates that in informal neighbourhoods, individuals reside in tightly connected communities with robust social bonds. These social connections are additionally reinforced by proximity to family and friends, 21.3% of the respondents. Residing in informal housing often allows individuals to stay close to their friends and extended family, enhancing social cohesion and group resilience during socio-economic challenges.

Findings indicate that 12.0% of participants recognize flexibility in home improvements as an advantage of informal settlement. In contrast to formal housing, which often requires strict compliance with standards and costly renovations, informal housing typically allows individuals to enhance their living conditions gradually over time. This flexibility allows residents to adapt to their homes to meet their changing needs and preferences, enhancing comfort and functionality without causing immediate financial strain. These minor improvements showcase the locals' ability to adapt and optimize their living situations, residing in informal settlements.

Results show that 15.3% of respondents believe that the availability of job opportunities is a significant reason for the attraction of informal housing. Inhabitants of numerous informal communities can discover casual job opportunities in or near urban areas. Residents can engage in economic activities that support their livelihoods due to the close distance, which reduces transportation costs and travel time. For individuals in informal settlements who may face barriers to regular employment due to bias, limited education, or skills misalignment, access to income opportunities offers vital economic support.

**Table 10: Advantages of Living in Informal/Substandard Housing**

Items	Frequency	Percentage
Low rents	61	33.3
Access to income opportunities	28	15.3
Social ties/networks	33	18.0
Flexibility to incrementally	22	12.0
Close to family/friends	39	21.3
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)

### 3.2.9 Disadvantages of Living in Informal/Substandard Housing

Table 11 highlights the significant disadvantages of residing in informal or substandard housing in Bamenda City. Unsatisfactory living conditions, including insufficient housing, overcrowding, and low-quality construction materials, are the primary concerns, according to 39.3% of respondents. Enhancing housing quality and infrastructure is essential to tackle these issues and ensure that inhabitants live in suitable conditions that foster their well-being. As a result, the unregulated housing development and informal settlements in Addis Ababa have led to significant infrastructure costs and a lack of cohesive land use planning, making infrastructure provision in these areas challenging (Bikis & Pandey, 2023).

The findings indicate that 30.1% of participants consider the lack of public services in informal settlements a major disadvantage. Fundamental services such as asphalted roads, garbage disposal systems, healthcare facilities, and schools are often lacking in these areas. This shortfall hinders local access to essential resources for socio-economic development, perpetuating disparities in urban areas. To address this issue, strategic investments in service provision and infrastructure are essential to ensure equitable access to public services and job opportunities for all citizens (Barns, 2018). Residents express significant worry regarding the potential for eviction, as shown by 18.0% of those surveyed. People in informal settlements stand the risk of being arbitrarily evicted because land tenure rights are frequently not recognized by the government, which threatens community stability (Rachekhu, *et al.*, 2023). Legal reforms that safeguard land tenure rights and empower residents to affect decisions relating to their housing security are essential to avert evictions. Likewise, 15.3% of respondents concur that a significant disadvantage is the lack of job security. If residents' land or property rights are not officially acknowledged, they face challenges in securing loans and making long-term investments in home improvements (Reed, 2021). Legal reforms and community engagement efforts are essential for improving tenure security, formalizing land tenure contracts, and protecting residents' rights to quality housing. Ultimately, 15.3% of participants express significant concern regarding health and safety risks. Health disparities are intensified by inadequate housing conditions and insufficient sanitation services, which subject residents to environmental pollutants and health hazards. Enhancing housing standards, maintaining health protocols, and ensuring the availability of emergency services and medical treatment are all essential in reducing these risks.

**Table 11: Disadvantages of Living in Informal/Substandard Housing**

Items	Frequency	Percentage
Poor living conditions	72	39.3
Lack of public services	55	30.1
Exposure to eviction	33	18.0
Lack of tenure security	28	15.3
Health/safety risks	28	15.3
<b>Total</b>	<b>183</b>	<b>100</b>

Source: Fieldwork (2024)



#### 4 Conclusion and Recommendations

This comprehensive study provides a detailed insight into the intricate connections between housing conditions and land ownership patterns in Bamenda city, highlighting the official and unofficial frameworks that shape urban living. The presence of multiple land tenure regimes, including formal title deeds, informal squatting, customary tenure, and rental agreements characterizes the Bamenda urban area. Each type of tenure presents distinct advantages and disadvantages that influence community unity, affordability, and housing stability. Key findings emphasize significant issues, including the prevalence of land tenure insecurity in informal settlements and the urgent requirement for targeted policy interventions. The pressing necessity for actions that establish formal land tenure to provide individuals with legal recognition and safety is underscored by informal settlements, characterized by inadequate housing infrastructure and ambiguous tenure rights. To address these issues successfully, it is crucial to enhance land tenure rights, decentralize land administration, and assist affordable housing initiatives via regulatory reforms and subsidies. To ensure equitable access to housing and encourage sustainable urban growth, the study's suggestions endorse legislation prioritizing women's land rights, enhancing community-led development initiatives, and streamlining land titling processes. Implementing these recommendations requires collaboration among government bodies, community organizations, developers, researchers, educational institutions, and civil society. In Bamenda City and its surroundings, collective initiatives can assist in bridging housing gaps, promote inclusive growth, and enhance overall urban resilience.

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