

A SYSTEMATIC REVIEW ON LAND ACCESSIBILITY FOR PRIVATE SECTOR DRIVEN HOUSING DELIVERY IN URBAN AREAS OF DEVELOPING COUNTRIES

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ABSTRACT

Land and accessibility remains a critical challenge for private-sector-driven housing delivery in urban areas of developing countries due to systemic barriers such as tenure insecurity, inefficient land administration, and regulatory bottlenecks, alongside market-driven factors like land speculation, socio-cultural constraints, and financing difficulties. This study examines these challenges and explores successful interventions, particularly through public-private partnerships (PPPs) and land-based financing mechanisms. A systematic literature review was conducted, analysing 26 peer-reviewed studies and reports covering legal, institutional, and market constraints, as well as case studies from Sub-Saharan Africa. Findings indicate that land tenure insecurity, bureaucratic inefficiencies, and fragmented land markets hinder private-sector housing investment. Successful interventions include PPP models (Botswana, Nigeria) and

Introduction

Housing delivery in urban areas of developing countries faces challenges, with access to land being one of the most critical constraints for private-sector participation. Rapid urbanization, demographic shifts, and increasing housing demand have intensified pressures on urban land markets, making land accessibility a key block in sustaining adequate housing supply (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021). Private developers play a significant role in housing provision, particularly for middle- and upper-income groups, but their ability to acquire, develop, and deliver

land-value capture mechanisms (Nairobi). Policy recommendations emphasize tenure reform, streamlined land governance, and land-readjustment strategies to enhance private-sector engagement in affordable housing. However, gaps remain in cross-scalar case studies and socio-cultural impact assessments. Addressing systemic and market barriers through integrated governance reforms and financial innovations will be crucial to improving urban housing accessibility. Future research should explore scalable models for replicating successful interventions across different economic and regulatory contexts.

Key Words: Land accessibility, private sector, housing delivery, housing provision,

housing at scale is often hindered by systemic and market-driven barriers (Johnson *et al.*, 2018; Ayotamuno & Obinna, 2017; Afrane & Bin Bujang, 2022). Systemic barriers, such as tenure insecurity, inefficient land administration, restrictive zoning laws, and unclear regulatory frameworks, create significant delays and financial burdens for private developers attempting to secure land for housing (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Emiru *et al.*, 2023; Afrane & Bin Bujang, 2022). In many developing countries, tenure systems are characterized by overlapping statutory and customary land laws (both formal and informal tenure system do exist), leading to disputes, legal uncertainty, and reluctance by financial institutions to support developments on land with unclear ownership (Ackley *et al.*, 2018; Chitengi, 2020). Furthermore, bureaucratic inefficiencies, corruption, and weak enforcement of land policies further complicate land transactions and drive up costs for private-sector housing initiatives (Okoro *et al.*, 2024; Musa *et al.*, 2023; Adabre *et al.*, 2021; Emiru, 2022).

Beyond legal and institutional constraints, market dynamics—such as land speculation, fragmented land ownership patterns, and high financing costs—create additional obstacles for private developers. The prevalence of informal land markets and socio-cultural norms governing landholding often disadvantage certain demographics (e.g., women, low-income earners) and reinforce exclusionary access to developable land (Chitengi, 2020; Nzau & Trillo, 2020; Chitengi, 2018). Weak mortgage markets, lack of affordable credit, and infrastructural deficits further deter private housing investments, leaving land underutilized or converted to high-end developments that fail to address broader housing needs (Ayotamuno & Obinna, 2017; Ogundipe *et al.*, 2024; Afrane & Bin Bujang, 2022).

Problem Justification

Despite widespread recognition of the challenges that private sector is facing, *research on land accessibility for private-sector-driven housing in developing countries remains fragmented*. Existing studies tend to examine either systemic barriers (e.g., legal and institutional constraints) or market barriers (e.g., affordability, financial constraints) in isolation, without adequately exploring their interconnectedness (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Afrane & Bin Bujang, 2022). While some papers analyse regulatory frameworks and urban governance, fewer studies provide comprehensive understandings into successful case studies where systemic and market barriers have been overcome (Adabre *et al.*, 2021; Nzau & Trillo, 2020; Kalabamu & Lyamuya, 2017; Muhammad & Johar, 2018). Additionally, much of the empirical evidence is regionally focused, with limited comparative analysis to assess how different regions have navigated these challenges in scalable ways (Chitengi, 2020; Ibem & Aduwo, 2012; Afrane & Bin Bujang, 2022).

In response to these research gaps, this review seeks to integrate knowledge on both systemic and market-driven barriers to land accessibility while also highlighting case studies that demonstrate effective interventions. By synthesizing findings across diverse academic and policy literatures, this review aims to offer a structured understanding of the factors limiting private-sector-driven housing delivery and identify promising strategies for improving land accessibility in urban areas of developing countries.

Objectives of the Review

The key objectives of this review are to:

- (i) Identify and categorize the systemic barriers that hinder land accessibility for private-sector-driven housing;
- (ii) Analyse market dynamics barriers shaping land transactions;
- (iii) Evaluate policy responses and institutional strategies aimed at mitigating the identified barriers;
- (iv) Examine case studies of successful interventions across different housing scales, assessing how private-sector participation has been facilitated;
- (v) Identify research gaps and suggest future pathways for improving land accessibility.

Methodology

This study employed a systematic literature review to analyse the factors influencing land accessibility for private-sector-driven housing delivery in urban areas of developing countries. The review process followed a structured approach as follows.

- a) **Literature Search and Selection Criteria** – A broad range of peer-reviewed journal articles, policy reports, and case studies published between 2009 and

2024 were identified through academic databases such as Scopus, semantic scholar, and Google Scholar. Selection criteria prioritized studies that directly examine systemic (legal, institutional, regulatory) and market (economic, financial, socio-cultural) barriers to private-sector housing delivery, as well as case studies demonstrating successful interventions.

- b) **Categorization and Thematic Analysis** – Identified papers (N = 26) were systematically categorized based on thematic relevance, including legal frameworks, land governance, financing mechanisms, private-sector participation, and case studies. Data extraction focused on identified barriers, intervention strategies, and policy recommendations.
- c) **Comparative Synthesis and Gap Identification** – Findings from multiple regions in developing countries were compared to assess similarities, differences, and best practices. Existing research gaps, particularly in cross-scalar case studies and socio-cultural dynamics, were also highlighted.

Theoretical Framework

A theoretical framework provides a foundational structure for analysing the systemic and market barriers to land accessibility for private-sector-driven housing delivery in developing countries. This discussion synthesizes relevant theoretical models that underpin the key issues and proposed solutions, drawing upon references from the literature search. Existing research identifies legal, institutional, financial, and socio-cultural constraints that hinder land acquisition and housing development by private sector actors (Thontteh & Omirin, 2021; Okoro *et al.*, 2024; Gbadegesin *et al.*, 2016; Chitengi, 2020; Adabre *et al.*, 2021). The complexity of these challenges necessitates a multidisciplinary theoretical approach, integrating institutional theory, urban land economics, public-private partnership (PPP) theory, and socio-cultural frameworks.

Institutional Theory and Land Governance Structures

The *Institutional Theory* of Land Administration and Governance provides an essential perspective for understanding systemic barriers, such as weak land tenure security, inefficient laws, and fragmented institutions (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021; Emiru *et al.*, 2023). Institutions—including legal frameworks, administrative bodies, and regulatory agencies—play a critical role in determining how land is accessed, transferred, and utilized for private housing projects. Research in Nigeria and Ghana confirms that inconsistent policies and governance failures create uncertainty for private developers, discouraging investment and prolonging the land acquisition process (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021).

One key aspect of institutional governance in land markets is land tenure security, which ensures that legal ownership or rights to land are recognized and enforceable. Studies

highlight how overlapping statutory and customary land tenure systems in many developing countries contribute to insecurity and disputes, preventing land from being efficiently mobilized for housing projects (Ackley *et al.*, 2018; Gbadegesin *et al.*, 2016; Chitengi, 2020; Agheyisi, 2021). In Nigeria, for example, the Land Use Act of 1978 vests all land in the state, making private-sector acquisition highly bureaucratic and often subject to political interests (Ackley *et al.*, 2018). Similarly, in Ghana and Ethiopia, uncoordinated urban land administration leads to frequent delays, disruptions in land transactions, and speculative pricing (Emiru *et al.*, 2023; Emiru, 2014).

A *Neo-Institutional Perspective* within the governance framework suggests that land markets are shaped not only by *formal rules* and policies but also by *informal norms* and behaviours (Agheyisi, 2021; Chitengi, 2018). In many African cities, informal and customary tenure arrangements coexist with formal legal systems, creating grey areas where private developers struggle to secure clear land titles (Chitengi, 2020). The integration of informal land governance into formal systems—such as through *customary-community partnerships*—has been proposed as a possible solution to improving land security (Chitengi, 2020). However, evidence suggests that implementation remains inconsistent due to resistance from stakeholders who benefit from existing opaque land allocation practices (Adabre *et al.*, 2021; Emiru, 2014).

Urban Land Economics and Market Failure in Housing Development

From an *Urban Land Economics* perspective, land is a finite and highly contested resource in urban areas, with its value influenced by supply and demand dynamics, land speculation, and government policies (Gbadegesin *et al.*, 2016; Agyemang & Morrison, 2018; Ogundipe *et al.*, 2024). The Theory of Land Market Failure explains why private-sector-driven housing remains constrained in developing countries, particularly due to inefficiencies in land allocation, bureaucratic processes, and speculative distortions (Agyemang & Morrison, 2018; Afrane & Bin Bujang, 2022).

Land market failures occur in several forms:

- a) Speculative land holding, where wealthy individuals or corporations acquire land but leave it undeveloped, waiting for its value to increase rather than utilizing it for housing (Gbadegesin *et al.*, 2016; Agyemang & Morrison, 2018).
- b) Fragmented and unplanned land ownership, where small, different land parcels make large-scale residential development complex and expensive (Thontteh & Omirin, 2021; Afrane & Bin Bujang, 2022).
- c) Weak mortgage finance and land-based capital markets, limiting both developers' ability to fund projects and buyers' access to housing loans (Ayotamuno & Obinna, 2017; Nzau & Trillo, 2020).

One proposed solution to land market failures is the use of *Land-Based Financing Tools*, such as *Land Value Capture (LVC)* and *Inclusionary Zoning* (Nzau & Trillo, 2020). LVC

mechanisms aim to redistribute the benefits of land appreciation by requiring developers to contribute to public housing or infrastructure development when acquiring land for private projects. *Inclusionary zoning*, in contrast, mandates private developers to set aside portions of their projects for affordable housing, helping to bridge the gap between speculative landholding practices and actual housing supply (Nzau & Trillo, 2020).

The theory also suggests that *government intervention is necessary* to correct these failures through policies such as:

- a) *Land banking*, where governments pre-emptively acquire and regulate strategic land reserves for sustainable housing projects (Afrane & Bin Bujang, 2022).
- b) *Zoning and density bonuses*, allowing developers to build at higher densities in exchange for affordable housing contributions (Nzau & Trillo, 2020).
- c) *State-led infrastructure provision*, reducing the burden on private developers and enabling cost-effective project feasibility (Thontteh & Omirin, 2021; Johnson *et al.*, 2018).

However, studies indicate that while such interventions have been successful in specific contexts—such as Nairobi’s *slum upgrading through land value capture* (Nzau & Trillo, 2020)—governance inefficiencies often hinder large-scale implementation across cities (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021; Emiru, 2014).

Public-Private Partnership (PPP) Theory in Urban Housing

The *Public-Private Partnership (PPP) Theoretical Framework* provides understanding into how collaborations between governments and private entities can improve housing accessibility (Ibem & Aduwo, 2012; Muhammad & Johar, 2018). This model argues that neither the public nor the private sector alone can effectively resolve urban housing shortages, necessitating cooperative arrangements that distribute risk, investment, and responsibilities (Kalabamu & Lyamuya, 2017).

PPPs in housing often involve:

- a) *Joint ventures*, where governments provide land while private developers finance construction (Ibem & Aduwo, 2012).
- b) *Infrastructure provision agreements*, where municipal authorities ensure utility connections in exchange for housing production commitments from developers (Kalabamu & Lyamuya, 2017).
- c) *Regulatory incentives*, such as tax waivers or approval fast-tracking, to attract developers into affordable housing projects (Muhammad & Johar, 2018).

The success of PPPs depends on *equitable risk allocation, political stability, and transparent regulatory mechanisms*, as demonstrated by comparative studies between

Nigeria and Malaysia (Muhammad & Johar, 2018). However, research warns that while PPPs can expand land access for housing, *government inefficiencies, corruption, and lack of enforcement capacity* often limit their effectiveness (Kalabamu & Lyamuya, 2017). Botswana's phased PPP model is a notable exception, where land servicing responsibilities are transferred to private developers without formal contracts, reducing project delays (Kalabamu & Lyamuya, 2017).

Socio-Cultural Theory and Informal Land Markets

The *Socio-Cultural Theory of Land Markets* provides an understanding of how social norms, cultural traditions, and informal power structures influence land accessibility (Chitengi, 2020; Agheyisi, 2021; Chitengi, 2018). Customary land tenure systems, which dominate many regions in Sub-Saharan Africa, reflect historically embedded land ownership patterns that often restrict formal private-sector-led development (Chitengi, 2020; Agheyisi, 2021).

Key socio-cultural barriers include:

- a) *Gendered land inheritance systems*, where patriarchal traditions exclude women from direct land ownership, limiting their ability to participate in housing projects (Chitengi, 2020; Chitengi, 2018).
- b) *Community resistance to private-sector development*, where local populations view privately driven urban housing as exclusionary or incompatible with traditional landholding structures (Agheyisi, 2021).
- c) *Conflict between traditional and statutory laws*, leading to disputes over urban expansion and land formalization (Afrane & Bin Bujang, 2022).

Adaptive regulatory models are increasingly proposed to reconcile socio-cultural practices with formal urban planning frameworks (Chitengi, 2018). *Customary-community land agreements*, as tested in Lusaka, have demonstrated potential for easing land acquisition challenges for private-sector housing (Chitengi, 2020). However, researchers stress that *land governance reforms must be context-specific*, as direct uproots of Western legal frameworks often fail to align with local socio-cultural conditions (Chitengi, 2018; Afrane & Bin Bujang, 2022).

Integrating Theories for a Holistic Understanding

The complex nature of land accessibility for private-sector-driven housing delivery in developing countries requires an interdisciplinary approach, combining institutional theory, urban land economics, PPP frameworks, and socio-cultural perspectives. While institutional weaknesses remain a fundamental obstacle, land market failures and socio-cultural constraints equally shape private-sector participation in urban housing.

Theoretical insights suggest that successful interventions require comprehensive land governance reforms, market-driven incentives for private-sector engagement, and adaptive policy frameworks that integrate informal and formal land systems.

Studies from Lagos, Nairobi, Lusaka, and Gaborone highlight both challenges and potential solutions, highlighting the need for systemic coordination, financial innovations, and inclusive governance models to improve land access and urban housing production (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Chitengi, 2020; Nzau & Trillo, 2020; Kalabamu & Lyamuya, 2017; Afrane & Bin Bujang, 2022).

Concept of Land Accessibility: Concepts, barriers, and challenges

Understanding the land accessibility

Land accessibility is a critical determinant of housing provision, economic development, and urban sustainability. In the context of private-sector-driven housing delivery in developing countries, *land accessibility* refers to the availability, affordability, legal security, and ease of land acquisition for housing development. However, land accessibility remains constrained by systemic barriers such as legal and regulatory challenges, as well as market dynamics including economic and socio-cultural factors. Addressing these challenges is essential for improving housing supply and urban integration, as seen in various case studies that demonstrate effective policy interventions and partnership models.

Systemic Barriers to Land Accessibility

Legal and regulatory frameworks significantly impact the accessibility of land for private-sector housing development. In many developing countries, land tenure insecurity poses a major obstacle. The complexity of land ownership systems, particularly the coexistence of formal statutory laws and customary land ownership, creates uncertainties for private developers. For instance, in several African cities, statutory registration processes often fail to align with informal or customary tenure systems, leading to disputes and unclear ownership rights that discourage investment (Gbadegesin *et al.*, 2016; Chitengi, 2020; Agheyisi, 2021). Additionally, inefficient land administration systems, characterized by corruption, long processing times, and poor documentation, further hinder land transactions (Thontteh & Omirin, 2021; Afrane & Bin Bujang, 2022). In Nigeria, for example, the Land Use Act of 1978 has been criticized for vesting land in the government, thereby creating bureaucratic bottlenecks that make land acquisition cumbersome for private developers (Ackley *et al.*, 2018; Afrane & Bin Bujang, 2022).

Zoning laws and land-use regulations also contribute to land inaccessibility. Restrictive zoning policies may limit the availability of land for housing, particularly in high-demand

urban areas. Developers often face additional hurdles such as high transaction costs, taxes, and unpredictable regulatory changes that increase the risk of investment (Okoro *et al.*, 2024; Adabre *et al.*, 2021; Emiru, 2014). Recent reforms, including digitalized land registries and GIS mapping systems, have attempted to address these inefficiencies, but implementation remains inconsistent in many regions (Gbadegesin *et al.*, 2016; Emiru *et al.*, 2023).

Market and Socio-Cultural Barriers

Beyond legal and regulatory issues, *market-driven factors* such as land speculation, inadequate financial frameworks, and socio-cultural practices influence land accessibility. *Speculative landholding* often inflates land prices, making it unaffordable for housing development, particularly for middle- and low-income groups.

Studies in Ghana and Nigeria highlight how *informal market forces* drive up land values, forcing developers either to shift toward high-end housing or to delay projects due to unaffordable costs (Gbadegesin *et al.*, 2016; Afrane & Bin Bujang, 2022). Similarly, *inadequate access to financing*, including limited mortgage systems and high-interest credit, constrains private-sector investment. *In cities such as Lagos and Accra*, the absence of structured financial mechanisms forces developers to rely heavily on self-financing, reducing the scalability of private housing projects (Ackley *et al.*, 2018; Musa *et al.*, 2023; Ogundipe *et al.*, 2024).

Socio-cultural factors also play a role in determining land accessibility. Customary land tenure systems, particularly in Africa, remain deeply entrenched in social structures. In many communities, patrilineal inheritance customs restrict women's ability to inherit land, limiting their participation in land markets and housing development (Chitengi, 2020; Chitengi, 2018). Private developers navigating customary land must engage with traditional authorities, which can add layers of negotiation, uncertainty, and informal transaction costs. Additionally, in informal settlements, disputes over land legitimacy and community resistance to private housing projects further complicate accessibility (Nzau & Trillo, 2020; Afrane & Bin Bujang, 2022).

Addressing Challenges through Policy and Partnerships

Several policy reforms and partnership approaches have been proposed and, in some cases, successfully implemented to improve land accessibility for private-sector housing delivery. One of the most effective strategies has been the use of *Public-Private Partnerships (PPPs)*, where governments provide incentives such as land grants, tax exemptions, or infrastructure support to encourage private sector investment (Kalabamu & Lyamuya, 2017).

Botswana's phased land servicing approach, where public authorities handle initial land preparation before transferring it to private developers, provides a unique model for

reducing barriers without formal contractual obligations (Kalabamu & Lyamuya, 2017). Similarly, Kenya's Affordable Housing Program has used public land to attract private developers by guaranteeing off-take agreements, reducing risk and encouraging investment (Nzau & Trillo, 2020).

Another approach involves *land-value capture mechanisms*, which ensure that increases in land value—often arising from public infrastructure development—are reinvested into affordable housing initiatives. *In Nairobi, land value capture has been integrated into slum upgrading initiatives*, allowing private developers to participate in redevelopment projects while maintaining affordability (Nzau & Trillo, 2020). Furthermore, *improvements in land administration systems*, such as digital land registries, have been effective in enhancing transparency and reducing transaction costs in cities like Lagos and Accra (Gbadegesin *et al.*, 2016; Emiru *et al.*, 2023).

Housing and Housing Delivery: Concepts, Challenges, and Approaches

Concepts of Housing and housing delivery

Housing is a fundamental human need, providing safety, stability, and a foundation for social and economic development. The process through which housing is planned, financed, built, and allocated—known as *housing delivery*—determines the ability of individuals and communities to access adequate shelter. In developing countries, the demand for urban housing continues to rise due to rapid urbanization, demographic shifts, and economic changes, yet housing delivery mechanisms often fail to keep pace with this demand (Ackley *et al.*, 2018; Musa *et al.*, 2023; Adabre *et al.*, 2021).

Despite the role of housing in improving living standards, its successful delivery is shaped by multiple factors, including legal and institutional frameworks, market conditions, infrastructure availability, and financial accessibility. While various strategies—including public-sector initiatives, private-sector investment, and community-driven approaches—contribute to housing delivery, systemic barriers frequently limit their effectiveness (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016).

Generally, housing delivery can be classified into three major models:

- a) *Public-Sector Delivery*: Direct government involvement in financing and constructing housing, often aimed at low-income groups (Agyemang & Morrison, 2018).
- b) *Private-Sector Delivery*: Housing provided by commercial developers, typically serving middle- and high-income markets but increasingly targeted through incentives for affordable housing (Ayotamuno & Obinna, 2017; Afrane & Bin Bujang, 2022).
- c) *Public-Private Partnerships (PPPs) and Community-Led Models*: Hybrid approaches where governments provide land or financing while private actors

or cooperatives handle development and allocation (Musa et al., 2023; Kalabamu & Lyamuya, 2017).

The effectiveness of any housing delivery system depends on how well it balances affordability, quality, and accessibility within a given regulatory and economic environment (Ackley *et al.*, 2018; Adabre et al., 2021).

Challenges in Housing Delivery

Despite increased awareness of the need for better housing delivery, numerous challenges persist, particularly in developing countries as follows.

a) Land Accessibility and Regulatory Constraints

One of the most significant barriers to housing delivery is the difficulty of accessing land. In many countries, land tenure insecurity hampers private investment and delays development processes (Gbadegesin *et al.*, 2016; Chitengi, 2020; Agheyisi, 2021). Weak governance structures, inefficient land registration systems, and conflicting legal frameworks between customary and statutory landholding further complicate land supply (Ackley *et al.*, 2018; Emiru et al., 2023). Additionally, restrictive zoning regulations and outdated urban planning models prevent higher-density developments, limiting the potential to expand housing supply efficiently (Ademiluyi & Raji, 2009; Adabre et al., 2021; Afrane & Bin Bujang, 2022).

b) Market Barriers and Affordability Issues

Housing markets in many developing countries suffer from inefficiencies that exacerbate affordability challenges. Land speculation, where investors hold undeveloped land for profit rather than development, drives up prices and reduces land availability for housing (Nzau & Trillo, 2020; Afrane & Bin Bujang, 2022). Additionally, high construction costs, driven by import-dependent building materials and supply chain inefficiencies, make it difficult to scale up affordable housing (Ackley *et al.*, 2018; Ayotamuno & Obinna, 2017). These challenges are exacerbated by a weak financial sector, where mortgage markets are underdeveloped and access to credit for homebuyers remains limited (Adabre et al., 2021; Chitengi, 2020).

c) Infrastructure Deficiencies and Urban Growth Management

Infrastructure availability, including roads, water, electricity, and sanitation, plays a critical role in determining where and how housing is developed. Many cities face chronic shortages of serviced land, making it costly and difficult for developers to construct affordable housing (Thontteh & Omirin, 2021; Kalabamu & Lyamuya, 2017). In some cases, housing projects are built on the urban periphery due to lower land costs, but the lack of adequate transport systems leads to social discriminations and increased commuting burdens (Musa et al., 2023; Ajayi et al., 2016).

d) Social and Cultural Constraints

Housing accessibility is also shaped by socio-cultural factors, particularly exclusionary land ownership traditions. In many customary landholding systems, gender-based restrictions prevent women from inheriting or owning land, reducing their access to housing opportunities (Chitengi, 2020; Chitengi, 2018). Additionally, informal housing markets continue to thrive due to mismatches between formal-sector supply and low-income demand, leading to the proliferation of slum settlements (Nzau & Trillo, 2020; Agheyisi, 2021).

Strategies for Improving Housing Delivery

To address these challenges, governments, private developers, and urban planners must adopt integrated and innovative approaches that improve land access, affordability, financing, and planning.

a) Legal and Institutional Reforms for Land Access

Governments can enhance land accessibility by reforming land tenure systems and simplifying administrative processes for land registration and transfer (Gbadegesin *et al.*, 2016; Emiru *et al.*, 2023). The use of digital land records and GIS-based mapping has successfully reduced corruption and increased transparency in land transactions in some countries (Afrane & Bin Bujang, 2022). Additionally, urban land banking programs, where governments acquire and strategically allocate land for development, have proven effective in some contexts (Kalabamu & Lyamuya, 2017).

b) Market Interventions and Financial Innovations

To bridge affordability gaps, governments can introduce financial mechanisms that support both developers and homebuyers. For instance, tax credits, subsidies, and guaranteed loans can incentivize private developers to participate in the affordable housing segment (Muhammad & Johar, 2018; Afrane & Bin Bujang, 2022). Additionally, expanding housing microfinance and subsidized mortgage schemes can help low- and middle-income households access formal housing (Adabre *et al.*, 2021; Musa *et al.*, 2023).

Land-based financing strategies such as land-value capture (LVC), inclusionary zoning, and rent control policies have successfully improved affordability in cities like Nairobi (Nzau & Trillo, 2020). These mechanisms ensure that private developers contribute to public housing objectives without severely compromising profitability.

c) Infrastructure-Led Housing Strategies

Investment in infrastructure is critical to making urban expansion more sustainable and equitable. Coordinating transport planning with housing development through transit-oriented development (TOD) models ensures lower commuting costs and better access to jobs and services (Musa *et al.*, 2023). Government facilitation of serviced land

provision, through direct investments or PPPs, can reduce the financial burden on private developers and encourage large-scale housing projects (Kalabamu & Lyamuya, 2017).

d) Community and Cooperative Housing Models

In the absence of formal financing, cooperative housing models and microfinance-led incremental housing approaches have demonstrated success in expanding housing options for lower-income households (Chitengi, 2020; Afrane & Bin Bujang, 2022). These models rely on pooled resources, self-help construction, and phased housing development, making land and housing progressively accessible over time.

Lessons from Case Studies

Several urban housing initiatives offer lessons for improving housing delivery, particularly in developing countries:

- a) *Kenya's Affordable Housing Program* utilizes PPPs and land-based incentives to stimulate housing supply, particularly through government-backed off-take agreements (Nzau & Trillo, 2020).
- b) *Nairobi's Land Value Capture Programs* influence private development contributions to invest in affordable housing, demonstrating a scalable approach to financing urban expansion (Nzau & Trillo, 2020).
- c) *Morocco's Cities Without Slums Initiative* integrates slum upgrading with formal land delivery systems to ensure long-term sustainability (Ibem & Aduwo, 2012).
- d) *Botswana's Phased PPP Model* successfully engages private-sector developers in land servicing without requiring large upfront capital investments (Kalabamu & Lyamuya, 2017).

Results and Discussion of the systematic review

This section presents the findings from the literature review, organized according to the study's objectives. The results systematically classify systemic barriers limiting land accessibility for private-sector-driven housing in developing countries, examine market dynamics barriers, evaluate policy responses and institutional strategies, analyse successful case studies, and identify gaps in current research while proposing future research directions.

Relevance of Selected Papers

The systematic review included 26 papers as per table 1. A systematic review is a crucial tool in synthesizing research findings across various studies to provide a comprehensive understanding of a given topic. The analysis of the papers included in this systematic review reveals important understandings regarding their relevance, geographical

distribution, and publication timeline. This essay critically examines the selection of papers used in the review, highlighting key trends, challenges, and areas for improvement.

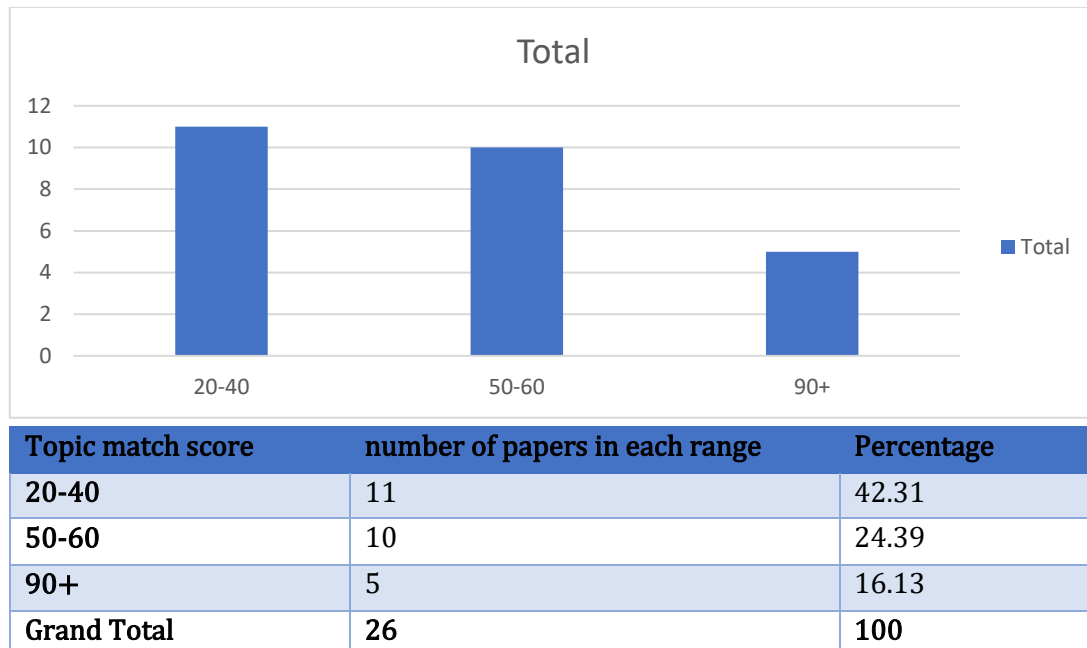


Figure 1: Matching Papers used in a review distribution

The systematic review comprises 26 papers, classified based on their match score with the review topic. The distribution of these scores is as follows:

- 90+ Match Score: 5 papers (19.2%) are highly relevant.
- 70-90 Match Score: 10 papers (38.5%) strongly align with the topic.
- 50-60 Match Score: 4 papers (15.4%) have moderate relevance.
- 20-40 Match Score: 7 papers (26.9%) demonstrate weak alignment.

Further analysis of the relevance of selected papers (Fig.1) provides another perspective on the quality of inclusion. From this classification, 57.7% of the papers are either strongly or highly relevant (70-90 and 90+ scores), which is a positive indicator of selection quality. However, the presence of 42.3% of papers with low to moderate relevance suggests that refinement is needed to ensure a more targeted selection of research studies.

While the review includes a substantial number of highly relevant papers, several issues remain:

- a) *Selection Bias*: The dominance of research from Nigeria and Ghana suggests that other regions may not be adequately represented. Expanding the geographical scope of literature searches could help mitigate this imbalance.
- b) *Relevance Issues*: The presence of a significant number of papers with low match scores indicates the need for a more refined selection process, perhaps through stricter inclusion criteria.
- c) *Temporal Distribution*: While the review includes recent papers, a higher proportion of studies from 2021-2025 would ensure that the findings remain up to date with evolving trends.

Table 1: 26 papers used in the systematic review

S/N	Topic Match Score	Title	Country	Year	Authors	Link
1	95.3	Barriers to Housing Development in Lagos Fringe Areas: A Developers Perspective	Nigeria	2021	E. Thontteh and M. Omirin	https://doi.org/10.15641/jarer.v6i1.955
2	94.8	The risks of private sector investment in affordable housing development: An Afrocentric perspective	Africa	2024	Chioma Okoro, Abel Olaleye, Oluwatobi Owojori	https://systems.enpress-publisher.com/index.php/jipd/article/view/2691/2013
3	93.4	An Investigation of the Role of Private Property Developers in Provision of Housing in Gaborone, Botswana	Botswana	2018	Kampamba Johnson, ..., and Kelapile Thatayaone	https://www.semanticscholar.org/paper/9d6a70fba567575b14b549f55b3db6f15a9368a5
4	92.6	Sustainable Housing Delivery In Cities By Private Developer: A Case Of Lagos, Nigeria	Nigeria	2020	Z. T. Jagun, ..., and A. Adediran	https://www.semanticscholar.org/paper/ba22f3b2d4ec33518ee274ef2ed8b93014b87cf4
5	92.3	Factors Affecting the Shortage and or Provision of Sustainable Affordable Housing in Developing Countries - A Case-Study of Cross River State, Nigeria	Nigeria	2018	A. Ackley, ..., and E. Atamewan	https://doi.org/10.5755/I01.SACE.22.1.20573
6	86.9	Land Accessibility Factors in Urban Housing Provision in Nigeria Cities: Case of Lagos	Nigeria	2016	J. Gbadegesin, ..., and P. Boelhouwer	https://www.semanticscholar.org/paper/0f79fac7b81b2b48e5af545d346b04025f7bc42
7	84	Private Developers Perceived Challenges Regarding Private Estate Housing Production in Greater Port Harcourt: Nigeria	Nigeria	2017	A. Ayotamuno and V. Obinna	https://doi.org/10.9790/2402-1102010105
8	75.5	Modeling relationship between success factors (policies) and critical success criteria (goals) for sustainable housing in developing countries	Ghana	2021	Adabre, M. A., Chan, A. P. C., & Edwards, D. J.	https://doi.org/10.1080/15623599.2021.1997409
9	71.1	Providing access to land for low-income groups in sub-Saharan African cities: using a partnership model and good governance principles to improve customary land allocation in Lusaka, Zambia	Zambia	2020	Howard S. Chitengi	https://doi.org/10.1080/19463138.2020.1728763

S/N	Topic Match Score	Title	Country	Year	Authors	Link
10	69.8	Critical Success Factors for Affordable Housing Projects in Nigeria	Nigeria	2023	M. M. Musa, ..., and Auwalu Sani Shehu	https://doi.org/10.1111/3/intrest.v17n2.310
11	67.5	Recognising the barriers to securing affordable housing through the land use planning system in Sub-Saharan Africa: A perspective from Ghana	Ghana	2018	F. Agyemang and N. Morrison	https://doi.org/10.1177/0042098017724092
12	67.3	Affordable Housing Provision in Informal Settlements through Land Value Capture and Inclusionary Housing	Kenya	2020	B. Nzau and C. Trillo	https://doi.org/10.3390/su12155975
13	65.3	Public and Private Developers as Agents in Urban Housing Delivery in Sub-Saharan Africa : the Situation in Lagos State Israel	Nigeria	2009	A. Ademiluyi and B. Raji	https://www.semanticscholar.org/paper/fc66e3d1661f06d24bf1d2276f21a0500a7cea75
14	64.6	ANALYSIS OF THE CONSTRAINTS TO HOUSING DEVELOPMENT IN MINNA URBAN	Nigeria	2021	Abbas I. Sule	https://www.semanticscholar.org/paper/2466461f34eb0fb14c746d55686fc7e516b4b35a
15	64.4	Assessing critical risk factors (CRFs) to sustainable housing: The perspective of a sub-Saharan African country	Ghana	2021	Michael Atafo Adabre a, Albert P.C. Chan a, David J. Edwards b, Emmanuel Adinyira c	https://doi.org/10.1016/j.jobbe.2021.102385
16	49.2	An Assessment of Public-Private-Partnerships in Land Servicing and Housing Delivery: The Case Study of Gaborone, Botswana	Botswana	2017	F. Kalabamu and Paul K. Lyamuya	https://doi.org/10.4236/CUS.2017.54029
17	48.3	Access to Land for Sustainable National Development: Land Delivery Channels and Tenure Security Institutions in Benin City, Nigeria	Nigeria	2021	J. E. Agheyisi	https://doi.org/10.36108/ijss/1202.91.0110
18	44.1	Exploring institutional capacity of urban land delivery and administration for housing development in Bahir Dar, Ethiopia: Institutional analysis	Ethiopia	2023	M. Emiru, ..., and Teshome Taffa Dadi	https://doi.org/10.1080/23311886.2023.2278208
19	43.8	Exploring inhibiting factors to affordable housing provision in Lagos metropolitan city, Nigeria	Nigeria	2024	K. Ogundipe, ..., and C. Aigbavboa	https://doi.org/10.3389/fbuil.2024.1408776
20	39.2	Public-Private Partnerships (PPPs) in UrbanHousing in Nigeria: Evidence from Ogun State	Nigeria	2012	E. Ibem and B. Aduwo	https://www.semanticscholar.org/paper/e26faf18080ddae3b1fb6ee09e297322463ca917
21	39	Institutional capacity as a barrier to deliver urban land for residential housing development in Ethiopia: The case of Amhara National Regional State Bahir Dar City	Ethiopia	2022	M. Emiru	https://www.semanticscholar.org/paper/cc90b46b123db2783dff8a1b8c70c528b60c76ae
22	30.5	Regulations and housing informality in African cities: appropriating regulatory frameworks to factors that influence resilience	Africa	2018	Howard S. Chitengi	https://doi.org/10.1080/08882746.2018.1453721
23	23.3	Critical success factors of public-private partnership projects: a comparative analysis of the housing sector between Malaysia and Nigeria	Nigeria	2019	Z. Muhammad and F. Johar	https://doi.org/10.1080/15623599.2017.1423163

S/N	Topic Match Score	Title	Country	Year	Authors	Link
24	22.7	Institutional Arrangement of Land Administration and Legal Frameworks for Providing Urban Land to Housing Cooperatives in Ethiopia: Evidence from Bahir Dar City	Ethiopia	2024	Mitiku Alemayehu Emiru	https://doi.org/10.22158/assc.v6n3p26
25	21.6	STRATEGIES FOR HOUSING AFFORDABILITY IN NIGERIA	Nigeria	2016	O. Ajayi, ..., and T. Osunsanmi	https://doi.org/10.36615/ICPMI.V6ISUPPLEMEN.T.114
26	20.3	An Examination of Private Real Estate Developers' Perspectives on Effectiveness of Government Support to the Ghanaian Housing Industry	Ghana	2022	Ebenezer Afrane and Ahmad Ariffian Bin Bujang	https://doi.org/10.18178/ijssh.2022.v12.1068

Distribution of Papers per country

The review also analyzes the geographical spread of the selected studies, covering multiple countries (fig. 2 & tab. 2). The distribution is as follows: *Nigeria* contributes the highest number of papers (9), accounting for 34.62% of the total; *Ghana and Nigeria (separately)* each provide 4 papers (15.38% each); Ethiopia follows with 3 papers (11.54%), while Botswana, Zambia, and Kenya each contribute 1 paper (3.85%); and 2 papers focus on multiple cities, representing 7.69% of the total.

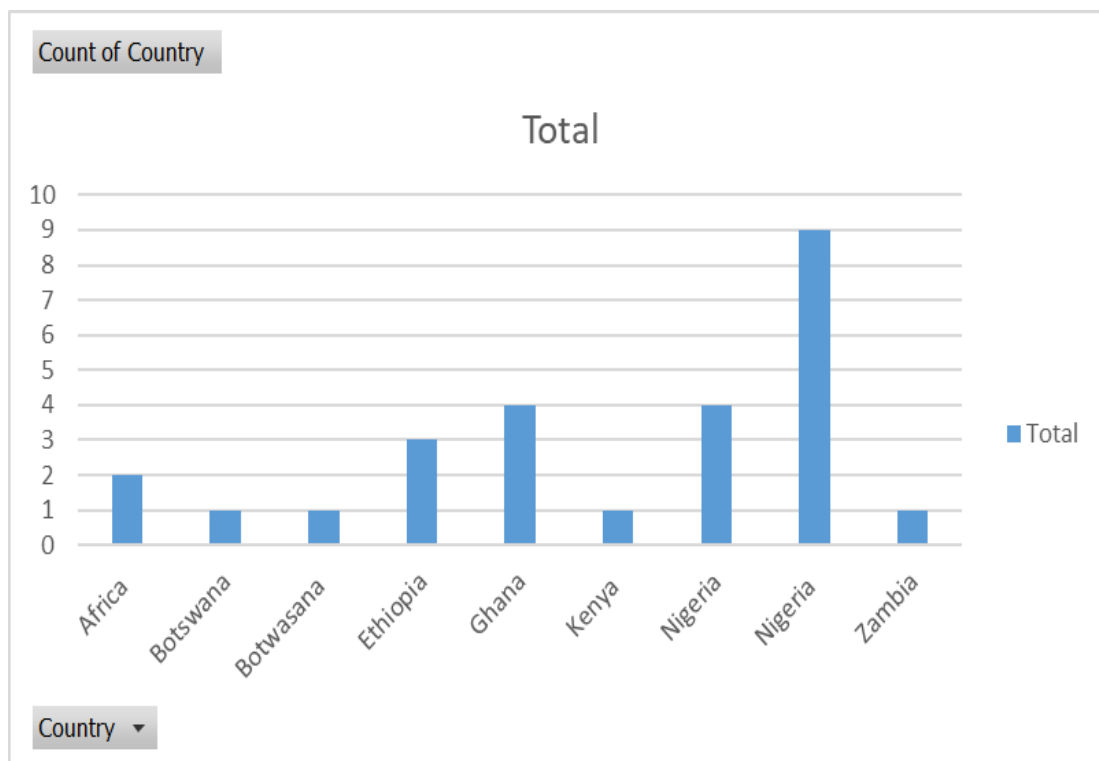


Figure 2: Papers used in a review per country distributions

Table 2: Distribution of Papers per country

Name of the country	No. of papers per Country	Percentage
More than one City	2	7.69
Botswana	1	3.85
Botwasana	1	3.85
Ethiopia	3	11.54
Ghana	4	15.38
Kenya	1	3.85
Nigeria	4	15.38
Nigeria	9	34.62
Zambia	1	3.85
Grand Total	26	100

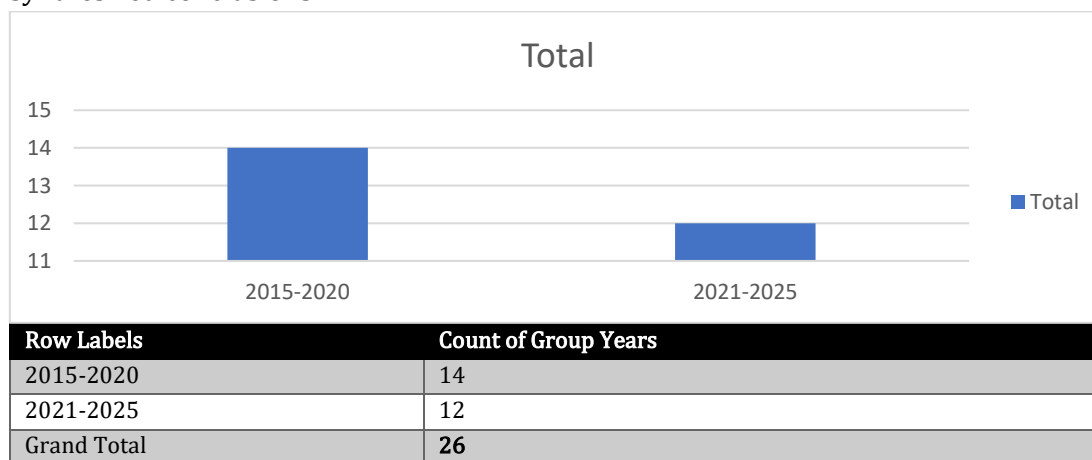
As per figure 2 and table 2, the distribution shows that research in certain countries, particularly Nigeria and Ghana, is more prominently represented in the review. However, other regions remain underrepresented, which may indicate a geographical bias or limited availability of relevant studies in certain locations.

Publication Year Analysis

The review categorizes the selected papers based on their year of publication (fig.3) as indicated below:

- 2015-2020: 14 papers were published during this period.
- 2021-2025: 12 papers belong to this more recent period.

While there is a fairly even distribution between the two periods, the predominance of earlier studies (2015-2020) suggests that older research is still heavily referenced. The presence of recent papers (2021-2025) indicates that the systematic review incorporates up-to-date findings, which enhances the relevance and applicability of the synthesized conclusions.

**Figure 3:** Papers used in a review per year of publication distributions

This analysis highlights the strengths and weaknesses of the paper selection process in the systematic review. While the majority of papers are well-aligned with the research topic, the presence of weaker matches and geographical imbalances suggests areas for improvement. By refining selection criteria, incorporating more diverse geographical perspectives, and emphasizing recent publications, future systematic reviews can enhance their credibility and impact.

Systemic Barriers to Land Accessibility for Private-Sector Housing Delivery

Systemic barriers are from legal, regulatory, and institutional constraints that affect land acquisition, titling, and development processes. These barriers remain central restrictions to private-sector involvement in affordable housing delivery, particularly in rapidly urbanizing regions.

a) Land Tenure Insecurity and Legal Ambiguities

A primary obstacle to private-sector-driven housing is *land tenure insecurity*, which arises from overlapping statutory and customary property rights systems (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021; Agheyisi, 2021). In many African countries, customary tenure systems govern vast parcels of land (Chitengi, 2020), yet these systems often lack the security and formal documentation required to facilitate private-sector investment. Developers are reluctant to engage in housing projects in areas where ownership disputes, unclear boundaries, or expropriation risks exist (Nzau & Trillo, 2020; Chitengi, 2018).

For example, in *Nigeria*, the 1978 Land Use Act vests land in state governments, creating blocks in land allocation and making it difficult for private developers to secure tenure security without political connections or lengthy bureaucratic processes (Ackley *et al.*, 2018; Gbadegesin *et al.*, 2016). Similarly, in *Ghana*, customary landowners retain strong control over land, often leading to fragmented land ownership patterns that complicate formal titling and development (Agyemang & Morrison, 2018; Afrane & Bin Bujang, 2022).

b) Bureaucratic Inefficiencies and Regulatory Bottlenecks

Many studies highlight *regulatory inefficiencies*—such as slow land registration processes, high transaction costs, and opaque administrative structures—as critical preventions to private-sector housing efforts (Thontteh & Omirin, 2021; Okoro *et al.*, 2024; Emiru *et al.*, 2023). Developers frequently encounter delays in land documentation, construction permitting, and rezoning processes, all of which increase project timelines and costs.

For instance, in *Ethiopia*, weak institutional capacity—manifested in poor coordination between urban land authorities—leads to inconsistent land allocation decisions (Emiru, 2022; Emiru, 2014). In *Botswana*, legal frameworks are more robust, but difficulties in

acquiring serviced land continue to restrict housing expansion (Kalabamu & Lyamuya, 2017). Studies indicate that the digitalization of land registries and systematic reforms in land-use governance can mitigate these inefficiencies (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021).

c) *Infrastructure Deficits and Land Access Constraints*

Even when land is available, *its lack of essential infrastructure*—such as roads, water, electricity, and sewage systems—prevents private developers from undertaking large-scale projects (Johnson *et al.*, 2018; Ibem & Aduwo, 2012). Without sufficient public investment in basic infrastructure, private developers must bear excessive costs for site servicing, making projects financially unviable, particularly for low- and middle-income housing (Thontteh & Omirin, 2021; Ademiluyi & Raji, 2009; Ackley *et al.*, 2018).

In *Gaborone* and *Lagos*, developers cite *insufficiently serviced land* as a fundamental impediment to affordable housing delivery. Governments often fail to pre-emptively invest in infrastructure before releasing land to private developers, forcing real estate investors to seek more profitable but exclusionary high-income housing projects (Johnson *et al.*, 2018; Afrane & Bin Bujang, 2022).

Market Dynamics Barriers to Land Accessibility

Market-driven obstacles stem from economic, financial, and social conditions that shape private-sector investment decisions. These include speculative land practices, limited mortgage financing, and socio-cultural barriers.

a) *Speculative Land Markets and Price Inflation*

Across many developing countries, land prices are severely overstated due to real estate speculation, which restricts accessibility for private-sector affordable housing projects (Gbadegesin *et al.*, 2016; Nzau & Trillo, 2020; Ogundipe *et al.*, 2024). In cities like *Accra* and *Lagos*, increase in land value—often driven by speculative investors and land hoarding—price out developers targeting middle- and low-income buyers (Afrane & Bin Bujang, 2022).

Speculation is exacerbated by insecure land tenure, as uncertainty in ownership often encourages landowners to withhold land from development, anticipating higher future prices (Ackley *et al.*, 2018). This dynamic contributes to *urban sprawl*, forcing private developers to seek land in peripheral areas with lower costs but weaker infrastructure connectivity (Sule, 2021).

b) *Financial Barriers: Limited Credit and High Borrowing Costs*

Private developers in *Nigeria* (Thontteh & Omirin, 2021; Ackley *et al.*, 2018), *Ghana* (Adabre *et al.*, 2021), and *Kenya* (Nzau & Trillo, 2020) face severe funding constraints due to underdeveloped mortgage markets, high-interest rates, and difficulty in accessing affordable construction financing. Without sufficient long-term financing instruments,

developers tend to prioritize high-margin projects for upper-income groups rather than affordable housing for lower-income households (Ayotamuno & Obinna, 2017; Musa *et al.*, 2023).

Public-private financial instruments such as tax incentives or subsidized lending have been suggested as possible solutions, but implementation remains inconsistent (Muhammad & Johar, 2018; Afrane & Bin Bujang, 2022).

c) Socio-Cultural Practices and Landholding Norms

Socio-cultural factors—such as patrilineal inheritance systems and communal landholding traditions—further influence urban land accessibility (Chitengi, 2020; Chitengi, 2018). In *many African contexts*, male-dominated land allocation systems restrict women's ability to secure or develop property, limiting their participation in the private housing market as both developers and buyers (Chitengi, 2020). Developers also face *resistance from local communities and informal settlement occupants*, who fear displacement or loss of customary access rights (Nzau & Trillo, 2020).

Policy Responses and Institutional Strategies

Governments and international agencies have introduced various legal and institutional reforms to address systemic and market barriers. These include land registration modernization, public-private housing partnerships, and financial incentives.

a) Land Reform and Regulatory Improvements

Efforts to improve *land registration systems* and streamline bureaucratic processes have shown promise in countries like *Rwanda*, where land reforms dramatically increased formal land tenure (Gbadegesin *et al.*, 2016). Nigeria's *land digitization initiatives* and Ethiopia's moves toward transparent land administration demonstrate emerging improvements (Emiru *et al.*, 2023; Emiru, 2022).

b) Public-Private Partnerships (PPPs) and Incentives

The *Kenyan model* of using public land to incentivize private investment in affordable housing has been relatively successful (Nzau & Trillo, 2020). Similarly, Botswana's *phased PPP approach* in land servicing—where the government prepares land before transferring it to private-sector actors—offers a replicable model (Kalabamu & Lyamuya, 2017). PPP frameworks, when well-designed, encourage private investment while ensuring social objectives are met (Ibem & Aduwo, 2012; Muhammad & Johar, 2018), though success depends on transparent governance and equitable risk-sharing (Afrane & Bin Bujang, 2022).

c) Slum Upgrading and Land Value Capture (Kenya)

In *Nairobi's slum redevelopment projects*, land-value capture mechanisms have allowed developers to participate in upgrading informal settlements while securing project

viability (Nzau & Trillo, 2020). This shows how formalizing land rights and offering incentives can integrate informal land markets into structured urban planning.

d) Public Land Utilization for Private Housing (Kenya Affordable Housing Program)

Kenya provided *long-term land leases* to private developers under its Affordable Housing Program, reducing upfront land acquisition costs and ensuring broad affordability (Nzau & Trillo, 2020).

Research Gaps and Future Directions

a) Need for Cross-Comparative Studies on Private Sector Participation

Most studies focus on single-city or national-level analyses (Thontteh & Omirin, 2021; Chitengi, 2020; Nzau & Trillo, 2020), but comparative studies across multiple African or Asian cities are needed to identify scalable success models (Kalabamu & Lyamuya, 2017).

b) Weak Empirical Evidence on Socio-Cultural Market Barriers

Studies acknowledge socio-cultural challenges (such as gendered land rights) but often lack empirical data or quantifiable impacts (Chitengi, 2020; Chitengi, 2018).

c) Scaling of Digital Land Registration Systems

While reforms such as GIS land registries have been introduced in Rwanda and Ghana, more systematic evaluations of their impact on private-sector housing are needed (Gbadegesin *et al.*, 2016; Emiru *et al.*, 2023).

Conclusion

The findings of this review demonstrate that systemic and market barriers significantly hinder land accessibility for private-sector-driven housing delivery in urban areas of developing countries. Systemic barriers, including *land tenure insecurity, bureaucratic inefficiencies, and inadequate land-use planning*, create uncertainty and discourage private investment (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021; Agheyisi, 2021). Market dynamics, such as *speculative land pricing, limited mortgage financing, and socio-cultural restrictions*, further constrain efforts to provide affordable housing through private-sector participation (Thontteh & Omirin, 2021; Nzau & Trillo, 2020; Ogundipe *et al.*, 2024).

Successful policy responses have emerged, including *land registration reforms* (Gbadegesin *et al.*, 2016; Adabre *et al.*, 2021), *innovative financing mechanisms* (Nzau & Trillo, 2020), and *public-private partnerships* (Kalabamu & Lyamuya, 2017; Ibem & Aduwo, 2012), yet their implementation often remains fragmented and context-dependent. Case studies such as *Nairobi's land-value capture initiatives* (Nzau & Trillo, 2020) and *Kenya's Affordable Housing Program* (Nzau & Trillo, 2020) reveal effective strategies but also highlight gaps in scaling and enforcement.

Addressing these challenges requires a holistic approach that *integrates legal, institutional, financial, and socio-cultural reforms*. The persistence of land accessibility barriers emphasizes the need for *strong governance, predictable regulatory environments, and financial instruments that de-risk private-sector participation*, ensuring scalable and sustainable solutions across diverse urban contexts (Thontteh & Omirin, 2021; Gbadegesin *et al.*, 2016; Nzau & Trillo, 2020; Kalabamu & Lyamuya, 2017; Afrane & Bin Bujang, 2022).

Recommendations

Based on the findings of this systematic review, the following recommendations are provided.

a) *Strengthening Legal and Institutional Frameworks for Land Governance*

- (i) Adopt clear legal frameworks to harmonize *statutory and customary land rights*, ensuring tenure security for both private developers and local communities (Gbadegesin *et al.*, 2016; Chitengi, 2020; Agheyisi, 2021). Special attention should be given to formalizing *customary land holdings* through digital cadastral systems (Emiru *et al.*, 2023).
- (ii) Governments must streamline *land registration processes, reduce bureaucratic bottlenecks, and enhance transparency in land transactions*. The *digitization of land records and GIS-based land registries* has shown success in improving efficiency (Adabre *et al.*, 2021; Emiru *et al.*, 2023).
- (iii) Urban development agencies, land registries, and municipal governments should *improve coordination* to prevent conflicting regulations and delay in land allocation (Emiru, 2022; Emiru, 2014).

b) *Curbing Speculation and Improving Financing for Affordable Housing*

- (i) Implement *progressive land taxation and land banking policies* to prevent speculative practices that inflate land prices in urban centers (Gbadegesin *et al.*, 2016; Afrane & Bin Bujang, 2022).
- (ii) *Develop long-term mortgage markets and alternative financing schemes, such as public-private infrastructure funds and microfinance solutions*, to support housing finance accessibility for both developers and end-users (Ackley *et al.*, 2018; Ayotamuno & Obinna, 2017; Nzau & Trillo, 2020; Afrane & Bin Bujang, 2022).
- (iii) *Provide tax breaks, density bonuses, and targeted subsidies* to encourage private developers to construct affordable housing instead of focusing solely on high-margin projects for upper-income groups (Adabre *et al.*, 2021; Ademiluyi & Raji, 2009; Musa *et al.*, 2023; Kalabamu & Lyamuya, 2017).

c) Using Public-Private Partnerships (PPPs) for Scalable Housing Development

- (i) Governments should develop PPP models where *public land is made available to private developers under long-term leasing agreements*, reducing upfront land acquisition costs (Nzau & Trillo, 2020; Ibem & Aduwo, 2012).
- (ii) PPPs must integrate *land-use planning with transit infrastructure*, following the success of integrated planning in Kenya (Nzau & Trillo, 2020).

d) Addressing Socio-Cultural and Equity Barriers in Land Access

- (i) Governments should implement legal reforms to promote *inclusive land ownership rights for women and marginalized groups*, addressing gender inequalities in land inheritance and tenure security (Jagun *et al.*, 2020; Chitengi, 2020; Chitengi, 2018).
- (ii) Engaging *local communities* in housing development decisions can mitigate *social resistance, informal settlements expansion, and land disputes* (Chitengi, 2020; Nzau & Trillo, 2020).

e) Advancing Research and Data-Driven Policy Innovations

- (i) Future research should focus on *cross-regional case studies*, identifying which policy interventions are replicable across different urban contexts (Nzau & Trillo, 2020; Kalabamu & Lyamuya, 2017; Muhammad & Johar, 2018).
- (ii) More empirical research is needed to *quantify the impact of socio-cultural barriers*, such as *gender bias in land ownership, effects of informal systems on private-sector participation, and land-use conflicts* (Chitengi, 2020; Chitengi, 2018).
- (iii) Governments must invest in *real-time land market data* to track land price fluctuations, speculate-driven distortions, and infrastructure impacts on private-sector land accessibility (Gbadegesin *et al.*, 2016; Ogundipe *et al.*, 2024).

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