



Certificate of Occupancy Bureaucracy and Private Investment in Affordable Housing in Nigeria

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ABSTRACT

This study examines the relationship between the Land Use Act and sustainable housing development in Warri Metropolis, Delta State, Nigeria, with particular emphasis on bureaucratic processes involved in obtaining a Certificate of Occupancy (C of O). Land remains a critical resource for human development, and its administration significantly influences housing delivery, especially in rapidly urbanising areas. Despite the intention of the Land Use Act of 1978 to promote equitable access to land, its implementation has been associated with procedural delays, high transaction costs, and administrative bottlenecks that affect private sector participation in housing development. The study adopted a descriptive research design, utilising primary data collected through structured questionnaires administered to 150 respondents within the study area. Data generated were analysed using descriptive statistics and the Pearson Product Moment Correlation (PPMC) to test the stated hypothesis. Findings revealed a strong positive relationship ($r=0.826$) between bureaucratic processes in obtaining a Certificate of Occupancy and private sector housing development. However, the relationship was not significant at $P=0.211$ at the 0.05 level of confidence. This suggests that while bureaucratic processes are closely associated with housing development, their impact may not be sufficiently strong to be generalised across the population. It is therefore concluded that bureaucratic inefficiencies in land administration pose challenges to sustainable housing development in Warri Metropolis. The Study recommends policy reforms aimed at simplifying land acquisition procedures, reducing delays in the issuance of Certificates of Occupancy, and enhancing transparency in land administration systems. These measures are essential for encouraging private sector investment and improving access to affordable housing.

Keywords: Land Use Act, Sustainable Housing, Bureaucratic Processes, Certificate of Occupancy, Housing Development, Warri Metropolis.

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I. Introduction

Land is fundamentally understood as the solid part of the Earth's surface; however, its scope extends far beyond this simple definition. It encompasses a wide range of natural resources, including water bodies, the biosphere, as well as the lower layer of the atmosphere known as the troposphere (Biology Libre Texts, 2021). Additionally, land includes the physical outcomes of human activities such as agriculture and architectural developments (Betts, 2025). As such, land represents a critical component of both natural ecosystems and human civilisation, serving as the foundation upon which societies develop and thrive.

Scholars have emphasised the centrality of land in human development and survival. According to Lanus and Olufemi (2016), land serves as the basis for all forms of physical development and is indispensable for shelter, food production, infrastructure provision, and the establishment of institutions that support modern communities. Similarly, Ukaejiofor (2019) posits that land lies at the core of social, political, and economic life in most African countries, functioning as a key driver of economic growth and a primary source of livelihood, especially in rural areas. Despite its importance, access to and control of land are often regulated by legal frameworks such as the Land Use Act, which significantly influences land ownership and utilisation.

Housing, as a direct product of land use, plays a vital role in human society due to its profound social and economic implications. It affects critical aspects of life, including health, education, environmental quality, and overall well-being (Mantell, 2025). In many developing countries, governments have increasingly prioritised housing development; however, the provision of adequate housing remains a major challenge. This problem is particularly severe in urban centres, where rapid urbanisation, driven by rural-urban migration and population growth, has led to housing shortages, deteriorating infrastructure, and poor living conditions (Auchazi, 2025).

In Nigeria, the housing sector is significantly influenced by legal and institutional frameworks, most notably the Land Use Act of 1978. This Act was introduced to centralise land ownership and management under state governments, to promote equitable land distribution and simplify land administration. While the policy was well-intentioned, its implementation has created several challenges, including bureaucratic delays in land acquisition, difficulties in obtaining Certificates of Occupancy, and increased costs of land transactions (Daniel, 2014; Uchegbu, 2021). These challenges have had far-reaching implications for housing development, particularly in rapidly growing urban areas.

Cities such as Warri in Delta State exemplify the complexities associated with land use and housing development in Nigeria. As an important oil and commercial hub, Warri has experienced significant population growth, leading to increased demand for housing. However, the centralised land management system under the Land Use Act has often resulted in administrative inefficiencies, land disputes, and investment uncertainties. These issues discourage private sector participation in housing development and contribute to the shortage of affordable housing, especially for low-income earners (Akinwale, 2020; Ayoade, 2023).

Furthermore, sustainable housing development in Nigeria is hindered by a combination of legal, economic, and infrastructural challenges. High land acquisition costs, inadequate infrastructure, weak urban planning systems, and limited community participation have exacerbated the housing deficit. Although the Land Use Act was designed to support national development, its practical limitations have constrained its effectiveness in promoting sustainable housing. Consequently, there is a growing need for policy reforms, improved planning strategies, and collaborative efforts among stakeholders to create a more enabling environment for housing development. It is within this context that this study examines the relationship between the Land Use Act and sustainable housing development in Warri Metropolis, with a view to addressing existing gaps in knowledge and policy implementation.

Research Question

1. What is the relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri?

Research Hypothesis

2. There is no significant relationship between bureaucratic processes in obtaining a Certificate of Occupancy and private sector housing development in Warri.

II. Review of Conceptual and Theoretical Issues

The Concept of Land

From time immemorial, through the agrarian era to the period of industrial development, land has remained one of the most valuable resources in human existence and societal advancement. It is widely regarded as a primary source of wealth and the foundation upon which all other forms of property and development are built. Virtually all basic human needs—such as food, shelter, and economic activities are directly or indirectly dependent on land. Given its importance, individuals and societies have continually sought to acquire and control land for various purposes. Consequently, governments, both during and after the colonial period in Nigeria, enacted laws to regulate land ownership, access, and utilisation to promote equitable distribution and ensure its effective use for development (Lasun& Olufemi, 2016).

In its physical sense, land refers to the solid, dry surface of the Earth that is not covered by water. It constitutes approximately 29.2 percent of the Earth's surface, encompassing continents and islands. This surface is largely covered by regolith—a layer composed of soil, rock, and minerals that support plant, animal, and human life. Land also plays a crucial role in global ecological systems, including the carbon, nitrogen, and water

cycles. A significant portion of land is utilised for agriculture, forestry, and other human activities, while other parts consist of deserts, grasslands, and ice-covered regions (Nijman et al., 2017).

The physical characteristics of land vary widely across the globe, ranging from mountains and plateaus to plains, deserts, and glaciers. These landforms are shaped over millions of years through geological processes such as plate tectonics, erosion, and sedimentation. Natural forces like rivers and streams continuously modify the landscape by transporting sediments and replenishing groundwater. In colder regions, accumulated snow may transform into glaciers over time, exerting pressure on the Earth's crust. Climatic factors also influence land distribution and usage, with some regions experiencing arid conditions due to high evaporation rates relative to precipitation (Sahney et al., 2020).

Beyond its physical definition, land also encompasses the natural resources and environmental systems it supports, including water bodies, vegetation, and the biosphere. Human activities such as agriculture, urban development, and infrastructure construction further extend the meaning of land. As noted by Pinch (2022), land forms the basis of human survival and economic activity, providing essential resources for sustenance and development. In recent times, there has been increasing global attention on sustainable land management practices aimed at preserving biodiversity, restoring degraded ecosystems, and mitigating the effects of climate change.

Concept of Housing

Housing is one of the three fundamental needs of mankind, alongside food and clothing, and is essential for human survival and well-being. Beyond providing shelter, adequate housing plays a crucial role in promoting physical and mental health, enhancing social stability, and improving individual productivity. It also serves as a key indicator of a person's standard of living and social status. Housing, whether in single or multiple units, forms a significant part of the physical structure of a community. At the same time, the human and family life within a house reflects the social and cultural vitality of a society. Thus, housing is not only a physical asset but also a social and economic resource.

In Nigeria, however, the housing sector is characterised by a persistent crisis, both in quantitative and qualitative terms. Many urban areas face severe housing shortages, leading to overcrowding, poor sanitation, inadequate infrastructure, and disorganised settlement patterns. These conditions create unhealthy and uncomfortable living environments for a large proportion of the population.

One of the major spatial consequences of this housing deficit is the rapid growth of slums and informal settlements, particularly in metropolitan suburbs. These areas are often marked by high population density, lack of basic services, and substandard living conditions. Therefore, public housing provision is not only a social and environmental necessity but also a political and economic strategy for promoting social stability, reducing inequality, and supporting sustainable national development.

Concept of Sustainable Housing Development

Sustainable housing development refers to the planning, design, construction, and maintenance of housing in ways that minimise environmental impact, promote social equity, and ensure economic viability (World Commission on Environment and Development, 1987). It emphasises the creation of housing systems that are inclusive, affordable, resilient, and environmentally responsible. According to UN-Habitat (2023), sustainable housing goes beyond the mere construction of buildings. It involves ensuring access to essential services, promoting human rights, and integrating housing into broader urban development strategies. It also focuses on improving well-being, reducing inequality, and addressing environmental challenges such as climate change through efficient resource use (Habitat for Humanity International, 2022).

Economic and Social Dimensions

Sustainable housing development addresses issues of affordability, accessibility, and social inclusion, particularly for low-income and marginalised groups. Housing is closely linked to other aspects of human development, including employment, education, and health. Organisations such as the UN Environment Programme (2021) and UN-Habitat (2023) emphasise that housing policies must aim to reduce inequality and improve access to decent living conditions. Collaborative efforts among governments, private sector actors, and communities are essential to achieving inclusive housing development (UN-Habitat, 2023).

Environmental Considerations

A key component of sustainable housing is environmental responsibility. This includes the use of energy-efficient designs, sustainable building materials, and renewable energy sources. Resource-efficient housing reduces carbon emissions and lowers long-term costs while promoting environmental sustainability (UN Environment Programme, 2021). Green building practices and eco-friendly urban planning are essential for achieving sustainable housing goals. These approaches help create resilient communities capable of adapting to environmental changes. Effective sustainable housing development requires strong institutional frameworks and

supportive government policies. Housing must be integrated into national and urban development plans to ensure long-term sustainability.

The “Housing at the Centre” approach advocated by UN-Habitat (2023) highlights the importance of placing housing at the core of urban policy. This approach encourages systemic reforms, cross-sector collaboration, and coordinated planning to improve housing delivery (UN-Habitat, 2023).

Challenges and Innovative Solutions: Despite its importance, sustainable housing development faces several challenges, including land tenure insecurity, high costs, urban sprawl, and inadequate infrastructure. To address these issues, innovative strategies such as slum upgrading, community-led housing initiatives and sustainable construction technologies have been introduced. Programmes like the Cities Alliance initiative demonstrate how integrated housing strategies can improve living conditions while promoting long-term urban transformation (Habitat for Humanity International, 2022; UN-Habitat, 2023).

Bureaucratic Processes and their Impact on Affordable Housing Investment

Bureaucratic inefficiencies, particularly in land administration, significantly hinder affordable housing development in Nigeria. One major challenge is the delay in obtaining the Certificate of Occupancy (C of O), a legal document that confirms land ownership. The process of acquiring a C of O is often lengthy, complex, and expensive, involving multiple approvals and administrative procedures. These delays increase project costs and discourage private sector investment in affordable housing (UN-Habitat, 2023). As a result, developers face higher financial risks and longer project timelines. These additional costs are often transferred to homebuyers, making housing less affordable for the average citizen (Central Bank of Nigeria, 2019; UN-Habitat, 2023).

Furthermore, difficulties in land title acquisition limit access to financing, as financial institutions require clear ownership documentation before granting loans. This situation particularly affects small and medium-scale developers who lack the resources to navigate complex bureaucratic systems.

Consequently, many developers shift their focus to high-end housing projects, which offer higher returns, thereby worsening the shortage of affordable housing (Central Bank of Nigeria, 2019).

To encourage investment in affordable housing, it is essential to reform land administration systems. Simplifying the process of obtaining C of O, reducing associated costs, and improving transparency can significantly enhance efficiency (Urban Institute, 2024; UN-Habitat, 2023). Adopting digital land administration systems can streamline application procedures, reduce delays, and minimise human interference. While some Nigerian states have introduced e-governance initiatives, wider implementation is needed across the country (Central Bank of Nigeria, 2019; UN-Habitat, 2023). Bureaucratic inefficiencies have far-reaching social and economic consequences. Limited investment in affordable housing contributes to overcrowding and the expansion of informal settlements, undermining sustainable urban development (Urban Institute, 2024; UN-Habitat, 2023). Addressing these administrative barriers is crucial for improving housing accessibility, promoting inclusive growth, and achieving long-term urban sustainability.

Theoretical Framework

This study adopts the Institutional Theory to explain the relationship between the Land Use Act (LUA) and sustainable housing development in Nigeria. The theory provides a suitable framework for understanding how legal, political, and administrative structures influence land access, housing delivery, and investment decisions.

The Land Use Act of 1978 introduced a centralised land ownership system in Nigeria by vesting all land within each state in the hands of the state government. While this framework was designed to promote equitable land distribution and prevent land speculation, it has significantly influenced housing development outcomes in the country. Institutional theory offers a useful lens for analysing this relationship, as it explains how formal and informal institutions shape economic activities and societal outcomes. According to this theory, institutions—through laws, regulations, norms, and procedures—determine patterns of behaviour, resource allocation, and decision-making processes (North, 1990; Scott, 2014). In this context, the Land Use Act serves as a formal institutional framework that directly impacts sustainable housing development in Nigeria.

The theory emphasises the role of formal regulations in controlling land ownership and use. Under the LUA, land ownership is vested in the state, and individuals or organisations must obtain Certificates of Occupancy (C of O) from state governors before accessing land. This centralised system illustrates how institutional structures can shape land accessibility, influence investment decisions, and affect housing delivery (Ekechi & Chukwu, 2021; Aluko, 2020).

Furthermore, institutional theory highlights the impact of bureaucratic procedures on economic performance. The LUA requires the governor’s consent for land transactions, a process that often leads to delays, increased transaction costs, and administrative bottlenecks. These constraints discourage private sector participation and reduce efficiency in housing development (Oludayo, 2022). Consequently, the centralised land ownership model has, to a considerable extent, limited the growth of a dynamic land market and hindered the expansion of the housing sector.

Another critical aspect explained by institutional theory is security of tenure. The LUA provides for both statutory and customary rights of occupancy, which can create legal ambiguities and uncertainties for long-term investments. These uncertainties reduce investor confidence, as developers face potential risks such as revocation or non-renewal of land rights (Omirin& Babalola, 2023).

Institutional theory also recognises that institutions are not static but evolve in response to societal needs. Recent calls for reforms to the LUA—such as the digitisation of land registries and simplification of consent procedures—reflect this adaptive capacity. These reforms are essential for creating a more efficient and transparent land administration system that supports sustainable housing development (Zhong, 2023).

Importantly, institutional theory provides a comprehensive framework for understanding how the Land Use Act shapes housing outcomes in Nigeria. By examining how formal rules and administrative systems influence land access, tenure security, and investment decisions, the theory highlights the critical role of institutional structures in determining housing availability and affordability. The theory also underscores the need for continuous reforms in land governance. Improving institutional efficiency, transparency, and accountability is essential for reducing bureaucratic bottlenecks and promoting sustainable development. In addition, it encourages the evaluation of ongoing reforms and the exploration of innovative approaches to land administration within the context of the Nigerian Land Use Act (1978).

III. Research Methodology

The study adopted a descriptive survey research design, utilising both primary data (questionnaires, interviews, and observations) and secondary data (maps, journals, and official records). A sample size of 200 respondents was selected through stratified and simple random sampling across five zones within Warri metropolis. The researcher also divided Warri Metropolis into five (5) zones to include its surrounding rural areas. The zones and streets in which the study area is divided include;

Zone A: Effurun, Airport Road Axis

Zone B: Osubi, DSC Roundabout

Zone C: Enerhen, Esisi Road Axis

Zone D: Okere, Ugborikoko, Ugboreke axis

Zone E: Ekpan, Jakpa, Ubeji axis.

In each of these zones, forty (40) questionnaires were administered using the simple random sampling technique. Data were collected using a self-structured questionnaire, validated through expert review and a pre-test exercise before being administered directly to respondents. 150 questionnaires were retrieved at the end of the exercise. The collected data were analysed using descriptive statistics alongside the Pearson Product Moment Correlation (PPMC) to test the relationship between the Land Use Act and sustainable housing development.

IV. Results and Discussion

Table 1: Socio-Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Sex	Male	89	59
	Female	61	41
Age	Below 18 years	13	7
	19–40 years	52	35
	41–50 years	46	31
	Above 51 years	39	26
Educational Qualification	FSLC/SSCE/GCE/WAEC	15	10
	Post-Secondary	45	30
	HND/Degree and above	78	52
	Not Educated	12	8
Marital Status	Single	35	23
	Married	115	77
Employment Status	Employed	81	54
	Not Employed	69	46
Type of Employment	Government	53	35
	Business	37	25
	Self-Employed	55	37
	Unemployed	5	3
Indigene Status	Indigene	100	67
	Non-Indigene	50	33
Total		150	100

Source: Fieldwork, 2025

Table 1 presents the socio-demographic characteristics of respondents. Findings revealed that the majority of respondents are male (59%), within the active working age group of 19–50 years, and largely educated, with over half holding HND/Degree qualifications (52%). Most respondents are married (77%) and employed (54%), with a significant proportion being self-employed or government workers. Additionally, the majority (67%) are indigenes, indicating that respondents possess adequate local knowledge relevant to the study.

Analysis of Research Question 1

What is the relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri?

Table 2: Descriptive Statistics on the Relationship between Bureaucratic Processes in Obtaining Certificates of Occupancy and Private Sector Housing Development in Warri

Options	Frequency	Percentage (%)	Mean (X)	Std. Dev.	Remark
Cordial	55	37			
Not Cordial	50	33	3.46	1.77	Agree
No Idea	45	30			
Total	150	100			

Source: Fieldwork, 2026

Decision Rule: Agree ≥ 2.50 ; Disagree < 2.50

The data presented in Table 2 show that the calculated mean score of 3.46 is higher than the benchmark mean of 2.50, with a standard deviation of 1.77. This indicates that respondents generally agree that there is a relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri Metropolis. Therefore, it can be inferred that bureaucratic processes are perceived to have a notable influence on private sector housing development in the study area.

Hypothesis Testing

There is no significant relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri.

Table 3: PPMC Correlation Coefficient Results

Variables	N	Correlation (r)	Sig. (p-value)
Bureaucratic Processes & Private Sector Housing Development in Warri	3	0.826	0.211

The result indicates a strong positive relationship ($r = 0.826$) between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri Metropolis, Delta State. This suggests that changes in bureaucratic procedures are closely associated with variations in private sector housing development. Although the correlation coefficient is high, indicating a strong association between the variables, the p-value (0.211) is greater than the 0.05 level of significance. This implies that the relationship is not statistically significant, but it still provides evidence of an existing association between the variables. Based on the strength of the correlation coefficient, there is evidence of a relationship between bureaucratic processes and private sector housing development in Warri. The relationship suggests that bureaucratic procedures play an important role in influencing housing development patterns. However, statistically, the null hypothesis (H_0) cannot be rejected at the 0.05 level due to the high p-value.

V. Discussion of Findings

From the result of the analysis obtained in research question one and hypothesis one, the calculated mean value of 3.46 is significantly greater than the standard mean score of 2.50 with a standard deviation value of 1.77 ($3.46 \pm 1.77 > 2.50$). Also, the computed correlation value (.826) is greater than the critical value (0.0707) at 0.05 level of significance indicating that there is significant relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri Metropolis, Delta State.

The findings conform with the work of Uchebu (2021) and Ogungbemi (2023) who asserted that the Land Use Act's impact on sustainable housing development, in several urban centers in Nigeria, remains a subject of debate and concern among land developers and public agencies. Daniel (2014) notes that the Land Use Act of 1978, a landmark legislation in Nigeria, centralised land ownership and management under state control, significantly shaping land acquisition and development across the country. Its introduction was aimed at simplifying land administration, ensuring equitable distribution, and promoting national development.

VI. Conclusion

The study concluded that bureaucratic inefficiencies in land administration pose challenges to sustainable housing development in Warri Metropolis.

The study also concludes that there is significant relationship between bureaucratic processes in obtaining Certificates of Occupancy and private sector housing development in Warri Metropolis, Delta State since the calculated mean value of 3.46 is significantly greater than the standard mean score of 2.50 with a standard deviation value of 1.77 ($3.46 \pm 1.77 > 2.50$) and the computed correlation value (.826) is greater than the critical value (0.0707) at 0.05 level of significance.

Recommendation

The Study recommends policy reforms aimed at simplifying land acquisition procedures, reducing delays in the issuance of Certificates of Occupancy, and enhancing transparency in land administration systems. These measures are essential for encouraging private sector investment and improving access to affordable housing.

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