

Financing Urban Land Administration Reforms in Africa: Comparative Insights and Policy Pathways for DFIs

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Abstract

Transitioning to effective urban land administration is a key challenge in Sub-Saharan Africa, where weak governance and land administration institutions, land insecurity, and land governance fragmentation are a barrier to economic development. Evidence of how the financing models and enabling policy conditions between DFIs and conventional financial institutions differ is still limited, and strategic potential to catalyse reform is not yet fully realised. This paper evaluates how DFIs fund and facilitate urban land administration reforms across four African countries - Nigeria, Cameroon, Ethiopia, and Rwanda. A comparative multiple-case study approach with documentary analysis and a structured expert survey of 12 practitioners in Southwest Nigeria was used to analyze data, which were then thematically coded in NVivo 14 based on three dimensions: financing structures, DFI roles and policy frameworks. The results show that public budgets and concessional loans are by far the most prevalent financing instruments, whereas blended finance, PPPs, and land value capture instruments are hardly used. DFIs are mostly involved in technical assistance, policy dialogue and capacity building, and have almost no gender equity provisions in place, except in Rwanda. The following is identified as pre-conditions for the effective engagement of DFI: legal harmonisation, tenure integration and enhanced institutional mandates. The paper offers comparative policy approaches on how to diversify finance, how to coordinate institutions, and how to integrate gender-sensitivities in the DFI-supported land reform in Africa.

Keywords: Urban land administration, Development Finance Institutions, Financing models, Policy frameworks, Nigeria

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1.0 INTRODUCTION

The speed at which cities grow today has rendered the necessity of effective and transparent land administration systems perceptibly high, especially in developing financial markets where land governance systems tend to be weak and decentralised (World Bank, 2017). By 2025, it is estimated that around 58 percent of the world population lives in urban centres, which is projected to be 68 percent in 2050. The increased urbanisation is putting a strain on the land markets and land tenure security, including types of property rights, especially in developing economies where there are complicated systems of governance (UN DESA, 2018; Statista, 2025). In Sub-Saharan Africa, informal land tenure systems are the main obstacle to property-based wealth creation, delivery of infrastructure, and economic growth in general, with the majority (more than 90 percent) of land parcels remaining unregistered (De Soto, 2000; Byamugisha, 2013).

Development Finance Institutions (DFIs) have received much attention in recent years due to the strategic importance of certain regulatory constraints in which they play a more prominent role. DFIs have also been recognised as one of the key players who can mobilise financial resources, technical support, and risk management tools in order to drive up reforms in urban land administration (UN-Habitat, 2020a). The DFIs can also promote more involvement of the private sector, increase transparency levels and the institutional capabilities through the usage of blended finance models, concessional loans and public-private partnerships that will help modernise land registries and processes used in the titling (IFC, 2019). Nevertheless, the global development finance flows are still not adequate, although DFIs obviously have huge potential in terms of financing land administration reforms. The amount of money currently mobilised in blended finance markets is about US\$15-US\$18 billion every year, which is substantially low when compared to the US\$3 trillion annual financing gap that is needed to reach the Sustainable Development Goals and climate-resilient objectives by 2030 (UN DESA, 2025).

Empirical evidence has confirmed the ability of land administration improvement, mainly by the use of digitised titling, spatial data infrastructure, and transparent registries, to raise municipal income, improve land-based financing devices, and elicit durable investment in urban infrastructure (Shekarau & Aliyu, 2020; Uwadinma & Nwakalo-Imu, 2024). The Cameroon Sustainable Cities and Land Management Project succeeded in obtaining the backing of the World Bank to the tune of US\$200 million to reform land registration and infrastructure services (World Bank, 2025). In Nigeria, the rotational federal and state authorities have a lofty goal of formalising more than half of land transactions within one decade, and projections are that this will unlock dead capital of up to US\$300 billion through a better land titling system and administration structures (Olusola, 2024).

However, a plethora of concerns need to be addressed. Among them are policy and regulation mismatch, low institutional capacities in land administration organisation, poor data infrastructure and poor incentive to work with the private sector (Agunbiade, Rajabifard & Bennett, 2016; Ndugwa & Omusula, 2025). The inability to have a coordinated policy framework to facilitate effective DFI participation and the easy access to available empirical data that pertains to finance models in their local environment also pose a significant obstacle to the extension of reckoning of the land administration experience to the developing contexts (Léon, 2025).

It is against this backdrop that the study aims to answer the following research questions:

- i. Which financial models are the most effective in reforms of the urban land administration?
- ii. What are the types of financing and technical interventions that the DFIs can carry out to come up with sustainable urban land administration?
- iii. What policy frameworks are required to facilitate efficient and accountable DFI involvement in land administration reform processes?

This paper will offer some practical policy guidance to both policymakers and DFIs, as well as land governance practitioners, by posing these questions and answering them with a synthesis of academic literature, institutional reports, and international cross-country case studies. The outcome is to enhance dialogue on funding systems of sustainable administration on urban land systems that facilitate tenure security and enhance infrastructural delivery to the urban areas, as well as enhance economic growth, which is inclusive.

■ 2.0 LITERATURE REVIEW

2.1 Financing Models for Urban Land Administration Reforms

Reforms in urban land administration play a vital role in intervening in the challenge of urbanisation, especially in developing nations, where one can find challenges that include poor housing facilities, inadequate infrastructure, and legal insecurity. To facilitate such reforms, good financing mechanisms must be in place since such reforms are usually resource-intensive as they require cadastral surveys, titling, and digitalisation of registries (Byamugisha, 2013). Baker (2012) stresses that such changes are needed to ensure the legal safety of people living in urban centres who have low incomes, and in this regard, it is essential to incorporate climate resilience into financing. The amount of money available through conventional sources of funds, like the allocation in the public sectors and multilateral assistance, has become inadequate and rising on the agenda are the consideration of other financing options like public-private partnerships, blended finance, and land value capture (Zevenbergen et al., 2013; Enemark et al., 2016).

Mills et al. (2024) affirm that using donor-based grants, pilot reforming could be encouraged, yet they do not give a scalable answer to the long-term system redesign. The mixture of concessional capital and private investment, often referred to as blended finance, has demonstrated positive results in engaging the private sector in the enhancement of land administration, as the case of Rwanda demonstrates (Deininger et al., 2017a). However, issues on the risk allocation remain ambiguous, and the transactional costs are very expensive in Public Private Partnerships (Hovy, 2015; World Bank Group, 2017). The land value capture practices that involve the use of rising land values based on the enhancement of public infrastructure have potential, but they are underutilised in Africa (Smolka, 2013; African Development Bank, 2022). Technological integration in land administration is also important in improving the level of reliability and accessibility (Suzuki et al., 2015; Schrotter & Hrzler, 2020). Despite the growing body of literature, there remains a notable gap in empirical research that systematically evaluates the comparative functionality of different financing models and the mediating role of technology in land administration systems in African contexts (Byamugisha, 2013; Enemark et al., 2016), a gap this study seeks to address.

2.2 Role of Development Finance Institutions in Urban Land Administration

In a bid to secure urban land administration reforms, the pivotal role of Development Finance Institutions takes the form of financial instruments and policy advisory services. Historically involved with infrastructure, DFIs are currently incorporating governance and land administration programs offering a combination of investment, capacity-building and citizen input on policies (UN-Habitat, 2020a; OECD, 2023). The Sub-Saharan African evidence suggests that securing the land records and tenure can be improved using DFI financing (Deininger et al., 2017b). Also, DFIs assist in infrastructure construction that is needed to plan cities and build communities (Thornton et al., 2016). However, a persistent challenge is seen in terms of making DFI interventions responsive to local needs and institutional contexts, and some fears externally formulated reforms may be incapable of appreciating local tenure systems (Zevenbergen et al., 2013; Enemark et al., 2014). The urbanisation in financialization and particularly in China has resulted in the necessity faced by DFIs to adapt strategies to the comparative local capacity of governance. Incidentally, DFIs can also sustainably redevelop the urban environment through investment in mass transit infrastructure in cities (Suzuki et al., 2015). The long-term effects of DFI-funded projects on land governance and community development remain poorly understood. Further research is therefore needed to quantitatively assess DFI investment outcomes and evaluate how such interventions are incorporated into local governance systems.

2.3 Policy Frameworks Facilitating DFI Involvement in Land Administration

To enhance the presence of the DFI in the land administration reforms, effective policy frameworks are needed. There are strong technical challenges regarding the activities of DFIs, as weak legal frameworks and institutional capacities are major obstacles to investments in land governance (Enemark et al., 2016; World Bank, 2019). Investment security and transparency can greatly reduce the investment risks that are caused by ineffective land administration systems (Lemmen, 2012). It is important to standardise national land policy to resolve the tenure regime problems and upgrade the legal and financial consistency of DFIs (Byamugisha, 2013). Blended financiers and the systems of land value capture should also be acceptable in policy frameworks (Enemark et al., 2021). The relationships between urban development, construction, and infrastructure media are essential in terms of DFI's interest in financing land-based investment (Turok, 2016).

There are possibilities of increasing access to credit and stakeholder inclusion in land administration with the use of digital finance (Dewulf et al., 2015; Kariuki et al., 2021). Investment criteria in DFIs are also becoming gender-sensitive, where the aim is to encourage equality in land possession (Zevenbergen et al., 2013; UN-Habitat, 2020b). Also, the policy of environmental governance is simply needed to regulate land use adjustments and rule out misalignments and DFI investments and climate objectives (Lima et al., 2019). Besides the available structures, there are still deviations in the quantitative impacts of policy interventions on the engagement of DFIs and local institutional abilities. More empirical research is needed in order to put in place frameworks that can integrate digital finance into land administration and the Sustainable Development Goals, with the assurance that the DFI capital would not be attracted in a linear way that undermines land governance systems.

3.0 METHODOLOGY

A mixed methods design was adopted, combining qualitative documentary analysis across four countries with a structured quantitative expert survey, consistent with Creswell and Plano Clark's (2018) framework for integrating multiple data sources. Specifically, the study employed a comparative multiple-case study and a documentary analysis as its primary qualitative component, supplemented by structured questionnaire data from Nigeria.

3.1 Research Design

The study used a comparative multiple-case study that focused on four purposively chosen countries: Nigeria, Cameroon, Ethiopia, and Rwanda. It is particularly important to include Nigeria, which is currently undertaking its national plans to formalise more than 50% of land transactions in ten years, as well as its recent interventions with the support of DFIs, which focused on land administration reforms in some states (MSME Africa, 2024; Federal Ministry of Information and National Orientation, 2025). The selection of these countries was made using three criteria:

- i. The existence of substantive, recent urban administration of land programmes.
- ii. They enjoyed active financial and technical participation of DFIs like the World Bank, African Development Bank (AfDB) and International Financial Corporation (IFC).
- iii. Availability of project reports, institutional reports and policy framework audits.

3.2 Data Collection Methods

This study adopted the comparative multi-country approach described in Section 3.1. Accordingly, two principal data collection methods were employed:

- i. Document review covering Nigeria, Cameroon, Ethiopia, and Rwanda; and
- ii. A structured expert questionnaire administered to selected stakeholders in Southwest Nigeria.

Furthermore, Figure 1 presents the thematic analysis flowchart that guided the analysis of documentary and questionnaire data. The framework was developed to facilitate the identification of the policy measures needed to strengthen the role of Development Finance Institutions (DFIs) in urban land administration reforms, consistent with the study's third research objective.

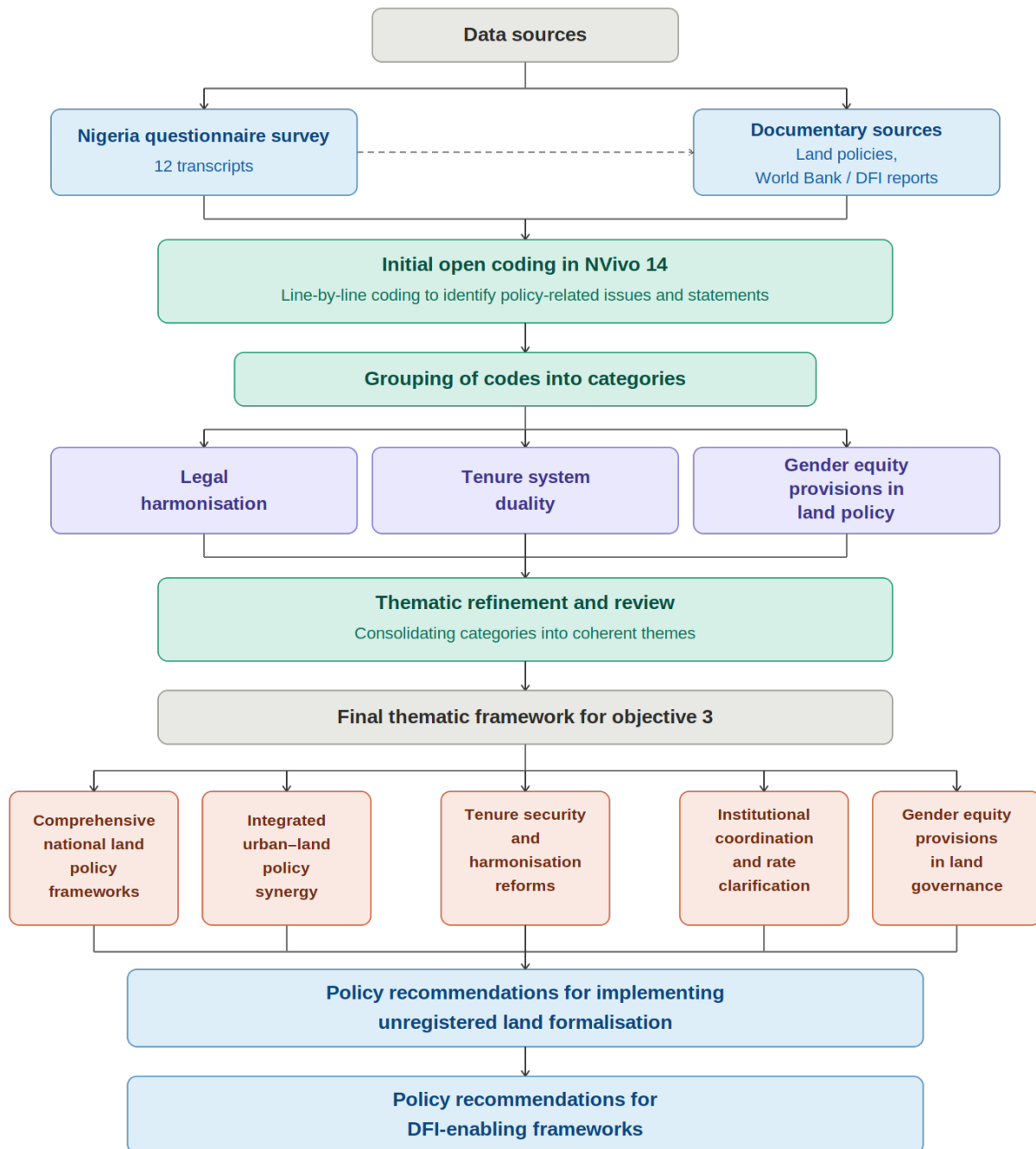


Figure 1 Flowchart of the thematic analysis framework of Objective 3
Author's compilation, 2025

The framework of Objective 3 analysis was done in a multi-staged procedure, via gathering of primary data using expert questionnaires in Nigeria and the secondary ones utilising national land policies, DFI programmes reports, and World Bank reports. NVivo 14 was utilised to code the data and organise them into the emergent policy problems that affected DFI participation. DFI initiated the land reforms that identified key priority areas.

3.2.1 Documentary Review

The major documents were cross-examined in the four countries in order to create a comparative knowledge of donor financing modes and land reform governance processes. These included:

- i. Reports of project completion of the World Bank and AfDB;
- ii. Evaluations done at the independent level by interventions facilitated by DFI;
- iii. Nationwide land policy framework, structure and institutional audit of reform;
- iv. Policies of territorial planning and computerisation.

3.2.2 Questionnaire Survey of the Experts (Nigeria only)

In order to gain more empirical knowledge based on the Nigerian situation, a structured questionnaire was designed on Google Forms and utilised among 12 respondents who were carefully selected across Lagos, Oyo, and Ondo States. These states were selected based on their comparative institutional advancedness, history of experience in land-reform experimentation, and also concrete participation in donor-assisted or state-led land administration modernisation. Figure 2 further presents the respondents' categories, institutional affiliations and states in the selected land administration and academic institutions in South West Nigeria. The sample size of 12 respondents is consistent with purposive expert sampling principles in qualitative research, where the objective is depth of knowledge rather than statistical representativeness (Patton, 2002; Creswell, 2014). Expert sampling with similar or smaller sample sizes is well-precedented in land governance studies when respondents hold specialised institutional knowledge (Deininger et al., 2017a; Ndugwa & Omusula, 2025). Thematic saturation was reached across the 12 responses, as evidenced by the convergence of codes in the NVivo 14 analysis.

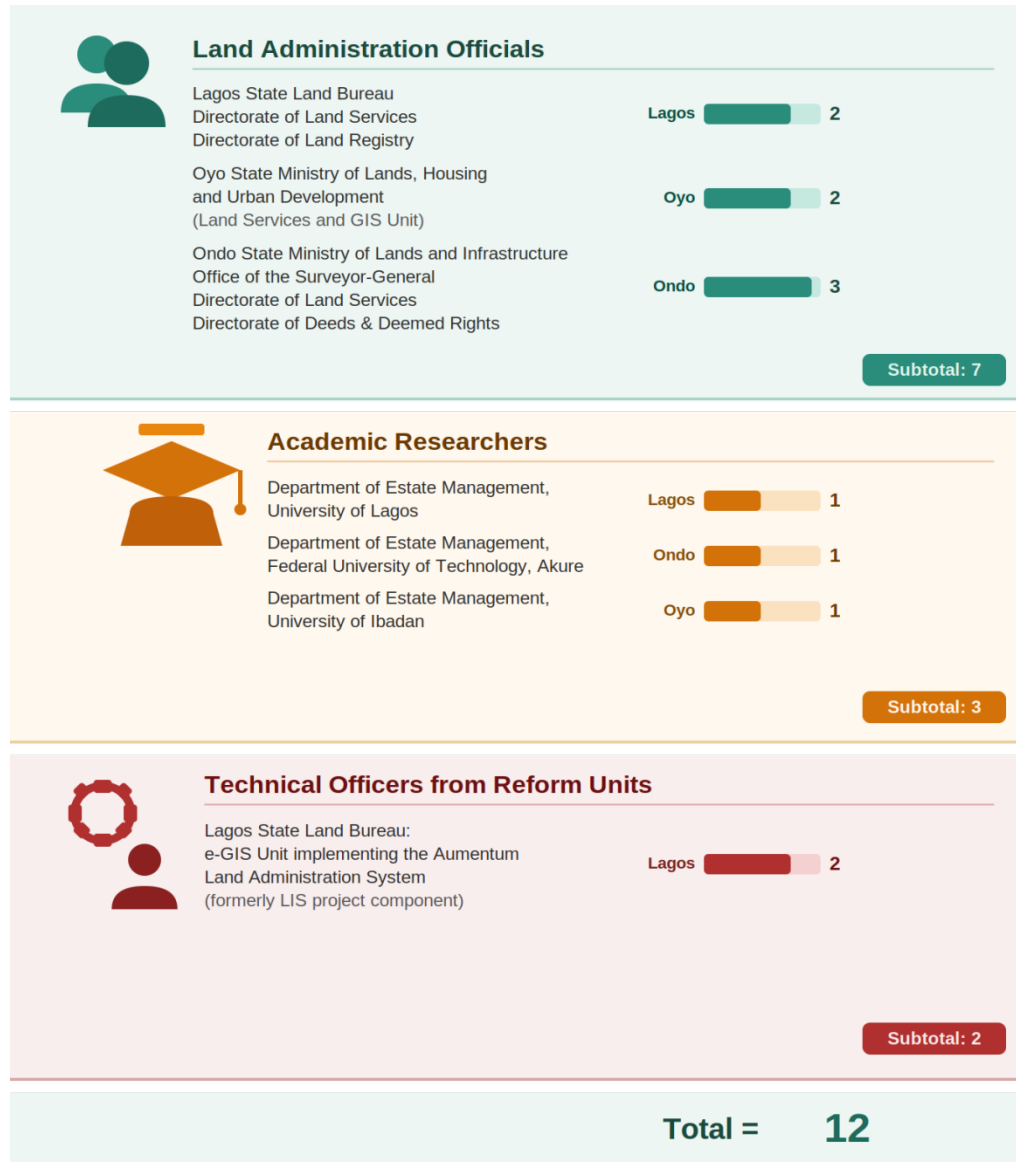


Figure 2 Categories and Institutional Affiliation of Respondents
Source: Author's compilation, 2025

3.2.3 Response Administration and Ethics

Participants were identified through institutional referrals, professional networks, and academic affiliations between May and July 2025. All responses were collected anonymously through a secure online survey form after obtaining informed consent. In order to increase the reliability of data, explanatory notes were incorporated in the questionnaire to facilitate interpretations of models of financing land reform.

■ 4.0 RESULTS AND DISCUSSION

The findings are presented and discussed in alignment with the three research questions posed in Section 1.0: (i) the most effective financial models for urban land administration reform; (ii) the types of DFI financing and technical interventions that promote sustainable reform; and (iii) the policy frameworks required for efficient and accountable DFI involvement.

Table 1 shows that the financing model of Nigeria focuses much on the public budgetary allocations, combined with an overall moderate level of DFI financing and a low level of donor grants in terms of non-isolated projects. Blended finance and PPPs are still a new concept, though evident progress has been made in the case of Lagos State and Kaduna (World Bank-supported Kaduna Geographic Information Service). By contrast, Cameroon and Ethiopia mostly rely on DFI concessional loans and donor grants because of budget limitations. A more balanced model, Rwanda uses large volumes of DFI loans, a blend of government funds and donor grants, and modest use of blended finance instruments, too. Land value capture is underdeveloped in general across all four countries, although in Nigeria, there are indicative steps towards such development in the form of property tax reform in Lagos. The comparative analysis shows that although the blended finance and PPPs have potential, their survival depends on well-crafted regulatory frameworks, risk-sharing mechanisms and transparent concessional arrangements, which are not the case in Nigeria and Cameroon. In each instance, the model was concessional DFI lending, public finance, and the emerging efforts in land value capture schemes.

Table 1 Comparative Analysis of Financing Models for Urban Land Administration Reforms

Country	Public Budget	DFI Concessional Loans	Donor Grants	Blended Finance	PPPs	Land Value Capture
Nigeria	Significant	Moderate	Limited	Emerging	Modest	Emerging
Cameroon	Moderate	Dominant	Substantial	Limited	Weak	Absent
Ethiopia	Moderate	Dominant	Substantial	Limited	Weak	Absent
Rwanda	Moderate	Significant	Substantial	Moderate	Modest	Limited

Source: Author's computations based on content analysis of national land policy documents, World Bank/DFI programme reports and Nigeria survey data (2025).

Table 2 shows that the DFIs in Nigeria have contributed massive finance and technical assistance to reforms in land administration. This is especially true in Lagos and Kaduna. Policy discourse and gender sensitive reforms, however, have been low to an extent, portraying an ongoing legal and institutional resistance. In turn, Cameroon, Ethiopia, and particularly Rwanda DFIs have taken a more integrated operational mode that incorporates both finance and technical assistance together with focused policy advocacy. Remarkably, the reforms sponsored by DFI in Rwanda are exemplary in their gender-sensitive land registration programmes, which are yet to be institutionalised in Nigeria. The findings support the findings of Enemark et al. (2021) that the efficacy of DFIs is further augmented using technical assistance to funding, institutional reform and stakeholder engagement. Nevertheless, it is still difficult to coordinate DFI interventions with indigenous tenure systems and customary land rights in combination with informal market structures in Nigeria and Ethiopia (Byamugisha, 2013). Moreover, demanding fiduciary and procurement requirements driven by the DFIs can make project delivery rather problematic in any weak institutional context.

Table 2 Comparative Roles and Operational Modalities of DFIs in Urban Land Administration Reforms

Country	Financing	Technical Assistance	Policy Dialogue	Institutional Capacity Building	Gender-Sensitive Reforms
Nigeria	Moderate	Strong	Modest	Strong	Weak
Cameroon	Strong	Strong	Strong	Moderate	Weak
Ethiopia	Strong	Strong	Strong	Moderate	Weak
Rwanda	Significant	Strong	Strong	Strong	Strong

Source: Author's computations based on content analysis of national land policy documents, World Bank/DFI programme reports and Nigeria survey data (2025).

Table 3 shows that the policy frameworks and institutional arrangements governing DFI activity in Nigeria are still disjointed. Though some achievements have been made in terms of land policy reform and institutional mandate clarification, this is far from expected. The use of tenure systems is also dual (customary and statutory) and is not well harmonised, thus making it difficult to operate DFI. Conversely, a unitary land policy, harmonised property regimes and the integrated urban planning framework in Rwanda have resulted in an enabling environment for effective DFI engagements and engagement of the private sector. Cameroon and Ethiopia show fluctuating clarity of institutions, and they experience the problem of ineffective or poorly coordinated law and the under-representation of women in land administration. The comparative analysis shows that successful DFI engagement cannot exist without the in-depth, gender-friendly and harmonised land policy frameworks that explain tenure systems, outline the responsibilities of the institutions and allow blending finance mechanisms to occur (UN-Habitat, 2020). The experience of Nigeria is evidence of achievement and continuing shortcomings, including the need to amend the Land Use Act, harmonise land and urban planning legislation, and mainstream land administration to its national infrastructure and climate resilience policies (Enemark et al., 2021).

It is worth noting that Nigeria's classification as "Emerging" for land value capture instruments (Table 1) and simultaneously "Weak" for integrated urban-land policy (Table 3) reflects a pattern commonly observed in transitional urban economies: individual financing instruments can emerge organically, driven by specific municipal initiatives such as Lagos State's property tax reforms, while the broader national policy architecture remains fragmented and insufficiently coordinated. This decoupling between instrument-level innovation and systemic policy coherence underscores the need for deliberate policy sequencing: strengthening the integrated policy framework is a prerequisite for scaling emerging instruments like land value capture from pilot initiatives to national reform programmes (Smolka, 2013; African Development Bank, 2022).

Table 3 Assessment of Policy and Institutional Frameworks for DFI Engagement

Country	Comprehensive Land Policy	Harmonised Tenure Systems	Integrated Urban-Land Policy	Institutional Clarity	Gender Inclusion
Nigeria	Partial	Weak	Weak	Moderate	Limited
Cameroon	Weak	Weak	Weak	Weak	Limited
Ethiopia	Moderate	Partial	Partial	Moderate	Limited
Rwanda	Strong	Strong	Strong	Strong	Strong

Source: Author’s computations based on content analysis of national land policy documents, World Bank/DFI programme reports and Nigeria survey data (2025).

Figure 3 presents a thematic map created based on the coding results from the 12 expert questionnaires conducted in Nigeria and a large body of documents, such as DFI programme reports, national land policy documents and World Bank publications. The taxonomy of the best policy-relevant themes that have been identified during the process of the analysis is combined in the visualisation and these have been categorised into three main groups: Financing Models, Role of DFIs and Policy Frameworks. The sub-themes are part of each cluster and represent areas of interest as mentioned in the data. The position and size of the sub-themes are relative to each other, meaning the location and size give some indication of the frequency of coding materials and relationships between the materials. Indicatively, there is a greater degree of development of sub-themes like public budget (which might suggest a priority for policy areas in urban land administration reforms supported by DFIs), technical assistance and legal harmonisation. The thematic map in Figure 3 identifies two types of references, namely, Questionnaire References that indicate the number of times an expert practitioner in Southwest Nigeria referred to a theme or sub-theme and Document References that show the number of times the same theme(s) was referenced in the analysed policy and programme documents. In areas where the two sources of information overlap, such as public budget financing and technical assistance, there are significant parallels between practitioner experience and official reporting. There are however some interesting differences in areas that do not receive as much emphasis in the policy documents as in the responses of the experts, including gender equity provisions, and legal harmonisation. This difference may be attributed to an implementation gap, policies recognise these aspects but in practice, practitioners report that little has been done to operationalise gender-responsive approaches and harmonise with the law.

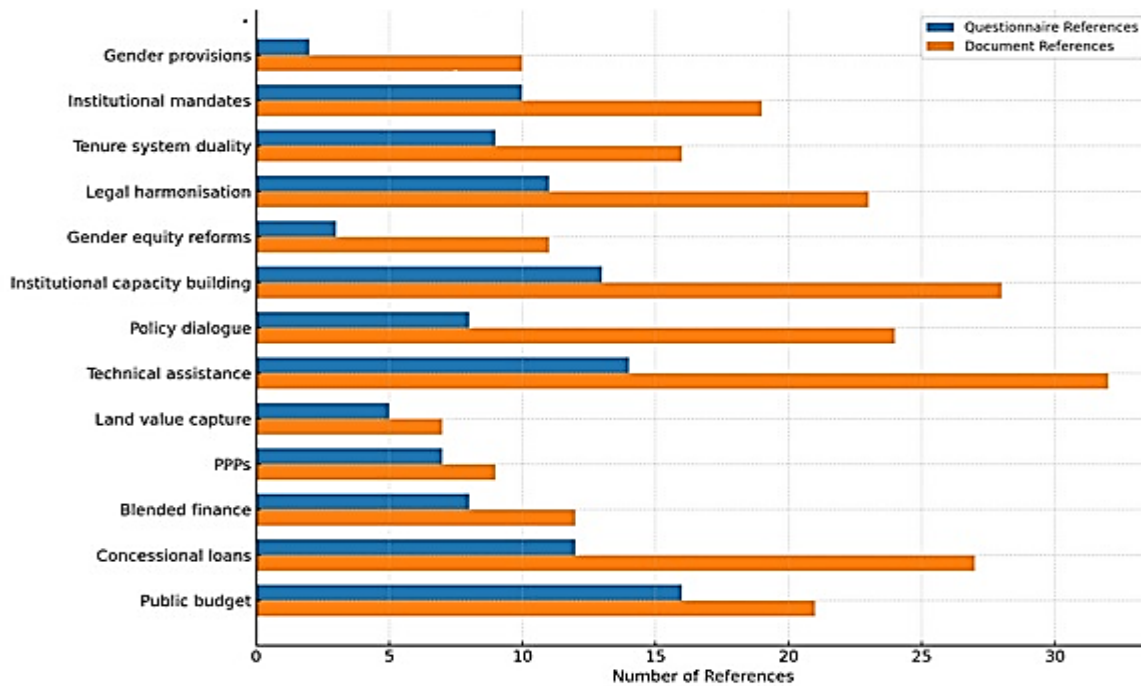


Figure 3 Thematic Code Output from Thematic Map of NVivo 14 Coding Outputs
Source: Author’s NVivo 14 analysis of questionnaire and documentary data (2025).

Figure 4 shows a thematic map based on NVivo 14 coding and qualitative synthesis that provides the critical dimensions through which DFIs could be deployed to advance financing of urban land administration reforms in Sub-Saharan Africa. The flowchart sets out findings in three general themes, namely Financing Models, Role of DFIs, and Policy Frameworks, each having special subtopics based on evidence from 12 questionnaire respondents’ answers, as well as an extensive range of policy documents. Under Financing Models, it is found that public budgeting, concessional loans, blended finance, and public-private partnerships, along with land value capture instruments, are some of the most critical tools of sustainable urban land reform financing. The Role of DFIs entails DFIs' support, dialogue policy, institutional capacities, as well as gender-responsive changes, which emphasise the diversity of roles that DFIs play, other than mere financial contribution. Lastly, the Policy Frameworks theme describes structural preconditions, i.e. legal harmonisation, resolution of the duality of tenure systems, clarification of institutional mandates and gender mainstreaming as preconditions to attract and mobilise DFI funding effectively.

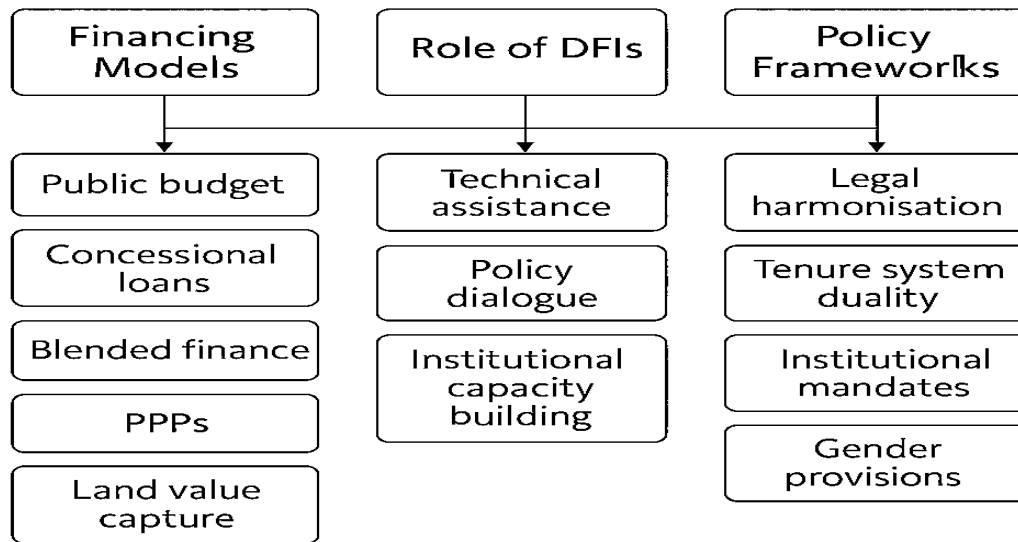


Figure 4 Thematic Map of Urban Land Administration Reform Themes
Source: Author's NVivo 14 analysis of survey and document data (2025)

5.0 SUMMARY, CONCLUSION, AND POLICY IMPLICATIONS

The paper examines the funding landscape on reforms of urban land administration in Nigeria, Cameroon, Ethiopia and Rwanda, focusing on the contributions of DFI towards the implementation of a sustainable and fair land governance system. The study is conducted as a comparative multiple-case study where the results of a documentary analysis were supplemented with the results of a survey of experts in the field of land administration, and NVivo 14 was used to perform quantitative analyses. The discussion below addresses each of the three research questions: (RQ1) the most effective financial models for urban land administration reform; (RQ2) the types of DFI financing and technical interventions that promote sustainable reform; and (RQ3) the policy frameworks required for efficient and accountable DFI involvement. The study results indicate three main themes, which are reliance on public budgets and concessional loans in terms of financing the urban land reforms, a multifactorial role of DFIs, whose role is not just that of providing finance but also technical assistance, as well as capacity building. The third theme is that there should be a strong policy framework with a focus on legal harmonisation and institutional clarity to attract the interest of DFIs. This analysis indicates that financing and policy reforms are dependent on one another; hence, unless there is a conducive environment properly designed, even well-designed financial instruments would not lead to transformative outcomes.

Based on the findings regarding the policy implications of this research, there must be a threefold approach to improve the role of DFIs in urban land reforms. To start with, it is of paramount importance to adopt new financial instruments, including blended finance, land value capture, and others, to ensure that the funding base is wider, and to maintain that reliance on the finite governmental budgets is minimal. Second, enhancement of institutional capacity and inter-agency coordination is needed to maximise the returns of both domestic and external funding. Finally, gender equity and social inclusion in reform policies will be relevant as long as they not only increase fairness and legitimacy but also make the reforms sustainable. Finally, although DFIs can significantly contribute to reforms in urban land administration, they can only do that when preceded by a conducive policy atmosphere in the country, and the ability of the institutions to carry out the reforms also depends on the embracement of various financing structures. In this case, in the context of Nigeria, especially in the Southwest states, the alignment of types of financial sources in realising urban land reforms with coherent legal frameworks and robust institutions will play a better role in the attraction and the successful utilisation of DFI resources. The insights gained can apply to other African settings, and there is a need to have an integrated approach of policy, finance, and institutional elements as Africa carries on its land governance efforts.

Gender Equity Pathways for DFI-Supported Reforms

The findings confirm that gender equity provisions remain minimal in DFI-supported land reforms in Nigeria, Cameroon, and Ethiopia. Rwanda provides a compelling comparative model: its Organic Land Law (2005, revised 2013) mandates joint spousal registration and recognises women's customary land rights, resulting in a "Strong" gender inclusion rating across all assessed dimensions. Drawing on Rwanda's experience, three specific policy pathways are recommended for DFIs operating in other African contexts: (i) DFIs should incorporate gender-disaggregated indicators into project design, monitoring, and evaluation frameworks as a precondition for disbursement; (ii) national land registration campaigns should mandate the recording of women's names on all certificates, with targeted outreach in customary land tenure areas; and (iii) DFIs should condition technical assistance funding on the adoption of gender-sensitive land policy frameworks, including provisions for women's inheritance rights and protection against spousal eviction. These measures would not only advance gender equity but also increase the legitimacy and sustainability of DFI-supported reforms (UN-Habitat, 2020b; Zevenbergen et al., 2013).

Specific Legal Reform Recommendations for Nigeria

The Nigeria Land Use Act (1978) contains several provisions that present structural obstacles to DFI participation. Most critically: (i) Section 1, which vests all land in each state in the State Governor as trustee, effectively prevents freehold ownership and limits the use of land as collateral for DFI-backed financing instruments; (ii) Sections 22 and 26, which require the Governor's consent for any land transaction (alienation, mortgage, or transfer of rights of occupancy), creating administrative bottlenecks that significantly raise transaction costs and deter private investment; and (iii) Section 34, which restricts deemed grants of statutory rights to individuals, excluding community and customary land holders from formal titling benefits. Targeted amendments to these sections, particularly the consent requirement under Section 22 and the tenure limitations under Section 1, would most directly reduce barriers to DFI participation and enable the realisation of the estimated US\$300 billion in untapped land-based capital (De Soto, 2000; Olusola, 2024).

Limitations and Future Research

This study is subject to several limitations. First, the primary expert survey data were collected exclusively from Southwest Nigeria (Lagos, Oyo, and Ondo States), reflecting a specific institutional and geographic context. While these states were purposively selected for their comparative institutional advancement and active participation in land reform, the findings may not fully represent conditions across Nigeria's six geopolitical zones, or those of Cameroon, Ethiopia, and Rwanda. The cross-country comparative component relies primarily on documentary evidence from DFI and government publications, and the small expert sample (n=12) limits statistical generalisability. Future research should broaden expert survey coverage across all four study countries, incorporate perspectives from DFI programme officers, and increase sample diversity to validate and strengthen the comparative framework presented here.

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Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

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