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DEMYSTIFYING THE NON-SUSPECTED RETARDANTS OF FORMAL DELIVERY AND ACCESSIBILITY OF URBAN LANDS FOR REAL ESTATE DEVELOPMENT IN NIGERIA

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Abstract:

There appears to be a constantly incontrovertible, yet delicately inseparable cord, between land resource as an all-time invaluable asset, and meaningful socio-economic growth and development. Much as this assertion holds, what enigmatically remains almost unsolvable is the seeming unending mystery that surrounds 'wilful' prevention of access to this very non-substitutable resource, in spite of its tangentiality to virtually all endeavours, around which the survival of all human beings revolves. Thence, it is compellingly tempting to reason that, some 'unseen' factors are decidedly making the delivery and accessibility of land, especially within urban milieu, extremely difficult, so much that, enviable growth and development might be so perennially elusive, particularly to the poor segment of the populace, which unfortunately forms the largest proportion of any country's citizenry, Nigeria inclusive. Although, the trend facades itself to be solely caused by economic and other attendant pecuniary factors, but as all the economically-defined strategies seem not too effective over the years, to finally nail several challenges associated with formal land delivery and accessibility; it behoves upon researchers and policy-makers alike, to look beyond the ordinary. Hence, the demystification exercise such as this, which is geared towards unravelling this mystery, reveals more factors that are indeed non-pecuniary, this is the crux of this study.

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Therefore, this study, which is part of a doctoral research, pre-empirically via literature reviews and two pilot surveys, generated those not-so-suspected non-pecuniary factors that are considered as retardants to the formal delivery and accessibility of urban lands in Nigeria. These retardants are then catalogued and coined into one major determinant variable, which is called policy development and compliance engineering (PDCE) for ease of empirical exercise that was to follow later, as well as for the understanding by all would-be stakeholders. This major determinant variable is then being measured by other three latent constructs, which are calibrated to encompass some integral items of questions as their evaluative components; these constructs are named policy relevance and appropriateness (PRA), contents and context of policies (CCP) and role mediation regime (RMR). Hence, out of the total of 2408 respondents as total sample space, 850 respondents were qualified as the sample frame, from where a total of 450 respondents were considered for the sample size, upon which well structure questionnaires of 5point Likert scale type were administered among career land officers and tenured land regulators in the MDAs, independent land consultants and NGOs with shelter mandate, as well as various categories of land users and developers. After through normality and reliability tests on the 427 retrieved questionnaires, only 11 were considered invalid and thus rejected. Therefore, the remaining 416 questionnaires that were valid went through AMOS' version 18 software for Structural Equation Modelling (SEM) analyses. The results showed amongst other things that among the three major constituting retardants of formal land delivery and accessibility, contents and context of policies has the highest regression via its estimate of 0.26 with critical ratio of 4.86, which thus makes it to be the greatest among the policy development and compliance engineering constructs, as contributor of retardation upon the propensity of formal lands' regulo-administrative machineries to efficiently deliver lands for optimum accessibility by the land users and developers. Among other recommendations to address this pathetic scenario, are that the government should strive and 'nigerianise' all or very many important provisions of all the relevant land policy instruments, etc.

Keywords: demystifying, non-suspected retardants, formal land delivery and accessibility, real estate development, Nigeria

1. Introductory Background

Urban centres require frameworks that are templated in planning and development vision of the government as well those that answer the socio-economic yearnings and aspirations of the citizenry; especially in areas of undeniable access to land and its vast

resources, for the realization of all categories of developmental undertakings. However, inherent in government's efforts at ensuring unimpeded access to land, is her decisive action at making sure that development that will spring up from the use to which all lands shall be put, are not only regulated, but also monitored and controlled. Essentially, this is done to ensure that no land use and development activities of one set of the citizenry disturbs the others, or worst still contravene or render other land resource contaminated in whatever guise (Mabogunje, 2005; Akinbola and Md Yassin, 2016a).

Therefore, the simple analogy above, lends credence to government legislative action of enacting policies and laws to guide misuse, abuse or disuse of land, either private or public, rural or urban, etc. Furthermore, to showcase this, Nigeria's government enacted such land use and development laws to administer and regulate the allocation and development of land. For example, the Town and Country Planning Ordinance of 1947, 1976 and that of 1992 were all passed with the broader aim of safekeeping the general interests of all Nigerians through monitoring and ensuring of compliance via orderly development of land, maintaining of safe and sound health conditions as well as deepening of aesthetic values and pleasing appearances of the country's bequeathed heritage stock (Oloyede *et al*, 2011; Akinbola *et al*, 2015b).

However, as lofty as monitoring land and the exploitation of its vast resources are, which had invariably necessitated the promulgation of one form of laws or policies or the other, so as to ensure continual existence of theses invaluable resources, as well maintaining their optimal income yielding capacity, this government state effort are marring land development in many respects. Thence, it is sad to note that among the most anti-developmental actions of government is policy-defined. This is simply so, because, it is long established that challenges for which these policies are enacted to solve, are later found to be left unsolved, while other challenges are even being brought forward as a result of the existence of these so-called laws and policies, by obstructing the supposed smoothness, with which land and its vast resources, would have been delivered and accessed for timely exploration, exploitation, development and consumption, for overall benefits of all citizens (Olaniran, 2012; Akinbola *et al*, 2016c).

Therefore, it is against the simple above reflections, that this study takes a deeper look at why lands are being ill-delivered and difficult to be accessed, inspite of litany of effort which government had made over the decades to ensure smoothness in delivery and accessibility of land for various developmental purposes, for which some policy documents were rolled out. Therefore, it is timely to deeply examining why these policies have turned out to be clogs in the pathways of formal land delivery and

accessibility, as opposed to smoothening the process of formal land acquisition for various developments, especially real estate; this is thus the crux of this study.

2. Literature Review and Conceptual Clarifications

Foremost, it has been posited that, ineffectiveness of litany of policies on land administration, regulation, allocation, development, control and use are templated on their failure to factor into their drafting, the multiplicity of the people for which these policies were enacted, hence at the end of it all renders them merely toothless bulldogs (Quan *et al*, 2004; Van den Brink *et al*, 2010; Akinbola and Md Yassin, 2016a). Equally, it is documented as suggestions that some of these policies are supposed to be laced with several mechanisms, which are meant to tame the perennial indisposed stance of government towards land issues, as manifested in her earmarking paltry budgetary provisions to this sector of the government. This is being seriously considered as very undermining to the expectation that is hanged on the ministries, department and agencies involved in land's delivery, especially as the population to serve continues to burgeon by the day (Boone, 2007; Delville, 2000; Fitzpatrick, 2005).

Moreover, as a corollary to the above, it was further gathered, that some of the issues raised in preceding paragraph have consistently manifested in avoidable cold wars among several officials within the concerned MDAs, upon whose shoulders falls the daunting responsibilities of land delivery, through which accessibility could be facilitated. Sadly to note that the consequence of all these fallouts in corporate peaceful coexistence, is better imagined than experienced, because it adversely clogs the delivery and accessibility pathways very negatively (Quan, 2000a; Kasanga, 2000a; Kasanga and Kotey, 2001; Akinbola *et al*, 2015b). It was also noticed, that some of the additional clogs that surrounds the land delivery and accessibility via non-economic retardants such as policy framework; this to the proponents has to do with the implementers of the provisions of these policy documents, they tend to introduce diplomacy to trivialize the cardinal objectives for which these policies were enacted, principally for their own self-serving motives (Bello, 2006; Agbato, 2006; Van den Brink, 2010; Deininger *et al*, 2010b; Vaughan, 2003; Akinbola *et al*, 2016b).

Furthermore, it was further opined, that the appalling performances of relevant land administration and regulation machineries would linger on, due to the unbridled destructive 'cabalised' culture that goes now domiciles itself among these land agencies' officials, whose objective is to sustain and possibly deepen the already unfruitful anticitizen style that goes on in these agencies, which only rakes in filthy monies into the pockets of these officials, a against government and serving of the citizens (Umeh, 1983;

Emueze, 2000). However, as observed in another dimension, that post enactment operationalisation of some of the stipulations of these policies is significantly imperative, as experiences have incontrovertibly revealed that often times, the challenges are not outrightly about the policy instrument, but seriously of the ill-implementation of the stipulations of these instruments by the many players that are involved in land development regulation, compliance monitoring and land use control (Durand-Lasserve, 1995; Rakodi and Leduka, 2004; Kwame and Antwi, 2004 and Akinbola and Md Yassin, 2016c).

However, as strongly canvassed by UNESCAP, 2000; Aluko and Amidu, 2006 and Umeh, 1983, copious omission of stipulating in a very non-vague manners, in some of these land policies, about the terms, the nature, the scope as well as the standard and type of the responsibilities that are expected of each of the players that are directly or indirectly involved in the delivery and accessibility of land, is indeed a disaster.. Hence, this, has greatly marred the supposed efficiency and effectiveness, with which these laws would have imbued the system of land administration and regulation with, towards optimal performance. It is most disturbing to realise that, there are clear-cut provision for sanctioning of erring stakeholder(s) in the entire length and breadth of the land delivery and accessibility spectrum (Oloyede et al, 2011 and Olaniran, 2012). Additionally, it is noteworthy, that evolvement of robust and long-lasting platforms to foundationalise impactful roles engagement of skills and knowledge of some of the frontend players, who are domiciled within the intermediation phase of spectrum of land delivery, shall facilitate accessibility of urban lands by catalysing the entire formal land administration and regulation systems (Deininger et al, 2007; Oderinde, 2008; Magel, 2001; Akinbola, 2017).

Therefore, it is against the above reflections about the several of the retardants that clog the smooth delivery and accessibility, with which formal lands would have conducted, that led to this present study.

3. Materials and Method

After intensive literature search, coupled with two rounds of pilot survey, the unsuspected retardants are then catalogued and coined into one major determinant variable, which is called policy development and compliance engineering (PDCE) for ease of empirical exercise that was late conducted, as well as for the understanding by all would-be stakeholders. This major determinant variable is then being measured by other three latent constructs, which are calibrated to encompass some integral items of questions as their evaluative components; these constructs are named policy relevance

and appropriateness (PRA), contents and context of policies (CCP) and role mediation regime (RMR). Hence, out of the total of 1285 respondents as total sample space, 850 respondents were qualified as the sample frame, from where a total of 450 respondents were considered for the sample size, upon which well structure questionnaires of 5point Likert scale type were administered among career land officers and tenured land regulators in the MDAs, independent land consultants and NGOs with shelter mandate, as well as various categories of land users and developers. After through normality and reliability tests on this retrieved questionnaires, only 11 were considered invalid and thus rejected. Therefore, the remaining 416 questionnaires that were valid went through AMOS' version 18 software for Structural Equation Modelling (SEM) analyses.

Hence, it is noteworthy that PDCE is a higher order construct, and thus requires that a second order confirmatory factor analysis (CFA) was carried out. Meanwhile, it is a requisite that for a second order confirmatory factor analysis to be performed on any qualified construct, such as the one at hand, the involved three first order constructs, that is, policy relevance and appropriateness (PRA), contents and context of policies (CCP) and role mediation regime (RMR), which are the considered contents that made up the determinant variable upon which second order CFA was performed, must be sufficiently defined, so as to establish the discriminant validity and acceptability of the hypotheses, or otherwise reject. The consolidated values from the items of queries from all these three latent constructs PRA, CCP and RMR are calibrated and used to estimate the higher order model for exogenous variable policy development and compliance engineering PDCE.

Therefore, the graphical presentation of the evolved model that describes the intricate link and path of impactful communication amongst the three latent constructs PRA, CCP and RMR have on their determinant variable under measurement, that is PDCE, is thus being shown in figure 1, together with its model fit statistics that are displayed in table 1 respectively, with a view to testing the validity or otherwise of the inherent hypotheses involved, which are as follows, thus:

Hypothesis 1: There is a significant relationship between policy relevance and appropriateness and policy development and compliance engineering, resultantly affecting formal land delivery and accessibility.

Hypothesis 2: There is a significant relationship between contents and context of policies and policy development and compliance engineering, resultantly affecting formal land delivery and accessibility.

Hypothesis 3: There is a significant relationship between role mediation regime and policy development and compliance engineering, resultantly affecting formal land delivery and accessibility.

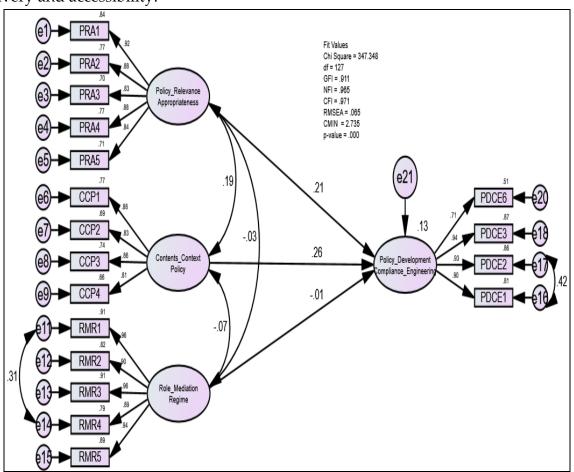


Figure 1: Second Order Confirmatory Factor Analysis Measurement Model for Determinant Variable PDCE

The measurement model was generated from the second order confirmatory facto analysis CFA, for the determinant variable, that is, policy development and compliance engineering PDCE. This model exhibits some degree of strength in correlational paths among all the three latent constructs, with the first one being policy relevance and appropriateness PRA, with such items of queries as (PRA1: inconsistencies in land policies provisions will distort performances of land administration and regulation system and thereby retard the formal delivery and accessibility of urban lands; PRA2: Policy is biased on the constitution of membership of the committee, hence unbalanced and improperly constituted committees and boards on land use and development matters retards the effectiveness of land administration and delivery/accessibility; PRA3: Non-ordering of lop-sidedness and disposition in relationship between land administrators and regulators certainly retards system's efficiency and adversely affects

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formal land delivery and accessibility; PRA4: Absence of coherently-orchestrated provisions of appropriate land policies on budgetary allocation financial disbursement to land administration and regulation will dwarf their performances and stagnate formal land accessibility greatly and PRA5: Non-visibility of the monitoring of development compliance as spelt out in land policies is inimical to vibrant land administration and reduces accessibility).

Furthermore, the second construct is contents and context of policies CCP, with its four items of queries as (CCP1: Ill-contextualisation of all the provisions of the Land Use Act and Urban Development Policy adversely retard the efficiency of land administration and regulation system, hence affects the formal land delivery and accessibility; CCP2: Absence of necessary punitive measures into our land policies for wilful delay of application processing will encourages continuance of such bad act by land officers, reduces formal delivery and accessibility of urban lands; CCP3: Non-incorporating into the policies about the modes of overhauling, restructuring and role refinement as essentials for robust structure for improved land administration machineries and facilitate land delivery and increase formal land accessibility; CCP4: presence of incongruous provisions of the major land management and development policies seriously warps strength of the land administration and regulation system and thus decrease land delivery and accessibility).

Therefore, the third and final construct is the role mediation regime RMR, which encapsulates such items of queries as (RMR1: Non-incorporating of all stakeholders' voice into the administration and regulation of lands adds to the burdensomeness of land delivery and accessibility tasks; RMR2: Absence of well-orchestrated template detailing the standards of the kind, quality and level of mediation of respective land machineries clogs formal land accessibility; RMR3: Absence of adequately-established checks through policy framework on the likely excesses of land consultants while representing their clients retards land delivery system and affects land accessibility adversely; RMR4: Absence of established bases for functional roles' engagement of expertise of professionals within and without main land administration spectrum towards expeditious formal land delivery and accessibility is a great disservice; RMR5: Lack of full awareness and clarity by land consultants and land users of their mediating role upon land administration and regulation system leads to ineffective and inefficient land delivery and accessibility).

Hence, reflecting on the stipulated thresholds of fit indices, as upheld by past scholars and researchers for acceptable models are p<0.05, $x^2/df_<2-5$, RMR<0.06, CFI>_0.90 and RMSEA is _<0.80. However, the generated fit statistics values for the CFA model for this study's determinant variable PDCE, as contained in figure 1, are as

follows, thus: p 0.000, x^2 347.35, df 127, x^2 /df 2.735, RMR 0.000, CFI 0.971, GFI 0.911, RMSEA 0.065 and CMIN 2.735 are all within the stipulated range of statistical values for the admissibility of the generated PDCE model. Thence, it comfortably established the truism and deepened the convergent validity about the existence of the non-suspected retardants PRA, CCP and RMR as well as their direct effects on PDCE, together with the indirect and resultant impacts on the formal delivery and accessibility of urban lands for real estate development in Nigeria.

Table 1: Statistics for Second Order Confirmatory Factor Analysis Measurement Model for Variable PDCE

| | Mode | l Ide | ntificati | ion | | | Model Fit Statistics | | | | | |
|---|---------------------------|-------|-----------|-----------------------|--------------------|---------|----------------------|----------|------|----------------------------|----------------------|--|
| Observed Variables = 14 | | | | X ² | = | 347.348 | CFI | | = | 0.971 | | |
| Est | Estimated Parameters = 44 | | | | X ² /df | = | 2.735 | RMSEA | | = | 0.065 | |
| Degree of Freedom = 127 | | | | P | = | 0.000 | LO90 | | = | 0.002 | | |
| Mo | Model is Identified | | | | | | 0.000 | PCLOSE | | = | 0.057 | |
| Factor Loadings (p<0.05=*, p<0.01=**, p<0.001=***). | | | | | | | | | | | | |
| S | Items | | Const | ruct | Estima | ite | C.R | P | SM | Remark | | |
| 1 | | | | | | | | C | | | | |
| N | | | | | | | | | | | | |
| 1 | PRA 1, | < | PRA | | 0.21 | | 4.09 | | | Stipulations are attained, | | |
| | 2,3,4,5. | - | | | | | | *** | 0.77 | Conve | rgent validity holds | |
| 2 | CCP 1, 2, | < | CCP | | 0.26 | | 4.86 | | | Stipulations are attained, | | |
| | 3, 4. | - | | | | | | *** 0.72 | | Convergent validity holds. | | |
| 3 | RMR 1, 2, | < | RMR | | -0.01 | | -0.12 | | | Stipulations are attained, | | |
| | 3, 4, 5. | - | | | | | | *** 0.86 | | Convergent validity holds. | | |
| All the Factor Loadings attained required levels, except HTAA with low ML estimate, and CR, Model | | | | | | | | | | | | |
| Statistics for Goodness-of-Fit Indices are upheld, this Model is Accepted. | | | | | | | | | | | | |

Table 1 shows the fit statistics for the second order confirmatory factor analyses of full measurement model for determinant variable policy development and compliance engineering PDCE with acceptable model fit, though the third latent construct RMR exhibits some levels of fair inadmissibility, as displayed in the values generated for ML estimate (-0.01) and CR (-0.12). However, this does not have any adverse effect(s) on the overall validity and the admissibility of the entire model, simply because, the potential effect(s) it would have had, has been neutralized by the very high SMC value of 0.86.

The theorised constructs, that is, policy relevance and appropriateness (PRA), contents and context of policies (CCP) and role mediation regime (RMR), which are

considered as items and their factor loadings on the determinant variable PDCE were examined. All these three latent constructs exhibited significant critical ratios and p-values for convergent validity, except the third latent construct, that is, role mediation regime (RMR).

However, with an impressively high value of SMC for the three latent constructs, this indicates permissible level of reliability of the three constructs and even their made-up items of queries, leading to acceptability of the second order confirmatory factor analysis CFA model for the determinant variable PDCE in figure 1. Therefore, acceptance of this model at this stage is deemed necessary, since what is important as a rule for admissibility has been largely fulfilled, hence it affords the opportunity to further critically evaluate the basis, upon which decisions are taken in respect of the soundness of the validity of the hypotheses that are involved, as contained in table 2, with a view to coming up with more representatively-valid findings, suggestions and possible contributions.

Table 2: Hypotheses Testing among Constructs Involved in the Determinant Variable PDCE, i.e. (PRA, CCP and RMR)

| | | | ML | S.E | C.R. | P | Label |
|-----|---|------|------|------|-------|-----|-------|
| PRA | > | PDCE | .211 | .051 | 4.09 | ** | Sig |
| ССР | > | PDCE | .259 | .067 | 4.86 | ** | Sig |
| RMR | > | PDCE | 006 | .028 | -0.12 | .90 | Insig |

Overall, two out of three hypotheses were significant, as well as directionally of positive significance at 99% level of confidence and one was non-directionally of negative significance at 95% level of confidence (Vogt, 2005) as contained in table 2. It is hereby noteworthy that third theorised relationships of role mediation regime with policy development and compliance engineering (H3: There is a significant relationship between role mediation regime and policy development and compliance engineering, resultantly affecting the formal land delivery and accessibility at B=0.02, z=0.322 and p=0.000<0.001<0.747) was found to be insignificant and not supported by this study as a serious 'unsuspected retardant' of formal land delivery and accessibility via policy development and compliance engineering determinant variable, with virtually all its fit statistical values, as contained in table 2, clearly outside the stipulated threshold indices.

Meanwhile, the remaining two constructs of this study, that is, theorised relationships of policy relevance and appropriateness with policy development and compliance engineering (*H1*: There is a significant relationship between policy relevance and

appropriateness and policy development and compliance engineering, resultantly affecting the formal land delivery and accessibility at B=0.23, z=4.378 and p=0.000<0.001) as well as contents and context of policies with policy development and compliance engineering (H2: There is a significant relationship between contents and context of policies and policy development and compliance engineering, resultantly affecting the formal land delivery and accessibility at B=0.26, z=4.821 and p=0.000<0.001), are found to positive, significant and thus fully supported by this research, virtually all their displayed fit statistical values are found to fall within the stipulated threshold as contained in table2. Hence, the contents and context of policies has the strongest path strength, which confirms further the very damning woes, that non-peculiarly contextualizing of the contents of Nigeria's land policies have on overall delivery and accessibility of urban lands for real estate developments.

4. Findings, Conclusion and Recommendation

4.1 Summary and Discussion of Findings

A. As generated and contained in figure 1, PRA1 exhibits a regression weight of 0.92 and 0.84SMC. This simply means that 84% of the 416 respondents, averagely in their cumulative unison said 92% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by the copious inconsistencies in Nigeria's land policies and related documents on land administration, regulation, governance, which invariably reduces formal land delivery and accessibility.

B. As generated and contained in figure 1, PRA3 exhibits a regression weight of 0.83 and 0.70SMC. This simply means that 70% of the 416 respondents, averagely in their cumulative unison said 83% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by the unbalanced interrelationship among the duo of land administrators and land regulators, which invariably reduces formal land delivery and accessibility.

C. As generated and contained in figure 1, PRA5 exhibits a regression weight of 0.84 and 0.70SMC. This simply means that 70% of the 416 respondents, averagely in their cumulative unison said 84% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by near-absence of meaningful platform through which clearly-spelt out roles of monitoring of compliance levels of developers on various development vis-à-vis the original specifications for which the approval was sought and granted is disservice to formal land delivery and accessibility efforts of government.

- **D.** As generated and contained in figure 1, CCP1 exhibits a regression weight of 0.86 and 0.74SMC. This simply means that 74% of the 416 respondents, averagely in their cumulative unison said 86% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by wrongfully contextualised policies which assumes utopian status and outlook on issues to be solved, ultimately warping the pathways of formal land delivery and accessibility. **E.** As generated and contained in figure 1, CCP3 exhibits a regression weight of 0.88 and 0.77SMC. This simply means that 77% of the 416 respondents, averagely in their cumulative unison said 88% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by seeming rigidity and non-future looking nature of these policy documents, confirming their failure in outrightly omitting clause(s), on issues of engagement, role diversity, etc. This certainly makes the land administration and regulation system partly far less robust and non-dynamic, in responding to emerging complex tasks that are associated with 21st century land delivery and accessibility challenges.
- **F.** As generated and contained in figure 1, RMR1 exhibits a regression weight of 0.95 and 0.91SMC. This simply means that 91% of the 416 respondents, averagely in their cumulative unison said 95% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by outright jettisoning of impact that inclusiveness in land governance can have on the formal land administration and regulation system as a whole, hence the failure to have an improved formal land delivery and accessibility experience.
- **G.** As generated and contained in figure 1, RMR3 exhibits a regression weight of 0.96 and 0.92SMC. This simply means that 92% of the 416 respondents, averagely in their cumulative unison said 96% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by failure of the policies to incorporate a platform of checking the likely excesses that might be exhibited by all stakeholders if left unmonitored or unscrutinised, is among several clogs on the pathways of formal land delivery and accessibility in Nigeria.
- **H.** As generated and contained in figure 1, RMR5 exhibits a regression weight of 0.94 and 0.89SMC. This simply means that 89% of the 416 respondents, averagely in their cumulative unison said 94% of the challenges of formal land delivery and accessibility, which emanate from policy development and compliance engineering, are caused by the lack of full awareness and clarity by land consultants and land users of their mediating roles upon land administration and regulation system, hence the failure to have an improved formal land delivery and accessibility experience.

4.2 Conclusion

It is indeed shocking to note from the results of this study, that, a very large chunk of the problems bedevilling the land delivery and accessibility in Nigeria, as result of adverse contribution of non-suspected retardants that are affecting formal land administration and regulation system, are indeed from policy development and compliance engineering, which is simply termed policy framework. Hence, it is hereby concluded that, there is a significantly direct but negative impacts which the trio of the unsuspected retardants of policy relevance and appropriateness PRA, contents and context of policies CCP and role mediation regime RMR, have on the policy development and compliance engineering PDCE, which resultantly affect the formal land delivery and accessibility FLDA of urban lands for real estate development in Nigeria.

4.3 Recommendation

- **A.** An increased budgetary allocation is necessary, so as to make land as a consociate capital and not entirely economic good, with a view to reducing unbearable costs of development borne by prospective land developers, which invariably becomes anti-developmental on the long run.
- **B.** Evolvement of a template is hereby being canvassed to sustain civil service culture of objectivism and technocratic values, so as to institutionalise legacy of forthrightness which partly translates to exactitude that resources like land requires.
- **C.** Synchronisation and harmonisation of all the inconsistencies in the various land policies in the country and strengthening of their common areas, so as to invigorate them for better application.
- **D.** In-depth and holistic review of severally existing policies, especially those with emphasis on timely restructuring of various units and departments of formal land administration and regulation system, is long overdue.
- **E.** *Nigerianisation of* all or very many important provisions of all the relevant land policies, such as the land use act, urban development policy, etc. and operationalizing same, will be a very contributive and worthy effort.
- **F.** It is hereby strongly suggested that sanctionable and punitive provisions in particular will discourage unlawful and wilful delay or outright rejection of applications of perceived political adversaries, their families and even opposing party-men to the government in power, etc.
- **G.** There is a growing need, for an urgent incorporation of the voice of all stakeholders involved in the entire formal land delivery and accessibility spectrum, so as to build inclusiveness in land governance.

H. Finally, it is almost needless to canvass for evolvement of a platform that details the bases of role engagement, as well as specification of the required expertise that should be deployed on such role engagement, especially as it borders on land administration, management, control, monitoring, etc.

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