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LAND GOVERNANCE AS A PATHWAY TO CLIMATE-RESILIENT BUILT AND NATURAL ENVIRONMENTS: ADVANCING ENVIRONMENTAL SUSTAINABILITY AND SUSTAINABLE FINANCE IN NIGERIA: COMPARATIVE LESSONS FROM SUB-SAHARAN AFRICA AND THE GLOBAL SOUTH

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Abstract

Effective land governance is increasingly recognised as a prerequisite for climate resilience, environmental sustainability, and sustainable socio-economic development in Nigeria. However, inadequate integration of climate risk and sustainable finance into land governance continues to constrain investment in resilient housing, infrastructure and ecosystem conservation. This study examined the interrelationships among land governance, climate risk, and sustainable finance and their implications for the built environment (housing, infrastructure, and property development) and the natural environment (land, ecosystems, and biodiversity). Specifically, it assessed the influence of land governance on land-based investment under climate risk, evaluated the integration of climate risk into land governance and urban planning, examined the role of sustainable finance in promoting climate-resilient land governance and green building, and drew comparative lessons from Sub-Saharan Africa and the Global South. A qualitative research design was adopted, employing systematic review and thematic content analysis of verified secondary sources published between 2012 and 2025, with emphasis on studies from 2019–2025. The findings revealed that insecure land tenure, fragmented institutions, weak land information systems, inadequate integration of climate risk into planning frameworks, and insufficient mobilisation of sustainable finance significantly hinder climate-smart investment. Comparative evidence demonstrated that integrated and participatory land governance systems enhance resilience and attract green investment. The study recommends strengthening tenure security, modernising land information systems, mainstreaming climate risk into land-use planning, and expanding blended and green finance to foster resilient and sustainable built and natural environments in Nigeria.

Keywords: *Land Governance; Climate Risk; Sustainable Finance; Built Environment; Environmental Sustainability*

1.0 Introduction

Scholarship on the built and natural environments has shifted decisively away from treating them as separate domains, reconceptualising them instead as an integrated system whose resilience hinges on three interlocking conditions; the quality of land governance, the management of climate risk, and the mobilisation of finance for sustainable outcomes (Ndebele-Murisa et al., 2020). Land governance, understood as the rules, institutions and processes that govern access to, control over and use of land, occupies the structural core of this system: it determines where and how housing and infrastructure are built, whether ecosystems and biodiversity receive protection, and whether investment in green, climate-resilient development is attracted or repelled (Chigbu et al., 2024).

Across the Global South, a scholarly reorientation has taken hold: land governance is no longer framed narrowly as a question of productivity or economic return, but is increasingly recognised as a determinant of climate adaptation capacity, environmental sustainability and equitable resource allocation (Akther & Evans, 2024; UNCTAD, 2022). This reorientation connects directly to the climate finance architecture established under the Paris Agreement, where land governance reforms intersect with global funding mechanisms designed to support mitigation and adaptation. Yet the evidence reveals a troubling asymmetry -- many developing countries identify substantial climate finance requirements for land use, land-use change and forestry activities, while simultaneously lacking the coherent investment strategies and reporting systems necessary to access those funds (Kissinger et al., 2019). Complementary analysis by the Organisation for Economic Co-operation and Development, the World Bank and the United Nations Environment Programme reinforces this picture, demonstrating that aligning infrastructure and land-use planning with climate objectives remains essential to narrowing the global climate-investment gap a challenge that is especially acute in the fast-urbanising regions of the Global South (OECD, World Bank, & UN Environment, 2018).

Sub-Saharan Africa presents a setting where land governance and climate risk challenges are especially pronounced, with direct consequences for the condition of the built and natural environment. Institutional fragmentation, overlapping tenure systems and weak land registries act as structural impediments to both agricultural and urban investment (Deininger & Goyal, 2024). Although continent-wide diagnostic instruments -- notably the Land Governance Assessment Framework -- have been deployed to benchmark reform priorities, a persistent disconnect remains between diagnosis and implementation, one that is particularly visible where land administration systems meet rapidly expanding cities and degrading natural landscapes (Deininger, Selod, & Burns, 2012). Evidence from tenure regularisation programmes elsewhere on the continent offers a counterpoint: formalising rights can yield measurable environmental co-benefits, including improved soil conservation investment and land-use practices, which underscores the relevance of such instruments to natural-environment outcomes rather than exclusively to economic ones (Ali, et al., 2014).

Nigeria's built and natural environments confront compounding pressures that are distinctive in their severity. Governance inefficiencies in the land sector constrain climate-responsive financing and erode opportunities for resilient urban and rural development; at the same time, climate shocks flooding, erosion, unpredictable rainfall and land degradation -- impose direct physical damage on housing stock, infrastructure and ecosystems (Okafor et al., 2024). Empirical work focused on river-dependent communities reveals that land use planning often fails to embed climate adaptation measures, leaving flood vulnerability persistently elevated within the built environment (Effiong, et al., 2024). A related inquiry into nature-based solutions finds that Nigeria's statutory land use and planning framework struggles to accommodate integrated, risk-based approaches to land

allocation, which restricts the extent to which nature-based interventions can be mainstreamed into urban and peri-urban development (Effiong, 2025). Counterbalancing this, evidence from Ibadan indicates that when residents perceive land governance as equitable and efficient, it is significantly associated with better environmental sustainability outcomes -- an empirical basis for treating land governance reform as an environmental sustainability strategy, rather than solely a tenure-security measure (Babalola, 2025).

This study occupies the intersection of the concerns outlined above. It reframes the economics and financing of land governance in Nigeria around the advancement of the built and natural environment and environmental sustainability, examining how land governance, climate risk management and sustainable finance combine to shape outcomes for housing, urban infrastructure, green real estate, land administration and natural resource conservation. Comparative lessons drawn from Sub-Saharan Africa and the wider Global South are used to identify pathways through which Nigeria can strengthen the resilience of its built and natural environments.

2.0 Conceptual Clarification

2.1 Land Governance

Land governance refers to the formal and informal rules, institutions and processes through which land rights are defined, administered and enforced, shaping access to, control over and use of land resources, including the land that underpins housing, urban infrastructure and natural ecosystems (Deininger, Selod, & Burns, 2012). It encompasses tenure security, land administration systems, dispute resolution mechanisms and the institutional capacity of the state to regulate land and property markets in ways that influence both investment and environmental outcomes. This study adopts a built- and natural-environment-oriented conception of land governance because it explicitly links governance quality to the physical development of housing and infrastructure, to the conservation of ecosystems and biodiversity, and to the financing decisions that determine whether development is climate-resilient or climate-exposed.

2.2 Climate Risk

Climate risk describes the probability of adverse impacts arising from the interaction of climate-related hazards, exposure and vulnerability of human and natural systems, and extends beyond physical climate events to include the socio-economic sensitivity and institutional capacity to respond to climate shocks (Kahn et al., 2021). In this study, climate risk is operationalised through exposure to flooding, erosion, drought and land degradation, and their consequences for the built environment (housing, infrastructure and property assets) and the natural environment (soils, water resources, vegetation and biodiversity). This framing is adopted because it links land-use decisions, physical vulnerability and adaptation needs directly to the condition of Nigeria's built and natural environments.

2.3 Sustainable Finance

Sustainable finance refers to financial practices that integrate environmental, social and governance considerations into investment decisions in support of long-term sustainable development, including the mobilisation of public and private capital toward activities that generate economic returns while reducing environmental risk (OECD, World Bank, & UN

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Environment, 2018). It includes climate finance flows, green bonds, concessional and blended finance instruments, and other funding mechanisms that support climate-resilient land governance, green building and sustainable property development. This conception is adopted because it captures the role of finance in reconciling economic returns with the environmental sustainability priorities of the built and natural environment.

2.4 The Built and Natural Environment Nexus

The built environment encompasses the human-made setting for activity -- housing, urban infrastructure, land administration systems and property development -- while the natural environment comprises land, water, vegetation, soils and biodiversity. Land governance functions as the operational nexus connecting these two domains: decisions taken through land administration, tenure allocation and land-use planning determine, simultaneously, how cities and housing expand and whether natural landscapes are protected or degraded (Chigbu, 2025). Climate risk impinges on both domains in concert, since flooding, erosion and land degradation damage physical infrastructure while also eroding ecosystem services; sustainable finance, correspondingly, represents the mechanism through which resilience can be embedded into both domains at once, whether through green building finance, resilient infrastructure investment or blended finance for ecosystem restoration. This nexus framing underpins the analytical approach adopted in the present study.

3.0 Literature Review

3.1 Land Governance, Land-Based Investment and Built-Environment Outcomes under Climate Risk

A growing body of research interrogates how land governance arrangements shape land-based investment and, by extension, outcomes in the built environment under conditions of climate exposure. Deininger, Selod and Burns (2012), in developing the Land Governance Assessment Framework, examined how land governance quality influences investment decisions in developing economies. The diagnostic instrument combines expert panel assessments with structured indicators across dimensions such as tenure recognition, land use planning, public land management and dispute resolution. Applications across African countries have consistently revealed that weak tenure security and fragmented land administration discourage long-term investment in housing, urban development and agriculture -- a pattern that is particularly pronounced in areas vulnerable to flooding and land degradation. A key limitation of the framework lies in its country-level diagnostic scope, which constrains detailed sub-national analysis and cannot always capture how governance failures manifest differently across cities, peri-urban areas and rural landscapes within a single country.

Complementary evidence from land tenure regularisation programmes demonstrates that formalising rights can generate measurable investment and environmental effects. Ali, Deininger and Goldstein (2014), evaluating a pilot land tenure regularisation programme in Rwanda, found that improved tenure security was associated with increased investment in soil conservation structures and other land-improving measures, yielding observable environmental co-benefits alongside economic ones. Although the study's geographic scope -- a single pilot region in Rwanda -- limits generalisability to Nigeria's more fragmented and pluralistic tenure context, its findings

support the broader proposition that secure land rights are a precondition for climate-resilient investment in both agricultural and built-environment settings. The authors recommend that land registration and formalisation programmes be evaluated not solely for economic returns but also for their environmental co-benefits, a recommendation bearing direct relevance for Nigeria's land administration reform agenda. This proposition finds corroboration within Nigeria itself: Kehinde, Shittu, Ogunnaike, Oyawole and Fapojuwo (2022), examining smallholder farmers across selected agro-ecologies, found that secure land tenure and clearly defined property rights significantly increased the likelihood of adopting climate-smart agricultural practices, while insecure or contested arrangements discouraged such investment. A limitation of the study is its focus on smallholder agricultural adoption rather than urban or built-environment investment; nonetheless, its findings reinforce the broader argument that land tenure security constitutes a precondition for climate-resilient land-based investment across both rural and urban contexts in Nigeria.

3.2 Integration of Climate Risk into Land Governance, Urban Planning and Housing Frameworks

Scholars increasingly examine the extent to which climate risk is embedded within land governance, urban planning and housing frameworks. The Intergovernmental Panel on Climate Change (2022), in its Sixth Assessment Report on impacts, adaptation and vulnerability, assessed how climate risks affect land and settlement systems globally -- including in Nigeria -- using climate modelling, policy review and vulnerability assessment. The report found that many developing-country land governance frameworks, Nigeria's among them, inadequately account for flood risk, drought frequency and land degradation in land use and urban planning decisions. A limitation of the assessment is its macro-level, cross-country focus, which constrains operational insight at state and city level; nonetheless, the report's recommendation to mainstream climate risk assessment into land use planning and land administration systems carries direct applicability to Nigeria's built-environment governance.

At the national level, Effiong, Ngang and Ekott (2024), in a study of land use planning and climate change adaptation in river-dependent communities in Nigeria, examined how flood risk is addressed within land governance and settlement planning. Using spatial analysis and community-level assessment, the study found that land use planning in these communities inadequately integrates climate adaptation measures, with flood vulnerability persistently high owing to shifting land cover, informal settlement expansion and weak institutional coordination between land, water and planning authorities. A limitation of the study is its focus on river-dependent communities, which may not fully represent climate risk dynamics in Nigeria's larger metropolitan built environments. The authors recommend integrating climate risk mapping into statutory land use planning instruments. Building on this, Effiong (2025) examined the potential and challenges of embedding nature-based solutions into Nigerian land use planning, finding that existing statutory frameworks -- including the Land Use Act -- do not readily accommodate risk-based land allocation or integrated climate-nature responses, producing inequitable adaptation outcomes across the built and natural environment. The study recommends reforming statutory land use instruments to enable nature-based and risk-informed planning as core components of urban and environmental governance.

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3.3 Sustainable Finance and Climate-Resilient Land Governance / Green Building

The literature underscores the growing importance of sustainable finance in supporting climate-resilient land governance and green building outcomes. OECD, the World Bank and UN Environment (2018), in a joint assessment of infrastructure financing, examined how sustainable finance instruments can support climate-resilient land use, housing and infrastructure development. Using policy analysis and case evidence from both developed and emerging economies, the report found that aligning infrastructure and land-use financing decisions with climate goals significantly increases the flow of resources into resilient built-environment investment -- yet this alignment remains limited in many developing-country contexts, Nigeria's included. A limitation of the report is its predominantly macro-level, cross-country framing rather than a Nigeria-specific empirical focus. The authors recommend that governments rethink infrastructure and land-related public investment planning to be explicitly climate-informed from the outset.

At the country level, Stout, Gupta, Balm and Meattle (2025), in a landscape assessment of climate finance in Nigeria, tracked domestic and international climate finance flows into the country in 2021/22. Using systematic finance-tracking methodology, the study found that approximately USD 2.5 billion of public and private capital was mobilised for climate action in that period -- representing only a fraction of the estimated USD 29.7 billion required annually for mitigation and adaptation through 2030, leaving an annual climate finance gap of roughly USD 27.2 billion. The study further found that private corporate finance was concentrated in renewable energy generation, with comparatively limited flows into land-based adaptation, resilient housing or green building. A limitation of the assessment is that it tracks flows rather than assessing the underlying institutional barriers to land-based climate finance absorption. The authors recommend expanding blended finance instruments and strengthening domestic channels for directing climate finance toward underserved sectors, including land-based and built-environment adaptation.

Complementing this, Kissinger, Gupta, Mulder and Unterstell (2019) examined developing countries' climate financing needs in the land sector under the Paris Agreement, drawing on a meta-analysis of Nationally Determined Contributions from forty developing countries. The study found that most developing countries -- Nigeria among them -- articulate substantial climate financing needs for land use, land-use change and forestry activities, but rarely specify how domestic fiscal policy or land governance reform will complement international climate finance. A limitation of the study is its reliance on the stated content of national climate plans rather than direct assessment of implementation. The authors recommend that countries more explicitly link land governance reform to their climate finance strategies, a recommendation of direct relevance to Nigeria's land and housing finance architecture.

3.4 Comparative Lessons from Sub-Saharan Africa and the Global South

Comparative studies offer insight into how other regions align land governance, climate risk and sustainable finance in ways relevant to the built and natural environment. Deininger and Goyal (2024), in a comprehensive World Bank assessment of land policies across Africa, examined land governance and institutional reforms across the continent. Using comparative policy analysis, the study found that countries pursuing digital land registry interoperability, transparent public land management and property tax reform are better positioned to mobilise urban infrastructure finance and to manage climate risk in rapidly urbanising built environments. A limitation of the study is

its reliance on secondary, cross-country administrative data, which may mask sub-national variation. The authors recommend harmonising land, urban planning and climate finance policies as an integrated reform agenda.

In a related vein, Kahn, Mohaddes, Ng, Pesaran, Raissi and Yang (2021), assessing the long-term macroeconomic effects of climate change across 174 countries, found that persistent deviations from historical temperature norms adversely affect long-term economic output -- with effects concentrated in climate-exposed developing economies whose land-based sectors and built environments face the greatest physical exposure. The study's limitation lies in its macroeconomic, cross-country modelling approach, which does not isolate the specific channel of land governance. Nonetheless, the authors' recommendation, that economic planning explicitly account for climate-induced deviations from historical norms, carries direct implications for how Nigeria integrates climate risk into land and infrastructure investment planning.

Three gaps emerge from the reviewed literature. First, while several studies examine land governance, climate risk or sustainable finance as independent concerns, there remains limited empirical research that integrates all three within a single analytical framework explicitly oriented toward the built and natural environment in Nigeria. Second, comparative lessons from Sub-Saharan Africa and the Global South remain under-utilised in Nigeria-focused scholarship, with limited contextual adaptation of international good practice to the country's institutional and financial realities. Third, existing Nigeria-focused studies tend to examine either urban/built-environment outcomes -- such as flooding and land use planning -- or natural-environment outcomes -- such as land degradation and ecosystem services -- in isolation, rather than treating them as a jointly governed system. This study addresses these gaps by examining the interlinkages among land governance, climate risk and sustainable finance through an explicit built- and natural-environment lens, while drawing comparative lessons relevant to Nigeria.

4.0 Methodology

This study adopted a qualitative research methodology, relying exclusively on secondary data sources. Data were gathered through a systematic review of relevant literature, including land governance frameworks, climate risk assessments, sustainable finance and climate finance-tracking reports, peer-reviewed journal articles, and institutional publications spanning 2012 to 2025, with particular emphasis on sources published between 2019 and 2025. Sources were identified through targeted searches of academic databases and institutional repositories, and each source included in the final analysis was independently verified for authenticity, correct authorship, publication venue and digital object identifier prior to inclusion, to ensure that all cited evidence is genuine, traceable and verifiable. The study focused on analysing existing evidence on land administration frameworks, climate-related risks to the built and natural environment, and the application of sustainable finance instruments within Nigeria, drawing comparative evidence from Sub-Saharan Africa and the Global South. A thematic content analysis was applied to extract key patterns and insights relating to the interlinkages among land governance, climate risk management and sustainable finance, organised around four thematic categories: land-based investment and built-environment outcomes; integration of climate risk into planning frameworks; the role of sustainable finance; and comparative lessons. The use of verified secondary data enabled the study to synthesise documented experiences, policy practices and empirical findings, thereby providing a comprehensive and defensible understanding of the challenges and

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opportunities for advancing climate-resilient land governance and environmental sustainability in Nigeria's built and natural environments.

5.0 Discussion of Findings

5.1 Land Governance, Investment and the Built Environment

The evidence reviewed indicates that land governance quality significantly conditions investment behaviour in Nigeria's built environment under climate-exposed conditions. Diagnostic evidence from the Land Governance Assessment Framework shows that weak tenure security and fragmented land administration discourage long-term investment in housing and urban development in areas vulnerable to flooding and land degradation (Deininger, Selod, & Burns, 2012). This is corroborated by evidence from land tenure regularisation elsewhere in Sub-Saharan Africa, where improved tenure security was associated with increased investment in land-improving measures and produced measurable environmental co-benefits (Ali, Deininger, & Goldstein, 2014). Read together, this evidence suggests that reforming land governance is not merely a legal or administrative exercise but a precondition for unlocking climate-resilient investment in housing, urban infrastructure and green real estate in Nigeria. Where land governance is perceived as equitable and efficient, as demonstrated empirically in Ibadan, it is significantly associated with improved environmental sustainability outcomes (Babalola, 2025), reinforcing the case for treating land governance reform as a built- and natural-environment strategy rather than a narrowly economic one.

5.2 Integration of Climate Risk into Planning Frameworks

Studies on climate risk integration into land governance and urban planning frameworks reveal significant shortfalls in Nigeria's institutional systems. Evidence from river-dependent communities shows that land use planning inadequately integrates climate adaptation measures, with flood vulnerability persistently high due to shifting land cover and weak institutional coordination (Effiong, Ngang, & Ekott, 2024). This is consistent with the Intergovernmental Panel on Climate Change's (2022) global assessment, which finds that land governance frameworks in many developing countries, Nigeria included, inadequately account for flood risk, drought frequency and land degradation. Complementary evidence on nature-based solutions further shows that Nigeria's statutory land use planning framework, anchored in the Land Use Act, struggles to accommodate integrated, risk-based land allocation, producing inequitable adaptation outcomes across the built and natural environment (Effiong, 2025). Collectively, these findings indicate that Nigeria's land governance and planning frameworks remain dominated by reactive responses to climate hazards rather than proactive, risk-informed planning, with direct consequences for the resilience of housing, infrastructure and natural ecosystems.

5.3 Sustainable Finance for Climate-Resilient Land Governance

The literature underscores that sustainable finance remains critically under-mobilised and unevenly distributed in support of climate-resilient land governance and built-environment outcomes in Nigeria. Recent finance-tracking evidence shows that Nigeria mobilised approximately USD 2.5 billion in domestic and international climate finance in 2021/22, against an estimated annual requirement of USD 29.7 billion through 2030, leaving an annual gap of

roughly USD 27.2 billion, with private finance concentrated overwhelmingly in renewable energy rather than land-based adaptation or resilient housing (Stout et al., 2025). This financing shortfall reflects a broader structural challenge documented in global assessments: developing countries frequently articulate substantial land-sector climate financing needs in their national climate plans without specifying complementary domestic fiscal or land governance reforms (Kissinger et al., 2019), while international guidance emphasises that infrastructure and land-use financing must be explicitly aligned with climate goals if resilient built-environment investment is to be unlocked (OECD, World Bank, & UN Environment, 2018). The evidence indicates that without institutional frameworks that integrate sustainable finance instruments, including green bonds, blended finance and results-based finance, into land governance reform, climate-resilient investment in Nigeria's housing, infrastructure and natural landscapes will remain underfunded.

5.4 Comparative Lessons from Sub-Saharan Africa and the Global South

Comparative findings indicate that aligning land governance reform with climate risk management and sustainable finance delivers tangible built- and natural-environment benefits elsewhere in Sub-Saharan Africa. Continent-wide evidence shows that countries pursuing digital land registry interoperability, transparent public land management and property tax reform are better positioned to mobilise urban infrastructure finance and manage climate risk in rapidly urbanising environments (Deininger & Goyal, 2024). Complementary macroeconomic evidence shows that climate-exposed developing economies with weaker institutional and land governance capacity experience disproportionately larger long-term economic losses from persistent climate deviations (Kahn et al., 2021), reinforcing the case for embedding land governance reform within Nigeria's broader climate-economic strategy. For Nigeria, these comparative findings suggest that fragmented land, climate and finance policies constrain investment efficiency and adaptation outcomes, and that frameworks integrating climate risk assessment, land governance reform and sustainable finance are needed to strengthen the resilience of the country's built and natural environments.

6.0 Summary of Key Findings

Taken together, the evidence reviewed in this study shows that secure land tenure and effective land administration are strongly associated with increased investment in climate-resilient housing, urban development and green real estate, whereas weak and fragmented land governance discourages long-term investment and is associated with poorer environmental sustainability outcomes. Nigeria's land governance and statutory planning frameworks, including the Land Use Act, inadequately integrate climate risk considerations, particularly flood and land degradation risk, and remain dominated by reactive rather than proactive responses to climate hazards. Sustainable finance for the built and natural environment is similarly under-mobilised: climate finance flows into Nigeria meet only a small fraction of estimated national need, with limited allocation to land-based and built-environment adaptation, while instruments such as green bonds and blended finance remain under-developed and poorly integrated into land governance reform. Comparative evidence from Sub-Saharan Africa and the Global South demonstrates that integrated land-climate-finance frameworks, anchored in digital land registry reform, transparent public land management and property tax reform, deliver enhanced resilience and investment potential for the built and natural environment, and offer a contextually adaptable model that Nigeria can draw upon to strengthen its own alignment of these three domains.

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7.0 Conclusion

This study set out to reframe land governance as a strategic lever for advancing Nigeria's built and natural environments and environmental sustainability, through the interlinked lenses of climate risk and sustainable finance. The evidence reviewed demonstrates that Nigeria's land governance architecture remains insufficiently equipped to drive climate-resilient investment in housing, urban infrastructure and natural resource conservation. Despite progressive policy instruments, tenure insecurity, institutional fragmentation and weak integration of climate risk continue to characterise land governance systems -- compromising investment confidence and adaptive capacity across both the built and natural environment. Sustainable finance remains critically under-mobilised, covering only a fraction of estimated adaptation needs, which undermines efforts to build resilient, climate-smart land-based economies. Comparative evidence from other Sub-Saharan African and Global South contexts suggests that harmonised, integrated approaches to land governance, climate risk and finance can unlock new opportunities for resilience and sustainable land use. Addressing the structural gaps in land governance and climate finance integration is critical for Nigeria to advance its built and natural environments and to achieve environmental sustainability in an era of intensifying climate risk.

8.0 Recommendations

Drawing on the findings of this study, the following recommendations are proposed to strengthen the alignment of land governance, climate risk management and sustainable finance in support of Nigeria's built and natural environments.

The Federal Ministry of Housing and Urban Development, in collaboration with state land authorities, should strengthen institutional capacity for integrated land governance by embedding climate risk assessment into land use planning, housing approval and urban infrastructure investment decision-making. The Federal Ministry of Finance, working with the Central Bank of Nigeria and development finance institutions, should expand domestic climate finance mechanisms -- including green bonds and blended finance instruments -- to support climate-resilient land use, green building and sustainable property development. The National Assembly, alongside state governments, should reform the Land Use Act and related tenure systems to enhance security, transparency and the inclusion of smallholders and informal landholders within formal land administration frameworks. State and local governments, in partnership with community-based organisations and traditional institutions, should promote community-driven, nature-based adaptation strategies that integrate ecosystem and biodiversity conservation into land and urban planning. The Federal Ministry of Environment, in coordination with planning and finance agencies, should develop targeted land-climate finance frameworks drawing on comparative lessons from Sub-Saharan Africa and the Global South to ensure coordinated investment, monitoring and accountability for the built and natural environment.

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