



Research Analysis: Why There Has Been a Rise in Fiji's Squatter Settlement in Urban Sector

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Abstract

Squatter settlement in Fiji has been increasing, becoming a national issue. Many young and old move away from the rural sector due to a lack of development and resettle in urban areas seeking better jobs and lifestyles. Hence, not everyone is fortunate to purchase land or build a dream house. Many choose to reside in areas where it is deemed cheap. The paper will highlight the importance of urban development when it comes to growth in housing and sanitation. The main aim is to determine the extent of securing property rights in the urban sectors. Every year and continuously, rural and urban migration drift is happening, and with the significant rise, many try to find employment in either the formal or informal sector. Therefore, this leads to an increase in people living in urban areas and the need to seek property to live in. This migration creates a high demand for property in the formal or informal sector. The paper will establish the salient link between informal and formal property rights and the importance of property rights issues in the urban sector. The article will also highlight the institutional constraints to economic development and how they can be strengthened. There are issues about having informal property and how it affects the formal sector and the economy's growth.

Keywords: Property Rights, Urban Settlement, Informal, Squatter Settlement, Fiji, Poverty.

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Introduction

As per the latest estimates, around 30 percent of Fiji's population lives in a squatter settlement. This means living without a legal property title. They would lack the services of basic amenities as well. During the recent development, The Fijian Government said there would be an opportunity for the informal settlements to own land with a 99-year lease agreement (Xinhua, 2018). Developments will give the occupants proper access to basic amenities such as piped water supply, power, and sewerage systems. Significantly, in 2022, poverty in Fiji has increased drastically due to the rise in rural-to-urban drift. The migration within the nation has caused increased poverty and income inequality creating an expansion in squatter living (Chand, 2022). In 2017, around 24 percent lived in squatter settlements, according to the Fiji Bureau of Statistics and International Migration Report (2020) (Fiji Bureau of Statistics, 2017; IOM, 2020). According to the 2017 Census report, around 28,000 people resided in the squatter settlement in the Suva area, while 18,400 lived in the Nasinu area. This foresaw Suva City, the hub of business and industrial area, getting flooded with squatter developments and creating an immense increase in population.

Squatter gave rise to poverty living. Hence this created heavy government borrowing to finance land development to cater to drifters. Similarly, many governments have been borrowing around the globe to finance such developments. This may straight lead them into heavy debt (Gosai, 2022). Rapid urbanization development meant that Fiji had not been ready to cope with such a corresponding increase in population movement. This led to poor sanitation and the country diving into a slump in living (Kiddle, 2010). However, this remains a significant concern for the government as they fail to address the right policies and budget allocation toward squatter settlement development (Gosai and Kumar, 2022).

Property rights are defined as the rightful owner that holds the legal ownership and the right to obtain the asset for its consumption. Further, holding a legal authority to provide land

on a rental basis for the rent-seeking opportunity to gain income generation with the right to use the property. With the high rate of increase in the market for demand to consume housing and property, the economy always faces competition for land resources incredibly close to towns and cities. The market-driven activities come from the availability of job markets that enables people to drift from different sectors into urban areas. Customary land management has always been under pressure in many places of different areas within the location purposes. The property is always valued upon the factor of location basis. The value is constantly under pressure near urban sectors, which leads the economy to face informal and formal property and settlements. The recent study on property rights has taken into consideration the arrangement of both formal and informal. The need has been arising continuously in Fiji to define property rights and enforce laws. This is always a case where this type of property with such a high proportion of land is unregistered. Legal property rights are the rights recognized and enforced by the state government.

Historical experience in Fiji has suggested that the evolution of demand in securing property has led to the creation of land used by the informal sector. It has always been hard to secure formal property rights, commonly known as freehold property in Fiji. Most of Fiji's lands are in urban or semi-urban sectors that are customarily owned. Customary land is known to be indigenous communities and is administered and worked according to their customs and norms. Individuals or the whole family owned the property during the days of the colonial period, which has been passed down the generations to families or individuals. Customary property rights have been the direct hit in usage in the informal sector, squatters, as the majority refers to as a shanty town. Shantytown settlement is prevalent not just in Fiji but in many PICs and many developing countries across the globe, not just developing nations. Still, shanty towns can be found in the developed nation, which leads to obtaining informal property rights quicker than having formal property rights. Countries such as African and Asian nation is

commonly pooled as shanty town settlers. However, this conveys the right to contract with other parties by renting the property asset in informal areas with room for employment opportunities.

Having an effective property right leads to effective economic growth and development. In urban development areas, while having two sides of the tale on property rights, informal property rights have two other tales on their own, with having a property on rent and another with a shanty settlement where the property is known as crown land, which belongs to the state. Apart from its historical and spiritual significance, the land has always been the heart of many countries' social, political, and economic life. It is also very much driven by the economics of Fiji.

Securing and establishing a healthy property right brings a cohesive investment, and it brings wealth to individuals and the nation through its consumption. Hao-Li Lin, 2010 wrote a paper based on the islands of Vanua Levu about the settlement on the island of Taveuni. The paper attempted to see the foreign settlers that brought and were the property owners, which later became property such as freehold. The property held by the community became native land and went out on leases in the latter stages. Thomas Williams wrote a brief article back in 1859 about the village's cultural norms and customary practices and how the property ideas were settled at that particular period. Gerard also believed in 1995 that land customs were and will continue to be practiced in the economies of Fiji. It is something the people own, and that is how they decide who gets to use it and how they get to use it, particularly holding the rightful titled property under the owner's name. Ward (1965; 1995) also felt that with the high population rise, the demand for food would not become much attention to where the land and securing property rights will become. People drifting and obtaining better jobs in urban rather than rural areas will cause the population's high density to move, and this will cause property

to become more valuable. This will create a time of more settlers in the informal market securing a property to stay in.

In recent articles, Gosai (2022) and Gosai and Kumar (2022) discussed the importance of debt and fiscal budget that will play an integral role in developing such sectors. It is also eminent that through the increase in an informal settlement, there will be an increase in informal business. This will remain unaccounted for in the national growth due to its proportionately small significance. However, the informal sector has more financial circulation that needs more dire attention from the regulating state.

Political Affairs also created commotion when deciding property rights issues. Biman and Neelesh ascertained this in 2006 via a research paper based on land tenure and its achievements. The paper has rigorously discussed constitutional rights, land, and housing. Political Crisis led to the loss of indigenous rights, which led the economy to face problems in land management. Eventually, the housing issues rose substantially. Fiji is said to have a long-lasting problem that needs to be solved. To solve such a critical issue, the primary target shall be the institutions, laws, and regulations that must be moderated. The majority target relies on concern towards informal property rights where the definition of property rights is violated. Political institutions have also credibly stated that in years to come, agriculture, such as sugarcane farming in rural areas, will die out or wipe out entirely as the drift is inevitable if the state does not solve the property rights issues that have been heavily used in this production.

In recent land law and policy, Lally (2018) discussed the failure of land tenure and its policy. The hard farmers that resided in western parts of Fiji that heavily engaged in farming were majority by Indo-Fijians. The agricultural land that was given for production, however, had limitations. The land did not give the farmer full privilege to hold contractual rights. Thus, the land could be lost upon the expiry of land leases. This would mean that the farmer would

lose out on production and market. In the early 1980s and 1990s, contract renewal was not easy. One would have to go through so much hassle to have land leases extended eventually. The hassle would require paying an extra goodwill amount to the indigenous landowners and re-submitting the documents via the land trust board. This foresaw a high rise in migration (IOM, 2020). The migration was typically individuals and families moving out of rural and urban sectors and resettling abroad, mainly Indo-Fijians.

Issues in the Urban informal sector, the squatter and livelihood strategies in Fiji

There is no doubt that many people living in slums are genuine people. Individuals who cannot afford affordable housing genuinely reside in shantytowns, says, via the investigation carried out by the Fiji Sun in 2019. However, according to the investigation, many individuals are taking advantage of the free property, such as extending their house to earn extra rental income. Moreover, through rigorous investigations, it has also been found that many are selling their home to others without proper documentation and legal housing paperwork. Therefore, it has been a difficult task for the government to identify who is genuine and in need of assistance and who is not. Fiji is prone to natural disasters, and houses in squatter settlements may not withstand such outrageous and disastrous cyclones (Pratibha, 2019).

In 2014 USAID paper was released based on land tenure in urban environments. The problems associated with the increasing urbanization have failed in governance, including land administration and improper urban planning. The increase in urban demand included poor quality or insufficient housing, which led to a lack of clean water, and limited sanitation and electricity infrastructure. This resulted from overcrowding in urban areas and high demand for food security and employment. Regardless of having free land or suitable long-term leased property in rural areas, people always ventured to move to urban areas for better chances of

seeking food, employment, health, and education opportunities. This move led to many issues and problems in urban property development.

A well-defined property right is when the owner can exclude anyone legally from using the good or asset. Most urban areas are customary owned properties, and fewer are freehold properties. Some lands belong to states in semi-urban areas. The issue faced in Fiji relating the property right is that people obtain customary property as part of a rent-seeking basis without proper legal consumption of that asset. Regardless of the consumption done by the other party, the customary owner would hold the legal right built on the property without any legal contracts bonded to use the property. Informal properties are also part of shanty towns, leading to free rider problems.

The informal sector puts much pressure on the formal sector as it also brings in a large amount of household poverty. People consuming informal property leads to many economic determinants and drawbacks. Biman, in 2003 wrote an article based on the importance of property rights that can lead to good governance and economic development. The paper briefly highlighted the issues relating to the role of property rights and economic development. The discussion revolves around how property rights have continuously affected economic policy and decision-making. Legal contracts that were lacking in binding people from using the secured property rights led to market failures and distress in economic growth. Jennifer Roy stated in 2014 stated the central mission is strengthening property rights to build a healthy relationship for investment as the majority of lands are now used for tourism and development on an attraction basis. Land registration or titling has proved more difficult in the Pacific because of the complexity of customary tenure and strong cultural ties to the land, even where land is legally alienated from the State. To attract investment and attract more tourists, the government would instruct the city councils to start clearing the *tiri* (mangroves) and reclaiming the land to create space (Lal, 2003).

The primary issue lies in informal or squatter housing because regardless of having the secured property right, they are free riders as they rely heavily on formal sectors. In formal sectors, those who have secured property rights are entitled to all the taxes laid down upon the usage of facilities and services provided by the state, such as streetlights, city tax rates, and road access. The informal settlers freely enjoy the services. Squatter and informal settlements enjoy the services paid for by the formal living sector. This problem has been a growing issue in the South Pacific. In Fiji, it has been continuously growing due to the informal sector being convenient to people coming into urban areas to obtain.

In February 2014, an article in a local newspaper, namely Fiji Times, stated that 35 percent of Fijians live in squatters and informal housing, obtaining informal property rights. Regardless of the state trying to reduce poverty generally in households, households obtaining and living in squatter lands are the major contributors to poverty in Fiji, which holds back development and economic growth. Manoranjan, in 2006 stated the factors of squatter growth and why it will continue to increase if an appropriate measure is not taken. Fiji has urbanized rapidly. People living in urban areas rose dramatically from 30 percent in 1960 to 49 percent in 2000 and are expected to reach 60 percent by 2015 (UNDP, 2001). The increase in urbanization was mushroomed by the increase in a squatter settlement. The non-renewal of land leases displaced prominent people and moving to urban was the only alternative option for livelihood; thus, this led to the contributing factor to squatters.

Poverty rose dramatically in urban sectors due to the increase in squatter settlers. The table below highlights the poverty indices in rural and urban sectors based on the household and expenditure survey conducted by the Fiji Bureau of Statistics.

Table 1: Fijis Poverty Indicators

Distribution	2002-2003	2008-2009	2013-2014	2019-2020[p] ²
Population in Poverty %	35	31	28	30
Urban	28	19	20	42
Rural	40	43	37	20
Household in Poverty %	30	26	22	23
Urban	24	15	16	37
Rural	35	37	29	63 ³

(Source: Fiji Bureau of Statistics, Population and Survey Release, Key Stats Table 13.1 and 13.4, 2015, 2019, 2021)

Table 2 highlights the distribution of wage and salary earners based on the divisions. The distribution shows the number of registered workers that earn and pay their legal taxes based on their income. However, the Fiji Bureau of Statistics report also highlights that many informal workers are not captured in the survey as either they earn informally or are seasonal cash workers.

Table 2: Paid employment by wage, salary earners by Divisions

	2016	2017	2018	2019
Total Employees	170,570	174,833	176,781	180,106
Wage Earners	105,634	103,093	103,824	107,922
Salary Earners	64,936	71,740	72,957	72,184
Central Division	112,268	113,098	113,183	109,597
Eastern Division	796	2,338	3,147	2,762
Northern Division	7,007	8,885	8,224	9,855
Western Division	50,499	50,512	52,227	57,892

(Fiji Bureau of Statistics, 2018; 2022)

Government Actions, Policies, and Programmes to achieve long-run performance

The Government needs to consider many factors to solve the problems of property rights either through formal institutions or informal institutions. Property rights will continue to be a problem in any economy, and it is something that it has to come from society to

² Figures will be rounded off to the nearest number.

³ Rural and Urban poverty in households is calculated based on the total number of households in poverty national and the breakdown of urban and rural provided by the 2019-2020 Household, income, and expenditure survey by the Fiji Bureau of Statistics.

solidarity adapt to the change and, at the same time, gain rent-seeking opportunities. The state is the formal institution that controls the policy and lays down laws, rules, and orders that need to consider the factors for squatter growth, which is a symptom of poverty. Reducing poverty will not solve the problem of the standard of living and property rights. According to the World Bank Report (2001), the crowding and people flooding to seek residence in squatter settlements resulted from the effects of inadequacy. It failed policies, improper planning, lousy governance, inappropriate regulation, and collapsing land markets with the current land bank management failure. During this housing crisis, the poor cannot afford better housing facilities, high market prices, and a fundamental lack of political will.

The state has control over the Native Land Trust Board, known as NLTB, and *itaukei* needs to mandate compulsory policies that enable the people to gain quality and affordable housing and property to seek rent. The factors for squatters in Fiji are rural-urban migration, poverty, high unemployment in rural, dying of leases in agricultural production which leads to unemployment, better services to health and education, and land insecurity. These are the categories the government needs to thoroughly revise CBA – Cost and benefit Analysis to identify the problems and solutions. The formal institutions need to bind with informal institutions and create relationships. If land banking is established, then it should be emphasized the rights and contracts basis. Formal contracts should be given to the people seeking to rent the property, which should give them entitlements to titles so that they can seek further development as in monetary to upgrade the particular area into more consumable ways.

The government has been working intensively on establishing a land bank management system. However, there has been recent commotion due to the passing of Bill 17, which regulated the land regulations. The indigenous landowners had not been happy with such activity that had been passed. They believed that the land of their rightful ownership might be lost during the management system phase. In recent developments, the political tussle has

continued to worsen. Few political leaders are deeply concerned about the government's decision on the Land Act, which has not gone through proper developments and consultations (Ravoi, 2021).

The state must reconcile with the informal sector to provide a better supply of property to individuals. Enabling individuals holding titles though it is part of rent-seeking or owned by someone but legally contracted to use the property, will reduce the free rider problems and will give the state to gain revenue out of it. This will also help the informal market to gain revenue by providing property for development purposes. More vital institutions will help bring sustainability, solve the problem of property rights in urban areas, and reduce poverty. The contract is a legal basis of exchange, and it will bind the provider with the asset used to make this efficiently perform the legal system necessary. This is where the state will guide NLTB to protect the interest of the asset owner with all necessary losses. The state will also need to make necessary arrangements to protect people's interests and avoid the drift of movement. Since most land available in rural areas is freehold and can be used for development and employment, the state can stroke people to obtain property on a lease basis for production and provide quality policies to ensure it is effective and collaborative.

The government has been developing policies that will support and provide adequate infrastructure in the housing sector. Through those policies, poverty will also be addressed. The below table details a few of the poverty schemes the government has been working on. The data table only consists of those schemes with a budget allocation of more than a million. Table 3 details the budget allocation based on the poverty indices.

The other table, table 4, will show the government's investment in the housing sector. The housing sector has been a growing concern to many upcoming graduating youths. It has become a problematic asset to acquire due to its rising cost. The government has been injecting

enormous funds into the housing and development sector to develop areas left idle or reallocate those living in the informal sector. The reallocation comes with a cost, which is enduringly borne by the state. Regardless of the significant government investment, there have been numerous gaps that need dire attention. This is mainly because 11 percent of the urban population by 2018 are still living in slums and is set to continue the rising trend.

Table 3 Poverty Scheme Allocation above FJD 1M Mark

Budget Details	\$ M
2019-20 Budget	\$127.7
Poverty Benefit Scheme	\$30
Social pension scheme for elderly	\$46
Bus fare assistance	\$10
2020-21 Budget	\$159
Poverty alleviation scheme	\$38.3
Child protection allowance	\$12.4
Social pension scheme	\$55.3
Food voucher for rural pregnant mothers	\$1.2
Allowance for persons with disability	\$9.4
Bus fare programme for old/disabled	\$6.5
Social welfare top-up (DFAT)	\$7.8
Social welfare management information system (DFAT)	\$2.2

(Source: Ministry of Economy, 2020; 2021)

Table 4: Housing Assistance

Housing Scheme \$million	Budget 2020-2021	Budget 2021-2022	Budget 2022-2023
Public Rental Board	1.300	0.6	1.387
PCN Housing	0	2.278	1.929
Informal Settlement	2.000	2.662	9.862
HART	0.4	0.1	0.29
Housing Assistance for Disability	0.1	0.1	0.25
Housing Assistance for Fire Victims	0.1	0.15	0.15
Social Housing Assistance	1.000	0.6	1.000
Survey for Land and Lease	0.2	0.71	1.600
First Land Purchase	3.000	8.410	0.50
First Home Purchase	2.000	1.910	7.000
Koroipita Model Town	0.50	0.45	0

(Authors Data Tabulation based on Data from Ministry of Economy Budget, 2020;2021;2022; and Gosai and Kumar, 2022)

Other major policy sides need to be adhered to before any contracts are bonded with the rent seeker. Other problems need to be settled. Besides the problem of squatter and land issues, poverty, unemployment, health, and crime lead them to have a lack of urban infrastructure and poor declining services to electricity, water, drainage, and waste disposal, which leads to hazardous health issues and a burden to the formal sector of living groups. Economic growth has enhanced with a well-defined property right in any democratic nation (Gosai, 2022). Political stability is vital and very credible to property rights. The future of wealth creation depends on the credible commitment by the state not only to economics but to civil rights also, just because there is increasing pressure for land, either residential, industrial, tourism development, or agriculture. The purpose of the Native Land Act is to provide a legal and institutional framework for dealing with matters relating to native land issues in Fiji. The State needs to deal with the issues relating to State-owned property, e.g., Crown Lands.

Numerous NGOs and agencies are involved with the state in attempting to resolve the squatter settlement issues. The PCN is a public rental board that provides cheap housing to individuals who have been recently reallocated. The introduction of grant schemes, such as first land and home buyers, enabled many individuals to obtain grants and purchase their land. However, each applying individual has to meet the income bracket to qualify. Regardless of the active scheme set to assist individuals, it is still a challenging task for individuals to gather sufficient cash to further invest in the construction of their houses. The future of urban development remains under tremendous pressure, and it will not be easy to resettle informal settlers due to the rising population (Bryant-Tokalau, 2014).

Conclusion

The nature of economic development and growth will depend to a large extent on the ways property rights issues are handled and tackled. Then the economy can only be competitive

in the global property market. The fundamental role of the native land Trust Board commonly known as NLTB or *itaukei* affairs, is board as an institutional monopoly and monopsony in allocating the land for various types of uses must be clearly defined and stated. The land rights in Fiji should and must reflect the overall economic objectives of the country and prevent the land issues from becoming impediments to overall economic institutions and development (Biman, 1996).

Four essential property rights characteristics are necessary and must be addressed (Tietenberg, 1992).

- i) Universality – resources should be owned privately, with all entitlements to be completely specified.
- ii) Exclusivity – all costs and benefits incurred from owing or consuming the resources should accrue to the owner and to the owner only, directly or indirectly, by sale to others.
- iii) Transferability – all property rights should be exchanged and transferable from one owner to another in voluntary exchange.
- iv) Enforceability – all property rights should be secured from involuntary seizure or violation by others.

Government Action that needs to be taken – Squatter upgrading/resettlement. An upgrade means improving and providing a land title and security with an urban basic amenities package with water, health, education, electricity, city rates, streetlights, protection, and sewage disposal. The government introduced a policy towards developing all squatter upgrading and resettling in 1994. This continued in many areas and as part of the other franchise with the current scenario. The Housing Authority has been developing lands and putting them up for sale for people to buy property tiles. However, in urban areas, income segregation is a

significant factor. The state has to subsidize to help the medium and below-income earners achieve property titles, e.g., Suva, Nasinu, and Nausori. The latest development has started with Labasa and Western corridors towards Suva, with people being resettled by the state in Crown lands in Lakena. The government also uses Eviction as an instrument used to settle the squatter problems.

The Government has to adopt short- and long-term measures to resolve informal and squatter property issues. The short-term policies will need to be adequate to discourage entry and growth in squatter and informal settlements. The long-term goal is to permanently solve the squatter and informal property issues with the acquisition of squatter development and provide individuals with titles and affordable property to rent. Create strategies to reduce rural-urban migration drift with better development tools in rural sectors and create an opportunity for people to own titles and consume on lands and produce effective growth and development.

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