



# Drivers of Urban Land Development Investments in a Developing Country

Case of Kabale Municipality in  
Uganda



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## Abstract

Appropriate urbanization is an urgent policy issue in developing countries. Favourable land policy and proper urban planning seem to correlate with land development investments that improve urban productivity and social service delivery. This paper employed a logit model to examine the influence of land tenure security, economic status, age and gender of private landowners in land development investments looking at Kabale Municipality in Southwestern Uganda. The results show that tenure security and the owner's economic status increase the odds of land development investments by 1.67 and 1.03, respectively, while gender and age do not. In policy terms, these findings translate into the need for clear property rights policy in terms of tenure security as a fundamental motivating factor in urban land development investments.

## 1.0 Introduction

Land policy that promotes tenure security and ease of transaction is associated with increased willingness to invest in the land (Deininger, 2003). In particular favourable land, policy encourages land development investments, enhancing productivity and economic development (UN Habitat, 2018). As a factor of production, land is instrumental in economic development. Its role in agricultural production, household livelihoods and food security have been underscored by many studies, including Ghebru & Holden (2016), UN Habitat (2018), and Deininger (2003).

Many factors contribute to the value of land. These include the security of tenure, investments that transform the land, utility service accessibility, strategic location, and ease of transaction, among other things. These factors are interrelated and mutually reinforcing. For example, tenure security seems to encourage investments, collateral financing possibilities and land transactions while providing solutions to poverty (Anaafo, 2013; UN Habitat, 2018). In an urban context, a favourable land tenure policy facilitates legal

land transactions are believed to constitute a critical factor in capital investments and, subsequently, urban development (Muinde, 2013). On the other hand, unclear land policy and tenure insecurity often lead to land contestations, wrangles and development stagnation (Ahumuza 2014).

Africa is undergoing rapid urbanization but with questionable attendant planning. As echoed in the UN projects, for the next three decades, the developing world will see population growth of nearly 2 billion and 90% of the world's urbanization (UN Habitat, 2018). In the African context, Collier (2017) similarly observes that the Continent's urban population is likely to triple by 2050 and, rather than spur economic development, could easily enhance concentrations of urban squalor and instability unless accompanied by an appropriate long-term policy of urban planning. He asserts that properly planned urbanization improves the delivery of services and correlates with productivity enhancements and economic development (Collier, 2017). Urban efficiency and productivity spillovers are believed to be the result of "agglomeration" and "network" economies of well-planned urban concentration.

The rapid pace of population growth and urbanization in Africa, however, implies that the window to ensure appropriate urban development is highly limited and calls for urgent intervention.

In the absence of appropriate urbanization plans, it will be hard to avoid slums, congestion, poor drainage, unemployment, homelessness and squalor. It is hard to think of more urgent issues than this in African development. Indeed, Collier (2017) warns that "Progressive impoverishment will be a disastrous outcome of urbanization in too many African countries if action is not taken soon".

This paper looks at the motivating factors of urban land investments taking urban Kabale Municipality in southwestern Uganda. Existing land policy notwithstanding, Kabale has considerable parcels of idle land, indicative of urban development stagnation. Using micro-level data, the paper analyzes the influence of tenure security and the economic status, gender, and age of private landowners on land development investments in the Municipality.

### 2.0 Literature Review

Land development is the result of human activity that adds value to land. Investments that add value to land usually take many different forms, including developing useful economic infrastructure such as buildings, roads, railways, bridges and utility service infrastructure.

Such investments, in turn boost productivity, national output, urbanization and facilitate social services delivery (Collier 2017, UN Habitat 2018). However, investments in land development seem closely associated with tenure security, especially in the form of property right guarantees (Deininger, 2003).

This link between tenure security and land development investments has been recognized and highlighted in other studies, including Ali et al. (2014), Chankrajang (2015) and Mitai (2015). Part of the tenure security comprises the custody of authentic ownership documentation that guarantees land rights. Possession of ownership documentation also facilitates access to credit and land-oriented investments, especially where gender inclusion in land matters is truncated (Ali et al., 2014). Mukabayi and Musinguzi (2015) also found a correlation between evidence of ownership and development in the form of permanent structures in urban settings.

Conversely, Mitai (2015) shows that low land development is prevalent among untitled lands. Within such a land tenure insecurity framework, landowners are left with no option but to settle for temporary structures and activities (Cotula, 2014; Mitai, 2015).

Similarly, Helle et al. (2013) underscored the vital role of tenure security in land development, just as Mukabayi & Musinguzi (2015) also found an association between tenure security and land investments. These studies lend support to the logic of the association between tenure security and land investments.

Land Tenure Security refers to a person's ability to hold land without the risk of losing it to another person (Ghebru et al., 2016). Article 237(8) of Uganda's 1995 Constitution provides the framework for land ownership in the Ugandan context. It regards land tenure security as the security of occupancy for bona fide occupants of "freehold", "mailo", leasehold and customary plots of land (the Republic of Uganda, 1995). Thus, land tenure security derives primarily from the legal ownership

status and attesting documentation that conforms to the laws of the country. Tenure security grants the landowner the right to invest in the land or make transactions relating to the land (Bezabih et al., 2011).

Capital investments in land development are owner-driven, focus on economic efficiency and are related to anticipated economic returns from the investments (Dinye, 2011; Kgoshi, 2017). Also, land development is associated with the ability of the owner to identify resources for development or attract investors (Fenske, 2011). In Uganda, as elsewhere, urban authorities normally stipulate minimum standards and time frames for urban land developers to comply with. The minimum standards aim to ensure appropriate urban development that is consistent with the national socio-economic development objectives. Indeed, in Uganda, some developers are reported to have complained of high and prohibitive urban plan compliance requirements and costs.

If land tenure security is crucial in land-oriented investments, another factor that seems critical is the economic status of the landowner. Economic empowerment enables landowners to invest in the land. Also, strong economic status and active development activity tend to further strengthen the security of tenure by discouraging encroachment and showing urban inspectors and potential encroachers that development is ongoing on the plot of land. Development efforts are often halted either by the urban authority or by wrangles (Helle et al., 2013). The importance of tenure security is that land with conflicts tends to have low investment activity (Mitai, 2015). A recent study by Muinde (2013) also revealed the lack of land tenure security-constrained urban development in Uganda's capital city Kampala.

Similar findings have been reported by Boudreaux (2016), Ghebru et al. (2014), and Mukabayi & Musinguzi (2015).

Land policy shapes ownership, utilization, and development of land. The Uganda Land policy (2013) represents Uganda's official policy on land. The policy describes land tenure systems and how they guarantee ownership (the Republic of Uganda, 2013). Articles 242 and 245 of Uganda's 1995 Constitution highlight the powers of government in regulating land development and dovetails with the focus of this study on tenure security and associated policy implications.

### 3.0 Methodology

This paper examines the effect of tenure security, economic status, gender, and age bracket of private landowners on land development investments in urban Kabale Municipality, Southwestern Uganda. The paper initially reviews relevant literature and secondary materials focusing on the role of land policy in economic development, the land policy framework in Uganda, and the determinants of capital investments in the framework of economic land use theory and decision theory (Hansson, 2005; Mohamed et al. 2014; Turpin & Marais 2004).

Secondly, relevant primary information was obtained from officials of Kabale Municipal authorities regarding the municipal land policy framework and implementation issues through interviews and focus group discussions. Besides, random samples of landowners were drawn from the three divisions of the municipality and canvassed in detail for information on the forms of ownership security, income bracket, gender, and age bracket using structured questionnaires and interviews.

The statuses of plots were also assessed using both observations and interviews of the landowners. These were categorized into "ongoing active development" and "no ongoing active development", forming the binary dependent variable for the estimation model.

The district land registry and map of Kabale District revealed 236 registered plots of 50 by 100 square meters or more (KMC plan, 2017). The plots constituted the unit of analysis and the landowners the unit of inquiry. The information provided was verified by officials in Kabale Municipal Council, Kabale Municipal Zonal Office, and officials at Ministry of Lands, Housing and Urban Development (MLHUD) headquarters. By June 2019, a total of 150 of these plots were categorized as having "no active development" (Kabale Ministerial Zonal Office, 2019).

The study canvassed all the three (3) divisions of the municipality. A random sample of nine (9) wards was drawn from a total of twelve (12) for canvassing. From the nine (9) wards, 108 plots of land were sampled and visited. Landowners were served with structured questionnaires to obtain data on the status of development of the plot, the form (level) of tenure security, and the landowner's income levels, gender, and age. The level of tenure security was measured using a 5-point Likert scale ranging from no ownership documentation to full ownership documentation. Table 1 shows the categories of respondents visited and the response rates.

**Table 1: Categories of respondents sampled**

Category	Sample	Sampling Technique	Response rate (%)
Landowners	108	Simple random	91
Municipal Council Officers	5	Census	100
Ministry of lands housing and urban development	3	Purposive	100

Source: Primary data, 2019

The analytical model is comprised of a logit model formulated in the framework of decision theory to gauge the effect of the four predictor variables on land development in the municipality. The status of land development investment is represented by a binary dependent variable (LD). It is measured as = 1 when there is ongoing investment activity and = 0 when there is no active development activity. The dependent variable is modelled as a function of the explanatory factors – tenure security (TS), Owners economic status (ES), the gender of the owner (GEN), and the age of the owner (AGE). Hence,

$$LD = f(TS, ES, GEN, AGE)$$

Letting " $p$ " represent the probability of undertaking investment activity, then " $1-p$ " is the probability of not undertaking any investment activity on the land. Hence  $p(1-p)$  then represents the odds of land development investment. A logit model is adopted to operationalize the functional relationship giving the following estimation model,

$$\log\left(\frac{p}{1+p}\right) = \beta_0 + \beta_1 LTS + \beta_2 OES + \beta_3 AGE + \beta_4 GEN$$

The model was used to test the following hypotheses:

Ho1: There is no statistically significant relationship between Land Tenure Security and Land development in Kabale Municipality.  
Ho2: There is no statistically significant relationship between the landowner economic status and land development in Kabale Municipality.



Ho3: There is no statistically significant relationship between the age bracket of landowner and land Development in Kabale Municipality.

HO4: There is no statistically significant relationship between the gender of the landowner and land development in the Kabale Municipality.

#### 4.0. Empirical Results and Interpretation

The demographics of the respondents are presented in the tables below. The random sample captured more male landowners than female landowners, possibly reflective of land ownership distribution by gender in the general population of the municipality based on the underlying cultural land ownership assignment rationale. The ratio of male to female landowners in the sample is approximately 7:3.

Table 2: Gender of respondents

Gender	No	Percent
Male	69	70.4
Female	29	29.6
Total	98	100.0

Source: Primary data, 2019

One of the cultural principles that seem to account for the skewed ratio may be that women do not assume land ownership unless they are widows, business persons, or family heads or directly inherit land from parents, husbands, or other relatives.

The variable "age" is believed to play a role in capital investment decision-making and the acquisition of adequate financial resources to procure land and invest on it.

This is because it takes time for most individuals to accumulate enough resources to purchase plots of land and to undertake capital investments on the plot. The age structure of the respondents is presented in Table 3.

Table 3: Age of respondents

Age (years)	Number	Percent
< 20	01	1.0
21-30	21	21.4
31-40	39	39.8
41-50	19	19.4
> 50	18	18.4
Total	98	100.0

Source: Primary data, 2019

The modal age bracket of land ownership is 31-40, representing 39.8% of the sampled landowners and the least active age bracket is the under 20. It seems that, on average, 20 odd years are necessary for an average person to become a landowner in the municipality. Additional observational information suggests that many landowners start land development around 50 years of age in the majority of cases. However, this observation is formally examined through the inclusion of age as a predictor variable in the model.

Uganda has four categories of land tenure systems. These include freehold, leasehold, mailo and customary systems (Land Policy, 2013; Mugambwa, 2007). The Freehold land tenure system bestows to the landowner "full powers of disposition and compulsory registration of title in perpetuity"; Leasehold, on the other hand, is land leased to individuals for 99 years (citizens) and 49 years (non-citizens).



This may be converted into freehold or may revert to the State that holds it on behalf of the citizens of Uganda (the Republic of Uganda, 2013), and customary tenure regulates nearly 75% of the total public land that has not been registered (the Republic of Uganda, 2013).

Kabale Municipality has three of the four different types of land tenure in Uganda. These are Freehold, Customary, and Leasehold tenure systems. The relative proportions of these three types of tenure in the sample drawn are 10%, 35% and 55%, respectively, as shown in figure 1. The Freehold system is fully private and associated with maximum freedom in using the land or its transfer –compared to leasehold and customary tenureships. On the other hand, Leaseholds are associated with restrictions: the duration of ownership is 49 years and regulated by Kabale Municipal Council.

Figure 1: Relative proportions of tenure systems in KMC

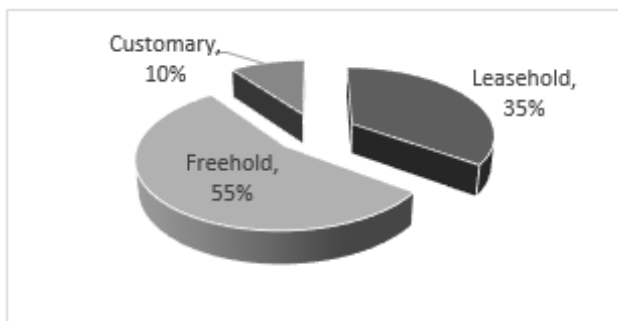
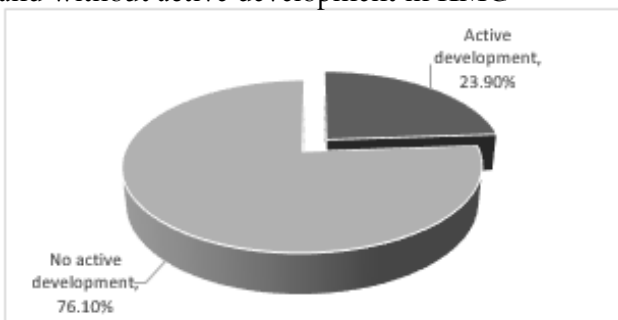


Figure 2: Relative proportions of plots with and without active development in KMC



Source for Figures 1 & 2: Primary data, 2020

According to the Kabale Municipal Council development Plan 2010-2018, landowners must initiate development on plots of land in the municipality within five years of acquisition. The survey also found that many landowners benefited from a 5-year grace period by KMC before the compulsory development of the plots. However, in several cases, freehold landowners seem to prioritize acquiring more land other than developing their plots.

This paper examined the role of landowners' economic status in terms of income and wealth bracket as one of the key predictor variables of land development investments. The income variable is moderated by the landowner's propensity to invest in land development. This is the proportion of income they allocate to land development investments. Other factors that influence land development investments are natural resources on the plot, the plot's location, terrain and size. This paper does not control these additional factors.

The study found a relatively lower percentage of land under active development. Specifically, only 23.9% of land showed progressive development on site since 2018. The rest of the plots of land showed no development activity. The plots are characterized by bushy fields, animals grazing on lands, abandoned structures and unused heaps of sand. Focus group discussions revealed some cases of delays in approvals by the municipal authorities of the development plans of landowners, low motivation to develop the land (27%) and limitation of financial resources to develop the plots (17%).

Table 4 shows the results of the binary logistic regression using SPSS. The dependent variable, the log of the odds (logit) of development activity as a function of the predictor variables land tenure security (LTS), owner economic status (OES), Age (AGE), and gender (GEN). The estimated model is:

$$\log\left(\frac{p}{1+p}\right) = \beta_0 + \beta_1 LTS + \beta_2 OES + \beta_3 AGE + \beta_4 GEN$$

Where  $\beta_0$  is the intercept term and  $\beta_1, \beta_2, \beta_3$ , and  $\beta_4$  are the slope coefficients of the land ownership status, owner economic status, age, and gender dummy variable, respectively.

Table 4: Results of the logistic regression

	B	SE	WALD	df	Sig	Exp(B)
LTS	.515	.259	3.941	1	.047	1.673
OES	.025	.007	13.637	1	.000	1.025
AGE	.132	.301	.192	1	.661	1.141
GEN	.160	.719	.050	1	.824	1.174
Constant	-4.658	1.475	9.975	1	.002	.009

Source: SPSS analysis of primary data, 2020. a. Variable(s) entered on step 1: LTS, OES, AGE, GEN.

The estimated equation becomes:

$$\log\left(\frac{p}{1+p}\right) = -4.658 + 0.515 LTS + 0.025 OES + 0.132 AGE + 0.160 GEN$$

The first null hypothesis tested is that land tenure security does not influence land development; that is,  $\beta_1 = 0$ . The results in table 4 show that  $\beta_1 = 0.515$  and therefore  $\neq 0$  and statistically significant at 5% ( $p = 0.047$ ). Thus, we reject the null hypothesis that land ownership status has no effect on land development and accept the alternative hypothesis that land tenure security influences land development effort. Specifically, a unit positive change in land tenure security influences the odds of development investment on the plot by exp ( $\beta_1$ ) = 1.67.

The positive value of  $\beta_1$  shows that an improvement in tenure security increases the odds that the owner undertakes development activity on the plot of land.

The second hypothesis relates to the effect of the landowner's economic status on land development captured by the slope coefficient  $\beta_2$ . The analysis returned the estimated value of  $\beta_2$  as 0.025 and therefore  $\neq 0$  but also statistically significant ( $p=0.000$ ). Similarly, we reject the null hypothesis of no relationship between economic status and land development effort and accept the alternative hypothesis that the owner's economic status influences the odds of land development by exp (0.025) or 1.025 per unit change. A unit increase in the land owner's economic status increases the odds that the owner undertakes investments to develop the plot of land.

On the other hand, both age and gender turned out to be statistically insignificant. Hence, we can conclude that based on the sample from Kabale municipality, age and gender do not affect land development investments. The findings on the age predictor run counter to our anticipation that the odds of investment on the land should positively correlate with age. The anticipation is based on the assumption that most people acquire the financial capability to purchase and invest in land development as they grow older. The selected sample, however, does not lend support to this hypothesis.

As mentioned earlier, the Land Act Cap 227, the National Land Policy 2013, the Physical Planning Act 2010, and the Building Control Act 2014 are some of the legislation comprising Uganda's legal framework governing land use and urban development.

These findings underline the importance of the complementarity between such policy frameworks in strengthening tenure security, facilitating land-oriented transactions, and using land as financing collateral for urban development. This range of possibilities is normally associated with the freehold tenure system.

In the specific case of Kabale Municipality, the reasons for the sub-optimal rate of land development include the lack of clear ownership documentation (often rudimentary documentation such as wills and agreements are used); land ownership contestations and wrangles; non-compliance of projects to the standards of urban development; bureaucratic inefficiencies and delays with urban authorities and lack of adequate financing for acceptable urban development projects.

### 5.0 Conclusions

The empirical results confirm the influence of tenure security and economic capability on land development initiatives for the selected landowners in Kabale Municipality. On the other hand, age and gender do not significantly affect land development activity for the empirical sample. These findings are largely consistent with many other studies including, Deininger (2003), Mitai (2015), Hosaena et al. (2013), and others.

The paper finds tenure security and the owner's economic status significant predictors of land development activity. Focus group discussions further revealed that the freehold tenure system is the preferred tenure system as it enables the full range of land-related transactions. Thus, to enhance tenure security, it will be instructive to transition tenure systems to freehold.

Further analysis showed that tenure security and economic status are complementary. Title without finances does not lead to investments and vice-versa. On the other hand, gender and age turned out insignificant. The results dovetail with Boudreaux (2016), Mohammed et al. (2014), and others.

### 6.0 Policy Recommendations

Given the rapid pace of urbanization and the limited window of opportunity for preventing urban slum and squalor, this paper makes the following policy recommendations:

1. There is an urgent need for a clear land policy that offers secure property rights to landowners and facilitates land-related transactions and development.
2. There is need for an appropriate policy framework to guide urban development towards an organized, livable, efficient, productive, and sustainable urban development as envisioned in Uganda's National Urban Policy.
3. The land policy framework should facilitate the transition to freehold tenure system to enhance the associated property rights and facilitate a wider range of secure land-based transactions.
4. There is a need to simplify land acquisition and registration process and clarify the status of traditional documents such as wills and land agreements.
5. Land policy and urban development policy should be complementary and appropriately address cases of idle land, absentee landlords, and proper urban roads, housing and other socio-economic infrastructure development.

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