UGANDA MANAGEMENT INSTITUTE

LAND REGISTRATION AND FINANCIAL ACQUISITION

AT THE BUGANDA LAND BOARD

BY

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DECLARATION

I **Katiiti Beatrice** declare that this study is my original work and has not been published and/ or submitted before for any other academic award to any University or Institution.

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APPROVAL

This study was carried out with our supervision and dissertation submitted for award of a Masters Degree with our approval.

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BEINEBYABO ADRIAN

DEDICATION

This study is dedicated to my mother HAJATI Mariam Namubiru whose presence keeps me going and my brother Juma Bashir Kizito who always inspires me.

ACKNOWLEDGEMENT

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LIST OF ABBREVIATIONS AND ACRONYMS

BLB Buganda Land Board

UMI Uganda Management Institute

L.A.F.I Lease Access Financial Initiative

GoU Government of Uganda

MLHUD Ministry of Lands, Housing & Urban Development

PSCP Private Sector Competitive Project

SPSS Statistical Package of Social Scientists

ABSTRACT

The study assessed the effect of land registration reforms on financial acquisition in Uganda at Buganda Land Board (BLB). The study specifically examined the influence of computerized land registration systems at BLB on mortgage financing at BLB, examined the effect of zonal offices on land sale at BLB, and ascertained the moderator effect of government policy on Land registration reforms and financial acquisition at BLB. The study used a cross sectional research design. A triangulation of both qualitative and quantitative approaches using structured questionnaire and interviews, and documentary review were employed. The study found a very strong and positive correlation between computerized land registration and mortgage financing, between BLB zonal offices and land and still a strong and positive correlation between government policy on land registration reforms and financial acquisition with Pearson correlation coefficient r, of 0.803, 0.815 and 0.923 respectively. It was found that computerized land registration at BLB is a better predictor of financial acquisition at BLB than Buganda Land Board zonal offices. All the variables were statistically significant at 99% confidence level. The study concluded that both Buganda Land Board zonal offices and computerized land registration at BLB are good predictors of financial acquisition in Uganda at Buganda Land Board. The study recommended that BLB should aim at automating the whole system of land registration opening of zonal offices and reform activities such as Systematic Demarcation are vital in the short and long run, BLB should also sensitize the public about the laws and policies that govern land and financial acquisition with land used as security. This is due to the fact that the unclear land law/policies make both financial acquisition and land registration reforms done at BLB a challenge among other recommendations.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction to the study

The resources locked up in land are huge (World Bank ,1989). To mobilize the locked-up resources in land, land registration is necessary to underpin the transactions .Land registration supports financial development it transforms land into a liquid asset thereby unlocking the resources embedded in it for use directly in investment or indirectly through financial intermediaries. Land registration enhances liquidation of land by making it securely and efficiently transferable through the land market. To unlock the resources in land, the landowner can do so either by selling, leasing, exchanging (battering), pledging or mortgaging land. As all these transactions involve asymmetries in information between contracting parties, the information supplied by the land registration system enables both parties of the contract to have the same information about the land, easily obtained in one place in the land registry. In addition, ownership information is guaranteed by the state (Byamugisha,1999).

The study assessed the effect of land registration reforms on financial acquisition at Buganda land board. In this study, Land registration reforms was the independent variable whereas financial acquisition was the dependent variable. This chapter presents a background to the study, statement of the problem, objectives of the study, research questions, research hypotheses, conceptual framework, scope of the study, significance of the study, justification of the study and operational definitions.

1.2 Background to the Study

This section includes historical background, theoretical background, conceptual background, contextual background.

1.2.1 Historical Background

Land is one of the most important assets for sustainable development all over the world (Burns, 2007; De Soto, 2000). The resources locked up in land are huge. According to the World Bank (1989), land accounts for between half and three-quarters of national wealth in most countries.In UK for example, land and buildings were estimated to comprise a total of 57% of the national wealth in 1997 (Callander& Key, 1997) while in the United States, real estate (including land) was estimated to represent almost 70% of all tangible capital in 1993 (Jaffee& Renaud, 1996, op. cit.), and in Bangkok alone, the capital city of Thailand, a conservative estimate put the value of real estate at 45% of the country's GDP in 1997 (Renaud et al., 1998). It is clear that Land fulfills a crucial role in virtually every society. Because of its vast importance, people's rights inherent to it are held in various tenure systems. An important instrument to assure these rights within a jurisdiction can be land registration.In England and Slovakia, despite the fact that the historical basis of both English and Slovak law can be found in the Roman law. The development of the land registration systems in these countries after the fall of Roman Empire was however different. In England during the Anglo-Saxon era the registration of the land for tax purposes remained. In Slovakia at that time Slovak relationships with regard to land ownership were still regulated by the 'law of the stronger'. And it was not earlier than the 12th - 14th centuries when the demarcation of the villages, farms and parcels commenced. Rivers, streams, rocks, forests, hills, and trees were used as natural boundaries. Due to this significantly high value of land and more frequent dispositions with it the need to prove ownership arose. This led to the creation of several ancestors

of the modern Land Registry in both countries. (Simpson, 1986). Land registration in Africa can be traced to her colonial masters. For instance, land registration facilities were established in West Africa by the second half of the nineteenth century, in Logos (1883), Liberia (1861) and in Sierra Leone (1857). Land registration in Senegal was based on the Torren system and was introduced as elsewhere in West Africa during the early years of the colonial period. Registration of land was held by individuals prior to the French civil law or obtained as a concession from the state. In Kenya, land was owned communally and governed by customary law. An individual did not own the land but rather a whole community owned the land with each individual having a right to use it in a manner acceptable to the others. The most important new concept introduced by the colonial rulers in land law was about individual ownership of land, which perceives a situation where an individual person owns a piece of land to the total exclusion of all others. English land law also introduced the concept of land tenure (freehold, leasehold) to define the kind of interest owned. The Institution of Surveyors of Kenya noted a number of drawbacks within the land management and land administration structures and practices in Kenya .The Institute of Surveyors in Kenya therefore, recommended that the numerous land laws be consolidated into a few Acts to take care of the substantive land law and registration of land, and to take care of physical planning and land law.

In Uganda, a brief history of land tenure and registration is needed in order to understand its present forms and appreciate the nature and effects of recent reforms. According to Mugambwa (2007), this history could be examined along different time lines. Prior to colonization, land was customarily owned, after independence there was a return to 'traditional' land tenure with the enactment of Public Land Act which gave greater recognition to customary law. Amin's regime in 1975 through The Reform Decree saw the abolition of all forms of communal ownership of land

and vested it in the state. However the 1995 constitution recognized both individual and communal ownership and use of land. In addition, leaseholds and mailo (quasi freeholds) were recognized. The Land Act of 1998 further provided room for customary land to be converted to statutory or freehold land (Mugambwa, 2007).Land Registration in Uganda has not had a healthier bill as most land in Uganda has never been demarcated or surveyed and has no documentary evidence to support ownership claims (Rexford, 2012). Only 18% of land owners have registered titles or certificates of ownership (Rexford, 2012). The land registry started out with the Mailo tenure system and the Ankole and Toro Native Freeholds but has since grown to cater to the Leasehold and Freehold tenures as held in the rest of the country. From its inception in 1908 to the late 2013, the Land Registry has run on a manual system of record keeping. This was not much of a challenge up to the late 1960s when the delivery of public services was efficient. However the general slackening of the pace of delivery of public services and the breakdown of conscientious public service provision within the military government administration of Idi Amin affected Service delivery within the Land Registry too (Gabindadde, 2013). The emergence of the large land dealers, such as Property Masters in the late 1990s, coupled with the seemingly uncertain policies of government of 1991 and 1998, as regards land registration and valuation, increased the pressure on the Land Registry through a high demand for title registration and the voluminous number of transactions that were being submitted. As consequence, the resulting available land information was inadequate, poorly stored and managed. Administrative inefficiencies born of inadequate structures, staffing and emoluments were aplenty, and the existing paper land registers became degraded (Gabindadde, 2013).

In 2002 after a series of studies, government started the computerization of the land registry especially with sorting; indexing and scanning of the registry records relating to the Districts of

Kampala, Mpigi and Wakiso with support from United States Agency for International Development (USAID) and then Kampala City Council (KCC) under the SPEED Project (Gabindadde, 2013). The intention was to complete a basic computer based database for that area. At about this time, Government was implementing a project known as the Second Private Sector Competitiveness Project (PSCP II) located within the Private Sector Foundation of Uganda (PSFU) to address the 'easing of doing business' in Uganda (Gabindadde, 2013).

1.2.2. Theoretical Background

A theory is a supposition or system of ideas explaining something, especially one based on general principles independent of the particular things to be explained.

1.2.2.1 Modernization Theory

Lenin (1964) in his modernization theory states that nations are poor because they lack capital, technology and modern social values. This concept has been used as the basis for many current development programs (Roberts & Hite, 2000).According to the modernization theory development programs are structured around; land, introduction of technology (computerization) and capacities required to install or elevate land registration institutions (BLB) into modern entities and attempt to establish a land market where capital can be generated from and this can improve financial acquisition. In this study land is seen as capital; for one to carry out developments land can be used to setup business structures, it can be mortgaged, sold and leased so as to fund growth and developments and this therefore means that land need to well registered to efficiently serve its purpose. Computerizing of land registration is the technology introduced which is very necessary for development to occur. Zonal land offices is among the modern social values developed, these have made land registration easy as they have moved services close to the people and thus there is

no more travelling to Kampala for land registration. Registering of land is a modern social values in the past people only new boundaries of where their land stops they never had titles but due to modernization registration of land so as to be a right full owner is very necessary for ones safety over his or her property. Mortgages can also not be ignored among the modern social values that lead to development.

1.2.2.2 Globalization Theory

The theory of globalization states that power is derived from a hold on information, technology and world banking institution (Roberts & Hite, 2000).This is related to the land registration programs which aim to improve the accessibility and transparency of land ownership so that land can be traded as a commodity on the market and used as security for mortgages or loans while seeking investment opportunities and ownership (Albrow, 1996). The above two theories show that land registration is very necessary for one to get full ownership of his or her land, these theories also talk about technology and according to this study computerization of the land registry is the new technology applied worldwide and it's also being implemented at BLB. Zonal offices at BLB have also made access to BLB easy, this helps in quick accessibility and transparency of land ownership information as brought out in the Globalization theory (Byamugisha, 1999). It should there be noted that registered land helps in financial acquisition, it's used as collateral so as to a mortgage, sold, leased, exchanged (battering) for funds hence development.

1.2.3 Conceptual Background

McLaughlin/Nichols (1989: 81-82) define Land registration as 'the process of recording legally recognized interests, ownership or use in land'. Land registration according to the Land act (CAP 227) and Registration of titles act (CAP.230) land ownership is in the following land tenure

system; customary, freehold, mailo and leasehold. At land registration details of the land such as the plot number, block number, district, name or description of the land, area in acres, proprietor's name and address, proprietor's fathers names, proprietor's clan these details are recorded in the register book and also put in the certificate of title given to the registered propriet

Land reform (also agrarian reform, though that can have a broader meaning) involves the changing of laws, regulations or customs regarding land ownership. Land reform may consist of a government-initiated or government-backed property redistribution, generally of agricultural land. Land reform can, therefore, refer to transfer of ownership from the more powerful to the less powerful, such as from a relatively small number of wealthy (or noble) owners with extensive land holdings (e.g., plantations, large ranches, or agribusiness plots) to individual ownership by those who work the land. Such transfers of ownership may be with or without compensation; compensation may vary from token amounts to the full value of the land.

Land reform may also entail the transfer of land from individual ownership even peasant ownership in smallholdings to government-owned collective farms; it has also, in other times and places, referred to the exact opposite: division of government-owned collective farms into smallholdings. The common characteristic of all land reforms, however, is modification or replacement of existing institutional arrangements governing possession and use of land. Thus, while land reform may be radical in nature, such as through large-scale transfers of land from one group to another, it can also be less dramatic, such as regulatory reforms aimed at improving land administration. Financial acquisition is the capital that is obtained for the purpose of buying or starting another business (Umesh, 2010).Financial acquisition is gradually being recognized as an important input to economic development (World Bank, 2007).This allows the user to meet their current acquisition aspirations by providing immediate resources that can be applied toward the transaction.

1.2.4 Contextual Background

The study of land registration reforms and financial acquisition was conducted in Buganda land board.Buganda Land Board started the computerization of its land records and work processes in 2007. The computerization at BLB involved creation of a duo system of record keeping; a manual and digital system. The digital system comprises of all land documents starting with an applicant's form for the lease, lease processing documents, surveying conveyance documents, photographs of developments on the land, among others all entered and stored in a Land Information Management System. This enables BLB to manipulate, retrieve and manage its records in a fast, efficient, and user-friendly manner. The success of BLB computerization of the land registration offers a good initiative and study environment for the bigger computerization process in the country especially on its effects on financial acquisitions. (Gabindadde, 2013).Buganda is a sub national kingdom within Uganda and the largest of the traditional kingdoms in present-day Uganda, comprising all of Uganda's Central Region, including the Ugandan capital Kampala. The 5.5 million Baganda makes up the largest Ugandan ethnic group, representing approximately 16.9% of Uganda population. As part of the 1900 Agreement that Buganda made with the then colonial masters –the British, Buganda benefited through a share of Uganda's land to its King, his chiefs and officials in the kingdom. However following the 1966 crisis between the central government led by Uganda's first Prime Minister Milton Obote, the Kingdom was abolished and its assets seized by the government until 1993 when the Kingdom was restored and its assets returned (Mukasa , 2014).The Buganda Land Board was then re-established by the kingdom of Buganda to manage all that estate returned to the Kabaka of Buganda under the 1993 Traditional Rulers (Restitution of the Assets and Properties) Act, CAP 247 of the law of Uganda. Such properties include the Kabaka'sofficial 350sq. miles of land, Namasole's 10sq. miles of land, the Bulange building, the

Lubiri at Mengo, the Butikkiro building, the Buganda Court building, Banalinya's land, Kabaka's lake, former Omulamuzi and Omuwanika's official residences at Mengo, Land adjacent to Lubiri on which three Buganda Ministerial houses used to stand, All Bassekabaka's tombs, Buganda works building at Kakeeka, Basiima house and Nalinya's house at Lubaga. This makes Buganda land Board the organization with the biggest landed estate under its management in the country (Mukasa , 2014).The Board manages the estate through mostly facilitating sitting tenants with security of tenure by offering leases to them. The Board is responsible for raising revenue for the kingdom through entrepreneurial management of all the assets under its authority. In order to generate more money from the estate it runs, and also in a bid to improve its work process and general efficiency, BLB computerized its work processes by introducing a Land Management and Information system in 2007. The net consequence was to see an increase in land registration (Mukasa, 2014).Further in 2010, having observed that most of her clients could not afford to pay at ago for registering their land, BLB introduced the Lease Access Financing Initiative (LAFI) one of the means of acquiring finance to register your land. LAFI is a tripartite arrangement among BLB, the tenants on her land and Financial solution providers (Kizito, 2012). Under this initiative one can acquire finances using his or her land for example, banks appraise the credit worthiness of clients owning bibanja on BLB's land but unable to pay for their registration/obtaining titles at ago (Kizito, 2012). The banks then advance monies to BLB for qualifying clients to acquire land titles. BLB registers and processes land titles for the paid up clients. Sales are also registered through transfers registered; Mortgages are in turn registered on the processed titles in favour of the bank that advanced the facility. (Kizito, 2012) The mortgages are released upon the client satisfactorily paying the loan amount advanced to BLB. Some of the participating banks include Centenary Bank, Post Bank, Housing Finance Bank, Opportunity Bank, Tropical Bank, Bank of

Africa, Cairo Bank, Finance trust Bank, and Equity Bank (Mukasa, 2014).Furthermore zonal offices have been opened in various areas of the country to provide land related services to the people of Uganda (MHLUD, 2010). According Denis Obo (MLHUD), six zonal offices were opened in Kampala, Mukono, Jinja Masaka Wakiso and Mbarara to the public to seek services. These were intended to save people from travelling to Kampala to access land data.According to MLHUD (2013) each zonal office serves several districts;mukonowill serve Kayunga, Buikwe, Iganga, Kaliro, Kamili, Luuka, Mayuge and Namutumba.Masaka will serve Kalangala, Bukomasimbi, Kalungu, Lyantonde, Rakia, Lwengo and Sembabule. Kampala and Wakiso were not attached to any other district. Mbarara will serve Sheema, Rubirizi, Mitooma, Kiruhura, Isingiro, Ibanda, Mbarara, Ntungamo, Bushenyi, Buhweju and Bukanga. Residents of Batambala, Gomba and Mpigi seek registration services from the ministry of lands headquarters on Parliamentary Avenue. These zonal offices are mandated to coordinate land transactions, provide technical support guidance and support supervision to the district land boards. These office work hand in hand with the district land boards.(MLHUD ,2013) Further, these zonal offices enabled easy access to land information as well as making land registration simple, quick, less costly and accessible. Easy access to land information has led to an increase in land sales especially in rural areas (Deininger, 2009).

1.3 Statement of the Problem

Access of ownership of land is a key pillar to development, (Feder&Nisho 1988). Land registration is only a means to an end (Simpson, 1986). Since 1908, land records used in Uganda and in Buganda have been manually done that is land information was kept in paper form (MLHUD, 2013). All records were maintained in hard–bound registers, index cards and paper files (MLHUD, 2011).This manual process was termed as too bureaucratic, slow and disincentive to production

hence impounds on development (Gabindadde, 2013). Of recent reforms have been adopted and the registry has been computerized, this was introduced to improve on speed, efficiency and production of the registry so as to achieve quick developments in Uganda (Gabindadde, 2013).Besides the above initially BLB had one office in Bulange-Mengo,people had to travel from various parts of Buganda to Kampala to carry out land transactions. This was hectic, tiresome and costly for the land occupants however to solve this Zonal offices were introduced to bring BLB services close to all regions within Buganda. Zonal offices were opened that is in Makindye, Nansana, Lufuka-Ndejje, Kyaggwe, Buddu, Buikwe, Lyantonde, Mpigi and Kibuga.The services at the zonal offices include registering a caveat, mortgage, transfer and letter of administration, other services are replacement of damaged titles and title search (BLB Client's Charter 2013-2015).Land registration supports financial development through transformation of land into a liquid asset thereby unlocking the resources embedded in it for use directly in investment or indirectly through financial intermediaries (Byamugisha, 1999). Mortgage financing, land sale and of recent LAFI remains one of the most important facilitator of acquisition and access to land. However despite its clear relevancy as indicated above, Mortgage financing and LAFI have slowly been taken up by the nationals in Uganda on BLB land (BLB, 2011). Challenges in registering land have proved to be the biggest barriers to successful implementation of mortgage financing, land sale transactions and LAFI. The process has often been termed as too bureaucratic, slow, and a disincentive to production (Gabindadde, 2013). This state of affairs no doubt greatly impounds on the development of the mortgage finance business, land sale and the LAFI program in Buganda (BLB, 2011). Recent reforms in the registration process are perceived to improve on the situation (BLB, 2013). Unfortunately, there is no published study that has been made to assess the effect of

land registration reforms on financial acquisition. It is thus important that a study is made to assess the effect of land registration reforms on financial acquisition at Buganda Land Board.

1.4 General Objective of the Study

The general objective of this study was to assess the effect of the land registration reforms on financial acquisition at Buganda Land Board.

1.5 Specific Objectives of the Study

i.   To examine the influence of computerized land registration systems at BLB on mortgage financing at BLB.

ii.   To examine the effect of zonal offices on land sale in Uganda at BLB.

iii.   To ascertain the moderator effect of government policy on Land registration reforms and financial acquisition at BLB.

1.6 Research Questions

i.   What is the influence of computerized land registration on mortgage financing at BLB?

ii.   What is the effect of zonal offices on land sale at BLB?

iii.   What is the moderator effect of government policy on land registration reforms and financial acquisition at BLB?

1.7 Research Hypotheses

Based on the research problem and the questions posed, the following hypotheses were formulated to guide the study.

Ho1: Computerized land registration does not influence mortgage financing.

Ho2: Zonal offices have no influence on land sale.

Ho3: Government policies have no moderator effect on land registration reforms and financial

acquisition.

1.8 Conceptual Framework

Figure 1.1: Model showing relationship between land Registration Reforms and

FinancialAcquisition

Independent Variable   **Dependent Variable**

LAND REGISTRATION REFORMS

1. Computerized Land
   Registration
- Improved land acquisition
- Ready land information
- Reduced bureaucracy
- Improved efficiency

FINANCIAL ACQUISITION

1. Mortgage financing

   - Loan access
   - Loan value
   - Payment ratios
2. Selling land

   - Land prices

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Moderating Variable

Government policies
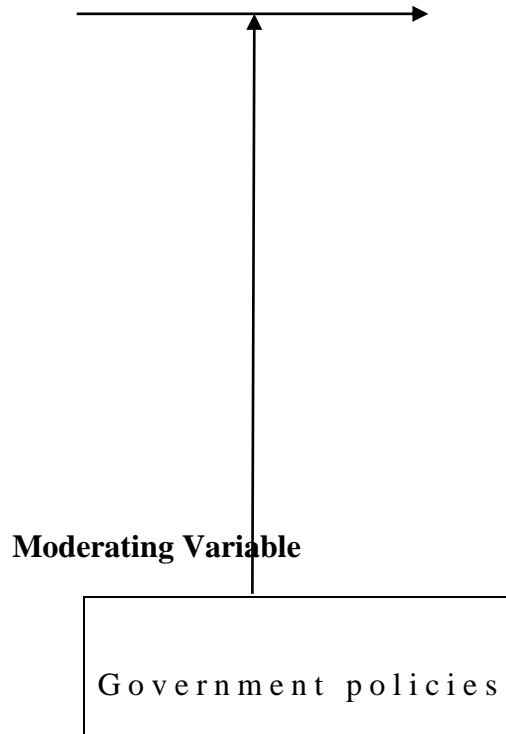
Source:G.Feder&A.Nishio (1998), and modified by the Researcher.

The conceptual framework shows the independent variable, dependent and the moderating variable. Land registration is the independent variable; land registration reforms for the study are computerized land registration and zonal land offices. The study considered the number of land titles processed under the computerized land registration system, the number of mortgages released after computerizing the land registry plus the number of land transactions done at zonal land offices.

The dependent variable adopted for the study was financial acquisition; this is the variable that shall be affected by the two forms of land registration. In this study financial acquisition was measured using these dimensions; mortgaging and selling of land.

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However the moderating variable that is, government policies governing land registration and financial acquisition may also affected both the dependent and the independent variables therefore it should not be ignored.

1.9   Significance of the Study

To the study organization, the researcher anticipates that the study may be used by the study organization to update research information on land registration system reforms and financial acquisition and cover up the loop holes. To government, the study may help in land and financial acquisition policy making and adjusting of existing policies. To managers, other scholars and business owners, the study may also add more knowledge and information about Land Registration reforms and financial acquisition to be used as a reference.

1.10 Justification of the Study

Many studies such the ones carried out by Byamugisha (1999) and (2013), have concentrated on land registration effect on economic growth plus securing Africa's land for shared prosperity. However, few studies have been documented showing the effect of land registration reforms on financial acquisition. The rationale of this research therefore is to show the effect of land registration reforms on financial acquisition in Uganda at BLB.

1.11 Scope of the Study

1.11.1 Content Scope

The study concentrated on assessing the effect of the land registration reforms on financial acquisition at Buganda Land Board. The researcher focused on the effect of land registration reforms on financial acquisition.

1.11.2 Time Scope

The research covered the period between 2010 and 2015 when land registration was still done manually and up to 2015 when land registration has been computerized. The computerization of land registration was aimed at re-organizing BLB to attain a functional structure that was quick, effective and responsive to decide and act to opportunities/challenges in the ever changing market and economic environment. Specifically, the years are: 2010/2011, 2012/2013, 2014 and 2015. The researcher studied the effect of land registration reforms on financial acquisition at BLB during each of the financial years as highlighted above.

1.11.3 Geographical Scope

The research was conducted in Uganda at Bulange, Mengo the main branch of Buganda Land Board covering the five divisions of Kampala. A study at Buganda Land Board will offer the best area opportunity for this study because BLB main office was the only office and manual land registration was used in past they later started using computerized land registration.

1.12 Operational Definitions of Terms and Concepts

Land registration: is a system by which matters concerning ownership possession or other right in land can be recorded (usually with government agency or department) to provide evidence of title, facilitate transactions and to prevent unlawful disposal.

Computerization: This refers to the process of taking activities or tasks not previously done on the computer and shift them to being done on the computer. It's shifting from keeping patient records on paper to keeping patient records in the computer. You equip with electronic computers so as to facilitate or automate procedures.

Financing: This refers to the act of providing or raising funds or capital

Finance: This refers to the management of money and other valuables, which can be easily converted into cash.

Financial acquisition: This is the capital that is obtained for the purpose of buying another business.

Mortgage: This defined as a debt instrument, secured by the collateral of specified real estate property, that the borrower is obliged to pay back with a predetermined set of payments.

Mortgage: is security for the performance of an act. It involves a mortgage, the Performer of the act and the mortgager the holder of the mortgage.

Reforms: this is an amendment or improvement of what is wrong ,corrupt or unsatisfactory.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of related literature on assessing the effects of land registration reforms on financial acquisition. The first section presents the theoretical review and then the actual review. This is followed by the presentation of related literature on the variables under study and a summary of the literature review. Related literature was presented in line with the objectives that guide the study.

2.2 Theoretical Review

The study was guided by Modernization theory and the theory of Globalization theory; these have been reviewed below.

2.2.1 Modernization theory

"Modernization theory, states that nations are poor because they lack capital, technology and modern social values." Vladimir I. Lenin (1964)

This theory emerged following World War II to address the issue of how to shape the economies of states emerging from European colonization. Its implicit aim was to shape the development of these countries along capitalist lines. Modernization was, thus, conceived of as the relations of production and standards of living characteristic of Western Europe and the United States. Modernization theory, states that nations are poor because they lack capital, technology and modern social values. Despite being criticized in later years for failing to extricate poor nations from the grasp of poverty, these modernization theories retain their proponents and the concepts are still used as the basis for many current development programs (Roberts and Hite

2000).Development programs structured around land, based on this modernization theme, introduce the technology and capacities required to install land registration institutions into modern entities and attempt to establish a land market, whereby capital can be generated from land, to fund growth and development (Charisse , 2004).Hernando de Soto (2000), supports the modernization theory, he suggests links between formal land titling and economic development at the level of the individual. De soto goes ahead and says lack of a formal property system can lead to lack of development since occupiers of land who are members of the informal system in a country would not be able to count on the support of the property system for securing their land or for financing their entrepreneurial activities. This would leave them at an economic disadvantage in comparison to those who have these supports. De soto further postulates that a cadastral system can be used to positively foster development by allowing the owner access to capital to fund enterprises.Daniel Lerner (1958) defined modernisation as "the process of social change in which development is the economic component". In his major work The Passing of Traditional Society,Daniel Lerner (1958) examined the process of modernization in several Middle East Countries, carried out a sample survey in other underdeveloped societies and supplemented all this with his observations of village society. This implies that in developed countries they have registered land and have shifted from manual system to computerized systems of land registration, this has given registered land owners security over their property and they can use it as collateral in banks because banks only accept registered land to be used as security in the bank. Daniel Lerner (1958) calls poor nations or underdeveloped countries to copy developed countries so as to achieve development.

Wilbert Moore (1963) in his definition of modernization supports the modernization theory he says modernisation is a 'total' transformation of a traditional or pre-modern society into the types

of technology and associated social organisation that characterises the advanced, economically prosperous and relatively stable nations of the Western World".

Similarly, Eisenstadt (1966) says Modernization theory is a description and explanation of the processes of transformation from traditional or underdeveloped societies to modern societies. The shift from unregistered land and from manual land registration to computerized land registration is a transformation from traditional societies to modern societies.In his critic Foster Carter (1985) accuses modernization theory for presenting the relationship between LDCs (low developed countries) and the West in terms of conflict or 'them versus us'. For example, modernization theory sees LDCs as 'backward' or 'poor' societies that 'need' our help to develop, whilst dependency theory sees 'us' as exploiting 'them' for cheap labour and raw materials. Foster-Carter argues that this disguises the similarities that exist between LDCs and the West. Another criticism raised by Gilman Nils (1971) is that while the developing countries struggle to update its social, political, and economic structures to those of the developed countries, it is extremely likely that the modernized country will continue to grow at the same or possibly faster rate that the developing country will find it difficult to catch up. In this case the technology we're using in land registration in Uganda is seen as outdated and poor technology .Andre Gunder Frank (1991) also argued that since the modernization theory is typically a Western phenomenon, its roots obviously must lie around capitalist society the developing world is to be a mirror image of the civilized world which generally embraces capitalism. For example,it is automatically assumed by thinkers like Rostow that this is the correct way for an underdeveloped society to develop, without considering the implications or alternatives.

2.2.2. The theory of Globalization

As an emerging major development theory, the theory of globalization states that power is derived from a hold on information, technology and world banking institutions (Roberts and Hite 2000). Land registration development programs of this type aim to improve the accessibility and transparency of land markets, land can be traded as a commodity on international markets and used as securitization for international investors seeking investment opportunities.

Armer&Katsills (2000) say that Globalization theory is essentially modernization theory bolstered by greater emphasis on international integration and the power of external forces to induce rapid change. Again, one finds generalizations about individual modernization, adoption of attitudes in favor of personal choice for marriage, divorce, choice of work, migration, and views of authority. One also may observe organizational adaptation, with formal organizations transforming their roles in a market environment where a civil society is gaining ground and individuals are free to enter and leave. Likewise, state authority becomes subject to checks and balances, limited in creating monopolies and denying access to the outside world. If modernization theory emphasized competition among nations that would oblige, sooner or later, domestic adjustments, globalization theory stresses the powerful effects of the flow of resources, information, and people across national boundaries. The urgency of meeting the competition is accelerating, but the fundamental changes identified by modernization theory continue to occur.

Friedman 1999 &Hardt&Negri 2000 say that within the world economy, globalization involves the proliferation of the logic of capital, but also the spread of democracy in information, finance, investing, and the diffusion of technology. Globalization is thus a contradictory amalgam of capitalism and democracy, in which the logic of capital and the market system enter ever more arenas of global life, even as democracy spreads, and more political regions and spaces of everyday life are

being contested by democratic demands and forces. Douglas Kellner (2002) supports the globalization theory; Kellner stresses the powerful effects of the flow of resources, information, and people across national boundaries. The urgency of meeting the competition is accelerating, but the fundamental changes identified by modernization theory continue to occur. Globalization also is constituted by a complex interconnection between capitalism and democracy, which involves positive and negative features that both empowers and disempowers individuals and groups, undermining and yet creating potential for fresh types of democracy. Armer& Katsills (2000) later criticized the globalization theory; they criticized it for its oppressive effects, skeptical of legitimating ideological discourse, but also recognize the centrality of the phenomenon in the present age. And it affirms and promotes globalization's progressive features (such as the Internet, which, as I document below, makes possible a reconstruction of education and more democratic polity, as well as increasing the power of capital), while noting contradictions and ambiguities.

The above development theories are linked to the concept of ownership of landed property by the fact that land is one of the primary ingredients of the development theories. Land can provide the capital required for modernization efforts to occur, access to land can correct the inequities decried by Marxism and dependency theorists. Global corporations require land to make use of the resources in targeted nations. Land is still a major factor of production. Many development programs are therefore focused around the redistribution, restitution, privatization, individualization, titling, registration or recordation of land. (Deininger& Binswanger 1999).

2.3 Actual Review

2.3.1 Land Registration and financial Acquisition

McLaughlin/Nichols (1989: 81-82) define Land registration as 'the process of recording legally recognized interests, ownership or use in land'. Land registration according to the Land act (CAP 227) and Registration of titles act (CAP.230) land ownership is in the following land tenure system; customary, freehold, mailo and leasehold. At land registration details of the land such as the plot number, block number, district, name or description of the land, area in acres, proprietor's name and address, proprietor's fathers names, proprietor's clan these details are recorded in the register book and also put in the certificate of title given to the registered proprietor. The Certificate of titles has a print which shows the size of the land and its boundaries. The details registered help in determining the value of the land, location, and ground rent for the land and also provides information needed about the registered land. The role played by land in bringing about economic development has been powerfully documented by economic historians such as North and Thomas (1973) and Rosenberg and Birdzell (1986), emphasizing particularly the ability of individuals and organizations to make enforceable claims on land and make contracts stick. An area in which direct measures of property rights have been used is the study of the economic effects of property rights in land in which the formalization of ownership of land rights, through land titling and registration, has been related to improved access to institutional credit, higher investments in land, higher land productivity, higher land values and higher output and incomes. Quite surprisingly in view of the attention devoted to the use of land as collateral, evidence on credit effects is quite limited and often focused on land titling rather than registration. Moreover, while some studies report credit effects from land titling (Feder*et al.* 1988), there are many cases where credit effects from property rights reform were expected but did not materialize (Field & Torero 2006, Galiani&Schargrodsky 2005).

Feder et al. (1988) established a positive link between land registration and improved access to credit in rural Thailand. With improved access to credit, Thai farmers with titled land were found to invest more in land and to generate higher output than the farmers with untitled land. Some related empirical studies reviewed by Feder and Nishio (1998) found that land registration led to: higher land values in Thailand, Philippines, Indonesia, Honduras, Brazil and Peru; higher investments in land in Costa Rica, Brazil, Honduras, Jamaica and Ghana; and higher output and income in Costa Rica, Brazil, Ecuador and Paraguay.

According to Hernando de Soto (1986, 2000) there is no nation that can have a strong market economy without adequate participation in an information framework that records ownership of property and other economic information. Unreported, unrecorded economic activity results in many small entrepreneurs who lack legal ownership of their property, making it difficult for them to obtain credit, sell the business, or expand. They cannot seek legal remedies to business conflicts in court, since they do not have legal ownership. Lack of information on income prevents governments from collecting taxes and acting for the public welfare.

Furthermore North (1990, 2005) says more recently, economists are emphasizing the role of institutions in the development process, the most important of these institutional structures is the presence of secure and well-defined property rights and something that economists have long claimed must exist for markets to function effectively (Montesquieu 1748; Smith 1776; Mises 1920; Hayek 1945, 1960). North (1990,2005) emphasizes the role of institutions like BLB ,these institutions register land hence helping owners get secure and well defined property rights which economists claim result into development because one can use his/her property to acquire finances.

Mises (1920) & Hayek (1945) define property rights as an economic system and determine the success of an economy by promoting specialization and the division of labor through voluntary exchange. Property rights are got after legally registering of one's property such as land; Private property provides information and incentives that stimulate entrepreneurship, capital accumulation, and investment that efficiently allocate scarce resources and ultimately facilitate economic development.

According to De Soto (1989, 159), property rights are those rights "which confer on their holders inalienable and exclusive entitlement to them." He highlights many beneficial aspects of secure property rights, including their ability to fix the economic potential of assets, integrate dispersed information into one system, make individuals accountable and assets fungible, network individuals, and protect transactions (De Soto 2000). Kerekes and Williamson (2008) break down De Soto's property theory into two main avenues: 1) the ability to secure a loan by utilizing property as collateral and 2) the incentive to invest in capital formation.

De Soto goes ahead and argues that secure and well-defined property rights transform assets from "dead capital" into resources that can be used to generate additional capital and obtain credit. In many developing countries, people have de facto rights to their residential property (e.g., as squatters) but hold no formal, legally enforceable title. In 1997, De Soto estimates the total value of all the "dead capital" held by individuals in the third world and former communist countries at $9.3 trillion. This figure represents resources whose insecurity does not allow surplus value to be extracted through multiple transactions or used as collateral to obtain loans. For example: a lender must make the same costly investments as a purchaser in order to make sure that the property is under the borrower's control and that, in the event of a default, the property can be obtained with the same rights as those enjoyed by the present owner. This

increases the interest rate charged by lenders for loans guaranteed by an expectative property right or its equivalent; worse still, it may simply prevent such transactions from taking place" (De Soto 1989)

However, empirical studies done in some rural areas of Kenya, Ghana, Rwanda and Somalia on the economic effects of land registration have found no statistically significant links between land registration on the one hand and investment and land productivity on the other (Mighot-Adholla et al., 1991; Carter et al., 1991; Roth et al., 1994; and Place and Mighot-Adholla, 1998). Therefore, this study is set to establish the relationship between land registration and financial acquisition.

2.3.2 Manual land registration and financial acquisition

According to Gabindadde (2013) Manual systems of registration involves such activities relating to land registration such as manual records keeping, manual lodgment of documents, manual selection and writing of Instrument numbers, typing using type writers on the Title covers, among others. According to Ahene (2006) manual land registration process involves manual identification of each piece of land by a unique number and title. Each title then has a description of the exact dimensions of the land and its boundaries, showing the name(s) of the registered owner(s) and any legal interests that have been applied against the title and which consequently affect ownership.Dennis Obbo (2014) said Uganda has been using a manual system of land records management which was in poor shape. Reliance on this data can be misleading since it comes with different levels of inaccuracies and misrepresentation. This information cannot be highly relied on by financial institutions plus land buyers hence making financial acquisition abit problematic.

Furthermore Gabindadde (2013) said that the manual system was slow, inefficient and puts information at risk of being lost due to wear and tear. This makes land information difficult to update, analyse, track changes and are also subject to constant wear and tear hence leading to critical data losses. This analogue system makes data sharing, dissemination and checking very difficult and cumbersome.

Thakur et al (2000) they say that manual land registration has compilation of records is time consuming and cumbersome it also has delays in updation information in the registries. The Land record data updates are not immediately updated leaving land records inconsistent in various hierarchies. This results into delays in delivery of land records thus making acquiring of a Record of Rights a nightmare for a public.This results into freezing of business.

Mishra (2005) critics manual land registration because it has no linkage with other institutions: The various other institutions i.e. Finance, Judiciary, District administration, various development departments, NGOs, organizations etc for whose accessing land resource data is very essential have been facing great inconveniences due to non-availability of land data in electronic forms. Also it's on integration with Sub Registrar Offices has further increased litigations. This makes access to land documents hard hence delays or failure to acquire finances if you want to use land as a collateral or source of finance.SD Meena et al (2005) says manually managed systems, record low volumes of transactions hence making financial acquisition delay or fail to be acquired.

2.3.3 Computerized land registration and financial acquisition.
Thakur et al (2000) says that the computerization of land records is still evolving through advanced technology, where computerization of the registration process would further improve financial acquisition.Computerized systems of land registration on the other hand, involves computerized records keeping and automated selection of Instrument numbers, printing and

insertion of registration records on the Certificate of title covers, among others (Gabindadde, 2013).

According to Matthias Tiemer, (2007) Computerization of land registers and land registration is very good but will it bring about a paperless future? Four different issues must be clearly distinguished with respect to computerization of land registers. These are: whether the land register itself is paper- or computer-based; whether or not land registers are accessible online cross-border; whether land registration processes are digitized; and, finally, whether there are plans being considered to implement a complete electronic land transaction system. The latter is the case in England and Wales, where an e-conveyancing system (including a fund transfer system) is currently being built. Such developments are also being closely followed in other member states. As regards the question of whether the land register itself is computer-based, it can be said that, by now, this is the case in the majority of member states.

Panayiotis Andre 2004 in addition says the land project includes the title processing, which is a new electronically-based record that replaces the current paper certificate of title as the official record. New legislation supports Internet based online access for customers to perform searches and authorized users to perform online registrations. The information contained in Saskatchewan's land titles database is accessible to the public, while land primary customers include law firms, financial institutions, realtors, citizens, surveyors and engineering firms, government agencies, companies and agencies. Access to Registered land information helps in encouraging more people register their land plus easy access to information will acquiring finance for example with a computerized data base it's easy to conduct a search.

Ahene (2003) argues that the benefits of a computerized system will lead to efficiency, accuracy, integrity and cost containment. This will overcome the challenges of retrieval of documents, the inability to manage and store large amounts of data efficiently.

De Soto (2000) says it is property documentation that fixes the economic characteristics of assets so that they can be used to secure commercial and financial transactions and ultimately to provide the justification against which central banks issue money. To create credit and generate investment, what people encumber are not the physical assets themselves, but their property representations the recorded titles or shares, governed by rules that can be enforced nationwide. Mulaku (1997) supports De soto(2000)'s work but calls for computerization of different organisation's work so as to save time and also produce quality .

Thakur et al (2000) go ahead and give the merits of a computerized land registry below they are;

Increasing Credit Flow: Since a legal land title is a vital document to acquire financial loan, the availability to acquire a legally registered title easily has been helping the flow of credit fund to the households contributing the growth of economy.Increasing of land sale & purchase: Earlier people were reluctant to purchase land in some places due to non-availability updated land record of rights. But after computerization, acquiring updated records of registered land has become easier which facilitating quick buying & selling of land resulting growth of economy.Reduction of dispute: The land dispute is one of the major contentions in the society which originates from the faulty land record system. But after computerization, land records have been made structured and streamlined resulting declining of land related disputes. In some states, Land Records have been integrated with Sub Registrar Office resulting further reduction of litigation.Quicker mutation process: The manual process of mutation is cumbersome and

entertaining of mutation request was at the mercy of village level revenue officials. Now in several states, mutations are being done on first –come first -serve basis in fixed number of days resulting in quicker mutation.

Punya Mishra (2005) says that despite the above merits computerized land registration registers the demerits below which have an impact on financial acquisition;

Unexpected Delay in delivery Due to frequent power cuts, technical snags, and lack of infrastructure in some districts causes great inconveniences to the public. The infrastructure requires to be upgraded, adequate power backup should be provided, non-conventional energy sources may be utilized etc to tackle any crisis.

Significance distance in some states/districts people have to travel a long distances to register their land plus acquiring any land information.

In conclusion, the computerization of Land registration has a high impact. The computerization has been instrumental in implementing better land registration management system where people have been empowered with land records data and information (Deininger&Alemu ,2007); this has made financial acquisition easy with land used as the source of financing (Rahmato,2008). . It can be said that a number of countries have taken considerable steps to adapt their land registers and land registration processes to the electronic era (Feder&Nisho,1999). This study is being conducted to see whether the same is the case in Uganda at BLB.

2.3.4 Zonal land offices and financial acquisition

Zoning is a system of developing a country's plan in which various zones are restricted to certain uses and developments. Zoning is a chief planning tool of local government which guides the future development of a community. Zoning is related to decentralization(Burke,2002)

According to the World Bank (2007) zoning is the transfer of authority and responsibilities to intermediate and local governments. In Uganda zoning has been adopted by the MLHUD zonal offices have been opened in different areas of the country.

According Denis Obo (MLHUD), six zonal offices were opened in Kampala, Mukono, Jinja Masaka Wakiso and Mbarara to the public to seek services. These were intended to save people from travelling to Kampala to access land data. Further, these zonal offices enabled easy access to land information as well as making land registration simple, quick, less costly and accessible. According HOD1 (2016) BLB has a number of zonal offices that is in; Buddu, Makindye,Ndejje, Kibuye, Buikwe, Lyantonde, Mpigi, Mitiyana ,Nansana and Kibuga, these provide land services to the clients.

Akinyele, (1996) and Malesky, (2005) say that zonal offices help to improve service delivery and development outcomes. Opening of land zonal offices makes land sale in different areas simple because access to necessary data is brought closer thus saving time and funds. Furthermore Silverman (1992) also says zonal offices increase efficiency and effectives due to reduction of congestion in communication, quicker reaction to unanticipated problems improved ability to deliver services, improved information about conditions and more support from beneficiaries of program. Therese (1993) supports the above scholars by saying zonal offices are a response to demands for diversity. Coates et al (1996) criticize zonal offices; they say that zonal offices result into dysfunctional decision making, loss of control and increased cost of control. This makes access to finances a challenge

2.3.4 Government policy on land registration and Mortgage financing

Uganda's economy grew 7% annually between 1992 and 2011, the third highest rate in sub-Saharan Africa. The country is home to significant natural resources, including fertile land,

forests, water resources, minerals, and recently discovered oil and gas reserves. While the contribution of agriculture in GDP is declining (23% of GDP in 2011), it continues to employ 65% of the Ugandan population, making it a critical arena for innovations to reduce poverty, including through land policies. (MLHUD, 2010/2011)Uganda adopted a National Land Policy in February 2013, following more than a decade of consultation and debate. It aims to, "ensure efficient, equitable and optimal utilization and management of Uganda's land resources for poverty reduction, wealth creation and overall socio-economic development." It builds upon Uganda's 1995 Constitution, which grants "every person a right to own property either individually or in association with others." (MLHUD 2013).The new National Land Policy also builds on the 1998 Land Act. That Act put in place a legal framework that strongly supports women's land rights; decentralizes land administration; and establishes land tribunals for the resolution of land-related disputes. Meanwhile, other laws require court orders for evictions and restrict the causes for which a tenant can be evicted. In addition, the National Policy for Internally Displaced Persons (2004) addresses property rights issues affecting some two million people displaced from their homes in northern Uganda during more than 20 years of armed conflict.(MLHUD,2013).Rukundo and Kirumira (2010) say that it's abundantly clear that the land question has evaded successive land reform initiatives since Uganda gained her independence in 1962. The Land Reform Decree, the 1995 Constitution of Uganda, and the Land Act, 1998 effectively failed to address the historical complexities and fundamental issues surrounding difficult land tenure relations. Inherent challenges notwithstanding, the Land Reform Decree, 1972 was perhaps Uganda's only legal instrument that attempted to bring the country under a universal land tenure system. While the 1995 Constitution repealed the Decree and vested the residual authority over land in the Citizens

of Uganda, it further created considerable ambiguities in how land as property is dealt with (RoU, 2011). Instead, it restored the land relations to the post-independence era.

On the other hand, the Land Act that was designed to operationalise the Constitution did not exhaust all the critical aspects regarding the content and viability of property rights under various forms of tenure to streamline land ownership in a manner appealing to individuals, communities and institutions with own land (RoU, 2011). Despite the Amendments to the Land Act, implementation has remains a huge challenge

Sustainable land management is a phenomenon of functional synergy with complex relationships and changes.Despite the difficulty to measure the synergy, what matters is that sustainability is about things working together, about integration rather than separation and about synergy being a secret of that (Jurgens, 1994).

Furthermore Rukundo and Kirumira (2010) say that the Technical interventions including computerization of the Land Registry, opening of zonal offices and reform activities such as Systematic Demarcation are vital in the short and long run. These however cannot musk the complex land relations that remain unresolved since the colonial era. It will be very difficult to realize the actual benefits of technical interventions in the face complex land tenure relations. The land question is however not resistant to resolution with political will, legal clarity and general adherence to the rule of law. In conclusion the unclear land law/policies make both financial acquisition and land registration reforms done at BLB a challenge.

2.4 Summary of literature review

Some studies for instance by Feder*et al.* (1988), report credit effects from land titling. However, there are many cases where credit effects from property rights reform were expected but did not materialize. This is supported by authors such as Field and Torero (2006), Galiani and

Schargrodsky (2005). In addition, empirical studies done in some rural areas of Kenya, Ghana, Rwanda and Somalia on the economic effects of land registration have found no statistically significant links between land registration on the one hand investment and land productivity on the other. This is also supported by authors such as: Mighot-Adholla et al., 1991; Carter et al., 1991; Roth et al., 1994; & Place &Mighot-Adholla, 1998.

Matthias Tiemer (2007) says under Computerization of land registers and land registration there is still need to establish whether the land register itself is paper-based or computer-based; whether or not land registers are accessible online cross-border; whether land registration processes are digitized (Matthias, 2007); and, finally, whether there are plans being considered to implement a complete electronic land transaction system in Uganda. However, very scanty literature has been discovered talking about the zonal land offices and manual land registration and also its linkage with the financial acquisition is not indicated. Therefore there is still need to carry out a study to examine the link between land as collateral, land registration reforms and financial acquisition. Various theories can be used to explain reforms. This study adopted the Modernization theory and Globalization theory to explain land registration reforms in relation to financial acquisitions. Many studies have been carried out on land registration. They focused on tenure systems, land titling and land administration. Many aimed at implementing computerization, opening of zonal land offices other than assessing their effectiveness and impact on financial acquisition which this study sought to investigate. Recent studies sought to eliminate the manual land registration, bureaucratic district land offices in its entirety and replace them with computerized information systems. The success of any effective reform at Buganda Land Board will depend on its efficiency well trained personnel and supportive technology infrastructure ,effectiveness , ,quality and government policy and guidelines governing the reform at hand.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that was used to conduct the research on assessing the effects of land registration systems on financial acquisition at Buganda land board. It highlights the research design, study population, sample size and selection, sampling methods and

procedures, data collection methods and instruments, pre-testing reliability and validity of data collection instruments, data management and analysis.

3.2 Research Design

Burns and Grove (2003) define a research design as "a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings". Parahoo (1997) describes a research design as "a plan that describes how, when and where data are to be collected and analyzed". It makes up the blue print of the collection, measurement and analysis of data (Olsen & George, 2004). The study used a cross sectional research design. Buganda Land Board has undergone intense strategic changes since 2010 to date. And this helped to assess the effect of land registration systems on financial acquisition at Buganda land board. A triangulation of both qualitative and quantitative approaches using structured questionnaire and interviews, and documentary review were employed. Amin (2005) affirms that the notion of combining the qualitative and quantitative data in such a study offers the promise of getting closer to the whole of a survey in a way that a single method study could not achieve. The quantitative approach was used to offer explanation of phenomenon (Amin, 2005).

3.3 Study Population

Study population refers to the events or things of interest or group of people that the researcher wishes to investigate (Mugenda&Mugenda 1999). The study took place in Buganda, Buganda Land Board in particular. The study was carried out on a total population of 87. (Staff database Buganda Land Board, 2015). To achieve the above objectives, the researcher obtained data from three sources in Buganda Land Board these include, BLB clients, unit managers, and organizational archival data.

3.4 Sample Size and Selection

Sample size is the total number of elements selected to represent the population of study (Sekaran, 2003). The researcher determined the sample size using primary data. A sample of 70 respondents was selected from Buganda Land Board out of a total population of 87 employees, their work unit managers, and organizational archival data.

For each category of respondents, the sample size was determined using Krejcie and Morgan (1970) table which was constructed using the formula below to determine the sample size.

S=X^{2}NP(1-P) +d^2(N-1) +X^2 P(1-P)

Where

S=required sample size

X^2=the table value of chi-square for one degree of freedom at desired confidence level (3.841)

N=the population size.

d=the degree of accuracy expressed as a proportion (0.5)

From the above formulae a sample of 70 respondents was selected from Buganda Land Board out of a total population of 87 (Department heads, Section managers and clients).

Table 3.1: A table showing population category, study population, sample and sampling technique used in the study

Population Category	Study population	Sample size	Sampling technique
Department heads	4	4	Purposive
Section managers	10	6	Purposive
Clients	62	59	Simple random sampling
TOTAL	87	70	

Source: BLB annual report of 2015.

3.5 Sampling Techniques and Procedure

Sampling techniques are the procedures to be used that enables the researcher obtain accurate and reliable samples that helps in collecting qualitative and quantitative data (Mugenda&Mugenda, 1999). The researcher used simple random sampling technique which involved dividing the population into mutually exclusive groups that are homogeneous, relevant, appropriate and meaningful in the context of the study (Sekaran, 2003). This made the sample more representative of the study population. Random and non-random sampling techniques were also used in the study. This enabled each category to be represented in the sample. The goal of simple random was to

achieve desired representation from various sub groups in the population of the study. In this study, simple random sampling was applied to the employees of the Buganda Land Board.

Purposive sampling was used to select the data as key formants during interviews. According to Amin (2005) purposive sampling is where the researcher uses his judgment or common sense regarding the participant from whom information was be collected. The technique was used to select clients with experience and knowledge on the effects of land registration systems on financing acquisition Buganda land board. In this study, it was applied to the unit managers, who are 25 in total. This approach guided in the section of Key Informants (KI) from clients   .

3.6 Data Collection Methods

The researcher collected both primary and secondary data in this study. Primary data was collected from respondents using the administered questionnaires and interview guides, while secondary data was researched from published literature, reports, monthly publications and minutes from meeting at Buganda Land Board.

3.6.1 Questionnaire Survey

Questionnaire survey method involved limited role of the researcher in the research and a high number of respondents through an administration of a set of questions soliciting for responses that meet the objectives of the research.A total of 60 questionnaires was administered to the respondents selected from Buganda Land Board. The questionnaire method was preferred because it's self-administered, and respondents had ample time to answer without fear or favor of the researcher since she was absent, (Kothari, 2004). Additionally, the respondents were reasonably educated and therefore they could easily understand and fill the questionnaire in the absence of the researcher. The questionnaire was administered by the researcher personally delivering them to the clients in the Buganda Land Board.

3.6.2 Interview

An interview is a dialogue between the interviewer and an interviewee aimed at gathering data about a particular topic (Mugenda&Mugenda, 1999). It is an oral administration of an interview schedule. Probing was the major aspect of the interview method. This helped to generate curial results on the pertinent issues under investigation. The researcher conducted interviews with 4 heads of department and 6 section managers at Buganda Land Board asking them questions of which the she recorded all the responses by herself.

3.6.3 Documentary Review

This method involved reviewing existing published and unpublished literature relating to assessing the effects of land registration systems on financial acquisition at Buganda land board. (Kothari, 2004).Reports, publications and meeting minutes were used. Some of the Documents that were used include: the LAFI plan, related publications, and land registration performance reports, among others. This method helped the researcher to establish whether principles are adhered to, and obtain additional information which would otherwise be ignored.An appendix with documents reviewed is attached.

3.7 Data Collection Instruments

The instruments used in data collection were: structured questionnaire, interview guide and documentary review checklists.

3.7.1 Questionnaire

This is one of the research instruments that was used during this study. The questionnaire is a formulated written set of questions used to obtain information about the study objectives or

hypotheses from the study population and can be either open ended ,thus respondents are left to express opinions or close ended thus alternatives are given for the respondents to choose (Amin,2005). A comprehensive questionnaire covering all the aspects of the study variables was designed covering demographic information of the respondents and consideration of respondents and independent variable attributes. The questionnaire was close ended, scored on a five 5 point likert scale ranging from 1 for strongly disagree to 5 for strongly agree. According to Jill & Rogers, (2003), likert scale turns the questions into different statements which the respondents select according to their judgment. This guided the respondents and reduced subjectivity. The likert scale also gave the respondents freedom to fill the questionnaire as he/she wished because options were given and he/she were not supervised.

3.7.2 Interview Guide/Schedule

This is the second instrument that was used for this study. An interview guide is a set of questions that the researcher uses to direct an interview. Formal interviews were conducted using an interview guide that was administered to eight management staff in order to capture the policy issues. According to Mugenda&Mugenda, (1999) interviews are appropriate for probing and seeking explanation from the key informants regarding the study variables. Interviews were personally administered by the researcher to the respondents. The researcher undertook a face-to-face interaction with the heads of department of the finance and Administration department, Land Management department, Legal department and Corporate Affairs department. Other people interviewed included the LAFI manager, regional coordinators, surveying manager, physical planning manager and the branch managers of the zonal offices. After the interview, data was edited and compiled.

3.7.3 Documentary Review Checklist

Using this instrument, the researcher used checklists to collect secondary data and to compare findings. The researcher reviewed secondary data this helped to verification of primary data. Secondary data was collected from Buganda land Board reports, monthly published magazines and minutes. Berg (2004) recommends that access to a company's documentation allows triangulation of the interview data. The use of secondary data was considered advantageous in that such data is believed to have been true record of the going –on, of the BLB and was thus reliable. The use of secondary data alongside other data collection instruments allows comparisons to be made for validation and uniformity of results (Grix 2001).

3.8 Quality control of Data Collection Instruments

Research instruments were developed and first discussed with the supervisors at UMI and at work place before testing on the selected sample. Review of the instruments by more experienced researchers and field testing on appropriate population increased reliability of the questionnaire and interview guide (Mugenda& Mugenda, 1999). After the pre-testing, inconsistency of the questions were corrected, ambiguous questions were modified and clarified to ensure that research questions are clear, understood and asking intended questions that provided answers used to draw conclusions on assess the effects of land registration system on financial acquisition at Buganda Land Board. Pre-testing the instruments enhanced reliability and validity. Pre-testing was conducted to establish the reliability and validity of the study instruments. (Mugenda&Mugenda ,1999)

3.8.1 Validity

Validity refers to the context to which research instruments measure what they were intended to measure (Oso&Onen, 2008). The researcher used the expert judgment of her supervisor to verify

the validity of the instruments. To assess this, the supervisorsat UMI werecontacted to evaluate

the relevance of each item in the instrument to the objectives.

The validity formula is given as below;

Content validity index (CVI) = $\underline{\text{Total of very relevant} + \text{relevant questions}}$

$\hspace{6cm}$ Total Questions

$\hspace{4cm} \underline{10+ 59}$

70

$\hspace{4cm} = \hspace{1cm} 0.98$

Since the result is above 0.7 then the questionnaire is regarded valid and if it's below 0.7 then the

instruments are regarded not valid for the study Cronbach(1951).

3.8.2 Reliability

According to Bruton (2000), the term "reliability" here refers to the consistency, dependability or

repeatability of such measurements. The reliability of a research instrument majorly concerns the

extent to which the instrument is yield the same results on repeated trials.it is the extent to which

the measurement is free of variable errors. Reliability is given by the formula below:

$$\text{Reliability} = \frac{k}{k-1}\left(\frac{\sum_{i\neq j}^{k} cov(x_i, x_j)}{var(x_0)}\right) = \frac{k}{k-1}\left(1 - \frac{\sum_{j=1}^{k} var(x_j)}{var(x_0)}\right)$$

$$= \frac{59*0.847}{1+(59-1)0.847}$$

$$= \frac{49.973}{50.126}$$

$$= \hspace{0.5cm} 0.997$$

According to Amin (2005) if the reliability is 0.7 and above, then the questionnaire is considered to be reliable for research study.

3.9 Data Collection Procedure

Permission to conduct the study was sought from the management at Buganda Land Board to authorize the study. A covering letter from UMI accompanied the questionnaires, interview guide and documents review guide. The questionnaires were distributed to the selected respondents and picked within one week. Interviews with the selected respondents were based on fixing appointments to conduct the face to face sessions. The coded data from the questionnaires was then entered, checked and statistically analyzed using statistical package for social scientists (SPSS analysis) computer software program.

3.10 Data Processing and Analysis

3.10.1 Quantitative Analysis

To analyze the effect of land registration reforms on financial acquisition at BLB ,data from the questionnaires was entered into Microsoft Office Access program and cleaned by identifying missing responses and wrong entries ,the cleaned data were exported into statistical Package for Social Sciences (SPSS) v17.0 for descriptive and inferential analysis. Information on Land registration reforms and financial Acquisition at BLB was then presented in the tables and bar charts to represent frequencies and percentages for categorical variables and sample means for continuous variables.

3.10.2 Qualitative Analysis

.This involves manipulating and quantifying study results to enable gaining of inferences on the variables under study (Amin, 2005).Qualitative data analyses for the three objectives of the study

were done using content analyses. Each interview and document reviewed (2011-2015) response was reviewed, sorted and classified into themes that were related. Once the theme was established, data were evaluated and analyzed to determine consistency, credibility and usefulness of the information to support the qualitative data.

3.11 Measurements of Variables

The variables were measured by operationally defining concepts. For instance the questionnaire was designed to ask respondents about the effect of land registration systems on financial acquisition at Buganda land board. These were channeled into measurable elements to enable the development of an index of the concept. A five point likert rating scale namely: 1-strongly disagree; 2-Disagree; 3-Not sure; 4- Agree; 5- strongly Agree; was used to measure both the independent and the dependent variables. The characteristics of the respondents were measured on nominal, ordinal and interval scales.

3.12 Ethical Considerations

During this study, and particularly, data collection and analysis, individual rights and the rights of the Institution were respected. The researcher got a letter from UMI giving her permission to conduct the study at BLB; the letter was further presented at the study organization seeking permission to conduct the study. The researcher got consent of the respondents and their confidentiality was assured.

CHAPTER FOUR

PRESENTATION, INTERPRETATION, AND ANALYSIS OF FINDINGS

4.1   Introduction

This chapter entails the presentation, interpretation, and analysis of findingsof the study results on"**the effect of the land registration reforms on financial acquisition in Uganda at Buganda Land Board."**A case of Buganda Land Board. It presents findings of the study that were generated from data analysis and its interpretation. It includes descriptive statistics, correlation analysis and simple regression analysis. The results presented were guided by the following research questions:

    i)   What is the influence of computerized land registration at BLB on mortgage financing?

ii) What is the effect of Buganda Land Board zonal offices on land sale?

iii) What is the effect of government policy on land registration reforms and financial acquisition at BLB?

4.2   Response Rate

Table 1.1: Response Rate

		Frequency	Percent
Valid	Returned questionnaires	59	84.3
	Interviews	10	14.3
	Unreturned Questionnaires	1	2.4
	Total	70	100

Source: Primary data, 2017

The study was based on one cohort that included clients of BLB in the five divisions of Kampala. Amin (2005) suggests that 70% response rate is sufficient for the study. Of the 60 questionnaires that were administered, 59 questionnaires were returned to hence a response rate of 84.3% in addition to the 14.3% response rate from interviews that totaled up to 98.6% response rate which was sufficient for the study.

4.3   Descriptive characteristics of the clients of Buganda Land Board.

4.3.1   Gender of Respondents
Table 4.2:Gender of Respondents

		Frequency	Percent
Valid	Female	24	35
	Male	45	65
	Total	69	100.0

Source: Primary Data, 2017

The results indicate the nature of gender group of the respondents in the study. Male respondents were more than the female, making a percentage of 65% against the 35% of the female respondents. This depicted that no matter the percentage of males and females who were used in the study, both sexes were well represented and therefore this should bring out a clear picture of both sexes' views on land registration reforms and financial acquisition.

4.3.2   Age of Respondents

Table 4.3: Age of respondents

		Frequency	Percent
Valid	18 - 27	03	4
	28 - 37	22	32
	38 - 47	37	54
	48 and above	7	10
	Total	69	100

Source: Primary data, 2017.

From table 4.3 above, out of the total of 69 respondents,4% are aged 18-27, 32% are aged 28-37, 54% are aged 38-47 and 10% are aged 48 and above . The age bracket with the least number of respondents was that of 48 years and above with only 7% respondents. The results show all age groups are well represented and therefore the sample size is representative of the population.

4.3.3 Level of education

The results showing the percentage proportion of respondents in relation to the highest qualification attained are presented in table 4.3 below so as to determine the education levels of Buganda Land Board's clients.

Table 4.4: Education level attained or being pursued

		Frequency	Percent
Valid	Certificate	13	19
	Diploma	22	32
	Degree	29	42
	Post -graduate	5	7
	Total	69	100

Source: Primary data, 2017.

The results from table 4.4 above, all the respondents were educated. This is because the study only targeted the literate. Most clients (42%) have attained bachelor's degree, 32% of the respondents had diplomas, and 19% were at the certificate level whereas 7% were post graduates. This shows that the study involved majority of the education levels and therefore it represents how land registration at Buganda Land Board is perceived by clients and section managers of BLB at the various levels of education.

4.3.4 Period spent as client of Buganda Land Board

Table 4.5: Period spent as client of Buganda Land Board.

		Frequency	Percent
Valid	0 - 3 years	18	26
	4 - 6 years	22	32
	7 - 9 years	19	28
	10 years or more	10	14
	Total	69	100

Source: Primary data, 2017.

The results in table 4.5 above indicates that 26% have been clients/employees of Buganda Land Board for a period between 0-3 years, 32% of the respondents have been clients/employees of Buganda Land Board for between 4-6 years, 28% have been employees of Buganda Land Board for between 6-10 years and only 14% have been clients/employees of Buganda Land Board for eleven years or more. The findings in the table above are representative of both new and old clients/employee's views, perceptions and expectations about the land registration reforms at Buganda Land Board and its effect on financial acquisition. Furthermore, the majority (76%) having been clients of Buganda Land Board for over three years implies that BLB enjoys a very good customer turn over and thus more clients are available to the organization to start and accomplish its goals. More years of support also indicates that the clients have gained much confidence and trust in the products and operations of Buganda Land Board therefor they can provide valid data for the study.

4.4   Empirical Findings

Ascertaining land registration reforms and financial acquisition at the Buganda Land Board was

based on the following research questions:

i.   What is the influence of computerized land registration at BLB on mortgage financing?

ii.   What is the effect of Buganda Land Board zonal offices on land sale?

iii.   What is the moderator effect of government policy on land registration reforms and

   financial acquisition at BLB?

4.4.1The influence of computerized land registration on mortgage financing at Buganda LandBoard.

In an effort to assess the influence of computerized land registration on mortgage financing at

Buganda Land board, the researcher assessed the computerization of land registration reforms,

improved land acquisition as a result of computerized land registration, availability of land

information, bureaucracy reduction, and efficiency. The results were as follows;

Table 4.6: Descriptive statistics of the influence of computerized land registration systems onmortgage financing at Buganda Land Board.

Reliability statements	1	2	3	4	5	M	S D
There is computerized land registration as part of the land registration reforms in BLB.	5 (8%)	9(15%)	4(06%)	25 (42%)	16 (27%)	2.01	1.13
Computerized land registration was a move to improve land acquisition in BLB.	3 (5%)	7 (12%)	4(06%)	26 (44%)	19(32%)	2.55	1.38
With Computerization land registration, la	1 (02%)	7(12%)	2(03%)	28 (47%)	21(36%)	2.55	0.50
Computerized land registration reduced bureaucracy.	2 (03%)	5 (8%)	3 (5%)	26 (44%)	23(39%)	1.77	0.64
Computerized land registration improves efficiency.	4 (07%)	8 (14%)	7(12%)	26 (44%)	14(24%)	1.82	0.56
A v e r a g e						2.14	0.84

Source: Primary data, 2017

According to the study findings, from table 4.6 above, majority of the responses (69%) reveal that there is computerized land registration as part of the land registration reforms in Buganda Land Board. This is manifested by the 27% who strongly agreed and 42% who agreed giving a combined response of 69% whereas 15% disagree and 8% strongly disagree that there is no computerized land registration as part of the land registration reforms in BLB. The overall mean of 2.01 reflects that the respondents generally agree with the statement that there is computerized land registration as part of the land registration reforms in BLB. The standard deviation of 1.13 reveals that there is little difference between the mean and the individual scores therefore improvements need to be done to improve on computerized land registration as part of the land registration reforms in BLB.

The study findings, from table 4.6 above show that computerized land registration improves land acquisition in BLB. This is manifested by the combined response of 76% who agreed with the

statement. Specifically, 44.0% of the respondents agreed with the statement, 32% strongly agreed, 6% were not sure, 12% disagreed with the statement whereas only 5% strongly disagreed with the statement. The overall mean of 2.55 reflects that the respondents generally disagree with the statement that computerized land registration was a move to improve land acquisition in BLB. Therefore majority of the respondents find computerized land registration unreliable as regards improved land acquisition in Buganda Land Board. This is due to fact that at land registration, details of the land such as the plot number, block number, district, name or description of the land, area in acres, proprietor's name and address, proprietor's fathers names, proprietor's clan these details are recorded in the register book and also put in the certificate of title given to the registered proprietor and thus there is no/limited need of computerized land registration.

> *"The interview results revealed that efficiency is still a major challenge in BLB. This was manifested by head fiance who was quoted saying that Buganda Land Board therefore needs to work towards increasing efficiency by providing the service right the first time in order to increase the performance of computerized land registration."*

From table 4.6 above, it is clear that majority of the respondents 83% agreed that with Computerization land registration, land information is readily available while 36% strongly agreed with the statement implying that computerized land registration improves efficiency. However the 12% of the respondents who disagreed implies that Buganda Land Board needs to improve its technology so that computerized land registration is efficient as this could help improve service reliability. The overall mean of 2.55 reflects that the respondents generally disagree with the statement that With Computerization land registration, land information is readily available.

"According to the interview results, computerized land registration systems improves mortgage financing at Buganda Land Board. This is because the head land management interviewed revealed that the computerization of land records is still evolving through advanced technology, where computerization of the registration process would further improve financial acquisition".he further showed us and increase in the mortgages and LAFI program performance since 2010-2015there was an increase of mortgaes/lAFI successful registration from 40% to 75% especially after computerization.

As to whether Computerized land registration reduced bureaucracy, table 4.6 above clearly shows that 39% of the respondents strongly agreed with the statement, 44% agreed with the statement whereas 03% are undecided or not sure whether in Buganda Land Board computerized land registration reduced bureaucracy. The overall mean of 1.77 reflects that the respondents generally agree with the statement that computerized land registration reduced bureaucracy. There is a standard deviation of 0.64 from the mean of 1.77 and this clarifies that majority of the respondents agree with the statement.

"The head land management further revealed that the benefits of a computerized system will lead to efficiency, accuracy, integrity and cost containment since in leads to overcoming the challenges of retrieval of documents, the inability to manage and store large amounts of data efficiently".

According to the study findings, from table 4.6 above, majority of the responses (68%) reveal that computerized land registration improves efficiency. This is manifested by the 24% who strongly agreed and 44% who agreed giving a combined response of 68% whereas 14% disagree and 07%

strongly disagree that computerized land registration improves efficiency. The overall mean of 1.82 reflects that the respondents generally agree with the statement that there is computerized land registration as part of the land registration reforms in BLB. The standard deviation of 0.56 reveals that improvements need to be done to improve on computerized land registration efficiency in BLB because the computerization of Land registration has a high impact. The computerization has been instrumental in implementing better land registration management system where people have been empowered with land records data and information.

The average response onthe influence of land registration systems on mortgage financing at Buganda Land Board.In table 4.6 reveals that majority of the respondents agree with the statements. This is manifested by the mean of 2.14 implying that generally, the respondents agree that although there is also a high percentage of respondents who generally disagree that land registration systems influence mortgage financing at Buganda Land Board.

4.4.2The effect of Buganda Land Board zonal offices on land sale.
This concerned assessing the Buganda land board zonal offices affects land sales. The findings were as follows:

Table 4.7: Descriptive statistics of the effect of Buganda Land Board zonal offices on land sale

Responsiveness statements	1	2	3	4	5	M	S D
There are enough zonal land offices under BLB.	6 (10%)	9 (15%)	3 (05%)	24 (41%)	17 (29%)	2.55	1.42
Zonal land offices under BLB improved accountability.	3 (05%)	9 (15%)	8 (12%)	26 (44%)	13 (22%)	2.52	1.29
e is improved service delivery with zonal land offices in BLB.	5 (08%)	11 (19%)	5 (08%)	23 (39%)	15 (25%)	1.57	0.49
itle transfers were made easy in BLB with opening of zonal land offices.	8 (14%)	10 (17%)	4 (7 %)	23 (39%)	14 (24%)	3.37	1.29
easy to replace titles in BLB because of zonal land offices.	18 (31%)	25 (42%)	3 (05%)	9 (15%)	4 (7 %)	3.22	1.52
Land searches are easy with opening especially of zonal land offices in BLB.	13 (22%)	22 (37%)	7 (12%)	11 (19%)	6 (10%)	1.62	0.51
A v e r a g e						2.48	1.09

Source: Primary data, 2017

From the results in table 4.7 above, 29% of the respondents strongly agreed with the statement, 41% agreed, 05% were not sure, 15% disagreed and 10% strongly disagreed with the statement "there are enough zonal land offices under BLB". It is important to note that the responses of the majority revealed that there are enough zonal land offices under BLB but the percentage of respondents that disagreed was high as well and therefore there is need for BLB to increase on its zonal land offices because this improves service responsiveness by meeting customer expectations. The overall mean of 2.55 reflects that the respondents generally agree with the statement that there are enough zonal land offices under BLB. The standard deviation of 1.42 indicates that there is

little deviation from the mean response of 2.55 confirming that the majority of the respondents agree with the statement.

Table 4.7 above reveals that 22% strongly agreed, 44% agreed, 12% were not sure, 15% disagreed with the statement and only 8% strongly disagreed. This therefore implies that majority of the respondents believed that Zonal land offices under BLB improved accountability. However a combined percentage of 18% disagreed implying that Zonal land offices under BLB need to improve accountability levels. The overall mean of 2.52 reflects that the respondents generally disagree with the statement that Zonal land offices under BLB improved accountability. The standard deviation of 1.29 indicates that there is little deviation from the mean response of 2.52 confirming that the majority of the respondents disagree with the statement.

As to whether there is improved service delivery with zonal land offices in BLB, table 4.7 above reveals that the majority of the respondents agree with the statement (39%), 24% strongly agreed, 7% were not sure, 17% disagreed and only 14% of the respondents strongly disagreed with the statement. The overall mean of 1.57 reflects that the respondents generally disagree with the statement that there is improved service delivery with zonal land offices in BLB. The standard deviation of 0.49 confirms that the majority of the respondents disagree with the statement. It can be concluded that BLB's service is not responsive.

> *"The head land management reveled that zonal offices help to improve service delivery and development outcomes. The head legal opined that opening of land zonal offices makes land sale in different areas simple because access to necessary data is brought closer thus saving time and funds". This was also supported by the BLB annual reports of 2015 which also revealed that zonal offices have brought services close to the people*

and that people have welcomed the reform. The reports also revealed an increase in

land agreement letter sale by 40% .

The results from table 4.7 above, show that majority of the respondents (42%) disagreed with the statement that Land title transfers were made easy in BLB with opening of zonal land offices, 31% of the respondents strongly disagree, 5% were not sure while 15% of the respondents agree and 7% strongly agree that land title transfers were made easy in BLB with opening of zonal land offices. Although the responses were divergent; i.e. 42% disagree, 31% strongly disagreed with the statement and 5% were uncertain, the overall mean of 3.37 reflects that the respondents generally agree with the statement that the land title transfers were made easy in BLB with opening of zonal land offices. There is need improve on the number of zonal offices to fully provide services to people.

"The interview revealed that zonal offices increase efficiency and effectives due to

reduction of congestion in communication, quicker reaction to unanticipated problems

improved ability to deliver services, improved information about conditions and more

support from beneficiaries of program" Head land management.

Table 4.7 above reveals that 22% strongly disagree, 37% disagree, 12% were not sure,19% agreed with the statement and only 10% strongly agreed. This therefore implies that majority of the respondents do not believe that it is easy to replace titles in BLB because of zonal land offices. The overall mean of 3.22 reflects that the respondents generally disagree with the statement that it is easy to replace titles in BLB because of zonal land offices. The standard deviation of 1.52 indicates that there is little deviation from the mean response of 3.22 confirming that the majority of the respondents disagree with the statement.

"The head finance criticized zonal offices; they say that zonal offices result into dysfunctional decision making, loss of control and increased cost of control".

The average response to the responsiveness statements in table 4.7 reveals that majority of the respondents disagree with these statements. This is manifested by the mean of 2.48 implying that generally, the respondents disagree that Buganda land board zonal offices affects land sales.

4.4.3 The effect of government policy on land registration reforms and financial acquisition atBLB.

This involved assessing the effect of government policy on land registration reforms and financial acquisition at BLB. The results are summarized in table 4.9 below.

Table 4.8: Descriptive statistics on the effect of government policy on land registration reformsand financial acquisition at BLB.

Assurance statements	1	2	3	4	5	M	S D
The government policy on land registration and financial acquisition is appropriate.	1 5 (25%)	2 4 (41%)	4 (7 %)	1 0 (17%)	6 (10%)	2.34	1.27
The government policy on land registration and financial acquisition is friendly.	4 (07%)	1 1 (19%)	5 (08%)	2 2 (37%)	1 7 (29%)	3.68	1.25
Government policy on land registration and financial does not contradict BLB intentions.	5(8%)	1 3 (19%)	2 (03%)	2 4 (41%)	1 5 (25%)	3.39	1.41
Average						3.14	1.31

Source: Primary data, 2017

When asked whether the government policy on land registration and financial acquisition is appropriate, the results in table 4.8 above show that 25% disagree, 41% strongly disagree, 17% agree and only 10% strongly agree with the statement. This implied the government policy on land registration and financial acquisition not appropriate because majority of the respondents (66%)

disagree with the statement and this is further confirmed by the overall mean of 2.34. This is not in accordance with the new National Land Policy also builds on the 1998 Land Act. That Act put in place a legal framework that strongly supports women's land rights; decentralizes land administration; and establishes land tribunals for the resolution of land-related disputes.

From table 4.8, majority of the respondents agree that the government policy on land registration and financial acquisition is friendly.i.e. 37% agree, 29% strongly agree with the statement while 19% disagree and only 7% strongly disagree with the statement. The standard deviation of 1.25 from the average of 3.68 implying that majority of the respondents agree with the statement. However, the combined response of 26% of those who disagree with the statement indicates that there is need to the improve government policy on land registration and financial acquisition is friendly.

> *"The head land management said that it's abundantly clear that the land question has evaded successive land reform initiatives since Uganda gained her independence in 1962".*

As to whether the Government policy on land registration and financial does not contradict BLB intentions, table 4.8 shows that 8% strongly disagree, 19% disagree, 41% agree and 25% of the respondents strongly agree with the statement. The overall mean of 3.39 further proves that majority of the respondents generally agree with the statement that Government policy on land registration and financial does not contradict BLB intentions. However, care and attention must be given to the 27% of the respondents who disagree with the statement to find out why they responded as they did. This was in accordance with the Land Act that that was designed to operationalize the Constitution did not exhaust all the critical aspects regarding the content and

viability of property rights under various forms of tenure to streamline land ownership in a manner appealing to individuals, communities and institutions with own land.

The overall mean of 3.14 reflects that the respondents generally disagree with the statement that government policy affects land registration reforms and financial acquisition at BLB. This implies that government policy on land need to be strengthened to capture land registration reforms and financial acquisition at BLB.

The average response to the assurance statements in table 4.8 reveals that majority of the respondents disagree with the statements. This is manifested by the mean of 3.14 implying that generally, the respondents disagree that government policy affect land registration reforms and financial acquisition at BLB.

4.4.4 Financial acquisition

Financial acquisition statements	1	2	3	4	5	M	S D
The legal mechanisms governing mortgage financing are fair.	5 (07%)	13 (19%)	3 (09%)	25 (39%)	13 (26%)	2.01	1.20
The security value attached to BLB land titles by the mortgagers is worthy.	2(9%)	8 (16%)	5 (10%)	27 (36%)	17 (29%)	3.85	1.19
The sale of BLB land is open to both Ugandans and non-Ugandans.	3 (05%)	11 (19%)	2 (03%)	24 (41%)	19 (32%)	3.32	1.22
The BLB land sale agreement is legally binding.	5(8%)	9 (15%)	7 (12%)	26 (44%)	12 (20%)	3.31	1.31
Due diligence before land sale can easily be conducted.	4 (7 %)	8 (14%)	3 (05%)	27 (46%)	17 (29%)	3.65	1.34
Average						3.23	1.25

From table 4.9 above, 08% of the respondents strongly disagree, 22% disagree, 05% were not sure, 42% agree and only 22% strongly agree with the statement that the legal mechanisms governing mortgage financing are fair. The results are further supported by the overall mean of 2.01 which reflects that the respondents generally disagree with the statement that the legal mechanisms governing mortgage financing are fair.

The results from table 4.9reveal that majority of the respondents (74%) agree that the security value attached to BLB land titles by the mortgagers is worthy i.e. 46% agree, 29% strongly agree, 14 disagree and only 3% of the respondents strongly disagree with the statement. The overall mean

of 3.85 reflects that the respondents generally agree with the statement that the employees at the security value attached to BLB land titles by the mortgagers is worthy. The respondents that disagree with the statement (17%) reveal that there is need to improve security value attached to BLB land titles by the mortgagers is worthy.

As to whether the sale of BLB land is open to both Ugandans and non-Ugandans, results in table 4.9 show that 5% strongly disagree, 19% disagree,3% were not sure, 41% agree and 32% strongly agree. The respondents need to understand BLB land is open to both Ugandans and non-Ugandans. This will improve the service quality at BLB and also increase customer satisfaction since the customer needs are met.

The overall mean of 3.32 reflects that the respondents generally agree with the statement that the BLB land is open to both Ugandans and non-Ugandans. However, it is important to note that 24% of the respondents disagree with the statement and therefore efforts need to be made to sensitize people so as to improve communication between Buganda Land Board and people to know their rights as regards Buganda Land Board.

From table 4.9,44% agree, 20% strongly agree, 15% disagree and 8% strongly disagree with the statement that the BLB land sale agreement is legally binding. The overall mean of 3.31 reflects that the respondents generally agree with the statement that the BLB land sale agreement is legally binding. However, BLB need to improve the way it does its sales agreement to cater for the 23% who disagree with the statement. The lack of a formal property system can lead to lack of development since occupiers of land who are members of the informal system in a country would not be able to count on the support of the property system for securing their land or for financing their entrepreneurial activities.

The results from table 4.9reveal that majority of the respondents (75%) agree that the due diligence before land sale can easily be conducted i.e. 46% agree, 29% strongly agree, 14 disagree and only 7% of the respondents strongly disagree with the statement. The overall mean of 3.65 reflects that the respondents generally agree with the statement thatdue diligence before land sale can easily be conducted. The respondents that disagree with the statement (21%) reveal that the shift from unregistered land and from manual land registration to computerized land registration is a transformation from traditional societies to modern societies.

4.5 Correlation Analysis

4.5.1 Correlation between computerized land registration at BLB and mortgage financing

Table 4.10: Computerized land registration at BLB and mortgage financing

		Computerized land registration at BLB		Mortgage financing				
Computerized land registration at BLB	Pearson Correlation		1	.	8	0	3 *	*
	Sig. (2-tailed)			.	0	0		0
	N	5	9	5				9
Mortgage financing	Pearson Correlation	. 8 0 3 * *						1
	Sig. (2-tailed)	. 0 0 0						
	N	5	9	5				9

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data, 2017.

Table 4.10 above shows results from a Pearson correlation analysis between computerized land registration at BLB and mortgage financing. It reveals that the correlation between computerized land registration at BLB and mortgage financing.000 implying that there is a 99% confidence is the study results. The Pearson correlation coefficient of r = 0.803 implies a significant positive correlation between computerized land registration at BLB and mortgage financing. Therefore

computerized land registration at BLB increases, mortgage financing at BLB would also be expected to increase significantly.

4.5.2 Correlation between Buganda Land Board zonal offices and land sale

Table 4.11: Buganda Land Board zonal offices and land sale

		Buganda Land Board zonal offices	Land sale
Buganda Land Board zonal offices	Pearson Correlation	1	.815**
	Sig. (2-tailed)		.000
	N	5 9	5 9
Land sale	Pearson Correlation	.815**	1
	Sig. (2-tailed)	.000	
	N	5 9	5 9

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data, 2017

Table 4.11 above shows that the study reveals a correlation coefficient of r = 0.815 between Buganda Land Board zonal offices and land sale. This means that there is a significant positive relationship between the two variables. This means that if Buganda Land Board zonal offices are increased, land salewill also increase significantly.

The correlation is statistically significant at 0.01 test level. This means that the significance of 0.000 obtained from the study gives the researcher a 99% confidence in the results obtained.

4.5.3 Correlation between government policy on land registration reforms and financialacquisition at BLB

Table 4.12: Government policy on land registration reforms and financial acquisition at BLB

		Government policy on land registration reforms	Financial acquisition at BLB
Government policy on land registration reforms	Pearson Correlation	1	.923**
	Sig. (2-tailed)		.000
	N	59	59
Financial acquisition at BLB	Pearson Correlation	.923**	1
	Sig. (2-tailed)	.000	
	N	59	59

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data, 2017.

The Pearson correlation coefficient of r = 0.923 as depicted in table 4.16 above implies a significant positive correlation between government policy on land registration reforms and financial acquisition at BLB. This means that if government policy is favourable, financial acquisition at BLB will also increase significantly.

4.6   Regression Analysis

4.6.1   Computerized land registration at BLB and mortgage financing

The regression analysis done to establish the relationship between computerized land registration at BLB and mortgage financing is presented in tables 4.17(a), 4.17(b) and 4.17(c) below.

Table 4.13(a): Model Summary – Computerized land registration at BLB and mortgagefinancing

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803 a	.644	.638	.64190

a. Predictors: (Constant), Computerized land registration at BLB

Source: Primary data, 2017.

Findings from table 4:13(a) above indicated that there was a very significant positive relationship between computerized land registration at BLB and mortgage financing with R = 0.644% and adjusted R Square = 0.638. This indicated that sample data explained 63.8% of the variance in the dependent variable (computerized land registration at BLB) at BLB. This shows how the model (sample) fits the population.

Table 4.13(b): ANOVAb – Computerized land registration at BLB and mortgage financing

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	44.051	1	44.051	106.909	.000 [a]
Residual	24.310	58	.412		
Total	68.361	59			

a. Predictors: (Constant), Computerized land registration at BLB
b. Dependent Variable: Mortgage financing
Source: Primary data, 2017.

Findings basing on the Analysis of Variance (ANOVA) table 4:13 (b) above indicated that there was a very significant relationship between computerized land registration at BLB and mortgage financing with the sig- value = .000. The table also gives regression value of 44.051 compared to residual value of 24.310 out of a total of 68.361. The regression value is 64.43% of the total so it can be concluded that computerized land registration at BLB impacts on mortgage financing in BLB. The F value of 106.9 is significant at 0.000 and this reflects that the equation is statistically significant.

Table 4.13(c): Coefficientsa – Computerized land registration at BLB and mortgage financing

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.343	.166		2.064	.043
Mortgage financing	.620	.060	.803	10.340	.000

a. Dependent Variable: Mortgage financing

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Source: Primary data, 2017.

The beta value of 0.803 in table 4.13(c) above implies that service quality is a good predictor of mortgage financing.

4.6.2   Buganda Land Board zonal offices and land sale

The regression analysis done to establish the relationship between Buganda Land Board zonal offices and land sale is presented in tables 4.14(a), 4.14(b) and 4.14(c) below.

Table 4.14(a): Model Summary – Buganda Land Board zonal offices and land sale

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.815 [a]	.664	.659	.59784

a. Predictors: (Constant), Buganda Land Board zonal offices
Source: Primary data, 2017.

Findings from table 4:14(a) above indicated that there was a very significant positive relationship between Buganda Land Board zonal offices and land sale in BLB with R = 0.815 and adjusted R Square = 0.664. This indicated that sample data explained 66.4% of the variance in the dependent variable (Buganda Land Board zonal offices) at BLB.

Table 4.14(b): ANOVAb – Buganda Land Board zonal offices and land sale

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41.765	1	41.765	116.855	.000 [a]
	Residual	21.087	58	.357		
	Total	62.852	59			

a. Predictors: (Constant), Buganda Land Board zonal offices
b. Dependent Variable: Land sale
Source: Primary data, 2017.

Table 4.14(b) above shows a significance of 0.000 which implies that the data can be relied on since it has a confidence level of 99% in the study results. The table also gives regression value of 41.765 compared to residual value of 21.087 out of a total of 62.852. The regression value is 66.4% of the total so it can be concluded that Buganda Land Board zonal offices impacts on land sale in BLB. The F value of 116.8 is significant at 0.000 and this reflects that the equation is statistically significant.

Table 4.14(c): Coefficientsa – Buganda Land Board zonal offices and land sale

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	.497	.155		3.212	.002
Land sale	.603	.056	.815	10.810	.000

a. Dependent Variable: *Land sale*

Source: Primary data, 2017.

The beta value of 0.815 in table 4.18(c) above implies that land sale is a good predictor of customer satisfaction.

4.6.3 Government policy on land registration reforms and financial acquisition at BLB
Table 4.15(a): Model Summary – Government policy on land registration reforms and financialacquisition at BLB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.923 a	.852	.850	.41394

a. Predictors: (Constant), Government policy on land registration reforms

Source: Primary data, 2017.

Findings from table 4:15(a) above indicated that there was a very significant positive relationship between Government policy on land registration reforms and financial acquisition at BLB with R = 0.923 and adjusted R Square = 0.852. This indicated that sample data explained 85.2% of the variance in the dependent variable (Government policy on land registration reforms) at BLB.

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Table 4.15(b): ANOVAb –Government policy on land registration reforms and financialacquisition at BLB

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	58.251	1	58.251	339.968	.000 a
Residual	10.109	58	.171		
Total	68.361	59			

a. Predictors: (Constant), Government policy on land registration reforms
b. Dependent Variable: Financial acquisition at BLB
Source: Primary data, 2017.

The findings of the Analysis of Variance (ANOVA) in table 4:15 (b) above indicates that there is

a very significant relationship between Government policy on land registration reforms and

financial acquisition at BLB with the sig- value = .000. The table also gives regression value of

58.251 compared to residual value of 10.109 out of a total of 68.361. The regression value is 85.2%

of the total so it can be concluded that Government policy on land registration reforms impacts on

financial acquisition at BLB. The F value of 339.9 is significant at 0.000 and this reflects that the

equation is statistically significant.

Table 4.15(c): Coefficientsa –Government policy on land registration reforms and financialacquisition at BLB

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.042	.115		-.366	.716
Financial acquisition at BLB	.963	.052	.923	18.438	.000

a. Dependent Variable: Financial acquisition at BLB
Source: Primary data, 2017.

The beta value of 0.923 in table 4.15 (c) above implies that Government policy on land

registration reforms is a good predictor of financial acquisition at BLB.

A comparison between tables 4.13(c) and table 4.14(c) reveals that Computerized land registration

at BLB is a better predictor of financial acquisition at BLB than Buganda Land Board zonal offices

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the since the relationship between Government policy on land registration reforms and financial acquisition at BLB has a higher beta value (0.923) than that between Buganda Land Board zonal offices and land sale (0.803). It should however be noted that both Buganda Land Board zonal offices and Computerized land registration at BLB are good predictors of financial acquisition in Uganda at Buganda Land Board. Therefore BLB should put more emphasis on computerized land registration at BLB as it is a better predictor while improving on financial acquisition dimensions.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, discussion of the study findings, conclusions and recommendations. It also highlights the contribution of the study, areas for future research and study limitations.

5.2 Summary of Findings

The purpose of this study was to investigate the effect of land registration reforms on financial acquisition at Buganda Land Board. The result of this study is summarized in the following sub-sections following the objectives.

5.2.1 The influence of computerized land registration on mortgage financing at BLB

Regarding this research objective, the researcher summarizes that computerized land registration positively influence mortgage financing. This was based on the research findings presented in table 4.6 which revealed that computerized land registration improves land acquisition in BLB. This is manifested by the combined response of 70% who agreed with the statement. Specifically, 38.0% of the respondents agreed with the statement, 32% strongly agreed, 6% were not sure, 14% disagreed with the statement whereas only 10% strongly disagreed with the statement. The overall mean of 2.55 reflects that the respondents generally agree with the statement that computerized land registration was a move to improve land acquisition in BLB. Therefore majority of the respondents find computerized land registration reliable as regards improved land acquisition in Buganda Land Board. This is due to fact that at land registration, details of the land such as the plot number, block number, district, name or description of the land, area in acres, proprietor's name and address, proprietor's fathers names, proprietor's clan these details are recorded in the

register book and also put in the certificate of title given to the registered proprietor. However, since there a realizable percentage of respondents disagreeing, Buganda Land Board therefore needs to work towards increasing efficiency by providing the service right the first time in order to improve the performance of computerized land registration.

The summary is supported by the correlation results presented in table 4.10 which revealed that the correlation between computerized land registration at BLB and mortgage financing.000 implying that there is a 99% confidence is the study results. The Pearson correlation coefficient of r = 0.803 implies a significant positive correlation between computerized land registration at BLB and mortgage financing. Therefore computerized land registration at BLB increases, mortgage financing at BLB would also be expected to increase significantly.

5.2.2 The effect of zonal offices on land sale at BLB.

The researcher regarding this research objective summarized that zonal offices positively affect land sales through increased accountability levels. This was manifested in the results presented in table 4.7 which revealed that 25% strongly agreed, 44% agreed, 10% were not sure, 13% disagreed with the statement and only 5% strongly disagreed. However a combined percentage of 18% disagreed meant that Zonal land offices under BLB need to improve accountability levels. The overall mean of 2.52 reflects that the respondents generally agree with the statement that Zonal land offices under BLB improved accountability. The standard deviation of 1.42 indicates that there is little deviation from the mean response of 2.55 confirming that the majority of the respondents disagree with the statement. The summary is further supported by the results presented in table 4.11 shows that the study revealed a correlation coefficient of r = 0.815 between Buganda Land Board zonal offices and land sale. This meant that there is a significant positive relationship

between the two variables. This means that if Buganda Land Board zonal offices are increased, land salewill also increase significantly.

5.2.3 The effect of government policy on land registration reforms and financial acquisition atBLB.

Basing on research findings presented in table 4.8, the researcher summarizes that the government policy on land registration and financial acquisition is not appropriatebecause majority of the respondents (64%) disagreed with the statement and this is further confirmed by the overall mean of 2.34. This was not in accordance with the new National Land Policy also builds on the 1998 Land Act. That Act put in place a legal framework that strongly supports women's land rights; decentralizes land administration; and establishes land tribunals for the resolution of land-related disputes. This is supported by the correlation results which implies that the Pearson correlation coefficient of r = 0.923 as depicted in table 4.16 which implied a significant positive correlation between government policy on land registration reforms and financial acquisition at BLB. This meant that if government policy is favourable, financial acquisition at BLB will also increase significantly.

5.3 Discussion of findings

The findings of the study are discussed in the following subsections following an objective by objective approach.

5.3.1 The influence of computerized land registration on m n financing at BLB.

This study found that majority of respondents agreed that computerized land registration positively influences mortgage financing. The findings of the study were in agreement with other several studies for example Matthias Tiemer, (2007) Computerization of land registers and land registration is very good but will it bring about a paperless future? Four different issues must be

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clearly distinguished with respect to computerization of land registers. These are: whether the land register itself is paper- or computer-based; whether or not land registers are accessible online cross-border; whether land registration processes are digitized; and, finally, whether there are plans being considered to implement a complete electronic land transaction system.

Panayiotis Andre 2004 in addition says the land project includes the title processing, which is a new electronically-based record that replaces the current paper certificate of title as the official record. New legislation supports Internet based online access for customers to perform searches and authorized users to perform online registrations. Access to Registered land information helps in encouraging more people register their land plus easy access to information will acquiring finance for example with a computerized data base it's easy to conduct a search. Ahene (2003) argues that the benefits of a computerized system will lead to efficiency, accuracy, integrity and cost containment. This will overcome the challenges of retrieval of documents, the inability to manage and store large amounts of data efficiently.

However the above finding is criticized because as technology advances to provide opportunities for increased precision in measurement, acceleration in speed of computations and improved clarity and flexibility of geospatial visualization, it has become difficult to determine, for a particular jurisdiction, exactly what level of the technology is necessary for supporting the social functions of the cadastre, of providing peaceful occupation of land and evidence for protection from contestation of claim, and at what point the use of technology results in greater conflict and contestation of land rights. This implementation problem, as it affects the global spatial data infrastructure has been highlighted by Lummaux (1997), as quoted in Groot and McLaughlin (2000, p23):Klaus and Goyal also criticized he says that We find a computerization-induced credit

increase of some 15 percent in urban areas but no credit impact in rural areas. These reforms are more applicable in urban areas.

5.3.2 The effect of zonal offices on land sale at BLB.

The findings of the study indicate that most of BLB employees agreed that zonal offices have an effect on land sale. The services offered at zonal offices have made access to land searches and transfer of land to new owners easy, timely and efficient this has made land sale easy because all the information need has been brought close them hence an increase in land sales registered. The findings were in line with other several studies such as Akinyele, (1996) and Malesky, (2005) who opined that zonal offices help to improve service delivery and development outcomes. Opening of land zonal offices makes land sale in different areas simple because access to necessary data is brought closer thus saving time and funds. Furthermore Silverman (1992) also says zonal offices increase efficiency and effectives due to reduction of congestion in communication, quicker reaction to unanticipated problems improved ability to deliver services, improved information about conditions and more support from beneficiaries of program. Therese (1993) supports the above scholars by saying zonal offices are a response to demands for diversity. This therefore means that zonal offices enables easy access to land information as well as making land registration simple, quick, less costly and accessible.

However the above findings have been criticized by some studies such as Coates et al (1996) criticize zonal offices; they say that zonal offices result into dysfunctional decision making, loss of control and increased cost of control. This makes access to finances a challenge.

5.3.3 The effect of government policy on land registration reforms and financial acquisition atBLB.

This study found that majority of BLB employees agreed that government policy has negative influence on land registration reforms and financial acquisition. The findings were in line with other several studies such as Rukundo and Kirumira (2010) say that it's abundantly clear that the land question has evaded successive land reform initiatives since Uganda gained her independence in 1962. The Land Reform Decree, the 1995 Constitution of Uganda, and the Land Act, 1998 effectively failed to address the historical complexities and fundamental issues surrounding difficult land tenure relations. Inherent challenges notwithstanding, the Land Reform Decree, 1972 was perhaps Uganda's only legal instrument that attempted to bring the country under a universal land tenure system. While the 1995 Constitution repealed the Decree and vested the residual authority over land in the Citizens of Uganda, it further created considerable ambiguities in how land as property is dealt with (RoU, 2011). Instead, it restored the land relations to the post-independence era.

On the other hand, the Land Act that was designed to operationalize the Constitution did not exhaust all the critical aspects regarding the content and viability of property rights under various forms of tenure to streamline land ownership in a manner appealing to individuals, communities and institutions with own land (RoU, 2011). Despite the Amendments to the Land Act, implementation has remains a huge challenge.

Furthermore Rukundo and Kirumira (2010) say that the Technical interventions including computerization of the Land Registry, opening of zonal offices and reform activities such as Systematic Demarcation are vital in the short and long run. These however cannot musk the complex land relations that remain unresolved since the colonial era. It will be very difficult to realize the actual benefits of technical interventions in the face complex land tenure relations. The land question is however not resistant to resolution with political will, legal clarity and general

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adherence to the rule of law. In conclusion the unclear land law/policies make both financial acquisition and land registration reforms done at BLB a challenge.

5.4 Conclusion.

5.4.1 The influence of computerized land registration on m n financing at BLB.
The results revealed that computerized land registration at BLB is a better predictor of financial acquisition at BLB than Buganda Land Board zonal offices the since the relationship between Government policy on land registration reforms and financial acquisition at BLB has a higher beta value (0.923) than that between Buganda Land Board zonal offices and land sale (0.803). This study concludes that computerization is instrumental in implementing better land registration management system where people have been empowered with land records data and information which has made financial acquisition easy with land used as the source of financing.

5.4.2 The effect of zonal offices on land sale at BLB.
Basing on the findings, the researcher concludes that zonal offices had a strong, positive and significant influence on land sale. Zonal offices have helped improve service delivery and development outcomes. BLB land zonal offices made land sale in different areas simple because access to necessary data is brought closer thus saving time and funds.

5.4.3 The effect of government policy on land registration reforms and financial acquisition at BLB.

The researcher concludes that government policy had a very strong, positive and significant influence on land registration registration reforms and financial acquisition .government policies are friendly and they don't contradict BLB intentions these however cannot musk the complex

land relations that remain unresolved since the colonial era. It will be very difficult to realize the actual benefits of technical interventions in the face complex land tenure relations.

5.5 Recommendations

5.5.1 The influence of computerized land registration on m n financing at BLB.
Basing on research findings, the researcher recommends that BLB should aim at automating the whole system of land registration. This is due to the fact that computerized land registration improves land acquisition, makes land information readily available, reduces bureaucracy, and improves efficiency.

Due to the ever changing technology BLB should periodically train their staff new advancements in technology plus land information management to enhance their skills and abilities. This would result into efficiency and a more networked environment.

5.5.2 The effect of zonal offices on land sale at BLB.
According to the findings presented in table 4.7, the researcher recommends that BLB should open up more zonal offices to cater for increased population. This is because zonal offices help to improve service delivery and development outcomes. Opening of land zonal offices makes land sale in different areas simple because access to necessary data is brought closer thus saving time and funds.

The researcher recommends that BLB should lift the budget ceiling on the Land Sector as a platform for improvement in staffing levels and logistical capacity.

5.5.3 The effect of government policy on land registration reforms and financial acquisition at BLB.

Basing on research findings presented in table 4.8, the researcher recommends that Technical interventions at BLB including computerization of the Land Registry, opening of zonal offices and reform activities such as Systematic Demarcation are vital in the short and long run.

Finally BLB should also sensitize the public about the laws and policies that govern land and financial acquisition with land used as security. This is due to the fact that the unclear land law/policies make both financial acquisition and land registration reforms done at BLB a challenge because the findings show that BLB customers are not well versed with the laws and policies governing land registration and financial acquisition.

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APPENDIX 1: QUESTIONAIRE

SECTION A: Background information. (Tick where appropriate)

1. Gender:

Female {   }   Male {   }

2. Age (in years)

18-27 years {   }   28-37years {   }   38-47 years {   }   48+ years {   }

3. Highest level of Education

Certificate.   {   }
Diploma   {   }
Degree   {   }
Post Graduate   {   }

Other (specify)………………………………………….

4. How long have you worked with Buganda land board.

0-3 years {   }   4-6 years {   }   7-9 years {   } 10+ years {   }

SECTION B
Select the extent to which you agree with following attitude experiences in BLB. Please use the
key below to tick your answer for the following questions;
Strongly agree (5), Agree (4), Not sure (3), Disagree (2) Strongly disagree (1)

L a n d R e g i s t r a t i o n		*R e f o r m*				
C o m p u t e r i z e d l a n d r e g i s t r a t i o n		**5**	**4**	**3**	**2**	**1**
6	There is computerized land registration as part of the land registration reforms in BLB.					
7	Computerized land registration was a move to improve land acquisition in BLB.					
8	With Computerization land registration, land information is readily available.					
9	C o m p u t e r i z e d l a n d r e g i s t r a t i o n r e d u c e d b u r e a u c r a c y .					

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10	Computerized land registration improves efficiency.					
Z o n a l l a n d o f f i c e s						
11	There are enough zonal land offices under BLB.					
12	Zonal land offices under BLB improved accountability.					
13	There is improved service delivery with zonal land offices in BLB.					
14	Land title transfers were made easy in BLB with opening of zonal land offices.					
15.	It is easy to replace titles in BLB because of zonal land offices.					
16	Land searches are easy with opening especially of zonal land offices in BLB.					

G o v e r n m e n t p o l i c y		5	4	3	2	1
17	The government policy on land registration and financial acquisition is appropriate.					
18	The government policy on land registration and financial acquisition is friendly.					
19	Government policy on land registration and financial does not contradict BLB intentions.					
F i n a n c i a l a c q u i s i t i o n						
20	Interest rates charged on BLB land mortgages are favorable					
21	The legal mechanisms governing mortgage financing are fair					
22	The security value attached to BLB land titles by the mortgagers is worthy.					
23	The sale of BLB land is open to both Ugandans and non-Ugandans					
24	The BLB land sale agreement is legally binding					
25	Due diligence before land sale can easily be conducted					
26	The interest charges on the LAFI program titles are favorable					
27	The legal mechanisms guiding the LAFI program are fair.					

The researcher would like to thank you for taking time to complete this questionnaire, your

Contribution, participation and cooperation is highly appreciated.

NAME:
POST HELD:
DATE:

1. In your own understanding, please explain the term "Land"

2. What is Land registration?

3. What is manual land registration? Describe the process

4. What is computerized land registration? describe the process

5. Has the reform to the computerization era from the manual land registration era yielded positive results?

6. What are land zonal offices?

7. How many offices do you have and how are they performing?

8. Do the land zonal offices have a positive effect on land registration?

9. Do you think that the zonal offices have made access to finance through the use of land simpler?

10. What are people's attitudes towards the zonal office reform?

11. What is mortgage financing?

12. How are land registration and mortgage financing related?

13. Can I acquire finances using a BLB title?

14. How many mortgages were registered during manual land registration and how many mortgages are registered in the computerization at BlB?

15. How many sales plus transfers were registered in at zonal offices

16. What is LAFI?

17. Have the customers adopted the use of LAFI?

18. Where do u see LAFI in the next 5years?

19. What is your take on government policies in relation to;

a) land registration and financial acquistion

b) BLB work

20. What are your final remarks about the effects of land registration reforms on financial acquisition at BLB?

THANK YOU VERY MUCH FOR YOUR TIME AND CONTRIBUTION.

APPENDIX 111: Documentary review checklist

1. Minutes of end of month meetings between 2011-2015

2. Minutes of senior management meetings 2011-2015

3. Minutes of board meetings between 2011-2015

4. BLB annual reports for the period between 2011-2015

5. Departmental monthly reports for the period of 2011-2015(especially finance, marketing and

   department reports)

6.Work plan manual 2005-2015

7. LAFI plan