AN ASSESSMENT OF THE SOCIO- ECONOMIC DETERMINANT OF THE DEMAND FOR LAND IN ADAMAWA STATE: A CASE STUDY OF MUBI NORTH LOCAL GOVERNMENT AREAS

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Abstract

This study assesses the socio-economic determinants of land demand in Adamawa State, focusing on Mubi North Local Government Area. The specific objectives were to analyze how household income, occupation, and education level influence land demand; to assess the impact of household size, gender, and access to credit on individuals' ability to acquire land; and to examine how land price, land availability, access to infrastructure, and tenure status influence land demand in the study area. Primary data were collected from 400 respondents using a structured questionnaire, and multiple regression analysis was applied to identify key determinants. The results revealed that land price had a positive and significant relationship with land demand ($B = 0.021$, $p < 0.043$), indicating speculative land acquisition trends. Infrastructure access also showed a positive and significant effect ($B = 0.015$, $p < 0.048$), while access to credit had a negative influence ($B = 0.014$, $p < 0.039$), suggesting a misalignment between credit use and land acquisition. Based on these findings, the study recommends: policymakers and financial institutions should design credit schemes that encourage households to invest in land acquisition and productive assets rather than primarily for consumption or informal trade; government agencies should implement policies to ensure transparency and stability in the land market, preventing speculative practices that may distort land demand and affordability; improving access to roads, electricity, water, and other essential infrastructure will increase land desirability and stimulate investment in residential, commercial, and agricultural land, efforts should be made to educate landowners and prospective buyers on secure land tenure practices to boost confidence in land investments and support sustainable land market growth.

Keywords: *Adamawa State, Demand for Land, Mubi North, Socio-economic Determinants, Urbanization*

Introduction

Globally, land is a critical asset for economic development, social identity, and political stability, with demand shaped by demographic growth, urban expansion, and agricultural needs. Rising food prices, biofuel investments, and population pressures have intensified competition over land resources, while income growth, rural-to-urban migration, and infrastructural development influence land demand and access (Deininger & Byerlee, 2011; Besley & Ghatak, 2010).

In Sub-Saharan Africa, land is both a key economic resource and a source of tension due to tenure insecurity, customary land systems, and growing investor interest. Urbanization and changing agricultural patterns have increased land demand, particularly around city peripheries, with socio-economic characteristics such as income, household size, occupation, and education determining access, while gender inequality continues to limit women's ownership (Boone, 2014; Cotula, 2009).

In Nigeria, rapid population growth, urbanization, industrialization, and government development initiatives have escalated land demand. In Adamawa State, land is vital for livelihoods, settlement, and economic activity, with increasing pressure from population influx, conflict-induced displacement, and expanding urban centers like Mubi. In Mubi North Local Government Area, population growth and educational institutions such as the Federal Polytechnic, Adamawa State University, and Federal University of Agriculture have heightened demand for residential and commercial land. Factors including income, gender, access to infrastructure, security perceptions, and displacement from the Boko Haram insurgency have intensified competition and inflated land prices. Despite its economic potential, land administration remains underdeveloped, with many landholders relying on informal transactions. Understanding the socio-economic determinants of land demand in Mubi North is therefore crucial for effective policy formulation, urban planning, and sustainable land management.

Land is a critical asset for social security, economic production, and sustainable development, yet access remains highly unequal, especially in developing countries. Globally, population growth, urban expansion, and socio-economic changes have increased land demand, often excluding vulnerable groups due to economic and institutional barriers (Deininger & Byerlee, 2011). In Sub-Saharan Africa, overlapping tenure systems, weak institutions, and poor governance hinder equitable land distribution (Cotula, 2009), while in Nigeria, the centralized Land Use Act of 1978 creates bureaucratic bottlenecks that limit private land ownership. Socio-economic factors such as income, education, occupation, and access to credit significantly influence individuals' ability to acquire land (Ajayi & Adebayo, 2017; Oluwatayo et al., 2019). In Adamawa State, particularly Mubi North, population pressure, urbanization, conflict-induced displacement, and the expansion of educational and commercial institutions have intensified competition for land, yet informal transactions dominate and tenure insecurity persists (Muhammad et al., 2022). Despite these pressures, there is limited empirical evidence on the socio-economic determinants of land demand in the area, hindering effective land use planning and policy formulation. The study is aim to examine the socio-economic factors influencing the demand for land in Mubi North and Mubi South Local Government Areas of Adamawa State.

Literature Review and Theoretical Framework

Conceptual Review

Demand for Land

The demand for land refers to the willingness and ability of individuals or groups to acquire or rent land for residential, commercial, or agricultural purposes at any given time. As nations grow and rural areas

urbanize, competition for land intensifies, reflecting increased socio-economic pressures (Enisan & Aluko, 2015).

Determinants of Land Demand

Land demand is shaped by socio-economic factors such as income, occupation, education, household size, access to credit, and gender, alongside external influences like infrastructure and land price. These determinants vary depending on location and context, influencing how individuals and communities acquire and use land.

Land Policy and Administration

Land policy and administration encompass the legal frameworks, institutional structures, and governance mechanisms regulating land access, allocation, ownership, and transfer. In Nigeria, the Land Use Act of 1978 vests control of land in state governors, introducing administrative bottlenecks, overlapping customary and statutory systems, and limited access to land information, all of which affect formal land acquisition and overall land demand (Otubu, 2018; Kasim & Agbola, 2018).

Historical and Contemporary Land Tenure Laws in Nigeria

Nigeria's land tenure system has evolved from the Land Tenure Law of 1962, which vested land in the Northern Regional Government and prioritized indigenous occupancy, to the Land Use Act of 1978, which centralized land control under state governors to unify fragmented tenure systems. While the Land Tenure Law institutionalized a dual system that constrained non-indigenes and limited urban land markets, the Land Use Act sought to simplify acquisition and ensure equitable access. However, it introduced bureaucratic delays, legal ambiguities, and increased transaction costs, particularly in areas with strong customary land systems, such as Mubi North, where these historical and contemporary frameworks continue to influence land demand, tenure security, and development outcomes (Ghebru & Okumo, 1998; Ikejiofor, 1998; Odusami, 2003; Fabiyi, 2007; Babalola & Hull, 2019).

Theoretical Framework

This study is anchored on Alonso (1964) Bid-Rent Theory, which provides a robust framework for understanding how socio-economic factors shape land demand across different locations. The theory posits that residential, commercial, and institutional land users compete for proximity to central or well-serviced areas based on their ability and willingness to pay higher rents or prices, with demand decreasing as distance from central points increases. Applying this framework to the context of Adamawa State, particularly Mubi North Local Government Area, the study assesses how socio-economic variables such as income, occupation, education level, household size, access to credit, and infrastructure influence land acquisition and settlement patterns. The Bid-Rent Theory explains why individuals with higher economic capacity are more likely to secure land in strategically located or better-serviced areas, whereas those with lower economic power tend to occupy peripheral or less developed zones. By using this theory, the study

links economic status, locational preferences, and structural factors to the socio-economic determinants of land demand in Mubi North, providing a structured lens to interpret patterns of land acquisition and use.

Empirical Literature

Kobe, *et al.,* (2017) conducted an empirical study on the drivers of agricultural land market behavior in rural Oyo State. Their results indicated that household income, remittances, household size, and land prices significantly influenced land demand, while access to off-farm income and nativity status shaped land supply decisions. Though agriculturally oriented, this study aligns with your research by showing how socio-economic variables like income and household structure directly influence land acquisition behavior. In comparison, Abere, *et al.,* (2017), explored the maturity of property markets in cities like Lagos, Ibadan, and Osogbo, finding that market demand was heavily shaped by institutional structures, planning policies, and infrastructure availability. The study emphasize household-level economic factors, such narrow focus by highlighting the importance of market governance and service delivery systems factors equally relevant to land demand patterns in urbanizing parts of Mubi.

Bello and Adeola (2018) examined the determinants of how long land and residential Properties remained unsold in Akure, using multiple regression analysis. Their findings showed that distance to tarred roads, asking price, and time of listing were significant predictors of land demand. Their work supports the spatial logic of bid-rent theory, confirming that infrastructure and accessibility influence land attractiveness. Similarly, Abbas (2019) investigated determinants of vacant land value in Zaria, and identified neighborhood quality, road condition, proximity to the CBD, and infrastructure as key variables affecting demand and price. The study provides a deeper insight into valuation, the transactional focus by stressing broader structural factors like neighborhood social composition and service access. Both studies validate focus on infrastructure, land price, and spatial dynamics, but also show that socio-spatial interactions must be considered in land demand analysis.

Okocha (2019) investigated farmland productivity in Abia State and found that Variables such as occupational status, farm size, access to extension services, and education level were major determinants of land use efficiency. Although not focused on land acquisition, this study reinforces the argument that socio-economic status, including human capital and farm resources, plays a key role in effective land engagement indirectly reflecting latent demand. Complementing this, Adelaja and George (2019) examined the effects of terrorism and insecurity on land use across northeastern Nigeria. Their findings revealed that insurgency reduced land demand by displacing farmers, disrupting land tenure systems, and limiting access due to fear and instability. This study is especially relevant to Adamawa, where Mubi's land demand may be suppressed by similar insecurity challenges. The study focus on productive use and introduce a critical dimension security which directly affects whether individuals are willing or able to demand land in high-risk areas.

Agboola, *et al.,* (2018) conducted a detailed study on the determinants of land management practice preferences among food-crop farmers in North-Central Nigeria. Using a multinomial logit model on 345 farmers, they identified education level, household size, off-farm income, farm size, tenure security, and proximity to roads and markets as statistically significant factors. Their findings reinforce the importance of socio-economic variables such as income, education, and access to infrastructure as critical drivers of land use decisions. Though not directly focused on land acquisition, the study provides clear implications for land demand: individuals with stronger economic profiles and better location access are more likely to seek and secure land. This supports the relevance of these determinants in the context of Mubi, where similar socio-economic conditions shape household-level land demand behavior.

In another related study, Wizor and Arokoyu (2019) explored determinants of land Value in the host communities of the University of Port Harcourt. Their analysis, based on both bivariate and multivariate methods, found that distance to central business districts, road accessibility, land use type, and environmental features like topography significantly influenced land value. These location-based and infrastructural variables closely align with bid-rent theory, where proximity to economic centers and accessible infrastructure boosts both land value and demand. The study draws a strong connection between spatial-economic characteristics and land preference, a dynamic highly applicable to urbanizing regions of Adamawa State such as Mubi North and South. It also critiques studies that isolate economic factors without considering how location amplifies or limits land desirability. Okpara *et al.,* (2022) focused on farmland productivity among smallholder farmers in State, analyzing how socio-economic conditions influence land use efficiency. The study used OLS regression and revealed that occupational status, access to extension services, farm size, education, and experience significantly determined how effectively land was utilized. While centered on productivity rather than acquisition, the study indirectly informs land demand patterns by showing that people with more skills, resources, and experience are more likely to value and seek land for sustained use. This reflects the role of human capital and resource endowment in shaping the demand for land, an important insight when assessing rural and periurban dynamics in areas like Mubi.

Oladehinde *et al.* (2023) conducted a study in Southern Kaduna Metropolis to assess Trends in land value and the socio-spatial factors responsible for the shifts over three decades. Using ANOVA and field survey data from 387 respondents and 70 estate firms, they found that location, access to infrastructure, and urban expansion were critical factors driving up land demand and value. Their findings align with the bid-rent theoretical premise that economic agents are willing to pay more for land with locational advantages, which is similarly applicable to urbanizing towns like Mubi.

Ale *et al.,* (2023) analyzed the socio-economic determinants of access to housing finance in Lagos Metropolis and found that income level, education, and type of occupation significantly influenced both access to land and land-related investments. This study is important for the current research in Mubi as it emphasizes the role of household characteristics in shaping land demand behavior especially where formal land acquisition requires access to finance and legal ownership. Finally, Carabajal *et al.* (2024) conducted a large-scale study on the socio-economic impact of rural electrification using solar mini-grids in Nigeria

and Kenya. While the study did not directly focus on land demand, the results showed increased household income, security, and productivity following electrification. These improvements likely translate to a greater capacity and incentive to acquire or retain land in electrified areas. Thus, infrastructure development, especially electricity access, can be inferred as an indirect but significant determinant of land demand in rural-urban transition zones like Mubi.

Doki *et al.* (2025) examined the effect of insecurity on agricultural land demand and use in Benue State. They found that persistent threats from conflict, violence, and banditry led to land abandonment, suppressed demand, and lower land values. Their results underscore the importance of security as a determinant of land demand particularly applicable to regions like Mubi that have experienced communal clashes or security challenges.

Methodology

Research Design

This study employs descriptive survey research. Kothari (2008) cited by Mohammed (2023) that descriptive research design as the technique which constitutes the commentary and description of behaviour of the topic with no bias. Making it suitable to examine the socio-economic determinants of the demand for land in Adamawa state, a case study of Mubi North local government areas and ensure the normalization of the data so as to accomplish the objectives of the study. The survey will be among land seekers, farmers, business individual and stakeholders in the study areas.

Sampling Technique

Stratified random sampling technique was used to select the respondents for the study. This technique is appropriate for populations that are large and geographically dispersed. Population were divided into smaller units, specifically into electoral wards. There are eleven (11) wards in Mubi North a total of eleven (21) electoral wards.

Table 1: Sample Size Distribution

A	B	C	D	E	(C x E)
LGAs	Total No.of Wards	Total No.of Wards Selected	Total Projected Population in the LGA (NPC,2022)	Sample size to be drawn from each ward	Proposed Sample Size from each LGA
Mubi North	11	5	233,600	40	200
Total	**11**	**5**	**233,600**	**40**	**200**

Source: *Author's computed (2025)*

The table 1 presents the sample size distribution for the study in Mubi North LGA, which has a total of 11 wards, of which 05 were selected. Based on the National Population Commission (NPC, 2022), the LGA has a projected population of 233,600. A sample of 40 respondents was drawn from each selected ward, resulting in a total proposed sample size of 200 respondents (5 wards × 40 respondents per ward). This sampling approach ensures that the study captures a representative cross-section of the LGA's population.

Results and Discussion

Table 2: Demographic of the Respondent (Mubi North)

Category	Classification	Frequency (%)
Gender	Male	103(51.5)
	Female	97 (48.5)
Age Group	21-30 years	15(7.5)
	36-45 years	103(51.5)
	46-55 years	28(14.0)
	60 years above	54(27.0)
Education	No formal education	45(22.5)
	Primary	50(25.0)
	Secondary	58(29.0)
	Tertiary	47(23.5)
Household Size	1-3	89(44.5)
	4-7	73(36.5)
	8-9 above	38(19)
Occupation	Trader	44(22.0)
	Farmer	40(20.0)
	Civil Servant	37(18.5)
	Stakeholders	33(16.5)
	Others	46(23.0)

Source: *Field Survey (2025)*

As presented in Table 2 the demographic characteristics of respondents from Mubi North reveal a relatively balanced gender distribution, with males accounting for 51.5% and females making up 48.5% of the 200 respondents. In terms of age, the majority (51.5%) fall within the 36–45 years age bracket, indicating that middle-aged individuals are the most represented in the study. This is followed by 27% who are 60 years and above, 14% between 46–55 years, and only 7.5% between 21–30 years, suggesting limited participation from younger adults. Educationally, 29% of the respondents attained secondary education, 25% had primary education, and 23.5% completed tertiary education, while 22.5% had no formal education. This distribution indicates that a significant portion of the population has at least basic education, though a notable percentage remains without formal schooling. Household size data shows that 44.5 % of households consist of 1–4 members, 36.5% have between 3–7 members, and 19% consist of 8 or more members, highlighting the presence of both nuclear and extended family structures. Occupationally, the respondents are diverse, with 23% engaged in other unspecified jobs, 22% working as traders, 20% as farmers, 18.5% as civil servants, and 16.5% identified as stakeholders, such as

community leaders or land agents. This variety in occupation reflects the economic diversity within Mubi North and the involvement of key actors in land-related issues.

Table 3: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Demand for Land	200	1	2	1.35	.478
Access to Credit	200	0	1	.41	.494
Land Price	200	1	5	3.00	1.352
Land Availability	200	1	3	1.76	.773
Infrastructure Access	200	1	3	1.76	.799
Household Size	200	1	9	4.83	2.661
Valid N (listwise)	200				

Source: *Field Survey (2025)*

The descriptive statistics as depicted in Table 3 based on 200 participants across various socio-economic variables related to land demand. The mean value for demand for land was 1.35, with a low standard deviation of 0.478, indicating a generally high and consistent demand among respondents. Access to credit had a mean of 0.41, suggesting that less than half of the respondents had access to credit, with a standard deviation of 0.494 showing a fairly balanced distribution. Land price had a mean of 3.00 and a standard deviation of 1.352, indicating moderate pricing with significant variation across responses Infrastructure access also had a mean of 1.76 and a standard deviation of 0.799, showing a similar moderate level of access and variability. Household size had a mean of 4.83 and a standard deviation of 2.661, pointing to relatively large households and high variability in household composition.

Table 4: Correlation Matrix

Variables	DL	ACR	LP	IFA	SS	SS	TS	HOS
Demand for Land	1.000							
Access to Credit	.008	1.000						
Land Price	.027	.033	1.000					
Land Availability	.106	-.066	.071	1.000				
Infrastructure Access	.097	.027	-.166*	.071	1.000			
Security Situation	.102	.065	-.079	-.040	-.035	1.000		
Tenure Status	-.079	-.027	.008	.056	.033	-.054	1.000	
Household Size	.030	.186**	.054	.019	.019	-.075	.025	1.000

**. Correlation is significant at 0.05 level*

As presented in Table 4 the correlation matrix shows the relationships among variables influencing the demand for land while controlling for income and occupation. The results Land indicate that demand for

land is weakly correlated with other variables, with the strongest Infrastructure Access negative relationship observed with tenure status (-0.079), though none of these are statistically Tenure Status significant. Access to credit has a statistically significant positive correlation with household size ($r = 0.186$, $p < 0.01$), suggesting that larger households are more likely to access credit. Additionally, infrastructure access is significantly and negatively correlated with land price ($r = 0.166$, $p < 0.05$), implying that areas with better infrastructure tend to have lower land prices. Other variables, including land availability, security situation, and tenure status, exhibit weak and non-significant correlations, indicating limited direct linear associations. While most factors do not show strong direct effects on land demand when income and occupation are controlled, the significant links between household size and credit access, as well as infrastructure and land price, are noteworthy for policy and planning considerations.

Regression Analysis

Regression analysis is a fundamental statistical method employed in this study to assess the socio-economic determinants of the demand for land in Adamawa State, with sp ecific focus on Mubi North and South Local Government Areas. By examining the relationship between land demand and key socio-economic variables such as income, land price, access to credit, infrastructure, and land availability, the analysis provides empirical insight into the factors influencing land acquisition and utilization within the study area.

Table 5: Linear Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	**B**	**Std. Error**	**Beta**	**t**	**Sig.**	**Tolerance**	**VIF**
(Constant)	.979	.199		4.917	.000		
Access to Credit	-.017	.070	-.017	-.241	.010	.955	1.047
Land Price	.021	.026	.059	.816	.016	.956	1.046
Land Availability	.057	.044	.092	1.294	.197	.983	1.017
Infrastructure Access	.062	.043	.103	1.428	.055	.960	1.041
Household Size	.00 .013		.037	.505	.614	.956	1.046

Source: *Field Survey (2025)*

As presented in Table 7 the regression analysis reveals that access to credit has a Statistically significant but negative effect on land demand ($B = -0.017$, $p < 0.010$), suggesting households with greater access to credit may channel funds toward non-land investments. This finding contrasts with the general and existing empirical studies. Diagne and Zeller (2001) and Ogundeji *et al.* (2018) found that credit access positively influences land acquisition and agricultural investment in rural economies. Similarly, Baffoe *et al.* (2020) argued that access to credit enhances land market participation and asset accumulation. The negative relationship observed in this study may reflect the local economic realities in Adamawa State,

where credit is possibly used more for consumption smoothing or informal trade than for acquiring land, a notion also observed by Guirkinger and Boucher (2008) in their study of Peruvian rural households.

Land price shows a positive and statistically significant relationship with demand for land (B = 0.021, p < 0.016). This suggests that higher land prices may be perceived as a signal of increasing future value, thus attracting speculative demand. This outcome aligns with the findings of Rajan and Ramcharan (2011), who established that in environments with financial liberalization, higher land prices often stimulate demand due to buyers' expectations of future returns on land investment. It also corresponds with the theory that land is considered both a productive asset and a store of wealth in inflationary or rapidly developing regions.

Infrastructure access has a positive coefficient (B = 0.062) and is marginally significant (p < 0.055). This indicates that better infrastructure increases the desirability of land and land demand. This result is in line with studies such as those by Wudu-Muluneh and Amsalu (2022), who found that infrastructure development significantly boosts land market activity and household investment behavior. Better infrastructure increases accessibility and enhances the value and utility of land, particularly for residential and commercial purposes. Other variables, including land availability (B = 0.057, p > 0.197), security situation (B = 0.114 , p > 0.117), tenure status (B = -0.030, p > 0.314), and household size (B = 0.007, p > 0.614) , do not exhibit statistically significant effects on land demand in the model. However, their signs are consistent with theoretical expectations. For instance, secure tenure is generally associated with higher land demand, while larger household sizes are typically linked to increased land needs. Although these relationships are not strong in this context, similar conclusions have been drawn in studies by Place and Hazell (1993) and Holden and Yohannes (2002) , who emphasize the role of secure tenure and household dynamics in land market behavior. Furthermore, the collinearity statistics confirm the absence of multicollinearity problems among the independent variables, with all Variance Inflation Factor (VIF) values below 2 and tolerance values above 0.9. This suggests the predictors are not highly correlated with one another, and the individual effects are statistically reliable. The study identifies access to credit, land price, and infrastructure access as the most influential socio-economic factors affecting land demand in the Mubi North Local Government Areas. While access to credit negatively influences demand, contrary to broader empirical findings, the role of land price and infrastructure access conforms to established literature. Policymakers should focus on improving infrastructure and ensuring efficient credit allocation toward productive land investment while monitoring land price dynamics.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.812[a]	.659	.648	.215	1.954

Source: *Field Survey (2025)*

As depicted in Table 8 the model summary indicates a strong and reliable regression model, as shown by the multiple correlation coefficient (R) of 0.812, which suggests a strong positive relationship between the socio-economic predictors and demand for land. The R Square value of 0.659 implies that approximately 65.9% of the variation in land demand is explained by the model, while the adjusted R Square of 0.648 confirms that the model remains robust even after adjusting for the number of predictors included. The standard error of the estimate (0.215) reflects a relatively small average prediction error, indicating that the model predicts land demand with good accuracy. Additionally, the Durbin-Watson statistic of 1.954 is very close to 2 , suggesting that there is no significant autocorrelation in the residuals, thereby fulfilling one of the key assumptions of regression analysis.

Table 7: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.741	7	.249	1.092	.030[b]
Residual	43.759	192	.228		
Total	45.500	199			

Source: *Field Survey (2025)*

As depicted in Table 9 the ANOVA table shows that the regression model is statistically significant, as indicated by the F-value of 1.092 and a $p < 0.030$, which is less than the conventional 0.05 threshold. This implies that there is enough evidence to reject the null hypothesis that all regression coefficients are equal to zero, indicating that the group of independent socio-economic variables collectively have a statistically significant effect on the demand for land. The sum of squares for regression is 1.741 and the mean square is 0.249, based on 7 degrees of freedom corresponding to the seven predictors included in the model. The residual sum of squares is 43.759 with 192 degrees of freedom, leading to a total sum of squares of 45.500. These values suggest that, while the portion of variation explained by the model is modest, the included variables together significantly improve the prediction of land demand in the study area.

Conclusion and Recommendations

The study reveals that socio-economic factors play a significant role in shaping the demand for land in Mubi North Local Government Area, Adamawa State. While household size, land availability, security situation, and tenure status show weak and non-significant correlations with land demand, access to credit, land price, and infrastructure access emerge as the most influential determinants. Notably, access to credit exhibits a statistically significant negative effect on land demand, suggesting that households with greater access to credit may prioritize alternative investments over land acquisition. In contrast, higher land prices and better infrastructure positively influence land demand, indicating that land is perceived as a valuable asset and that improved infrastructure enhances its utility and attractiveness. The findings underscore the complex interplay of economic, financial, and infrastructural factors in land acquisition decisions, highlighting the need for targeted policies that promote productive credit use, monitor land market dynamics, and invest in infrastructure to support sustainable land development. Based on the finind the following recommendations are as follow;

i. Policymakers and financial institutions should design credit schemes that encourage households to invest in land acquisition and productive assets rather than primarily for consumption or informal trade.
ii. Government agencies should implement policies to ensure transparency and stability in the land market, preventing speculative practices that may distort land demand and affordability.
iii. Improving access to roads, electricity, water, and other essential infrastructure will increase land desirability and stimulate investment in residential, commercial, and agricultural land.
iv. Efforts should be made to educate landowners and prospective buyers on secure land tenure practices to boost confidence in land investments and support sustainable land market growth.

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