DECLARATION

I hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in the work have been fully acknowledged.

I am solely responsible for any shortcoming.

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ELIABETH O. SARPONG      DATE

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DR. PATRICK ASUMING                                                     DATE

(SUPERVISOR)
DEDICATION

I dedicate this thesis to the Almighty God and to my dear family for their love, care and support throughout my study.
ACKNOWLEDGEMENT

First and foremost it has been by the share grace and mercies of God Almighty from day one when I mastered courage to pick the forms to apply for the masters’ programme on the Development Finance. As a mother of two and still counting, the right timing for this all important milestone has been a big challenge to settle on but in all God made the wait worth my while.

To my dear family starting from the man of my home in the person Mr. Edward Teye Sarpong, I say may the Good God continue to enrich you and expand your territory for your understanding and sacrifices. You doubled as a mother in my absence and ensured the girls lacked nothing. To my adorable daughters, Nana Adwoa Ashiakey Sarpong and Elsie Tetteh Sarpong, thank you for your patience and understanding though I know you couldn’t wait for me to finish schooling. Not forgetting my family, my Dad, Nana Kwaku Dwumu Ankoana II, Omanhene of Seikwa Traditional Area, my Mum Felicia Addai Okrah and my siblings.

My sincere appreciation also goes to Dr. Patrick Asuming, my supportive and understanding supervisor who responded swiftly to my questions and ensured I received timely feedback on the progress of my research work. I have learnt a lot from you sir and I pray you continue to support all your future students to achieve greatness in their academics.

Last but not the least, I thank all my course mates for the various forms of advice and encouragement you offered me throughout our studies. Special thanks goes to Richard E.K. Amenyogbeli for always checking up on me to ensure I was on top of various courses and assignments. You will all remain in my thoughts into the exciting future we have ahead of us.
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<tr>
<td>CLS</td>
<td>Customary Land Secretariat</td>
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<td>DP</td>
<td>Development Partners</td>
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<td>LAP</td>
<td>Land Administration Project</td>
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<tr>
<td>LAPU</td>
<td>Land Administration Programs Unit</td>
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<td>LPSC</td>
<td>Land Policy Steering Committee</td>
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<td>LSTC</td>
<td>Land Sector Technical Committee</td>
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<tr>
<td>MLNR</td>
<td>Ministry of Land and Natural Resources</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
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<tr>
<td>NLP</td>
<td>National Land Policy</td>
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<td>PNDC</td>
<td>Provisional National Defense Council</td>
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ABSTRACT

Land titling is undoubtedly a crucial step in securing investments, sanitizing and providing some assurance for ownership in the land sector of the Ghanaian economy. However, the institution of formalized systems through registration and titling of lands which is considered a means to solve land conflicting issues has rather proven to be creating more uncertainties. The question remains as to why the nation is still yet to reap the full benefits of the Land reforms we are implemented over the years. This highlights the main objectives of the study which was to examine likely benefits of one such frameworks, the LAP bears on Land titling at the Lands Commission. In this regard, primary data was collected from 100 staff members of the Greater Accra Lands Commission. Findings of the study revealed that, Land reforms like the LAP often results in a number of benefits, some of which includes, more valuable lands, greater land security, investment, lower land conflicts, efficient land markets and economic development. However, it was found that, manual processes, unreliable land records, bureaucratic process and fraud are among key impediments that hinder the successful implementation of the LAP. Based on the findings of the study, the researcher suggested that, the policies concerning land titling and registrations that specifically deal with land rights such as land reforms, resettlement and state leasehold should be diligently reviewed with respect to their regulations, guidelines, training, and procedure. Also, enforcing the right land policies plays a pertinent role in eliminating all forms of uncertainties pertaining to owning lands. Thus the laid down rules must therefore be followed by the land users accordingly in order to obtain legal rights to their lands.
CHAPTER ONE - INTRODUCTION

1.0 Introduction

Chapter one is an introductory section of the research. It presents the design of the study which entails the background of research, problem statement, objectives of the research, research questions, implication of the research, scope of the research, and the outline of the research.

1.1 Background of Research

Land administration in Ghana, like many other African countries, is fraught with many challenges. From access to acquisitions and then to the registration, ownership of land is a challenge to both individuals, corporate entities and to governments on the African continent. This challenge seemingly hinders development right from the basic level at which people seek access to land for human settlement, to the level at which land is required to develop business ventures. Governments may also require land to undertake various forms of development in the interest of the general public and this is also hindered sometimes by not gaining rightful ownership of such parcels of land. It is therefore crucial that the processes that enables individuals, businesses whether small or big and the government to gain rightful ownership to land for the various developmental purposes to be properly stipulated and made to work.

Land titling according to Wikipedia is where an individual or a family is given property rights to a piece(s) of land which they formerly occupied informally. In effect the process of land titling gives legitimacy to entities seeking to be acknowledged as true owners of a piece of land. Advocates of this approach believe the process capacitates successful applicants of this form of land title to benefit from a number of benefits including the use of such documents as collateral etc.
Though the ownership of a land title or a title deed does not give the ultimate right in all cases around the world, it is a crucial step to giving some respite and assurance to developers. In some cases, though individuals and families have title documents on their estates or lands, it has not stopped governments from forcefully acquiring these lands for the interest of the general public. Such instances and examples have given critics of these forms of land ownership processes the basis to question the need to go through the hassle of acquiring these land ownership documents. In developing economies such as Ghana where land access and ownership is more often than not, an area inundated with litigations, the possession of any of the two documents gives a lot of protection. It is therefore not surprising that the Lands Commission offices across the country seem to be always flooded with applicants for the land title and deed certificates.

The challenges associated with land title has led to individuals and entities loosing investments because they could not prove true ownership in the events of litigations (Mishra, 2018). In a study of the Uttah Pradesh, one of the most populous states in India, it was discovered that investment in physical projects have been lost due to the stalling of such projects as a result of land litigations. It is feared that this difficulty in land administration in Ghana also is causing the state to lose valuable investments as investors both locally and on the international front fear losing their money if they invest in land and estates. Efforts have been made by successive governments to address the challenges associated with land ownership registrations across the country.

The Land Administration Project (LAP) in recent times has been one of the major interventions in the sector that promised to address several of the shortfalls in the registration and issuance of land certificates. However, over fifteen (15) years since the start of the implementation of the LAP Project, stakeholders in landed properties in Ghana are yet to see the true benefits of this project.
Land title and deed registrations are undoubtedly crucial steps in securing investments, sanitizing and providing some assurance for ownership in the land sector of the Ghanaian economy. These processes if further improved could go a long way to spur more physical infrastructure development from within the country and attract more foreign direct investment from prospective foreign investors. The question of why it is taking the nation so long to have a well laid down process, transparent enough and with appropriate timelines needs to be addressed. Further research into finding the challenges inhibiting the issuance of land title and deed registration documents, their causes and finding lasting solutions to them is pertinent to the development agenda of Ghana.

1.2 Statement of Problem

The institution of a formalized system through registration and titling of lands which is considered a means to solve land conflicting issues has rather proven to be creating more uncertainties. The indigenous land tenure system, through certain rules guiding land use and transfer, conveys a level of tenure security which could rather render land titling procedures less effective. Such tenure uncertainty in land deals creates a high demand for formalization of land ownership processes which were previously absent. However, when access and ownership of land circumstances are less satisfactory, a well-developed land tenure reform may also not be meaningful as compared to alternate rural policies. Close to two decades since the start of implementation of LAP I (year 2000), land administration challenges persist (Mahama, 2003).

In spite of extant literature highlighting the importance of land reforms on land titling and economic growth (e.g. Gough & Yankson, 2000; Kasanga & Kotey, 2001; Kusimi, 2008; Mahama, 2009). None of such studies has focused on the impact of the LAP on land titling. Thus, this research aims to bridge this research gap by assessing the impact of the LAP on land titling in Ghana as well the key challenges associated with the implementation of the LAP.
1.3 Research Objectives

The main objective of the research is to examine impact of the LAP on land titling in Ghana. Specifically, this research intends to:

- To assess the impact of the LAP on Land Titling in Ghana
- To assess the key challenges associated with the Implementation of the LAP.

1.4 Research Questions

This study seeks to answer questions below:

- To what extent does LAP on Land Titling in Ghana?
- What are the key challenges associated with the Implementation of the LAP?

1.5 Significance of Research

Ghana with support of its development partners (DPs) introduced the LAP Project (LAP 1 2003-2011 & LAP 2: 2011 – 2016) to streamline land administration processes in the country. LAP 2 was extended to 2018.

The study on land registration is crucial because “it puts ownership of the property on notice to the whole world and gives priority of the registered interest in the land over other unregistered interests” (Akwensivie & Abedi-Lartey, 2018). Findings of this study shed more light as to why after nearly 2 decades of the LAP reforms, land administration is still cumbersome and not meeting the needs of land stakeholders. The research is also a contribution to the existing knowledge on land reforms and their impact on development in the country.
1.6 Scope of the Research

The study will cover the Greater Accra Lands Commission and its various divisions. That is, all departments under the Commission as well as affiliated institutions with mandates to contribute to the proper administration of lands will be involved in the data gathering process of this research study.

1.6 Chapter Outline

Chapter 1 is an introductory section of the research. It presents the design of the research which entails the background of the research, problem statement, objectives of research, research questions, importance of the research, scope and the outline of the research. Chapter 2 provides an Overview of the Land Administration Project, and reviews the empirical literature related to Land Titling. In Chapter 3, the researcher presents the methodology used in achieving the research objectives stated in the introductory chapter. Chapter 4 presents findings of the analyzed field data and, and lastly Chapter 5 presents a synopsis of findings, draws conclusion and offers recommendations.
CHAPTER TWO - LITERATURE REVIEW

2.0 Introduction

Chapter two critically assesses land holding in Ghana and the framework of the LAP from several sources which includes publications, journals, and reports with relevant information. This chapter also reviews the empirical literature related to Land Titling.

2.1 Land holding in Ghana

Ownership of land within the borders of Ghana is most commonly regarded as the prerogative of the unborn, the living and the deceased. The administration of land however, is overseen by both state sanctioned legislations and customary practices. A binary categorization of land proprietorship: Public and Private Properties are recognized by the National Land Policy (NLP). State-run or public properties are those forcibly procured by the Ghanaian government and entrusted into the hands the head of state. Alternatively, properties that are communally owned and held in trust family, traditional heads or the stool/skin, are known as private properties. A third category of property or vested lands also exists with their ownership split between the government and traditional authorities. However, not all ethnic groups acknowledge stool/stool lands. In these cases, there is a demand for the traditional course of action which constitutes entrusting land tenure in the individual, family or clan to be indorsed. The aforementioned forms a basis for the LAP’s recognition of four land ownership categories, hence the private, state and entrusted lands sold or given as freehold. (LAP 2008). Up to nearly 70% of land found within Ghana is classified as customary land. (Mahama, 2009) Generally, administration of land is through customary arrangements by traditional authorities. Recently, the tenure of customary land has become a contentious topic between diverse social entities alleging original ownership of land. Political interferences by state organizations and officials are also encountered as they
encompass an arena for revenue allocation activities and shared administration between
government institutions and traditional authorities (Amanor, 2009).
Sarpong (2006) asserts that tenancy laws in Ghana’s land emanate through a combination of
judicial, customary, legislative, Islamic, and constitutional bases. This plurality results in groups
that are vulnerable such as migrant farmers, women and the underprivileged in rural areas, being
confronted by problems with respect to their constitutional rights to land. There are four
categories identified by The Ghana Law Reform Commission that interest in land can fall within
the catchment area of PNDC Law 152 of 1986, the Land Title Registration Law. These include
leasehold, allodial, lesser interests and freehold titles (Amanor, 2009). Allodial titles are the
greatest interest to customary land held by traditional authorities and accepted by traditional
areas. Allodial titleholders are exempt from limitations except those enacted by the state
legislature. The skin/stool is at liberty to deal with the land although these dealings are tempered
by the citizens of the particular traditional area’s rights. Skin/Stool ownership implies, not
proprietorship underneath peculiar directives of the chief, but communal proprietorship. Once
the subject agrees the land being inherited, customary freehold pertains. Land interest is thus
acquired from a freehold grant made by the allodial proprietor by transaction or bequest under
common law. Leaseholds are rights of occupation stated for a precise time period that are
accorded to an individual. The lease could be contracted by the holder of customary freehold or
allodial title. Consequently, the lessee annually pays rents to occupy the land, and there is
contract specific manner in which the land can be utilized.

The implementation of the LAP therefore may be viewed as a deliberate attempt to control the
various land ownership and administration patterns in Ghana. It however, remains to be seen the
means through which the LAP intends on engaging the binary powers of the influential
traditional authorities and the government through a system that inhibits the repression of the
land rights and interests of other minority groups or social forces within the country.
2.2 Rationale for LAP

In 2003, the LAP was launched by government with its long term objective stated as “stimulate economic development, reduce poverty and promote social stability by improving security of land tenure, simplifying the process for accessing land and making it fair, transparent and efficient, developing the land market and fostering prudent land management” (Masdar Report, 2010). Beginning as a short term 5 year project, the LAP I project objectives were in 2008 rephrased to build foundations for a functioning land administration system. The specific objectives were as follows:

- Institute a transparent, competent and nondiscriminatory system of appraisal, titling and registration;
- Synchronize the customary laws with legislative framework and land policies for a more sustainable land management;
- Register and issue land titles in chosen metropolitan and countryside regions to assess innovative approaches, including communal level land dispute resolution mechanisms; and
- Embark on capacity and building institutional reform for all-inclusive enhancement of the land management coordination

Other multi-lateral donors and the world bank approved the LAP primarily to offer assistance to Ghana’s government in its bid to bring about Land reforms. The LAP aspires to improve social and economic growth by administration founded on rational and reliable policies and laws reinforced by suitable institutional structures, enhancing security occupancy, streamlining the procedure of acquiring land for the population as well as improving the land markets and nurturing prudent management of land through the establishment of an proficient system of registration of land titles. (World Bank, 2000). The objective of the project’s progress was “to
develop a sustainable and well-functioning land administration system that is fair, efficient, cost effective, decentralized and that enhances land tenure security” (LAP, 2008). This aim was however reviewed after beginning of execution for numerous goals comprising the fact that it was deemed unattainable and too ambitious to attempt within the given time frame. The project’s newly developed aim of the was then to tackle institutional and land policy reforms as well as important land management projects for putting in place the groundwork for a decentralized viable system of land management that is competent, cost effective, ensures land occupancy security and is fair (LAP, 2009).

2.3 Implementation and Key Design Elements

The design for the implementation of the LAP is constructed on four key elements. They comprise;

2.3.1 Land Policies and Regulatory Framework

This element aims at implementing and developing programs for land law transformation through the evaluation of existing customs, land polices, guidelines and laws so as to restructure them in a manner which guarantees harmonization and consistencies of statutory laws customary with land laws and promotes efficient and efficient administration of land. The strategy for accomplishing this is by means of the provision of advisory services and technical support to land sector agencies and government. The element seeks to institutionalize alternative conflict resolution mechanisms and programs that are directed at decreasing the logjam of land disputes in courts. It also ascertains appropriate compensation for lands acquired through eminent domains after it embarks on reviews of such lands. The element encompasses the conduct of research into land interests, land rights and titles, land management procedures and determination of fee structures and finances in land management.
2.3.2 Institutional Reform and Development

This section has a focus that rests on effecting institutional restructuring in such as organizational appraisal, developing programs that are decentralized for the management and administration of land in Ghana as well as land sector institution operations. It is concerned with engineering structures to organize cases for comprehensive reforms for managing land sector organizations, in addition to improving the delivery of land services in a manner that is decentralized and also conducting research on the management human resources in agencies associated with the land sector. On its agenda is also the establishment of multifunctional centers for land administration in the country. The element enables the functioning and establishment of Customary Land Secretariats (CLS) and bolsters the capabilities of private sector establishments, and land administration professionals.

2.3.3 Information Systems, Valuation, Land Titling and Registration

This is a component aimed at crafting and applying an automated system of land data in the country. Its objectives are to improve the process of land titling in metropolitan areas, utilization for land planning, and to fabricate cadastral maps for customary land demarcation. It strengthens title registries and expedites the institution of a model land titling and registration bureaus in remote areas. The component also handles the general public’s campaign issues for the regarding land arbitration, demarcation of boundaries in remote areas. Establishing of a database for land valuation at a national level for access to foreign investors and the general public is also of paramount relevance to this component.
2.3.4 Project coordination and management

The onus of this component lies with the strengthening of actors and institutions for effectual project management procedures, for instance: monitoring and assessment, development of LAP’s strategy for communication on land policies as well as finance and procurement. It creates the Land Administration Programs Unit (LAPU) as the organization principally accountable for the LAPs whole administration in partnership with the project secretariat. The Ministry of Land and Natural Resources (MLNR) is assisted in ensuring efficient project synchronization and execution by the Land Sector Technical Committee (LSTC) and Land Policy Steering Committee (LPSC) which provide supervision and guidance on policy and technical issues of the LAP. The implementation of evaluation approaches and participatory monitoring to track both project impact and performance is also a responsibility of the component.

2.4 Project Indicators

There are a number of indicators set by the LAP against which the success and potential for longevity of the process are periodically measured. These include; galvanized customary land administration authority, completed and approved land legislations, decline in number of land litigation cases in court, reorganized sector agencies for public land, active role for private sector, communities and NGOs in land management, augmented investment in land properties, augmented revenues, 50 established CLSs and enhanced land titling and registration, enhanced land administration information and procedures systems ensuing in a reduction in costs of transactions along with other project identified indicators (LAP, 2008).
2.5 Motivation for donor support for the LAP

The task, as stated in the LAP documentation, is consistent with the World Bank program for Ghana and is elucidated as:

a) The promotion of extra-governmental partnerships, predominantly with civil union and the private sector;

b) Employment of public sector reforms to address pertinent problems such as economic management, governance/corruption and legal reform;

c) Diminution in levels of impoverishment, attributed to an emphasis on spaces crucial to the impoverished endorsing effective delivery of land services and decentralization (LAP 2003).

In this regard, the rhetoric of the LAP alleges to lessen conditions of poverty in Ghana thus emancipating the poor and enabling them to earn an income which is adjudged as accordant with the Ghana’s Ghana Poverty Reduction Strategy. The LAP will, in tangible terms, advance land security and interests, assist with improvements to accessibility of land, offer secure land titles to guarantee security of occupancy and peaceful possession, expedite investment in agriculture, industry, housing, and service sectors of the economy giving way to growth of the economy, employment for the country and improve land administration. Rationalization of institutional responsibilities and land policies in land administration will also fall under its influence and the expectation is that land use planning will be strengthened, transparency ensured, land transactions secure, reduction in costs of transaction to underprivileged communities and rural areas and thus a facilitation of investment as well as proliferation. Furthermore, private sector and civil society participation are expected to reduce the cost of land transaction, guarantee transparency in management of land in Ghana and act as a control mechanism on the immoderation of public sector management (LAP, 2008).
2.6 Area of focus of the LAP

Through stakeholder participation, the Land Administration Project intends to take on issues identified in the land sector by the NLP, with a focus on the review of land laws in the law books as well as their rationalization to generate legislation in consonance with Ghana’s constitution (1992) and customary practices. Its efforts are also focused on strengthening the delivery of enhanced land administration services and reforming public land agencies. Eventually, it aims to completely overhaul the land intelligence storage system to improve access to traditional, private, public land interest. (LAP, 2008). There is also a prioritization of traditional authorities with the objective of aiding their development of a transparent method of administration of local land. At its core, the project pertains to the issues of land titling particularly customary lands, mapping and registration. In the long run, the focus of the plan is on instituting local government land administration offices and One–Stop-Shop centers complemented with the establishment of data banks for land records. There is also collaboration between sector agencies, district assemblies and the LAP with the objective of increasing the proximity of land management to the general populace. The MLNR is being earmarked for overseeing and appraisal of capabilities of land sector firms, the impact of land tenure policies on the populace and policy formulations as part of the project. Additionally, the LAP utilizes approaches geared towards awareness creation by way of establishing land mediums for discourse on interests and concerns (LAP, 2003).
2.7 Project beneficiaries

The following comprise the categories identified by the LAP as of beneficiaries for its intervention;

- Vulnerable groups
- Land sector firms
- Private sector enterprises
- Research institutions
- Traditional owners of land
- Local and national governments

Enquiries must however be made that delve into how each group is envisioned as a beneficiary and the basis for identifying these categories. The benefits that are generally projected to be attained from the implementation of the LAP were recognized as enhanced sustainable land use behavior, land occupancy protection, increased information benefits, enhanced poverty focus in the land administration sector, elevated land associated investment and better efficiency of land reserve utilization. It is perhaps, based on these projected merits that advocates of the Land Administration Project are predicting it as the finest system alteration set and a remedy to issues of land occupancy in Ghana. Although this may very well be the case, the issue of who benefits from this new panacea remains to be seen.

2.8 Empirical Review of Literature on Land Use & Land Titling

In most remote areas, land is not only the fundamental means for making ends meet, but also a core source for investing and accumulating wealth. With respect to issues concerning land rights, procedures involved in accessing land is regulated, by defining property rights while resolving ownership conflicts. (Deininger & Binswanger, 1998). The introduction of land titling in most
developing countries, is considered a means to reduce land disputes among indigenous owners of the land. Aside developing land policies that integrate elements concerning the value of the land and its socio-economic impact to the people, there is the need for a consistent institutional and legal framework. In so doing, there will be more dependence on pilot programs to assess the practicability of projects under indigenous settings for the benefit of the people.

Customary systems exist in many parts of the developing world to handle land transactions. As these transactions increase between individuals, there have been issues of ownership uncertainty over land acquisition and the right of an titleholder to transfer rights. Individuals lacking secured land titles face constraints in increasing productivity and output which affects the major economic benefits especially for the farmer. Land registration has been introduced to reduce such uncertainties and conflicts in acquiring lands but has proven to be ineffective. There have been recorded cases where the indigenous tenure systems are weak, with prevalent land disputes and major project interventions requiring full privatization of land rights at the expense of the land owners.

The introduction of this modern registration system is to replace the customary system but rather favors those who are more familiar with the formal processes as compared to the local owners. (Feder & Nishio, 1998) They also found that in order to resolve such inequalities, the land registry is supposed to be managed based on transparent doctrines that eliminates abuses from individuals that access land and make land transactions uncertain. They further concluded that, there are a number of policies that a gov’t can undertake so as to decrease the risk of detrimental social impact of land reforms. As registration systems and titling largely reduce uncertainty, it is needed to expedite transactions and eventually provide a better distribution. Nonetheless, there are preconditions for land titling to be economically viable while considering social facets.
Landowners for instance, must participate in the registration process since land titling processes can be unfair until owners are called to provide documents.

There have been conflicting issues of land ownership due to the dual land ownership system in most developing countries. This is evidently ineffective; because most of these formal land tenure rights are hardly recognized among the rural inhabitants who rely on land as a means of making ends meet. Mostly, instead of the seizure of customary land by the government for enormous development purposes being beneficial, it is detrimental to the local owners. Such acquisitions by the government leave and render the displaced communities out of security to secure loans for economic projects, resulting in terminal losses as opined by Spieldoch & Murphy (2009). Unfortunately, this unbalanced power relationship existing in such land transactions have made it challenging for indigenous people to effectively benefit economically from such deals. The existence of the dual land ownership system especially in Ghana has allowed the government to own most of the land in Ghana accompanied by a complex system of land registration. This has increased the government’s control over these lands facilitating global acquisition of land due to reasons like development assistance gaps and the universal food crisis.

In most developing countries, customary land tenure operates with westernized land tenure systems which have resulted in great uncertainties concerning land policies and their objectives. The establishment of these policies was to eliminate the confusion the various land ownership systems came with. During the late 20th century, the main emphasis of land policies in Africa was to create state establishments responsible for formal land registration and titling (Amanor, 1998). With time, these land registration and titling policies failed to achieve their objectives of ensuring equity in land ownership deals. The involvement of the state was rather problematic, characterized by bureaucratic land registration procedures which have led to the widespread of disappointment.
In the latter days of the colonial era, native land tenure systems were used alongside the Westernized systems. This dual structure emanated from the decision of the colonial authorities to disallow the setup of a free market economy for African migrants in the city (Mabogunje, 1992). After independence in Ghana, there was a major change in the land tenure system which saw as extension of state rights over land by bestowing final control of land in the state. On the other hand, family heads or traditional rulers, are still the custodians of customary land. The state then has the ability to acquire land compulsorily either for private investment or state development under the management of the Lands commission which maintains a record of all land transactions.

Although there has been a decline in suggestions as to how land issues must be addressed, Amanor (2009) proposes that a decentralization system will open up prospective opportunities for improving management of land in years to come. In so doing, Acquaye et al. (1989) suggests that, “by simplifying procedures, improving documentation and imposing requirements for infrastructure installation, the operation of the indigenous tenure system can be the basis of a functioning land tenure system”.

Due to the continuous discrepancies associated to owning lands in Ghana especially, most Ghanaians resort to considering the likelihood of holding land rights private as another substitute to the titling systems. According to Thomas Miceli et al., (1995) there are consequent penalties that arise from using rules governing properties and liabilities to solve titling related conflicts. Most of these models, in a broad-spectrum, fail to realize the difference in the cost of registration and recording which equally provides varying benefits in when it involves reducing the charges of penalty and risk. This is also to say that, the presumption about registration being efficient is highly influenced by the supposition that the owner places more value on the land than the plaintiff does.
In order to resolve disputes arising from land ownership issues in Ghana, the government established certain institutions like the lands commission in charge of keeping records of land owners to avoid misunderstandings. These modern legal systems implement the rule of land rights especially for those which either titles or rights are made public, giving rise to a dual system that can be referred to as recording and registration. Property rights are rights that are obligatory according to the courts which applies property rules to protect the rights of people in case of unforeseen actions perpetuated by other people. Most of the owners however, are insecure and indecisive concerning the value of their title, with the assumption that they can be overtaken by another person with a superior title. This is because, there can be an instance whereby an owner with protection against deceitful conveyance of their land is also likely to lose their land to the legal owner only if it was originally bought from someone without a good title.

Meinzen-Dick & Markelova, (2009) compared how other different legal systems resolve the issues of arising uncertainties revolving around of property rights. Since an investment in land is majorly influenced by the security of land rights, it is plausible that it serves as good collateral necessitating the need to protect the rights of the land owners. Therefore, an effective titling system does not only support investment opportunities and decreases the cost of credit transaction done by land owners but also, focuses on reinforcing property rights to land under land titles through an effective system of recording and registration.

Several arguments have been raised concerning the need to revise certain land policies that are prevalent in most developing countries. Some scholars like De Soto (2000) have contended that, one of key threats to progress in most third world countries are related to the incapability to transfer properties such as lands into usable assets due to the lack of effective legally standardized rights.
The acquisitions of land and registration process are associated with certain challenges that hinder the rights of individuals to land especially in Ghana. The government of Ghana in a bid to solve this inequity came up with registration policies that have been considered too cumbersome for the owners to possibly ascertain. In some developing countries however, a there is an establishment of a land registration agency, made up of fellows from the District Bureau of Land Administration, representatives from the community, district and the province level. The land registration application forms are then distributed to all the land users within the community to list all the plots of land that they own or have been assigned to them. After which all the forms are signed by the respective users of the land and all households around, to attest the nonexistence of conflicts with respect to titles on the land.

Enforcing the right land policies clearly plays a pertinent role in eliminating all forms of uncertainties pertaining to owning lands. In view of this, the laid down rules must therefore be followed by the land users accordingly in order to obtain legal rights to their lands. Some land users are considered ineligible to any land once they flout reasons like obtaining the land through illegal means without recording the land transaction, not paying related taxes, or purchase in the absence of a legal contract. Other land owners who also inherit plots of land from predecessors without securing a formal letter of inheritance are also considered ineligible to own lands if the documents are still registered in the names of the predecessors. The systems then focus on correcting the inconsistencies in owning lands by granting new rights to land to land owners.

According to Jacoby & Minten (2007), the introduction of registration and titling does not only seek to resolve land disputes but also, ratifying land rights has been endorsed so as to boost investment and incite land markets. It has therefore been established that increasing a modern land rights regime together with a local tenure system does not guarantee reduced insecurity. Decreasing land insecurity is often regarded as the lawful function for the government and also as a cost-effective intervention to resolve the disputes arising from land deals. (Jacoby & Minten,
2007) Aside the detrimental aspects associated to formalizing of land rights, it can also be seen that ratifying land ownership, through titling, could yield a lot of benefits. This is because formalization is particularly attractive particularly in places where the local tenure systems seem to be weak, investment yield on land is high, and where there is collateralized lending. Although, most developing countries experiencing the negative aspects of formalization question its potential to resolve land issues, the positive aspects of the formalization procedures must be well appreciated.

The idea of land titling deals with the responsibilities, constraints and rights that are related with the forms of ownership and use of land. (Trewin, 1997). Land titling however, is a more sophisticated process that requires greater investment but provides better security and reliability at a lower cost of transaction which promotes a more efficient land market. Introducing new, effective and transparent land dealings will therefore lead to less risky private land-based investment, and the availability of land as collateral. He concluded that, land titling and registration aids in securing property rights and could offer public benefits like a device for better planning and also serving as an vital foundation for the development of an efficient land market. Land titling also provides land holders, greater land security, investment, collateral and economic development. However if not properly implemented, land titling can worsen economic inequality, environmental stress and political instability.
CHAPTER THREE - METHODOLOGY

3.0 Introduction

Chapter three discusses the research approach used during the study, and explains how the research was carried out so as to accomplish the aims stated in the introductory chapter. This chapter begins by discussing the research design, sampling, data collection instruments, method of analysis used to analyze the data for research and lastly, the ethical considerations taken into account during the study.

3.1 Research Design

Singh (2006) described the design of a research as the skeleton to the entire study. He viewed it as strategy for mapping out the research mapping strategy that is grounded on the technique used for sampling. Malhotra and Birks (2004) also defined a research design as the occurrence of an event or the degree to which two variables differ. The study is both descriptive and explanatory in design. Descriptive research is a scientific method that focuses on observing and describing the behavior of a subject without influencing it in any way (Schutt, 2011). The study is descriptive because it focuses on describing the components of the Land Administration Project. The study is also explanatory because it is aimed at examining the Effects of Land Administration Project on the Land Titling in Ghana. The research is therefore, a research into the effects of Land Administration Project on the Land Titling in Ghana, using Greater Accra Lands Commission, as the case study.
3.2 Population

According to Saunders et al., (2009), a population denotes the aggregate group from which a certain inference be made. The target population for this study consists of employees and staff of the Greater Accra Lands Commission. The staff considered under the study consisted of senior managers, mid-level officers and junior officers.

3.2.1 Sample

A sampling frame refers to the absolute list upon which all modules of the research are itemized once. (Welman & Kruger 2000). So as to derive a more profound perspective to the research, deliberate and purposive sampling techniques was used during the study. The sampling approach is to targets the exact group of respondents relevant to the study. This method of sampling is often used in generate a management sample comprising the staff, and managers. To evidently represent the sample size, the study considered a sample of 100 employees and staff of the Greater Accra Lands Commission.

3.3 Data Collection

3.3.1 Data Sources

Saunders et al. (2009) noted two important data sources, which are namely, primary and secondary data sources, to gather firsthand information and already available and published data used as a source of information respectively. Both data sources was used in the study. Primary data sourced through questionnaires and the secondary source entails material that was obtained from journals and other relevant information.

3.3.2 Research Instrument

Instruments are apparatuses used for collecting data during a research. These instruments include closed and open-ended questionnaires, observations, structured interviews, focus group discussions, etc. In spite of the ability of researchers to be able to use any of these instruments,
some of the instruments are more appropriate for precise research strategies. (Easterby-Smith et al 2012). Questionnaires were administered to the staff of the Greater Accra Lands Commission. These questionnaires were designed to close ended questions in line with the two aims of the research. The instrument i.e. questionnaire is selected based on its flexibility in the process of collecting data as its able to produce information that is easy to code for the purposes of analysis an interpretation. Closed-ended questions was used for the study to ease respondent’s responses and also help save time. However, the likely challenges for using this kind of data collection approach that, the data collected might include invalid and zero responses. And also, there is a chance some respondent might lose the questionnaires. Furthermore, the confidentiality of the data collection will be stated as the header section of the questionnaires circulated stating “The responses provided are meant for academic purposes on and will only be used in that regard”. Data was collected from respondents who volunteered willingly to participate so as to ensure compliance and reliability of data collected and inputted. In total 100 questionnaires was distributed out.

3.4 Validity and Reliability

Initial reliability which can be explained as the degree to which a phenomenon is consistent and can be depended on, as well as the validity test, is relevant to this study to examine the credibility of the data acquired from the survey. Cronbach’s alpha test was carried out to ascertain the reliability of the data gathered from the survey. For the purposes of this study, criteria of alpha of 0.7 and above was considered acceptable. The alpha value obtained served as the basis to judging the reliability of acquired data.
3.5 Method of Analysis

Data analysis comprises reducing the raw data into a manageable size, developing summaries and applying statistical references (Saunders et al., 2007). In order to ensure consistency in the responses, the first step taken in analyzing the data was to detect and correct possible errors and omissions that were likely to occur. The field data was coded and tabulated for analysis. To be able to analyze and interpret the data acquired from the field survey, the Stata statistical tool was used. The rationale for selecting this software is due its ease of use. It is considered one of the most reliable analytical software. Descriptive statistics was used to present data on the demographics of the respondents as well as performed to ascertain the means and standard deviation of the concepts examined, which assisted in drawing inferences from the sample data for the entire population. The means scores of items were used to understand the benefits the LAP holds on Land Titling.

3.6 Ethical Consideration

A lot of means was employed to guarantee the research satisfies the required ethical standards. Express consent was sought from the entrepreneurs and managers considered under this study. Participants were not coerced or asked to partake, unless it was of their own free will. The researcher exercised a considerable amount of objectivity and circumspection throughout the research period.
CHAPTER FOUR - FINDINGS & ANALYSIS

4.0 Introduction

In this chapter, the finding and its analysis are presented on the impact of Land Administration Project (LAP) on Land Titling in the Greater Accra Region. This chapter seeks to analyze the perceptions of the staff of Greater Accra Lands Commission concerning the LAP and how it influences the Land Titling. The data which was collected mainly through the distribution of questionnaires and the output of the analyzed data is presented below.

4.1 Demographic Data

A demographics of the respondents based on their age, gender, position, and level of education presented below.
4.1.1 Respondent’s Age

Table 1: Demographics of Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>31-43</td>
<td>32</td>
<td>32</td>
</tr>
<tr>
<td>44–54</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>55 and above</td>
<td>8</td>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>48</td>
<td>48</td>
</tr>
<tr>
<td>Male</td>
<td>52</td>
<td>52</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Level Of Education</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher National Diploma</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Undergraduate Degree</td>
<td>48</td>
<td>48</td>
</tr>
<tr>
<td>Post Graduate Degree</td>
<td>28</td>
<td>28</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Position Held</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level One Staff</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>Mid-level Managers</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Senior Managers</td>
<td>16</td>
<td>16</td>
</tr>
</tbody>
</table>

| Total Respondents  | 100       | 100            |

Source: Field Data, 2019

The total number respondents from which usable data was collated summed up to 100. The mass of which were between the ages 18 and 30 representing 44% of the number of respondents considered under the sample. The number of respondents between the ages 31 and 43 constituted 32% of the total respondent. While 16% of the total respondents were between the ages 44 and 54, the number respondents who were above age 55 represented only 8% of the total respondents. Similarly, data was collected from the staff of Greater Accra Lands Commission who were both male and female. The male respondents made up a greater proportion in comparison with the female respondents considered under the study. The table above indicates that Greater Accra Lands Commission employs both men and women but by combining both the staff, males had
the highest representation of 52% as compared to the females being 48% of the total respondents. Furthermore, the educational background of both the staff was analyzed. Out of the total respondents, it was detected that majority of the staff had the undergraduate degrees as highest educational qualification whereas the minority of the respondents had the Higher National Diploma education as their highest educational qualification. From the table above respondents with a undergraduate were the highest representation of 48% followed by respondents with a Post Graduate degree who represented 28%. The respondents with a higher national diploma as their highest form of education represented 24% of the total respondents. Finally, the researcher intended to ascertain the positions held by the respondents within the organization considered under this study. This information provided basis as to the credibility of the data collected. From the table above, it indicates the positions held by the respondents considered within the sample and evidently, about 58% of the staff were level one staff, about 26% have were line managers and about 16% of the total respondents, being the least, were senior management staff.
4.2 Implementation of the LAP

The respondents were asked if they had any knowledge on the Land Administration Project (LAP) and about how the day to day business at the Lands Commission is conducted. Approximately 73% of the total respondents considered agreed to having some knowledge on the LAP. However, it was found that, most of the day to day business of the commission was still conducted manually. Furthermore, the respondents were asked how the organization enforced statutory land laws and policies, if they are faced with any form of resistance and how situation is resolved in cases that they did.

Findings revealed that, stakeholder involvement and participation was the main strategy used in implementing and enforcing the statutory land laws and policies provided by the government. It was also found that, the respondents faced resistance from the Administrators of Stool Lands and such altercations were often resolved in Arbitration and the Law Court in some cases. The respondents listed secured property rights, enhanced documentation, reduced land conflicts, poverty reduction, and economic development as the benefits derived from the implementation of land reforms. Furthermore, the respondents were asked state the key impediment faced during the implementation of the of the Land Administration Project. The findings included manual processes, unreliable land records, bureaucratic process and fraud.

4.3 Expected Benefits of Effectively Implementing LAP

The objective of this section is to determine respondent’s expectation from the effective implementation of the Land Administration Project. Based on the existing literature on the subject, the researcher considered key benefits likely to be derived; more valuable lands, greater land security, investment, lower land conflicts, efficient land markets and economic development were rated by the respondents. The results of which are presented below.
4.3.1 More Valuable Lands

To determine the potential benefits related with the implementation of Land Administration Policy (LAP), the views of staff were sought in relation to their agreement with the fact that effective lands reforms like the LAP render lands more valuable for economic benefits. In view of this, the responses show that majority of the respondent strongly agree to the fact that the successful implementation of the Land Reforms like the LAP is very likely to render more valuable, with the least number of respondents disagreeing to this assertion.

Table 2: More Valuable Lands

<table>
<thead>
<tr>
<th>Likert Scale</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Neutral</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Agree</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>52</td>
<td>52</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data, 2019

From Table 2 above, it can be noted that, majority of the respondents being 52% strongly agree that, the successful implementation of the LAP is likely to secure property rights and render lands more valuable for economic benefit. 26% of the respondents only agree to this assertion, whereas the 16% expressed their indifference on the assertion. Only 6% of the respondents disagreed to the assertion that more valuable lands are likely benefit to be derived from successfully implementing the LAP. This implies that, effective lands reforms like the LAP are very likely to render lands more valuable for economic benefits if implemented successfully.
4.3.2 Greater Land Security

As part of this study, there was the need to ask the staff of the Land Commission on their views regarding the potential benefits related with the implementation of Land Administration Policy (LAP). The respondents were asked the extent to which they agreed with the statement “Effective implementation of the LAP will lead to achieving greater land security”. In view of this, the responses show that majority of the respondent strongly agree to the fact that the successful implementation of the LAP is very likely to achieving greater land security, with the least number of respondents disagreeing to this assertion.

Table 3: Greater Land Security

<table>
<thead>
<tr>
<th>Likert Scale</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Neutral</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Agree</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data, 2019

From Table 3 above, it is evident that, about 36% of the respondents strongly agreed to greater land security being a likely benefit of implementing the LAP. While about 8% of the respondents took a neutral stance, about 28% of them agreed to the above-mentioned assertion that the bank is efficient in solving the problems of the customers, 12% of them disagreed and about 16% of them strongly disagreed.

4.3.3 Secure land rights facilitate investment.

Secure land rights are a relevant construct to this research as a potential benefit of the successful implementation of the LAP. In view of this, the staff were asked within a range of ‘strongly disagree’ to ‘strongly agree’ with the statement “Secured land rights facilitate investment”. The
Table 4: Secured land rights facilitate investment

<table>
<thead>
<tr>
<th>Likert</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Disagree</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Neutral</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Agree</td>
<td>42</td>
<td>42</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field data, 2019

From the table above, it can be seen that, about 42% of the respondents who happen to encompass the highest representation agree to assertion. While about 28% of the respondents expressed their indifference about the fact that secured land rights facilitate investment. The respondents who only disagreed were 10% whereas those who strongly agreed and strongly disagreed were 14% and 6% respectively.

4.3.4 Efficient Land Markets.

As part of this study, the staff were asked if they believed effective implementation of the LAP the likely facilitate the development of an efficient land market. It is noteworthy that, majority of the staff agreed that effective implementation of the LAP is very likely to facilitates the development of an efficient land market as compared to minority of the respondents strongly disagreeing to this assertion.
Table 5: Efficient Land Markets

<table>
<thead>
<tr>
<th>Likert Scale</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Neutral</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Agree</td>
<td>42</td>
<td>42</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data, 2019

From Table 5 above, it can be noted that, majority of the respondents being 42% agree that, the effective implementation of the LAP the likely facilitate the development of an efficient land market. 21% of the respondents strongly agree to this assertion, whereas the 14% expressed their indifference on the assertion. Only 8% and 12% of the respondents strongly disagreed and disagreed with the assertion the effective implementation of the LAP likely facilitates the development of an efficient land market.

4.3.5 Reduced Land Conflicts

The respondents were asked the extent to which they agreed with the statement “Effective implementation of the LAP will lead to a reduction in Land Conflicts.”. In view of this, the responses show that majority of the respondent strongly agree to the fact that the successful implementation of the LAP is very likely to reduce Land Conflicts, with the least number of respondents disagreeing to this assertion.
Table 6: Land Conflicts

<table>
<thead>
<tr>
<th>Likert Scale</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Neutral</td>
<td>16</td>
<td>8</td>
</tr>
<tr>
<td>Agree</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field data, 2019

From Table 6 above, it is evident that, about 36% of the respondents strongly agreed to reduced land conflicts being a likely benefit of implementing the LAP. While about 8% of the respondents took a neutral stance, about 28% of them agreed to the above-mentioned assertion that the bank is efficient in solving the problems of the customers, 12% of them disagreed and about 16% of them strongly disagreed.

4.3.6 Economic Development

As part of evaluating the perceptions of the informants as to the likely benefit of implementing the LAP. Options to choose the answers from ranged from disagreeing to strongly disagreeing to the assertion that “effective implementation of the LAP will lead to economic development of the nation.”

Table 7: Economic Development

<table>
<thead>
<tr>
<th>Likert Scale</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Neutral</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>32</td>
<td>32</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field data, 2019
Table above shows that most of the staff representing 44% of the total respondents agreed that effective implementation of the LAP is likely to lead to economic development of the nation whereas the least representation being 12% disagreed to this assertion. While 12% of the respondents did not take a stance, 24% of the respondents strongly agreed to the fact that economic development is a likely benefit of successfully implementing the LAP.

4.5 Mean Scores & Standard Deviation

Based on likely benefits presented to the respondents, a summary of the standard deviation as well as the mean scores are presented below. The benefits include more valuable lands, greater land security, investment, lower land conflicts, efficient land markets and economic development.

Table 8: Scores of Likely Benefits of LAP

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>More Valuable Lands</td>
<td>3.966</td>
<td>2.123</td>
</tr>
<tr>
<td>Greater Land Security</td>
<td>3.524</td>
<td>1.931</td>
</tr>
<tr>
<td>Investment</td>
<td>3.855</td>
<td>1.635</td>
</tr>
<tr>
<td>Lower Land Conflict</td>
<td>3.689</td>
<td>1.609</td>
</tr>
<tr>
<td>Economic Development</td>
<td>3.873</td>
<td>1.633</td>
</tr>
<tr>
<td>Efficient Land Markets</td>
<td>3.514</td>
<td>1.612</td>
</tr>
</tbody>
</table>

Source: Field Data, 2019

The mean and standard deviation scores suggest that, the above stated benefits are likely to be derived from the effective and successful realization of the Land Administration Project’s goals. Nonetheless, efficient land market had the least in the rank.
CHAPTER FIVE - SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

Chapter five provides a synopsis of the research findings, draws conclusions and offers recommendations based on the findings of the study.

5.1 Summary

The core purpose of the study was to assess the impact the implementation of the Land Administration Project bears for land titling. Specifically, there was more focus on both the staff of the land commission by evaluating their outlooks and opinions of the Land Administration Project. In order collect appropriate data to fulfil the objectives of the research, primary as well as secondary source of data were employed to gather information. The data was collected from key informants being the staff of the Greater Land Commission using structured questionnaires to collect useful information that can be analyzed. The questions asked during the research were in relation to how staff carried out their day to day activities, challenges as well as the possible benefits that could be derived from successfully implementing the Land Administration Project.

From the data that was gathered and analysed, the demographics revealed that most of the respondents were between the age range of 18 to 30, males and had an undergraduate degree as their highest educational qualification. In order to better ascertain to how to what extent we can trust the opinions of the staff, there was the need to know the various positions they occupy within the organization. In this case, majority of the respondents stated that they were level one staff years whereas the smaller representation constituted senior managers.
Views from the respondents helped to identify the manner through which the staffs carried out their daily activities, the challenges and the opinion on issues related to the execution of the LAP. The majority of the total respondents agreed to having some knowledge on the LAP. However, it was found that, most of the day to day business within the commission was still conducted manually. Unreliable land records, bureaucratic process and fraud were also listed as key impediments to the implementation of the LAP.

Furthermore, findings revealed that, stakeholder involvement and participation was the main strategy used in implementing and enforcing the statutory land laws and policies provided by the government. However, they often faced resistance from the Administrators of Stool Lands and such altercations were often resolved in Arbitration and the Law Court in some cases. The respondents further listed secured property rights, enhanced documentation, reduced land conflicts, poverty reduction, and economic development as the benefits derived from the implementation of land reforms.

Although a smaller percentage of the respondents were unsure what exact benefits that could be derived from effectively implementing the Land Administration Project, it is noteworthy that majority of the respondents on the other hand stated that, the Land reforms like the LAP often results in a number of benefits, some of which includes, more valuable lands, greater land security, investment, lower land conflicts, efficient land markets and economic development. The mean, standard deviation performed suggest benefits stated above are likely to be derived from the effective and successful execution of the LAP, thus confirming a positive relationship between LAP and Land Titling in Ghana.
5.2 Conclusion

In Ghana the LAP can be counted on as a project that establishes the complete improvement of the land sector. At the heart of the interest process, the LAP has been subjectively interpreted and analyzed from various angles. The LAP portrays a synchronized effort to address the numerous issues facing the Ghana Land Tenure. Its goal is to restructure land tenure to enhance efficiency whiles guaranteeing equal pathways to all, and contribute to poverty reduction.

As stated by Aryeetey et al. (2007), the most active group that have been involved in talks with regard with land tenures are the powerful people in society. This begs the question if the LAP is just another form of policy that allows different sets of social benefits and various interests or one that has just powerful interest group. This highlights the key aims of the research which was to examine likely benefits the LAP bears on Land titling at the Lands Commission. In this regard, both the primary and secondary data were employed under the study. The primary data collected from the staff of the Greater Accra Lands Commission and analyzed with Stata statistical software.

A critical analysis of the findings therefore revealed the various perceptions about the LAP and Land Titling according to the views of the employees of the Greater Accra Lands Commission. In general most of their views shared implied they believed that, Land reforms like the LAP often results in a number of benefits, some of which includes, more valuable lands, greater land security, investment, lower land conflicts, efficient land markets and economic development.

As stated, study confirmed that these suggested benefits stated above are likely to be derived from the successful execution of the LAP, thus confirming a positive relationship between LAP and Land Titling in Ghana. These findings are consistent to that of other researchers who found a positive relationship between LAP and Land Titling. (Arruñada, & Garoupa, 2005; Lastarria-Coulibaly, 2005; Boras et al., 2007; Kusimi, 2008)
Land titling focuses on the claims related to owning land. This includes all rights to the usage of the land, the rights of transfer and the mortgage or lease land. Land registration can then be simply described as the official recording of the land title which becomes the main proof of owning a land. It requires greater investment but provides better security and reliability at a lower cost of transaction which promotes a more efficient land market. Introducing more effective lands systems often leads to more valuable lands, greater land security, less land litigations, and on the long-term economic development of the nation. Land titling and registration aids in securing property rights and could offer public benefits like a device for better planning and also serves as an essential basis for the development of an efficient land market. Land titling could also provide to all land holders, an assured private land security, investment, collateral, potentially higher incomes and land values. More so, land titling also provides a fundamental base for creating a well-organized land market where land transactions are carried out to derive the optimum value of use. However if not properly implemented, land titling can worsen economic inequality, environmental stress and political instability. In conclusion, the results emphasize the need for innovative and effective land reforms that would improve our land administration systems so as to realize the benefits identified. Also, given the importance of land investment, it is therefore important to evaluate what the governments can do in terms of implementing effective policies.

5.3 Implications

In most developing countries, the introduction of land titling is considered a means to reduce land disputes among indigenous owners of the land. In order to resolve disputes arising from land ownership issues in Ghana, the government established certain institutions like the lands commission in charge of keeping records of land owners to avoid to misunderstandings. Land reforms are undoubtedly crucial steps in securing investments, sanitizing and providing some assurance for ownership in the land sector of the Ghanaian economy. These processes if further
improved could go a long way to spur more physical infrastructure development from within
the country and attract more foreign direct investment from prospective foreign investors.

The LAP, one of such land reforms was planned and implemented to stimulate economic
development, reduce poverty and promote social stability by improving security of land tenure,
simplifying the process for accessing land and making it fair, transparent and efficient,
developing the land market and fostering prudent land management. However, extant literature
suggests that, despite of the many plausible benefits that several policies have been put in place
in most developing countries, particularly, Ghana, but seem to be less effective in its
implementation and execution. In view of this, the policies concerning land titling and
registrations that specifically deal with land rights such as land reforms, resettlement and state
leasehold should be diligently reviewed with respect to their regulations, guidelines, training,
and procedure. Aside the state agencies adopting equity as a societal objective, the policy and
programme development processes should also involve the civil society in its decision making
exercising.

Free market forces for land distribution and use are part of a decisive role that form part of the
modern land policies (Boras Jr. et al., 2007). Swerdberg (2006) suggested, interest is key to
understanding society and it is driven by a specific interest and this began by the interrelation
of like-minded people who are carefully planning to maximize utility and actualize their
shallow-minded goals. To know how the LAP is being used to further their interests, it must
be deconstructed to find out the real social force behind it. There are a set of rules given by the
LAP that depicts choices therefore creating speculation and consistency of results (March and
Olsen, 1989), thus drawing attention of the elite. To effectively address Ghana’s land
administration problems, it is believed that institutional reforms are most applicable way to go.
(Aryeetey et al., 2007).
Formal claim to land has been found to be an assured way to reduce poverty. This stems from the thought that, poor and marginalized in third world countries often have access to vast portion of lands but are unable to secure valid titles to such lands, thus denying themselves of the economic benefits associated with the use of such lands. (Museumbe, 2007).

Effectively revolutionizing land administration is believed to have a positive impact on the society and will cause resourceful and equitable distribution and use of land. Enforcing the right land policies clearly plays a pertinent role in eliminating all forms of uncertainties pertaining to owning lands. In view of this, the laid down rules must therefore be followed by the land users accordingly in order to obtain legal rights to their lands.

In conclusion, aside developing land policies that integrate elements concerning the value of the land and its socio-economic impact to the people, there is the need for a clear institutional and legal framework. Effective and successful land reform programs have imperative implications for the economic prospects of the nations. It renders lands more valuable, improves land security, attracts investments, and often helps in the development of efficient land markets. Finally it’s a key tool for reducing poverty, improving lives of the indigenes and results in the economic development of the nation.
REFERENCES


APPENDIX A (QUESTIONNAIRE)

Introduction
My name is Elizabeth Owusua Sarpong, a Development Finance student from the University of Ghana Business School. I am conducting a research on the impact Land Administration Project has on Land Titling. To address the research objective and question of the study, I invite you to voluntarily help me fill out this questionnaire. The information you provide will be treated confidentially with due care.

Section A – Demography of Respondents. (Please tick only one in this section)

1. Gender

Female ☐ Male ☐

2. Age

18 – 30 ☐ 31 – 43 ☐ 44 - 54 ☐ 55 and above ☐

3. Educational Background

HND ☐ Bachelor’s Degree ☐ Postgraduate Degree ☐

4. Position Held in the Organization

Level One Staff ☐ Line Manager ☐ Senior Manager ☐

Section B – Implementation of the LAP

5. Do you have any knowledge on the LAP?

Yes ☐ No ☐

6. How does your Organization conduct its day to day business in your Departments?
7. How does your organization implement and enforce statutory land laws and policies. (LAP)

Autonomy ☐ Participation ☐ Stakeholder Involvement ☐ Other ………………… ☐

8. Does your department face any resistance from the Administrators of Stool Lands? (LAP)

Yes ☐ No ☐

9. If your answer is ‘YES’ for the question above, how are they resolved

Bargaining ☐ Cooperation ☐ Court Action ☐ Other ………………… ☐

Section C – Impact of the LAP on Land Titling

10. Do you agree with the statement “effective land administration was the bedrock and the anchor of any modernized economy”.

Yes ☐ No ☐

11. Kindly state the expected benefit you believe that could be derived from the effective utilization of the Land Administration Project?

Secured Property Rights ☐ Enhanced Documentation ☐ Reduced Land Conflicts ☐

Economic Development ☐ Other ………………… ☐

12. In your opinion, what are they key impediment to the successful implementation of the of the Land Administration Project?

Unreliable Land Records ☐ Manual Processes ☐ Multiple Land Allocation ☐

Bureaucracy ☐ Fraud ☐ Other ………………… ☐
Below are potential benefits related with the implementation of Land Administration Policy (LAP). From your experience, express your opinion on your level of agreement to the following.

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<tbody>
<tr>
<td>Strongly Disagree</td>
<td>Disagree</td>
<td>Neutral</td>
<td>Agree</td>
<td>Strongly Agree</td>
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13. Effective lands reforms render lands more valuable for economic benefits

14. Effective implementation of the LAP will lead to achieving greater security.

15. Secured land rights facilitate investment.

16. Effective implementation of the LAP facilitates the development of an efficient land market

17. Effective implementation of the LAP will lead to a reduction in Land Conflicts.

18. Effective implementation of the LAP will lead to Economic Development of the nation.

19. In your opinion, what measures can be taken ensure the effective implementation and success of the Land Administration Project?
20. Kindly state your observations on any other important issues which in your opinion, this questionnaire did not ask.

THANK YOU