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# Associated Challenges of Urban Land Acquisition and Development Procedures in Ghana: A Case Study of Kumasi

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ABSTRACT: Urban land acquisition and development in Ghana is a difficult process, involving the navigation of complex land tenure systems, dealing with inadequate documentation, high costs, and resolving disputes over land ownership. These challenges make the process extremely time-consuming. This study aims to analyse existing practices in urban land acquisition and development procedures, and establish the strengths and weaknesses of urban land acquisition in Kumasi. The essence is to improve urban land acquisition and development in Kumasi and the rest of the country. The study employed the use of semistructured interviews with experts on the subject matter who were purposively selected for primary data collection. The study also depended on scholarly articles, policy documents, and research papers for its secondary data. The findings indicate that some of the challenges in urban land acquisition and development included expensive procedures, improper record keeping, overlapping bureaucracies, unqualified or untrained middlemen, lack of transparency and accountability, and delays in permit approvals among others. It revealed some strengths, which included spelt-out procedures, the availability of governing laws for land acquisition and development, and established agencies for the management of land issues. It is recommended that strict enforcement of laws, proper record keeping, merger of some functions, provision of adequate resources for field officials, and an online tracking system should be in place

# 1.0 INTRODUCTION

The concept of land has been treated in diverse ways in response to the context, circumstance, and purpose of the analytical beholder. At the instance of development in a city, land refers to the specific area of the earth's surface with clearly delineated boundaries and owners (Qadeer, 2016). It is, however, finite and therefore restricted in supply (Qadeer, 2016). The total surface of the earth is estimated to be 510 million square kilometres. Of this, the oceans and other attendant bodies, cover as much as 71 percent amounting to 361 square kilometres. The rest, 149 million square (29 percent) is made up of the solid tangible surface (NettZero, 2023). Land is important and central to the sustenance of every aspect of humanity and as such constitutes the fundamental anchor to all the life support activities on planet Earth (Qadeer, 2016). It has the potential and capacity for alternative uses. The civilization of humanity has its origin in land use (World Bank, 2013). Whilst governments acquire land for the development of social, economic, and technical infrastructure, civic and cultural facilities, individuals, families, and firms do so for residential, commercial, industrial, and recreational functions (IFAD, 2008).

Access, acquisition, use and control of land have to do with the land tenure that pertains to the particular entity. Land tenure refers to the rules and regulations that define how access is granted to the right to use, control, and transfer land as well as attendant responsibilities and restraints (Agarwal et al., 1996) (IFAD, 2008). There are benefits to the acquisition and ownership of land. According to Ibbotson & Siegel (1984), investors are attracted to land because it is a stock of wealth since its value appreciates over time. It is immovable and cannot be easily destroyed. It offers income-earning opportunities through resale or lease.

In cities, the population concentration and the restricted supply of land bring about high demand and prices. The primary economic advantage of land is its scarcity (Amanor, 2010). In advanced economies, especially where the free market prevails, land acquisition is quite simple through commodification. It is traded in as good by adhering to transparent laid down guidelines. In the developing world, more so in the ex-colonial nations, the situation is complex, making land acquisition a daunting task (Gyamera et al., 2016). Land acquisition in Ghana is greatly contentious (Ofori, 2020) and has caused rivalry among many groups (Danso & Manu, 2013), even among chiefs, landowners, government and non-governmental organizations which has overloaded the courts with litigation



and invariably slowed down socio-economic development in Ghana (Mintah et al., 2021). The objectives of the study are (i) to analyze existing practices in urban land acquisition and development procedures, (ii) to establish strengths (opportunities) in urban land acquisition, and (iii) to establish weaknesses (constraints) in urban land acquisition.

#### 2.0 OVERVIEW OF LAND

#### 2.1 Overview of land acquisition

Human beings depend on land as a physical and natural resource. This is because it is an essential factor in the production of food, the support of plant and animal life and the provision of shelter to name a few (Ofori, 2020). Every part of our lives is supported by the land, which also serves as the basis of our society and economy and provides essential lifesupport systems. The value of land as a production element cannot be overstated. Everything we use ultimately comes from the land. Land is a commodity that is a major source of wealth and power, as well as an object of political action (Christophers & Christophers, 2023).

In Europe, only 4.4% of workers are employed in agriculture, and only a small percentage of individuals rely on access to land to support their livelihoods. Furthermore, it is claimed that the legal anomalies typical of the Global South do not occur there to the same extent because of an institutional structure that covers everything from land registries to dispute control procedures (Bunkus & Theesfeld, 2018). Is the word "land grabbing" in the context of wealthy nations misleading or are there some parallels given that there are so many different connotations? Land grabbing in Europe is presented as a fact in the research "Extent of Farmland Grabbing" and is quantified by "the extent of foreign ownership of land, the capturing of control over extended tracts of land, and by the irregularities that have accompanied various land transactions". The report contends that wider structural changes in the European Union (EU) agriculture must be taken into account when evaluating the effects of farmland grabbing (Matthews, 2021). In addition, Matthews (2021) concluded that European farmland grabbing would be less common than similar practices in Africa or Asia. Based on a number of sources, such as Land Matrix and anecdotal evidence, they present information about Romania, Bulgaria, Hungary, Poland,

Slovakia, the Czech Republic, Latvia, and Lithuania; all former members of the Soviet Union (Mukrimaa et al., 2016).

According to Chakravorty (2016), land acquisition, commonly referred to as eminent domain, is one of the most divisive issues in India. The phrase "biggest problem" has been used frequently by politicians and other decision-makers, which is telling that India suffers from a high level of inequality, corruption, poverty, and other issues. Whether or not it is India's biggest concern, it is undeniable that every segment of society is impacted, including farmers, industrialists, home buyers, slum dwellers, the left, the right, and all intermediate ideological or opportunistic political players (Singh, 2016). A national land acquisition law that had been in use for over a century (starting in 1894, during colonial India) was replaced by a new law in 2013, which the party that won the national election in 2014 almost immediately sought to replace - unsuccessfully, so far (Chakravorty, 2016). Chakravorty (2016) asserts that the issue is so contentious and important in terms of politics that it toppled at least one state government (in West Bengal) that had been in power for 34 years in a row.

In Latin American nations, the urban land market and land policies have not been able to: (i) facilitate the widespread access to land of the urban poor, who make up more than 50% of the total population in cities; and (ii) impede the escalation of urban structural issues, particularly urban sprawl, excessive centrality, and residential segregation (Sabatini & Jordán, 1986). As a result, it is now crucial to develop urban land policies that has more public involvement in the land market than is currently the case in the nations of the region. According to Sabatini & Jordán (1986), these regulations ought to be designed to provide land at affordable costs, especially for the most often needed uses, to ensure sensible land use in conformity with urban development plans, and to counteract the rampant speculation so common in Latin American cities.

The laws governing public land acquisition are quite important in this regard. There haven't been many notable instances of public land acquisition in Latin America. The strongest contributors to this are the existence of powerful vested interests in the real estate sector, increased social pressure to purchase land, inadequate administrative and planning skills of the government, political unpredictability, and ongoing public funding shortage (Gómez, 2014). There have been very few instances of public land acquisitions that are noteworthy due to their size, the creation of "land banks," and the employment of expropriation laws. These instances have only occurred in situations where the aforementioned challenges have been partially surmounted. These events were more rare during the previous 10 to 15 years as a result of liberalism's ascendancy and the resultant reduction of the State's function to a supporting one (Sabatini & Jordán, 1986).

#### 2.1.1 Land acquisition in Ghana

Land is governed by a combination of customs, market forces, and state regulations (Obeng-Odoom, 2014). In Ghana, there are four different types of land interests that exist according to section 19 of the Land Title Registration Law. There is no land without

indigenous community ownership, which is a key tenet of land ownership in Ghana (Larbi et al., 2004). The majority of land is owned by clans, families, and the traditional authority, that is, the stool or skin (King & Sumbo, 2015). About 78 percent of the lands are owned by these traditional authorities, 20 percent are owned by the government, and the remaining 2 percent is split between the government and the traditional leaders (Larbi, 2008).

One of the most contentious modern development challenges is land acquisition (Ofori, 2020). Due to a number of pressures, such as population growth, land is becoming increasingly scarce in many places (Toulmin et al., 2004), and these have caused more rivalry in land issues among many groups, including urban elites, foreign investors, and varied land users (Danso & Manu, 2013). Due to numerous transactions, various unofficial fees, needless bureaucracies, the use of incompetent middlemen, a lack of transparency, and other issues, purchasing land in Ghana is a difficult process (Ameyaw & de Vries, 2021).

Conflicts between chiefs, landowners, government organizations, private real estate developers, and multinational corporations stem from increased rivalry for land in African towns. In Ghana, there are numerous issues with land acquisition, particularly in urban and peri-urban areas. As of 2002, there were reportedly over 60,000 land cases pending in court (Mintah et al., 2021). As a result, the courts have had to devote more of their time to handling several disputes involving conflicting land claims (Obeng-Odoom, 2016). The Greater Accra Region alone is reported to have about 15,000 land cases pending before the courts, 9,214 land cases were pending in the High Court of Kumasi as of 2002, which is an increase of 18% from 1997 when land cases made up 46% of all cases (Crook, 2004). These instances clearly demonstrate how risky land acquisition is in Ghana. Land acquirers in Ghanaian urban centres face a significant risk of protracted litigation or financial loss since the sellers may be unable to transfer the necessary legal title to the buyers (Awaworyi Churchill, 2020). Due to the lack of security, there is an increasing number of land guards (such as ex-soldiers) who are hired on a private basis to guard or defend someone else's land from competing interests. It is difficult to determine the exact number of land guards employed, but it is generally accepted that the occupation is expanding and increasingly riskier (Bansah, 2019). The threat posed by the land guard "is beginning to eat deeply into the fundamental fabric of our society," according to the former minister in charge of interior or internal security (Obeng-Odoom, 2014).

#### 2.2 Overview of land development in Ghana

After the acquisition of land, one of the very key components in the development procedure is the approval of the planning scheme by the Town and Country Planning Department as well as the issuance of a building permit. The issuance of development permits by District, Municipal, and Metropolitan Authorities is a procedural step taken to ensure that community growth in a certain location or jurisdiction is managed and carried out according to plan (Botchway et al., 2014). By issuing building licenses, District, Municipal, and Metropolitan Authorities can ensure that the growth of communities within a given region or authority is controlled and carried out according to plan (Kasanga & Kotey, 2001). It is noteworthy that several infrastructure and developments in the district, municipal, and metropolitan communities proceed without authorization from the statutory agencies (Poku-Boansi et al., 2020). This has led to unplanned building structure placement, use of unapproved drawings, construction on waterways, etc. in the city and other urban areas across the nation (Obeng-Odoom, 2014). Communities have become very chaotic as a result of people's ignorance of these legislative laws and restrictions. Ignorance of these statutory rules and regulations has caused a lot of disorder in communities. According to

Botchway et al., (2014), Otumfuo Osei Tutu II, the Asantehene (traditional ruler of the Ashanti Kingdom), expressed concern at the rapid rate at which unauthorized and unplanned structures were sprouting up in some parts of the city during one of his periodic inspection of Kumasi Metropolis. This shows how the growth of certain communities is not in accordance with the desired city or town layout.

Other researchers have not tackled the theories and concepts of land acquisition. Research has been conducted on the challenges associated with land acquisition itself but only a few delved into the acquisition process. Against this background, this paper analyses the associated challenges of urban land acquisition and development procedures in Ghana with reference to Kumasi as well as the concepts and theories underlying land acquisition.

# 2.3 Concepts and theories of land tenure systems

The Food and Agricultural Organization (FAO), defined the land tenure system as a system that governs how access is provided to the use, control, and transfer of the land as well as its related obligations (Ndersen, 2005). Ghana has a synchronized operation of both the statutory and customary land tenure systems. Three different land tenure systems are recognized by the Republic of Ghana's Constitution from 1992. These include freehold private lands, public lands and customary lands. Nonetheless, section 2(1) of the (National Land Policy of Ghana, 1999) divides them into two broad categories: public or state lands and private lands. The traditional societies known as Tribes, Clans, or Families are the owners and managers of the customary lands. According to article 267 of Ghana's 1992 constitution, chiefs and family heads are the caretakers of such lands, and they have the power to enforce rights and obligations to the land that has been bestowed to them. This system can be used in rural, peri-urban and urban

areas. Apart from lands obtained through legal declaration, ordinances, statutory processes, or international treaties, the state generally does not possess any land (Kuntu-Mensah, 2006). Since the constitution does not limit the amount of land that may be bought, both Ghanaians and non-citizens of Ghana may purchase land in any quantity. No interest in or right over, any land in Ghana shall be created which vests in a person who is not a citizen of Ghana, a freehold interest in any land in Ghana. Non-citizens of Ghana are not entitled to freehold interest in any land in Ghana but a lease of not more than fifty (50) years is recommended. However, Ghanaians can acquire lands on freehold interest or leasehold basis not exceeding ninety-nine (99) years subject to renewal for a further term.

There are policies and theories underlying land acquisition. These policies and theories pertaining to land have an impact on the development of cadastral systems and how land is administered. The arguments for and against these hypotheses seem to fall into two categories (Table 1). The first is the replacement theory. The replacement theorists advocates replacing existing, uncodified traditional land rights with titles that may include communal freehold titles or records, individual freehold titles or records, or limited real rights titles or records, to maintain tenure stability (Peters, 2009). As a result, titling delineates the ownership of property between private parties and larger communities. Titling and registration are viewed by replacement theorists as the way of resolving Africa's issues with land management and administration. This is thought to encourage profitable land development, expand lending options, and advance the growth of real estate markets. Arko-adjei (2011) summarizes the logic behind the replacement theory as; (i) customary tenure structures prioritize group rights above individual rights, which make individual tenure uncertain, (ii) customary rights are unalienable and do not encourage investment, thus they inhibit progress and development (iii) common property in customary tenure is a relic of a former order that will probably fade away in the future.

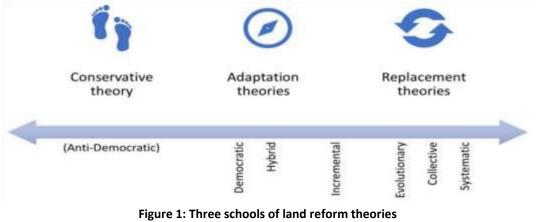
Theory	Possible Indicator
Conservative Democratic Adaptation	<ul> <li>Protection of customary tenure.</li> <li>Generally, African's view of land.</li> <li>Traditional authorities' importance in land management.</li> <li>Recognizing and defining legal, already existent land rights.</li> <li>Enhancing democracy, accountability, and gender balance.</li> </ul>
Hybrid Adaptation	<ul> <li>Building on current customary procedures.</li> <li>A hybrid of statute and common law rules.</li> <li>Communities select which rights are documented using a participatory approach.</li> </ul>
Incremental Adaptation	<ul> <li>Titles are a long-term goal.</li> <li>Off-register, extra-legal accepted as lawful.</li> <li>Arbitrary titling based on demand.</li> </ul>
Incremental Replacement	<ul> <li>The goal is to have titles.</li> <li>The tenure security offered by customary tenure is adequate.</li> <li>Legal acceptance of customary tenure and decision-making procedures.</li> </ul>
Evolutionary Replacement	<ul> <li>Land rights develop naturally in the direction of individualisation.</li> <li>Titles are very necessary for tenure security.</li> </ul>
Collective Replacement	<ul> <li>Nationalisation of all land and communal farming communities.</li> <li>Distribution of resources and services on equitable basis.</li> <li>Traditional leadership is becoming more democratic.</li> <li>Increased productivity and independence.</li> </ul>
Systematic Titling	<ul> <li>Titles are very necessary for tenure security.</li> <li>Titling promotes economic growth.</li> <li>It is necessary to replace customary tenure.</li> </ul>

The second is the Conservative theory. Living customary tenure, according to conservative ideology, offers enough tenure security because "land operates as a social, political, and economic relationship amongst related groups." This point of view derives from a generally

<sup>(</sup>Source: Hull et al, 2019)

African perspective of the multi-functional and multi-generational concept of land, which forms the basis of socio-economic, religious, and political systems. These customary tenure structures in Africa are founded on social legitimacy established through relatives and ethnicity (Lagopoulos, 2018). Land title undermines the social fabric of rural African communities, thus land titling efforts in these situations can be unsuccessful (Peters, 2009). Due to the significant influence of traditional authorities on land distribution and management, traditional authorities play a major role in conservative thought. However, there can be an abuse of authority or inefficiency as land managers and bring about tenure insecurity. There should be a refrain from romanticizing claims about customary tenure systems, according to (Ubink, 2008) as these "systems can encounter difficulties of gender discrimination, or abuses of power by chiefs, traditional councils, shack lords, and community leaders." Between the replacement and conservative extremes lies a third school of thought which is the Adaptation theory. The adaptation theorists favour gradual modifications to the land tenure system or the introduction of hybrid tenure systems to meet local and shifting demands. This strategy, which Bruce (2014) refers to as "renovating" customary tenure systems, recognize the value of existing customary tenure systems while arguing that rather than more radical reforms, its "defects" can be fixed with "a certain bit of creative tinkering and fine-tuning (Hull et al., 2019).

These three schools are depicted in Figure 1, along with any internal differences.



**(Source:** Hull et al, 2019)

According to Atilola (2013), systematic titling is a method of registering land where a defined area is gradually covered, resulting in the adjudication, survey, issuance of titles, and registration of all neighbouring parcels of land. This system is often started by the government or the relevant government body. Individual landowners have little or no control over the registration process. International development partners including the

World Bank, Food and Agriculture Organization of the UN (FAO), International Food Policy Research Institute (IFPRI), and Department for International Development, UK (DFID) typically support the originating nation or agency. Systematic land titling entails identifying all rights holders, legally recognizing all uses and rights, and providing choices for their delineation and documentation (Dwyer, 2015; UNCTAD et al., 2010). Through a single procedure of public education, title adjudication, surveying, or other means of identifying the parcels, creating unique parcel numbers, and issuing titles/certificates, Systematic Land Titling and Registration (SLTR) is a method of bringing all parcels of land in a defined area/jurisdiction into the formal system of land registration (Olutayo Oluwadare & Kufoniyi, 2019). With this method, all nearby landowners of such parcels of property are present as the boundaries of such parcels of land in a given region and the possessory rights of individuals, families, or corporate organizations are defined (Olutayo Oluwadare & Kufoniyi 2019). It seems the government of Ghana who owns 18 percent of the lands has not prioritised on systematic titling. This is, however, essential for politicosocio-economic development for which reason it is in power. This might be the main ingredient in resolving the numerous land cases in the courts in Ghana.

# 3.0 RESEARCH METHODS AND MATERIALS

This study is based on the associated challenges of urban land acquisition and the development procedures in Ghana, specifically Kumasi, as the study area. Ghana's total area is 238,539 km<sup>2</sup>. Ghana has a dual land-tenure system, which is run and administered in accordance with both statutory and customary laws. Traditional and customary rules and practices vary from one geographic location of Ghana to another. Separate regions of Ghana have different customary laws, which are recognized by the 1992 Constitution of Ghana under section 11.

This essay was written using data obtained from a range of sources. A review of pertinent and related literature on customary land ownership, management, and urban land use planning at the global and local levels served as the foundation for this study.

The international literature review focused on research studies and articles on theories, concepts, and land use planning by academics and global development organizations. At the local level, there was also a review of previous research on topics such as land use planning, compulsory acquisitions, and traditional land ownership in Kumasi and other metropolitan areas of Ghana. Sections of the National Building Regulations of 1996 and 2018, and the 1992 Constitution of Ghana which deals with land management and administration were also extensively studied.

The basis of this study is dependent on semi-structured interviews with experts on the subject matter, as well as on secondary data. Key informant interviews were conducted in English and Twi (local dialect in Kumasi). This gave the interviewees a comfortable environment without any communication restrictions for expressing themselves. Subjects for the interviews were purposively chosen based on their roles in land acquisition processes, familiarity with land tenure, and participation in Kumasi Metropolis dispute or settlement processes. The informants were engaged in discussions on the challenges associated with the land acquisition of both customary and public lands for a planning scheme. The major informants included a handpicked number of chiefs, officials of the Lands Commission, Town and Country Planning, landowners, and developers in Kumasi.

#### 4.0 RESULTS AND DISCUSSIONS.

#### 4.1 Land ownership and transfer in Kumasi.

Kumasi is Ashanti Region's political and administrative capital. The indigenous Asantes (Ashanti people) inhabit Kumasi and the entire Ashanti Region. Kumasi features a chieftaincy-based system of local government and land ownership. The Asantehene is the title that refers to the king of the Asantes. He is the occupant of the Golden Stool, a representation of absolute authority and the centre of Ashanti identity and values. The Asantehene is also the chief of the people of Kumasi (Kumasihene). He is Asante's foremost traditional, military and spiritual leader who wields power to oversee areas that belong to the Golden Stool.

#### 4.1.1 Acquisition of public lands.

Public lands are either state lands or vested lands. They are lands acquired by the state from customary landholders since the colonial era (Ansah, 2022). State lands can be acquired through gifts or donations from stools or skins or families, or through compulsory acquisition. Vested lands on the other hand are not acquired but are vested in the state. The state holds the legal title whereas the stool or family or skin holds the allodial title (Kasanga & Kotey, 2001). Article 257 (2) defines public lands to include: "Any land which immediately before the coming into force of the 1992 constitution, was vested in the government of Ghana on behalf of, and in trust for, the people for the public services of Ghana, and any other land acquired in the public interest, for the purposes of the

Government of Ghana before, on or after that date." Article 257 (1) of Ghana's constitution states that "All public lands in Ghana shall be vested in the President on behalf of and in trust for, the people of Ghana".

With public lands, the state has absolute control over them. These are lands that the government has acquired through the use of eminent domain to carry out its administrative and development tasks but which previously belonged to the traditional or customary authorities (Ameyaw & de Vries, 2021). This group accounts for 18% of the total 20% of all lands that are managed and controlled by the government. Vested lands comprise the remaining 2% of the total. Despite the variations between public lands and vested lands, there is not much difference in the transactions involving the two types of land.

The government's designated institution, the Lands Commission, is responsible for managing all of these lands on the government's behalf as per Article 258 (1a) of the (1992 constitution of Ghana). Their functions and membership have been spelt out to them. To be able to own such lands, prospective land buyers would need to fulfil a number of requirements. To avoid being entangled in a land dispute that might take years to be resolved, a verification that the search plan is indeed for the parcel of land in question can be done by engaging the services of a certified surveyor or a registered member of the Ghana Institution of Surveyors (Gavu & Sarfo-Kantanka, 2014). Nonetheless, there are different procedures in acquiring the different types of lands.

In all, there are four different divisions in the lands commission, that is, the Public and

Vested Land Management Division (PVLMD), the Land Registration Division (LTD), the Survey and Mapping Division (SMD) and the Land Valuation Division (LVD) that a prospective purchaser has to deal with (Appau, 2018).

Though there are clear procedures that one goes through to acquire public lands, there are some challenges that are associated with some of the stages of acquisition. The first key challenge with this process is the high cost associated with some of the stages. Due to multiple informal fees at various stages, the procedure has been criticized to be too expensive (Ameyaw & de Vries, 2021). Due to the largely manual nature of the process and the fact that interactions between clients and officials are rarely disclosed to other officials, some dishonest land officials abuse their positions to uphold the unethical practice of collecting unofficial funds from potential buyers before providing the required official services, even when clients have already paid all required fees (Ameyaw & Vries, 2020). This issue becomes most acute during the second phase of the purchase process, when customers

interact with representatives from the several Lands Commission sections. Most clients end up paying unapproved fees to urge officials to perform their required duties; such as to search and produce findings on time.

The second key challenge is the poor record keeping of documents at the commission. Although large volumes of documents are within the commission's jurisdiction, records are kept manually thus occupying a lot of space, there are very few of these records present in the electronic system, particularly in freshly developing areas where land use planning may not have yet been implemented. Excessive amount of time is wasted in sorting out the existing documents when searching for some information. It might be incredibly challenging to manually search through thousands of other files in search of a certain paper file. Finding such data could be a difficult undertaking for officials and can take days to weeks. As said by one of the officials; "We can sometimes spend like days looking for a particular file. The documents are so many". In many instances, this tiresome task is a demotivation for officials to initiate any search process. It is the view of this paper that the improper filing of documents is the second key challenge to the search process, and therefore the acquisition process. The third key challenge is that unnecessary bureaucracy are caused by institutional arrangements that are fragmented, coupled with the overlapping of functions. As a result of insufficient discussions and real-time coordination of actions among land institutional divisions, chaos is created within the institution that oversees the land administration. After a site plan is prepared by a qualified surveyor and approved by the director of surveys or the Regional Surveyor, an official search is conducted by the Lands Commission to know the status of the land whether it has been allocated or it is encumbered. After the official search by the Lands Commission (LC), another search is conducted by the Town and Country Planning Division. This is an overlap of function. It would have been reasonable to anticipate that a single search at the LC could be done, and that the results would also contain information from the Town and Country Planning Division. This is however not the case, clients have to interact with these institutions separately during the search which is a waste of time and money. There is also an inspection conducted by the PVLMD and the LVD. These functions may have been integrated to simplify the procedure but that is not the case. Other less evident operations, notably office administrative tasks, among the many divisions end up duplicating one other, which makes the acquisition process more difficult and time-consuming by adding needless bureaucracy and numerous unofficial costs.

Another challenge, the fourth, noted with the procedure that one has to go through in the acquisition of a public land is how much disorganized the process is. An instance is where a prospective purchaser would have to employ the services of a qualified surveyor to draw the site and cadastral plan for him or her before the official search is conducted. This process is attacked on the grounds that if the search outcome is unfavourable due to encumbrances on the land, the prospective investor incurs a loss. The fundamental reason this order is in place, though, is that the Lands Commission would find it very challenging, without such a strategy, to collect the documents on the specific parcel of property for the potential buyer. Since these lands are already managed by the commission and are required to have adequate records of lands within their jurisdiction, it is normally believed that this should not be the case.

The fifth and final challenge identified is the interference by unqualified or untrained middlemen parading as workers of the LC. These middlemen complicate the acquisition process. The researchers have noted that there are two categories of middlemen. The first group has an informal working relationship with the officials and charges exorbitant and illegal fees for the nefarious actions they engage in, under the pretext of speeding up the land acquisition process. This they do, in order to have enough money for both themselves and the officials who assist them in carrying out such deals. The second group consists of those who do not have any working relations with officials but have studied the working procedures and have taken advantage of the disorganised system to defraud prospective buyers.

The steps used to purchase public lands are depicted in Figure 2.

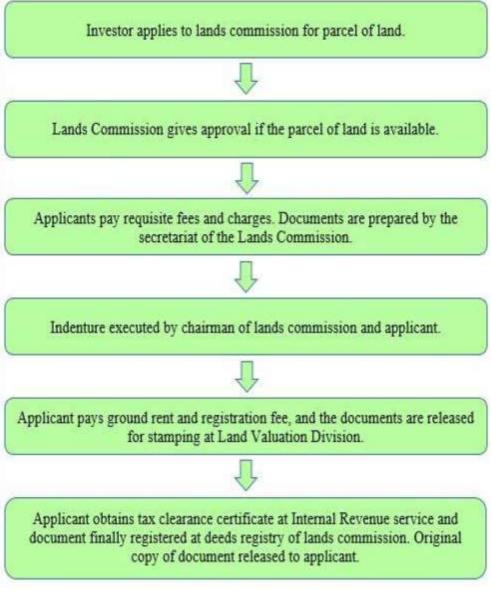


Figure 2: Procedures in the purchase of Public Lands

(Researchers' construct)

# 4.1.2 Acquisition of Customary Lands.

Customary lands are those that are held and administered by families, clans, or other social groups, and whose tenure and management are governed by long-standing customs and traditions (Fiadzigbey, 2006). In Ghana, the customary land sector is in charge of 80% of the country's landholdings. According to customary law, the chief is in charge of, after consulting his elders, legally alienating the customary lands under his control. Under customary law, the paramountcy, which holds the allodial title, is the first to possess ownership or control of the property. This is followed by divisional and sub chiefs, who are chosen by the paramount and hold "customary freehold," while the natives have a usufruct interest in the land (Yiri li, 2006). The hierarchy of customary land holdings is as follows: (i) the Paramount Chief - Allodial Owner, (ii) the Divisional Chief - Customary Freehold, (iii) the Sub-Chief - Customary Freehold, (iv) the Indigenes (Subjects) - Usufruct Interest

There have been numerous laws regarding the administration of stool land since independence. Some of which are; Lands Act, 1962 (Act 123), Article 164 (2) of the 1969 Constitution, Article 190 (2) of the 1979 constitution, etc (Kasanga, 2001). The 1992 Constitution reaffirmed the creation of the position of Administrator of Stool lands. The office of the Administrator of Stool Lands to be responsible for (i) the establishment of a stool land account for each stool into which shall be paid all rents, dues, royalties, revenues or other payments whether in the nature of income or capital from stool lands; (ii) the collection of all such rents, dues, royalties, royalties, revenues or other payments whether in the nature of income or capital and to account for them to the beneficiaries specified in clause (6) of this article, and (iii) the disbursement of such revenues as may be determined in accordance with clause (6) of this article.

Some intrinsic activities (customary practices) in the previously outlined procedures need to be highlighted. At the initial phase of identifying the land, a prospective buyer visits a sub-chief's palace. The potential buyer must first offer "kola" to the palace elders in order to be welcomed and given permission to reveal his or her objective. The modern equivalent of this tradition is an undisclosed sum of money (Mintah et al., 2020). If there is any vacant land, a visit (in the company of certain elders from the palace) is conducted to the location after the payment and mission disclosure have been made. The potential buyer gives the elders some money once more for this visit (Quaye, 2014). It is important to note that these funds are not included in the actual land valuation. The purchaser would still have to pay for land valuation, making the customary land acquisition process expensive. The 'kola money' must be paid before one can reveal their mission; as a result, if land is unavailable once the mission has been revealed, the buyer forfeits the 'kola money'. This problem gives grounds for criticism.

The second which is record keeping is poor (Gavu & Sarfo-Kantanka, 2014). A number of traditional land authorities have suffered from poor record keeping, which has resulted in a particular parcel of land being sold to two or more investors. The Lands Commission has not properly documented and validated land transactions, especially deeds of leased lands in Kumasi, as required by law. Kumasi, in Ghana's Ashanti Region, serves as a case study. Stool lands in Kumasi have not been poorly managed. The chiefs who administer lands and hold the power to distribute and lease lands do not have maps as proof of lands distributed. They hardly ever collaborate on any land deal with other bodies that control land, like Town and Country Planning, the District Assembly, or the Lands Commission. Prospective purchasers can be given land anywhere that is available and free of encumbrances.

Another issue was lack of accountability and transparency (Abdulai & Ndekugri, 2007). By law, the Office of the Administrator of Stool Lands is responsible for collecting and disbursing revenues from the usage of customary land. However, for every piece of land leased, the chiefs receive enormous quantities of money that they refer to as "drink" (premium) money. Additionally, a lot of stools could not keep accurate records, if they do, they are not transparent enough of the amounts of rent and royalty payments. Community members who may need proof of specific or general transactions carried out by traditional authorities may not have access to any records that may exist. Informing their communities about the receipt and distribution of stool land profits is not something they deem appropriate.

Similar to public lands, a potential buyer would need to meet certain criteria in order to acquire ownership of customary lands. Many areas in Kumasi are affected by youth agitation caused by the lack of accountability and transparency. In many instances, when no formal sector organizations are consulted, the information obtained at the chief's palace frequently ends up being the sole reliable information needed to complete the acquisition. This condition is used by some dishonest chiefs to continue selling the same plot of property twice to different buyers, which frequently results in land disputes and strife. Repetition of functions which results in the prolongation of the procedure of acquiring land is the final challenge to be discussed (Appau, 2018). For instance, as mentioned in the first challenge, the elders from the palace visit the location. Some officials from the Lands Commission also visit the location. To prevent the process from being prolonged, the visitation could have been done by combining the two parties in one operation. The above-mentioned challenges make it difficult and in some cases, risky to purchase customary lands.

The procedures one would have to follow to acquire customary lands in Ghana are depicted in Figure 3.

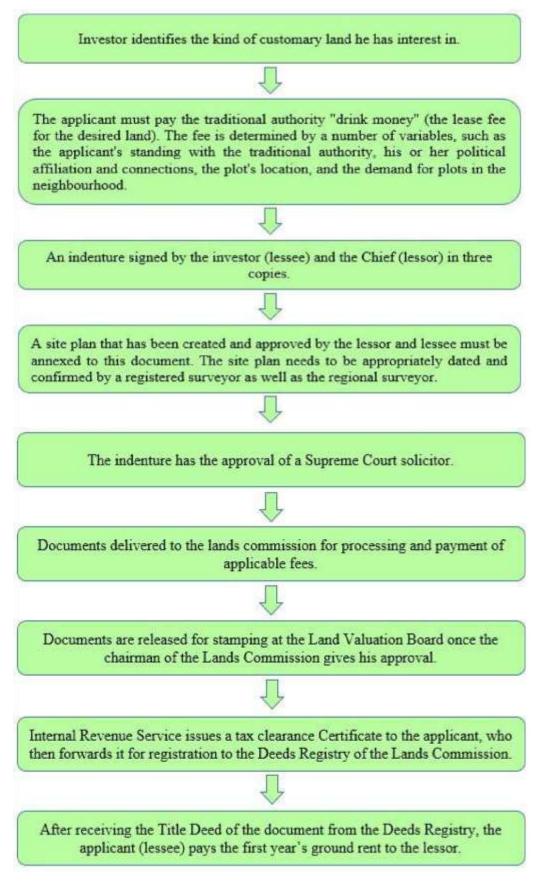


Figure 3: Procedures to Acquire Customary Lands in Ghana (Researchers' construct)

# 4.2 Land use development procedures in Kumasi

Land use planning is typically described as an interdisciplinary activity that involves planning on land usage; deciding how and where to develop activities, identifying ways to improve the physical structures that are already there, and deciding how and

where to build new physical structures (UNECE, 1996). As a spatial activity, land use planning is governed by tenancy laws and agreements that govern access to land, security of tenure, and how to dispose of land (UN Habitat, 2009). Land use planning is crucial in this regard because it helps identify desirable land uses that support regional development objectives by taking into account the physical and geographical characteristics of the land as well as the trends in socioeconomic activity. It is reasonable to contend that safety, beauty, harmony, convenience, and economics serve as the guiding principles of land use planning in this situation in order to promote inclusivity, pro-poor growth, and sustainability (Metternicht, 2017).

In Ghanaian towns, including Kumasi, land use planning is primarily a state-led activity. It aims to harmonize competing land uses in order to create sustainable and orderly human settlement growth. These are accomplished via a variety of mechanisms, including occupancy regulations, zoning laws, and requirements for density. In essence, controlling how land is used is the main goal of land ownership and management as well as land use planning. In order to direct the growth of human settlements, appropriate statutory agencies are required to develop, execute, and enforce land use plans. Officially, the TCPD is responsible for creating planning schemes based on planning standards and regulations (Regulations & Plans, 1996). Plans become enforceable legal documents when they are adopted and approved for use in managing land. Despite the fact that traditional authorities continue to be the customary owners, these rights are afterward provided to potential developers through the issuing of planning and development permits by the designated planning authority. The government land management bodies therefore, create land use planning strategies with the goal of putting them into practice on a major portion of customary lands.

The proposals were previously sent to Accra for ministerial clearance after an evaluation at the district level. The Local Government Act 462 (1993), however, has given MMDAs the confidence to forgo the final step of the procedure. One tool used by Metropolitan, Municipal and District Assemblies (MMDAs) to regulate physical development within their separate jurisdictions is the issuance of building permits. The Local Government Act of 1993, Act 462, requires MMDAs to grant prospective developers building permits, a legal document that allows them to erect buildings in compliance with the specifications in their plans and the development code and rules established by the assembly. The actions of these developers are also governed by the National Building Regulations and the Bylaws of the Assemblies. According to Boamah et al. (2012), about 80 per cent of all urban growth in Ghana takes place outside of formal planning procedures and is typically governed by traditional authority, land use planning has generally failed to have a substantial impact on sustainable urban development.

Building construction activities without the required authorization and without a building permit are to blame for the undesirable development the country is currently going through (Botchway et al., 2014). The second-largest city in Ghana, Kumasi, has experienced significant growth over the past 20 years. As a result, residential construction has spread into nearby rural villages, generally without prior coordination or planning (Owusu-Ansah & Braimah, 2013). There are challenges associated with the above procedure. The first challenge that was identified is the delay in the approval process. This is the commonest of the challenges that were identified which is really disturbing according to the developers who were interviewed.

Potential developers must follow certain procedures after acquiring either public or customary land in order to receive approval or a permit for whatever use they wish to put the land to. These procedures are shown in figure 4.

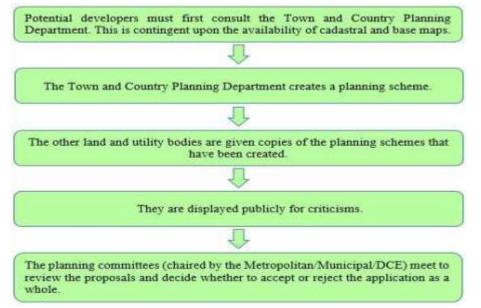


Figure 4: Approved Procedures after acquiring Public or Customary Land (Researchers' construct)

According to Eyiah (2004), in order to secure building permits, developers must interact with national, regional, and district bureaucracies at all stages of a project. Individuals and corporate developers alike have stories to tell about the level of expense and aggravation incurred as a result of the numerous follow-ups and related delays encountered while patiently waiting for plans and drawings to be approved. This and other factors cause a delay in this procedure. As one of them said; *"This process is what slows everything down. I sometimes feel like giving up because of the extreme slowness of the process is."* The lack of suitable logistics, qualified specialists from the assembly, insufficient and incorrect land documents, and poor designs, form the basis for the delay in the approval of the building permit. As said by one of the officials; *"Madam, we are willing to work, but we don't have the needed logistics to make this process easy."* 

This suggests that the few competent and experienced staff need to put in greater effort in order to evaluate proposals within the usual allotted period. The inspectors' top priority is logistics, such as transportation. As a result of this delay, some developers begin to develop their properties without approval from the Town and Country Planning Department. According to the officials who were interviewed, the biggest issue that leads to planning schemes being either delayed or totally denied is non-conforming working plans or drawings. With this, planning schemes can be denied even if the projects have taken off.

The officials of the TCPD and Planning Committees could influence certain aspects of the planning scheme under pressure from chiefs and homebuilders which is also a big challenge. *"There is so much pressure from especially the chiefs that we end up approving plans which are not supposed to be approved"* This shows how some chiefs and people

obstruct the work of these officials. In this approach, a lot of land is set aside for residential construction even in permitted subdivisions, at the expense of public amenities like parks, playgrounds, and open spaces.

The next challenge worth mentioning is the high cost of the procedure. The expensive process discourages developers from requesting permits. Some developers are much aware of the processes they have to go through to gain approval to start their development, but will not venture getting the approval because of the expensive nature of the process. Some other developers do not even know that there is a process like this to satisfy. They develop straight away after acquiring the land from owners. Even the regulations governing development are sometimes unknown to developers. In Kumasi, many new and established neighbourhoods lack a planning permit. This has led to haphazard growth of developments in many of such communities in Kumasi. In 2009, 80% of buildings in the Metropolis lacked building permits, according to the Kumasi Township Building Development Office. Only 7.2% of structures in the Metropolis got permits between 1990 and 2000 (Agyeman et al., 2016).

# 5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

The primary objective of this article was to analyse existing practices in urban land acquisition and development procedures. It was necessary to understand the various processes one goes through in order to acquire either a public or customary land. The processes to be satisfied in order to obtain a building permit was also looked at by interviewing regulators and developers. The findings from the study are that (i) there are well spelt out procedures that one would have to go through to acquire and develop lands; (ii) there are also laws, governing the acquisition and development of both the public and customary lands, and (iii) agencies have been established to administer or manage issues of lands alongside that of the traditional authorities. These have constitutional backing.

It has been established that, there are a number of weaknesses affecting the strength of the various procedures. The key obstacles that were mentioned by both the officials and developers with the acquisition of public lands includes; (i) the expensive nature of the procedure, (ii) improper record keeping, (iii) overlap of bureaucracy, (iv) disorganization of the procedure, and (v) the presence of unqualified or untrained middlemen. The weaknesses that were also mentioned with the acquisition of customary lands comprised; (i) the expensive nature of the procedure, (ii) poor record keeping, (iii) lack of accountability and transparency on the part of the traditional authorities, and (iv) the prolonged nature of the procedure. In terms of the acquisition of permit and approval of planning schemes the constraints had to do with delay in approval and pressure from chiefs and homeowners which interferes with the work of the bodies in charge of the approval of permit, and the high cost of the procedure.

#### 5.1 CONCLUSION

The associated bottlenecks in urban land acquisition and development procedures in Ghana has become an issue of much concern. This issue which is unavoidable but rather controllable is as a result of the high demand for lands by developers for residential accommodation and business. The situation poses a lot of challenges to developers due to the above weaknesses make the acquisition of land risky. This problem needs special attention by all standards from all stakeholders. Though some necessary recommendations have been provided in the study to curb the problem at stake that alone cannot solve all the problems

associated with the situation at hand. Those recommendations, on the other hand, can go a long way toward mitigating some of the issues if they are embraced and evaluated.

## 5.2 RECOMMENDATIONS

The following are recommendations made per the findings:

- There should be strict enforcement of laws set to help with the management and administration of lands. The rules and
  regulations set out in the 1992 constitution of Ghana, and the National Building Regulations of 1996, and the National Building
  Code 2018 should be complied with to implement the spirit and word of it. This would ensure the successful administration
  and management of lands.
- Land is the essence of our survival and the prospects to humans are enormous. The costs associated to it are high. The researchers' opinion is that the government should prioritise on systematic titling to promote development in a more conducive environment.
- There should be proper record keeping by the various bodies. This will help curb the issue of multiple sales of land which is caused mainly by the improper records keeping.
- Some departments or functions can be merged to shorten the time involved in the processes, and reduce the amount of money and time the developer spends in acquiring and processing of permit.
- Field officials should be provided with enough resources which will make their work more efficient.
- An online monitoring and tracking system is recommended to facilitate efficiency, reduce periodic visits to land governance
  office, establish transparency and accountability. This would log all processes revealing the times of entries and exits of all
  documents to various offices. It would record payments and the times they were made. The establishment of this procedure
  should eliminate the unqualified and untrained middlemen parading the corridors of land governance offices who frustrate
  and defraud potential land owners.

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