

Navigating Land Acquisition Hurdles in Ghana's Real Estate Development

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ABSTRACT

Purpose – This study focuses on investigating the challenges associated with land acquisition for real estate development in the Ashanti Region of Ghana. The aim is to identify these challenges and propose ways to mitigate them, thereby facilitating the growth of the nation's real estate market.

Design/Method/Approach – The study employed the use of structured questionnaire to gather data from caretaker chiefs, land officers, and real estate developers in the Ashanti Region of Ghana. Secondary data were also gathered from various literary sources. Data analysis was conducted using the Relative Importance Index (RII), with Microsoft Excel serving as the primary analytical tool.

Findings – The study unveiled several difficulties in land acquisition, salient among which include boundary conflicts, delays in title registration, high registration costs, issues with multiple transactions, and fragmented title registration processes.

Research Limitations/Implications – This study is confined to the Ashanti Region of Ghana, and therefore may not fully represent the challenges encountered in other regions. To better understand regional disparities, the research accentuates the necessity for additional comparative investigations across different regions. The proposed solutions may need adjustments to accommodate specific regional circumstances.

Originality – The study provides recommendations for alleviating the obstacles related to land acquisition in Ghana's real estate sector and offers insights into these challenges. The suggested remedies include the introduction of technology, the establishment of a one-stop shop for land services, expedited land acquisition and payment system, the selection of trustworthy chiefs, and educational initiatives. Implementing these recommendations could enhance secure land rights, stimulate economic growth, and simplify the land acquisition process in Ghana's real estate development industry. Further research in this field is encouraged to develop tailored solutions for different regions of the nation.

Keywords – Land Acquisition, Real Estate, Development, Challenges, Solutions, Ghana.

Paper Type – Research Paper

INTRODUCTION

Land has over the years been defined by many scholars in diverse ways, however, the consistent factor across these definitions is that land refers to the earth on which we live (Ollennu, 1962). In developing countries like Ghana, land is considered an indispensable asset for development in all aspect of human life (Attakora-Amaniampong, 2006). The root of human activity and advancement has always been the land, which is essential to production and shapes a variety of social, cultural, economic, political, and technological ties (Adetokunboet *al.*, 2017). This assertion justifies the relevance of land acquisition in aiding diverse forms of development. Emphasizing on real estate development, development decisions are

often examined using the real options framework in order to optimize the use and value of the land (Wang *et al.*, 2015). To achieve this, effortless land acquisition process serves as a vital first step for real estate investors to achieve optimum returns on their investment in land.

While land acquisition through commodification is relatively easy in sophisticated economies with free market rules, it becomes more complicated in the developing world, especially former colonial countries including Ghana (Gyamera *et al.*, 2016). Land acquisition in Ghana is highly contentious and has resulted in conflicts between various groups, including chiefs, landowners, the government, and non-governmental organizations (Abusah, 2004). Consequently, the courts have become overwhelmed with legal cases relating to land acquisition, thereby hindering socioeconomic development (Danso and Manu, 2013). Previous studies on land acquisition and real estate development mostly focused on the timeframe of land development in China (Yang and Wu, 2019); burgeoning real estate sector in Ghana (Gillespie, 2020); urban land acquisition and development procedures (Boafo *et al.*, 2023); impacts of judicial verdicts on land acquisition practices in Pakistan (Ahmed *et al.*, 2021); and perceptions of land acquisition in Accra (Kusi *et al.*, 2022). The focus of these studies does not emphasize on the land acquisition challenges faced by real estate investors in their quest of undertaking real estate development as an investment. It is against this backdrop that this study seeks to navigate the land acquisition hurdles experienced in real estate development in Ghana with a focus on the Ashanti Region. This study introduces the dimension of real estate development in the existing literature on land acquisition.

LITERATURE REVIEW

Land Tenure and Land Acquisition in Ghana

The statutory and customary systems of land tenure coexist in Ghana. Government acquisition and individual or private acquisition are the two main strategies for acquiring land (Kusi *et al.*, 2022). According to Kusi, *et al.* (2022), government acquisition refers to the state's capacity to purchase private properties for activities like industrialization, infrastructure development, or urbanization, all in the benefit of the country or its inhabitants. Usually, affected landowners receive financial support for their rehabilitation and relocation. The second popular strategy is individual or private land acquisition, in which people or organizations lawfully acquire land for residential, commercial, or agricultural purposes (Baum and Devaney, 2021). The primary applicable laws governing land acquisition in Ghana is the Act 1036. Accordingly, a citizen may lease land for a period of up to 99 years, while a non-citizen may do so for a period of up to 50 years. Land ownership in Ghana is categorized into three types: state lands, customary lands, and private lands. Anyone interested in purchasing land from one of these categories must complete a series of formalities. The procedures that are followed when purchasing land from a private party is the same as when acquiring it from the state, a stool, or a family member. However, it is essential to confirm that the land is unoccupied, free from all forms of litigation and carefully review the owner's title in the case of private land acquisition. The director of surveys, a designated surveyor, a licensed surveyor, or any other qualified surveyor is required to vouch for the veracity of the site plan (Gyamera *et al.*, 2018).

Overview of Land Acquisition for Real Estate Development Purpose

Land is a distinct portion of the earth's surface with well-defined boundaries and owners while a city is being developed. But its supply is constrained due to its finite nature, hence depending on the location the demand for land for diverse purposes may exceed the supply leading to commodification of land (Qadeer, 2016). In most African countries the commodification of land for real estate development is escalating at the national level, making the construction industry to become more significant (Pitcher, 2017). As purported by various scholars (Watson, 2014; Good fellow, 2017; Pitcher, 2017; Van Noorloos, and Kloosterboer, 2018; Côté-Roy and Moser, 2019), several new real estate development projects are being built in many of Africa's major cities,

ranging from upscale apartment buildings to brand-new satellite cities. This postulation from literature justifies the rise in the demand to acquire lands considered to be ripe for development. According to Babade (2003), a land is considered to be ripe for development if it meets certain criteria, such as being suitable for the intended investment (as determined by location, size, terrain, and topography), being acceptable (as determined by planning status and market prospects), and not having any known significant disputes. He went on to describe access to land as having the ability to acquire and own any developable plot, which is the level at which, *ceteris paribus*, the right to land is secured and uncontested. Such land must be accessible and affordable, with a secure tenure that is also simple to transfer.

While governments acquire land for the construction of civic, cultural, and economic infrastructure, individuals, families, and businesses acquire it for residential, commercial, industrial, and recreational uses (IFAD, 2008). Issues relating to land acquisition, is one of the most divisive issues in most developing countries. In India for instance, land acquisition issues are often referred to as "biggest problem" by politicians and other decision-makers inferring that India suffers from a high level of inequality, corruption, poverty, and other issues (Henry *et al.*, 2023). It is often argued that each land is distinct and has its own unique features, yet the process of acquiring land regardless of its features can be frustrating and unreliable. According to Ahmed *et al.* (2021) there are a number of anomalies in land acquisition, expropriation, disposal, and agency to individual interactions that necessitate government intervention. They argue that agencies and public sector departments favor powerful commercial companies more than individuals. Government officials frequently stray from the law to aid private businesses in executing their real estate operations (Ahmed *et al.*, 2021).

Land Acquisition for Real Estate Investment

There are numerous ways to define real estate. Hasan *et al.* (2015) defines real estate as an organization that engages in the production, management, and transactions of real estate. Real estate includes land and any improvements on it that are immobile and cannot be moved (Oyedele, 2018). It is a legal word that includes more than simply residential buildings and includes all forms of development carried out on land. Real estate prospers and rises in value when correctly planned for and granted permission for diverse applications (Bony and Rahman, 2014). Investments in real estate are typically made in areas that offer high rates of return on investment (ROI). A crucial factor that affects investment return rates is the concept of yield, which is an important metric for estimating future returns (Okoro, 2021). Property yield plays a significant role in real estate investing since different types of land within the same market may have varying capital growth rates (Okoro, 2021). Therefore, when considering whether or not to invest in a particular form of real estate, it is essential to carefully evaluate both current and future returns. Real estate investment has a number of benefits, including steady income, long-term financial security, tax advantages, mortgage payment coverage, property value appreciation over time, protection against inflation, and independent decision-making (Oyedele, 2018). The main cities in Africa are changing as a result of the increase in real estate investment. Following the global financial crisis of 2008, investor interest in Africa has surged as a result of resource-driven economic growth, rising urbanization, and the emergence of a middle class (Watson, 2014). Due to this, marketing of Africa as a new "frontier" for international real estate investments has been placed along with an upbeat "Africa rising" narrative (JLL, 2013; JLL, 2015; Watson, 2014; Côté-Roy and Moser, 2019). Apartments, condominiums, villas, commercial spaces, short-term rentals, warehouses, mansions, retail outlets, and evolving spatial typologies are only a few examples of different real estate ventures (Ahmed *et al.*, 2021). Developers, investors, agents, purchasers, sellers, service providers, banks and other financial institutions, regulators, and investors are some of the real estate industry's stakeholders (Ahmed *et al.*, 2021). According to Adetokunboh *et al.*, (2017), particular steps should be done to acquire acceptable developable sites for real estate development, such as initiating the process, surveying the area, identifying potential sites, investigating them, negotiating, and buying the land entirely.

Land Market and Land Acquisition in Ghana

Land markets are generally counted as part of the least efficient markets in the global economy (Balchin *et al.*, 1988). Land markets are considered inefficient if it is characterized by incomplete information about buyers and sellers, reluctance of some landowners to sell despite the potential financial gain and the expensive nature of land transactions. The obstacles and limitations in the land market are as a result of a number of factors, including environmental and conservationist concerns, the monopoly power of planning agencies and land-related professions, and general indiscipline (Oduro-Kwarteng, 2007). Agbola and Olatubara (2003) highlight that real estate markets in developing countries often suffer from disorganization, underfunding, and lack of professionalism. This lack of regulation and oversight allows anyone to enter the market, leading to numerous failed ventures, legal disputes, and building collapses. The housing deficits in developing countries like Nigeria and Ghana further exacerbate the challenges within the land market. There are considerable performance gaps in the real estate market due to the approximately 17 million housing deficits in Nigeria (Akpan, 2018) and the 1.7 million deficits in Ghana (Centre for Affordable Housing Finance in Africa, 2017). Ghana has been rated as one of Africa's fastest growing and most lucrative real estate investment markets (Destination Ghana, 2008). Accra, Kumasi, Takoradi, and Tamale have been singled out as places that provide buyers and investors with economical housing and fair costs. Land acquisition issues, however, continues to be a significant obstacle for real estate investors. The government has put into place a mandatory Land Title Registration Scheme to solve this problem, beginning with a trial operation in Accra and a few other areas. By guaranteeing that all land parcels are registered, creating a centralized registry of land ownership, and providing clarity to property buyers on the true owners of the land, this program seeks to facilitate and regulate the land market. The growth of the global real estate markets has also been facilitated by financialization processes (Rolnik, 2019). According to Tipple and Korboe (1998), Ghana adopted a market-driven model for housing delivery after adopting structural adjustment measures. In addition to providing commercial developers with incentives, including a five-year tax exemption, the government limited its direct engagement in the housing building process (Arku, 2009).

Furthermore, the Ghana Real Estate Developers Association (GREDA) founded with the goal of fostering the development of a recognized private real estate sector, has promoted Foreign Direct Investment (FDI) in the housing sector as well as increased the number of authorized commercial real estate developers building new residences (Arku, 2009; Grant, 2009). While waiting for a complete land registration system to be fully implemented, GREDA offers advice on the procedure for purchasing real estate in Ghana. Under the acronym "SAFE," they highlight the four crucial steps of "Search, Advice, Follow-up, and Elicit." To ensure a legally solid acquisition, a buyer should retain the services of a reliable real estate agent and a real estate attorney. The search for the property includes confirming the vendor's rightful ownership as well as conducting technical, social, and checks for any proposals or geological factors pertaining to the site. Prior to making a choice, it is essential to undertake due diligence, consult with specialists, and obtain as much data as you can on the vendor and the property. The buyer's attorney drafts the required instrument of transfer after the discussions are concluded, which is subsequently registered with the Land Commission Secretariat. The title is registered in the buyer's name after the transfer and payment are complete, and all relevant fees are completed (Destination Ghana, 2008).

Land Acquisition Problems and Challenges encountered by Real Estate Developers

Land acquisition is a contentious issue in contemporary development (Ofori, 2020). In Ghana, land acquisition poses challenges due to multiple transactions, unofficial fees, bureaucratic processes, inefficient middlemen, lack of transparency among others (Ameyaw and de Vries, 2021). Despite the Land Use Act's enactment in 1978, it has become more and more difficult for businesses and individuals to access land for real estate development, while purchasing public land has gotten challenging and less expensive. For many real estate development objectives, notably residential land uses, access to developable lands continues to be a significant

barrier. Real estate developers continue to face challenges in the land market due to difficult and expensive acquisition processes, uncertain ownership, and insufficient legal protection (Babade, 2003; Windapo, 2007).

Despite a rise in investor interest in Africa as a “frontier” market, Accra and the region at large have only received a limited amount of real estate FDI, with the majority going to major cities in Northern Africa (UN-Habitat, 2018). International investment has been constrained by perceived dangers associated with informality, opacity, complex tenure systems, and rigorous planning regulations. According to Omirin (2003), there are several variables that affect access to land, including those that are physical, economic, social, institutional, and contextual. Any of these elements, such as land availability and quality, market circumstances for purchase, land tenure systems, and institutional rules, can obstruct access to developable lands. The availability, affordability, security of tenure, and convenience of transaction are the four core components of access to land (Omirin, 2003). The term “availability” refers to the ready availability of developable sites, “affordability” refers to the ability to pay for the land without experiencing financial hardship, “security of tenure” refers to the assurance that the rights to the land are protected from competing claims or unexpected loss, and “ease of transaction” refers to the ability to purchase land without undue hassle. These occurrences demonstrate the dangers involved with acquiring land in Ghana. It may be difficult for buyers to secure the required legal title from sellers, which could result in drawn-out legal proceedings or financial loss (Churchill, 2020). The problem of “necrotecture,” or abandoned or unusable lands as a result of speculative real estate investment, is not exclusive to major cities across the globe (Atkinson, 2018).

METHODOLOGY

This segment of the paper aims to explain how the research was carried out and the rationale for the chosen approach. The research aimed to gather data from both primary and secondary sources to address the research objectives. For primary data collection, a questionnaire was developed and administered to gather data from the targeted respondents. The target respondents for the study included key officials from the Lands Commission, real estate developers, and caretaker chiefs of lands in the Ashanti Region. Purposive sampling techniques were used to select the participants from each group. The sample size consisted of six (6) land officers from the Ashanti Region Lands Commission, six (6) outstanding real estate developers, and six (6) caretaker chiefs.

Secondary data were obtained from various sources such as books, conference papers, journals, articles, tabloids, and internet search engines. However, more emphasis was given to the primary data to gain a firsthand understanding of the identified problem. The collected data were presented and analyzed using the relative importance index (RII). This index provides a descriptive interpretation of the most critical factors by ranking their importance. The closer the value of the importance index is to unity (1), the more significant the factors are in relation to the area of investigation (Megha and Rajiv, 2013; Sasu et al., 2016). The formula for calculating the RII is as follows:

$$\text{Relative Importance Index (RII)} = \frac{1n_1 + 2n_2 + 3n_3 + 4n_4 + 5n_5}{5(n_1 + n_2 + n_3 + n_4 + n_5)}$$

Where n_1 = The number of respondents who answered ‘strongly disagree’

n_2 = The number of respondents who answered ‘disagrees’

n_3 = The number of respondents who answered ‘neutral’

n_4 = The number of respondents who answered ‘agrees’

n_5 = The number of respondents who answered ‘strongly agree’

Microsoft Excel was used as the main analytical software to present the analyzed data in appropriate formats based on the number of variables analyzed. The chosen formats for data presentation were also selected for their visual (pictorial) impression, aiming for easy understanding of the findings.

DISCUSSION OF RESULTS

This section presents and discusses the findings of the study while corroborating or disputing existing claims in literature.

Identify the Various Challenges of Land Acquisition to Real Estate Development in Ghana

Opinions from Real Estate Developers

REAL ESTATE DEVELOPERS	LIKERT SCALE					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
challenges of land acquisition to the real estate development in Ghana	1	2	3	4	5		
Claim of ownership to land by rival ownership	0	2	0	2	2	0.73	5
Delay in title registration	0	0	0	2	4	0.93	2
Expensive registration process especially with respect to survey work	0	0	0	5	1	0.83	4
Issues of multiple sales which encourage encroachment on acquired lands	0	0	0	0	6	1.00	1
Fragment procedure to title registration	0	0	0	3	3	0.90	3
Boundary disputes from rival land-owning group sharing lower boundary	0	3	0	3	0	0.72	6

Sources: *Field survey, (2023)*

Table 4.1 Identify the Various Challenges of Land Acquisition to Real Estate Development in Ghana

To evaluate the challenges of acquiring land for real estate development in the area, six real estate developers in Ghana’s Ashanti Region were selected to answer items in the questionnaire, and the findings are presented in the table 4.1. The table measures the degree of agreement or disagreement among respondents regarding specific claims or obstacles related to land acquisition. The scale consists of options such as “Strongly Agree” (5) to “Strongly Disagree” (1). Real estate developers had mixed reactions to the claim of rival ownership of property. In response to this challenge, two respondents “Disagreed” (2), two “Agreed” (4), and two “Strongly Agreed” (5). The Relative Importance Index (RII) for this challenge, which

is 0.73, indicates a moderate level of consensus among the respondents. Among the listed issues, this challenge is ranked fifth. Title registration delay: Four respondents “Strongly Agreed” (5) and two “Agreed” to this challenge. The RII is 0.93, demonstrating substantial agreement among the respondents. The fact that title registration delays are ranked second among the issues, suggests that developers consider them a significant barrier. Costly registration process, regarding this challenge, five respondents “Agreed” (4), and one “Strongly Agreed” (5). The RII, which is 0.83, indicates a moderate level of agreement. This challenge is ranked fourth. Multiple sales issues that encourage encroachment on newly acquired lands: This challenge is a major concern for all six respondents, who all “Strongly Agreed” (5), resulting in an RII of 1.00. This reflects a very high level of agreement, and the challenge is ranked first, signifying that real estate developers consider it the most significant obstacle. Fragmented title registration process: Three respondents “Agreed” (4), and three “Strongly Agreed” (5) with this challenge. The RII of 0.90 indicates a high level of agreement. This challenge is currently ranked third. Conflicts over the lower boundary between competing landowner groups: Three respondents “Disagreed” (2), and three “Agreed” (4) with this challenge. The RII of 0.72 indicates a moderate level of agreement. Among the issues listed, this challenge is ranked sixth.

According to the real estate developers surveyed in Ghana’s Ashanti Region, the most significant obstacle to acquiring land for real estate development is the issue of numerous transactions that encourage encroachment on purchased holdings. Title registration delays are also considered a significant problem. However, to a slightly lesser extent, the disjointed title registration process and the costly registration process, particularly regarding survey work, are seen as obstacles. Competing claims to property ownership and border conflicts received varying reactions and are considered less important issues.

Opinions from Lands Officers

LAND OFFICERS	LIKERT SCALE					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
challenges of land acquisition to the real estate development in Ghana	1	2	3	4	5		
Claim of ownership to land by rival ownership	0	2	0	1	3	0.8	4
Expensive registration process especially with respect to survey work	0	2	0	2	2	0.7	5
Issues of multiple sales which encourage encroachment on acquired lands	0	0	0	1	5	1	2
Fragment procedure to title registration	0	0	0	0	6	1	1
Boundary disputes from rival land-owning group sharing lower boundary	0	0	1	0	5	0.9	3

Sources: Field survey, (2023)

Table 4.2 Opinions from the Land Officials

The table 4.2 displays the results of a survey conducted with land officers in Ghana’s Ashanti Region,

aiming to identify the challenges associated with acquiring land for real estate development. Opposing ownership’s claim of land ownership: In response to this challenge, the land officers provided the following scores: 2 respondents “Disagreed” (2), 1 was “Neutral” (3), and 3 “Agreed” (4). The Relative Importance Index (RII) for this challenge is 0.77, indicating a significant level of agreement among land officers. Based on the RII score, this challenge is ranked fourth among the identified issues. Costly registration process, particularly concerning survey work: Two land officers expressed “Disagreement” (2), two “Agreement” (4), and two “Strong Agreement” (5). The level of agreement among the respondents is moderate, as indicated by the challenge’s RII of 0.73. Among the listed issues, this challenge is ranked fifth. Multiple sales problems that encourage encroachment on purchased lands: The majority of land officers consider this challenge important, with 5 “Strongly Agree” responses. The RII of 0.97 indicates a very high level of agreement. According to land authorities, this issue is ranked second among all others. Fragmented title registration process: All six land officers view this as a significant difficulty, as they all “Strongly Agree” (5), resulting in a RII of 1.00. This challenge is ranked first, signifying that land officers believe it to be the most significant challenge in land acquisition for real estate development, demonstrating a very high degree of agreement. Conflicts over the lower boundary between competing landowner groups: Land officers provided a total of 5 “Strongly Agree” scores and 1 “Neutral” rating. The RII of 0.93 indicates high agreement. Among the highlighted issues, this challenge is ranked third. According to the feedback from land officers, the most significant obstacle to land acquisition for real estate development in Ghana’s Ashanti Region is the fragmented title registration process. Multiple sales issues that encourage encroachment on purchased lands are also considered significant challenges. However, boundary disputes between competing land-owning groups sharing the lower boundary and claims of land ownership by competing ownership are viewed as problems to a much lesser extent. Although the pricey registration process, especially concerning survey work, is considered a barrier, it is listed as the least significant issue.

Opinions from Caretaker Chiefs

	<i>LIKERT SCALE</i>					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
challenges of land acquisition to the real estate development in Ghana	1	2	3	4	5		
Claim of ownership to land by rival ownership	0	2	0	1	3	0.77	4
Expensive registration process especially with respect to survey work	0	2	0	2	2	0.73	5
Issues of multiple sales which encourage encroachment on acquired lands	0	0	0	1	5	0.97	2
Fragment procedure to title registration	0	0	0	0	6	1.00	1
Boundary disputes from rival land-owning group sharing lower boundary	0	0	1	0	5	0.93	3

Sources: Field survey, (2023)

Table 4.3 Opinions from the Caretaker Chiefs

On a Likert scale, caretaker chiefs were asked to express their sentiments regarding these issues, with responses ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). Difficulty complying with Act 267(3) (according to clause (3) of Article 267 of the 1992 constitution of Ghana, any disposition of stool lands must be approved by the lands commission and must conform to the approved development plan of the area concerned) due to its high cost: Four respondents “Agree” (4), and two “Strongly Agree” (5) with this challenge. The RII for this challenge is 0.87, showing that respondents generally concur. Based on the RII score, this challenge is ranked fourth among those identified. Slow resolution of land disputes between competing landowner groups: caretaker chiefs provided two “Agree” votes (2) and four “Strongly Agree” votes (5). The RII of 0.93 indicates a high level of agreement. According to caretaker chiefs, this obstacle is ranked second among those identified. Time-consuming base map and layout creation before land can be effectively sold to potential developers: This is a significant issue, with all six caretaker chiefs unanimously “Strongly Agree” (5). This demonstrates a very high level of agreement, and the challenge is ranked first, signifying that chiefs consider this to be the most important challenge influencing the difficulties in acquiring property for real estate development. Lack of coordination among land sector agencies: The responses include 1 “Neutral” (3), 1 “Agree” (4), and 4 “Strongly Agree” (5) ratings. The RII of 0.90 indicates a high degree of agreement. Among the highlighted issues, this challenge is ranked third. Inadequate education provided to land-owning groups by land sector organizations, especially in the areas of land management and land disposition: The chiefs responded with 5 “Disagree” (2) and 1 “Agree” (4). With an RII of 0.71, there seems to be some degree of disagreement. This challenge is currently ranked fifth. The responses from the chiefs suggest that the most significant obstacle affecting land acquisition for real estate development in the Ashanti Region of Ghana is the time-consuming process of creating base maps and layouts before land can be effectively allocated to potential developers. It is also believed that the slow resolution of land disputes between competing land-owning parties is a major factor influencing the challenges of acquiring land. While the cost of complying with Act 267(3) (according to clause (3) of Article 267 of the 1992 constitution of Ghana, any disposition of stool lands must be approved by the lands commission and must conform to the approved development plan of the area concerned) is seen as a problem, it has a lesser impact. Inadequate education provided by land sector agencies is considered to have a lesser effect on these challenges compared to the lack of coordination among land sector agencies.

Identify ways in which the Challenges of Land Acquisition can be Brought to the Nearest Minimum

Opinions of Real Estate Developers

REAL ESTATE DEVELOPERS	LIKERT SCALE					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
Identify ways in which the challenges of land acquisition can be brought to the nearest minimum	1	2	3	4	5		
Offices of the land sector agencies should be decentralized	0	0	0	4	2	0.87	4
Special court set up to handle land cases only to help in speeding down disputed cases	0	0	0	0	6	1.00	1
The concepts of land banks must be introduced for usage by prospective developers	0	0	0	3	3	0.90	3

The landowners together with the land sector agencies as well as the district assembly must partner to ensure the adherence of the provision in Act 267(3)	0	0	0	1	5	0.97	2
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Sources: Field survey, (2023)

Table 4.2. Identify Ways in Which the Challenges of Land Acquisition Can be Brought to the Nearest Minimum

The survey aimed to identify potential solutions for minimizing or, at the very least, alleviating the difficulties associated with land acquisition. Respondents were asked to rate their agreement or disagreement with these proposed solutions on a Likert scale, with responses ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). Creation of a special court dedicated to handling land cases to expedite contentious matters: All six real estate developers “Strongly Agree” (5) with this proposal, resulting in a Relative Importance Index (RII) of 1.00. This indicates a very high level of agreement, and the solution is ranked first among the suggested strategies for reducing the difficulties associated with land acquisition. Collaboration between the district assembly, land sector agencies, and landowners to enforce Act 267(3): This solution received 5 “Strongly Agree” (5) votes and 1 “Agree” (4) vote. There is a very high level of agreement, as indicated by the RII of 0.97. This response is ranked second. Introduction of the concept of land banks to potential developers: Three respondents “Agree” (4), and three “Strongly Agree” (5) with this proposal. With an RII of 0.90, there is a high degree of agreement. This response is ranked third. Decentralization of the offices of land sector agencies: Four respondents “Agree,” and two “Strongly Agree” with this solution. The RII is 0.87, indicating a relatively high level of agreement. This is ranked fourth among the methods for reducing the difficulties associated with land acquisition. In conclusion, real estate developers suggest that creating a special court to handle land matters can help alleviate the challenges associated with property acquisition and expedite the resolution of contested cases. Collaboration between land-owning entities, land sector authorities, and district assemblies to ensure compliance with legal requirements is also seen as highly effective. The introduction of the concept of land banks for potential developers to utilize is considered a valuable strategy as well, ranking third. While the decentralization of land sector agencies’ offices is viewed as an alternative, it is considered less significant.

Opinions of Land Officers

LAND OFFICERS	LIKERT SCALE					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
Identify ways in which the challenges of land acquisition can be brought to the nearest minimum	1	2	3	4	5		
Offices of the land sector agencies should be decentralized	0	2	0	4	2	0.87	3
Special court set up to handle land cases only to help in speeding down disputed cases	0	0	0	3	3	0.90	2

The concepts of land banks must be introduced for usage by prospective developers	0	0	0	5	1	0.83	4
The land owning together with the land sector agencies as well as the district assembly must partner to ensure the adherence of the provision in Act 267(3)	0	0	0	0	6	1.00	1

Sources: Field survey, (2023)

Table 4.5 Opinions of Land Officers

The table 4.6 displays the findings of a survey using a Likert scale that was done with land officials in Ghana’s Ashanti Region. The goal of the survey was to find solutions for minimizing or at the very least minimizing the difficulties associated with land acquisition. On a Likert scale, respondents were asked to rate their agreement or disagreement with these suggested solutions, with responses ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). To achieve compliance with Act 267(3), the land owner, land sector authorities, and district assembly must work together. All six land officers “Strongly Agree” (5) with this approach, giving it a Relative Importance Index (RII) of 1.00. This shows a very high level of agreement, and the solution is ranked first among the suggested strategies for reducing the difficulties associated with land acquisition. A special court just for land disputes was established to expedite cases: This answer earned three “Agree” (4) and three “Strongly Agree” (5) votes. High agreement is shown by the RII of 0.90. This answer comes in second place. The land sector agencies’ offices ought to be decentralized: 4 “Agree” (4) and 2 “Strongly Agree” (5) responses were given for this answer. Indicating a comparatively high level of agreement, the RII is 0.87. The third-ranked method for reducing the difficulties associated with land acquisition is this one. The idea of land banks must be presented to potential developers: There were 5 “Agree” votes (4) and 1 “Strongly Agree” vote for this approach. The RII is 0.83, which points to strong agreement. This is the fourth-placed answer. In conclusion, the comments of land officers indicate that encouraging collaboration between land-owning companies, land sector agencies, and district assemblies to guarantee adherence to legal requirements is the most efficient strategy to minimize the difficulties of land acquisition. It is also seen to be very efficient to create a special court that only deals with land matters to hasten the conclusion of disputed cases. Additionally, albeit to a lesser extent, decentralizing the offices of land sector organizations and establishing the idea of land banks for use by potential developers are both considered as acceptable options.

Opinions from the Caretaker Chiefs

CHIEFS	LIKERT SCALE					RII	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree		
Identify the various challenges of land acquisition to the real estate development in Ghana	1	2	3	4	5		
Difficult in meeting the provision in Act 267(3) due to its expensive nature	0	0	0	4	2	0.87	4
Slow process in resolving land disputes between rival land-owning group	0	0	0	2	4	0.93	2
Lengthy process involved in preparing base maps and layout before land can be dully disposes to the prospective developers	0	0	0	0	6	1.00	1

Lack of coordination between land sector agencies	0	0	1	1	4	0.90	3
Inadequate education by land sector agencies to land owning group especially in the area of land management and land dispassion	0	5	0	1	0	0.71	5

Sources: *Field survey, (2023)*

Table 4.6 Opinions from the Chiefs

The table 47 lists the findings from the survey of Ghana’s Ashanti Region chiefs. The goal of the survey was to find solutions for minimizing or at the very least minimizing the difficulties associated with land acquisition. On a Likert scale, respondents were asked to rate their agreement or disagreement with these suggested solutions, with responses ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). To achieve compliance with Act 267(3), the land owner, land sector authorities, and the district assembly must work together. All six chiefs “Strongly Agree” (5) with this approach, giving it a Relative Importance Index (RII) of 1.00. This shows a very high level of agreement, and the solution is ranked first among the suggested strategies for reducing the difficulties associated with land acquisition. A special court just for land disputes was established to expedite cases: This answer earned three “Agree” (4) and three “Strongly Agree” (5) votes. High agreement is shown by the RII of 0.90. This answer comes in second place. The land sector agencies’ offices ought to be decentralized: 4 “Agree” (4) and 2 “Strongly Agree” (5) responses were given for this answer. Indicating a comparatively high level of agreement, the RII is 0.87. The third-ranked method for reducing the difficulties associated with land acquisition is this one. The idea of land banks must be presented to potential developers: There were 5 “Agree” votes (4) and 1 “Strongly Agree” vote for this approach. The RII is 0.83, which points to strong agreement. This is the fourth-placed answer. In conclusion, the chiefs’ comments indicate that encouraging cooperation between land-owning corporations, land sector organizations, and district assemblies to ensure compliance with legal requirements is the most efficient strategy to reduce the difficulties associated with land acquisition. It is also seen to be very efficient to create a special court that only deals with land matters to hasten the conclusion of disputed cases. Additionally, albeit to a lesser extent, decentralizing the offices of land sector organizations and establishing the idea of land banks for use by potential developers are both considered as acceptable options.

CONCLUSION

The survey uncovered issues faced by individuals when acquiring land, including delays in title registration, uncertainty about land use and ownership, lack of coordination among land agencies, high land acquisition costs, and rival claims to land ownership. These challenges have hindered the full potential of real estate development in Ghana precisely in the Ashanti Region. To address these issues, this study sought views from respondents to propose ways to reduce these challenges. Data was collected through questionnaires administered to estate developers, land commission personnel, and chiefs, and analyzed using a relative importance index. The findings showed that land acquisition challenges included, Issues of multiple sales which encourage encroachment on acquired lands, Fragment procedure to title registration, Lengthy process involved in preparing base map and layout before land can be dully dispose to the prospective developers, special court set up to handle land cases only to help in speeding down disputed cases, the land owning together with the land sector agencies as well as the district assembly must partner to ensure the adherence of the provision in Act 267(3), high costs etc.

In conclusion, the study revealed that the Ghanaian land acquisition system is problematic, leading to challenges in the real estate market. To address these problems, the study proposes some recommendations:

Introduction of Information Technology: implement a computerized system in land agencies to streamline land information storage and access, reducing delays and corruption.

Adoption of a One-Stop Shop: Create a centralized service where land agencies operate together, simplifying the land acquisition process.

Timely Land Acquisition and Compensation: Ensure that land acquired by the government is promptly used, and compensation is fairly and adequately paid.

Selection of Chiefs: Choose honest leaders as allodial title holders to combat corruption among chiefs.

Educational Programs: Provide literacy and technical education to inform the public about the importance of land registration and development.

The land acquisition process in Ghana, while initially straightforward, becomes complicated during registration due to bureaucracies and corruption. The involvement of multiple agencies and administrative procedures raises the cost of real estate land acquisition. Simplifying and streamlining this process could stimulate economic growth, provide secure land rights, and reduce poverty in Ghana. Adhering to these recommendations could eliminate bottlenecks and lead to a more effective, secure, and efficient real estate land acquisition process. The findings of the study propose several areas warranting further investigation and research to enhance comprehension and remediation of the challenges associated with land acquisition in Ghana's real estate development sector, with a particular focus on the Ashanti Region. Potential area for extended research includes is to conduct a comparative analysis of land acquisition challenges across various regions in Ghana to determine whether these obstacles are region-specific or prevalent throughout the country. Such an analysis could yield insights into regional disparities and assist in the tailored development of solutions.

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