



Assessing the Effects of Land Registration on Tenure Security in Kumasi, Ghana

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

In most developing nations, tenure insecurity is a chronic feature, especially in urban and peri-urban regions where land tenure is usually unrecorded, contentious, or dominated by pluralistic tenure regimes. In Ghana, the intersection of customary and statutory land tenure regimes has resulted in extensive land conflicts, failure to seek legal recognition, and negligible investment in land-related development. This paper evaluates the impact of land registration on tenure security in Kumasi. Employing an embedded case study design, the paper adopted a mixed quantitative and qualitative methodology, based on data collected through 383 land rights holders and interviews with land officers from the Lands Commission. The findings reveal that land registration is

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significant in guaranteeing tenure through the provision of legal proof, conflict minimization, and stimulating investment confidence. Over half of the respondents showed an improvement in legal security and a reduction in land conflicts, while ninety percent reported an increase in investment and productivity in land use after the registration process. The paper also reveals major barriers to registration, which include high costs, administrative inefficiencies, low awareness, and institutional inefficiencies. These barriers fall disproportionately on low-income groups and widen inequalities, especially targeting women and marginal groups. The paper concludes that while land registration holds the prospect of securing land rights and stimulating development, its success is highly dependent on complementary institutional reforms, inclusive policies, and public sensitization. Recommendations made are simplifying registration procedures, reducing costs, consolidating customary tenure within statutory systems, and enhancing transparency and accountability in land governance systems so that equitable access and tenure security can be extended to all.

Keywords: Land registration; effects; tenure security; Urban Ghana.

1. INTRODUCTION

Secure land tenure is a fundamental component of sustainable development, social stability, and economic development (Deininger, 2003). Land registration, or formal recording of rights over land, has been widely recognized globally as a key mechanism for advancing tenure security, minimizing land disputes, stimulating investment, and facilitating access to credit (Payne et al., 2009). Through granting legal recognition and official documentation of land rights, land registration formalizes ownership and use rights that are crucial in both rural and urban areas to achieve sustainable land-related development gains (Zevenbergen et al., 2013).

In most of the developing world, especially Sub-Saharan Africa, customary tenure systems predominate in land use and ownership. Although socially valid, they lack written records and are vulnerable to elite capture, tenure insecurity, and land disputes, especially in areas undergoing rapid urbanization (Ubink, 2008; Toulmin, 2009). Consequently, Sub-Saharan African governments have launched various land registration and titling programs to formalize land rights for improved security and governance. Nevertheless, the performance of these programs has been mixed. While there are accounts of investment increases and dispute reduction (Ali et al., 2014), others have referred to the emergence of new forms of exclusion and tenure insecurity, particularly affecting vulnerable populations (Chimhowu, 2019).

The tenure situation of Ghana typifies such intricacies. Ghana has a plural tenure system where customary tenure exists alongside statutory law. It is estimated that 80% of Ghanaian land is held under customary tenure,

where custodians are chiefs and family heads (Kasanga & Kotey, 2001). To address the issues of tenure insecurity, fragmentation, and rising incidence of land disputes, Ghana launched a Land Administration Project (LAP) in the early 2000s. The project was designed to modernize land registration, consolidate land institutions, and facilitate efficient land markets (Government of Ghana, 2003). Although some gains have been made, several studies including Larbi et al. (2004) & Arko-Adjei, (2011) report the continuation of major bottlenecks that comprise bureaucratic delays, exorbitant costs of registration, lack of awareness, and institutional weaknesses.

Kumasi, the capital of the Ashanti Region, presents a compelling case for examining the effects of land registration on tenure security (Ankamah et al., 2018). As one of Ghana's fastest-growing metropolitan areas, Kumasi has experienced intense competition over land due to urbanization, a rising population, and commercialization (Owusu-Ansah & O'Connor, 2010). This has heightened tenure insecurity, especially in the peri-urban regions where customary and statutory systems often interact and conflict. Land disputes, double sales of land, and challenges in the registration of land rights are prevalent issues (Quaye, 2020). Understanding how land registration influences tenure security in this dynamic urban environment is vital as it informs land policy, enhances urban governance, and fosters inclusive development.

This paper seeks to evaluate the effects of land registration on tenure security in Kumasi. It aims to answer the following research questions: (i) How does land registration affect tenure security in Kumasi? (ii) How does land registration

influence investment and productivity in land-based activities in Kumasi? (iii) What factors affect the desirability of land registration among landholders in Kumasi? and (iv) What are the barriers to accessing land registration services in Kumasi?

2. LITERATURE REVIEW

The evolutionary process of land registration in Ghana is inextricably bound up with colonial and post-independence efforts to legalize land tenure and secure title security, particularly in urbanizing environments. The evolution of Ghana's land registration systems can be dated back to the colonial era, when the introduction of statutory land tenure was meant to enhance capitalist agriculture and industrialization through encouraging individual ownership and commodification of land (Agbosu, 1990). This marked the inception of the coexistence and, more often, the conflict between customary and statutory land systems.

Land registration in Ghana has been reformed a number of times over the years to enhance tenure security, minimize land disputes, and promote land-based investment (Ubink, 2009). These reforms have, however, faced with challenges due to institutional shortcomings as well as the persistence of customary land administration dominance. The dual nature of the system has hindered the attainment of the legal certainty and administrative ease that land registration was supposed to deliver (Edwin et al. 2020).

In the peri-urban areas such as Kumasi, the interaction between state land administration and customary authority has been highly problematic. Traditional authorities, under whose control vast areas of land lie per customary law, tend to resist or manipulate formal registration processes to maintain their power or to secure personal benefits (Ubink, 2007). The process has had the consequence of resulting in overlapping claims, informal transactions, and a low public trust in the official system.

Recent reviews of Ghana's land administration reforms, such as the effects of the 2008 consolidation of land sector agencies, identify a chequered record of progress. While there have been gains in the document processing turnaround time, significant challenges persist, especially in the areas of digitization, corruption, and sensitization of citizens (Ehwi & Asante, 2016). Furthermore, the intricate relationship

between statutory and customary systems still serves to undermine the ability of land registration to provide secure tenure for all, with particular mention of the poor and marginalized (Agyei-Holmes et al., 2020; Singirankabo & Ertsen, 2020). Abdulai & Antwi (2007) and Deininger & Feder (2009) reiterate that land registration in itself cannot be an ultimate panacea to tenure insecurity. Instead, it must be complemented by wider legal, institutional, and governance reforms that are sensitive to the local socio-cultural contexts.

Theoretical Framework on Tenure Security:

According to Deininger & Feder (2009), one of the fundamental ideas in the discourse on land governance is tenure security, which is the real and perceived guarantee that landowners will not be unilaterally denied the ability to use, sell, or profit from their property. Legalistic notions of tenure security have given way to theoretical understandings that take into account sociopolitical, economic, and cultural factors that affect land rights and behaviour (Singirankabo & Ertsen, 2020).

Legal pluralism, in which statutory and customary tenure regimes exist and interact with one another, characterizes land tenure systems in nations such as Ghana. Property Rights Theory, if applied to development contexts, contends that secure land rights are fundamental to decreasing uncertainty, investing, and making land markets efficient (Deininger, 2003). In multicultural societies, such outcomes are shaped by social legitimacy and informal arrangements rather than statutory mechanisms (Edwin et al., 2020). Edwin et al. (2020) discovered in Ghana's Dagbon that allodial titleholders, based on tradition, were more reliable than the formal registration system in providing tenure security.

Among the central tenets of tenure security literature is an occurrence termed "assurance effect," whose contention is that secure land tenure makes the landholders more willing to invest in the property. The contention is backed by neoclassical economic theory, whereby property security is correlated with investment behavior over the long term (Deininger et al., 2011). Evidence from Ghana and other African countries has shown that land registration can enhance perceived security and thereby make land-use decisions better, though the effects are often moderated by contextual factors such as governance quality, socio-economic status, and gender (Agyei-Holmes et al., 2020; Singirankabo & Ertsen, 2020).

Recent literature emphasizes that tenure security is not only a function of formal documentation but also of perceptions. The school of thought basing tenure on perceptions acknowledges that landholders may perceive themselves as secure even in the absence of formal registration based on recognition by communities, family origin, or political connections (Ghebru et al., 2016). In Ghana, perceived tenure security is most often based on how land was acquired (e.g., bought, inherited) and social relationships within communities (Agyei-Holmes et al., 2020).

Feminist and critical land theory perspectives broaden the examination of tenure security to incorporate gender and equity concerns. Women and marginalized communities are frequently confronted with structural obstacles to acquiring secure tenure regardless of the presence of formal land registration programs. Singirankabo and Ertsen (2020) argue that the gendered effects of land registration can undermine equity and reinforce inherent inequalities unless interventions are explicitly designed within the context of local socio-cultural conditions.

Conceptual underpinnings linking tenure security to broad governance and institutional quality show that simple formal titling is not sufficient. Effective dispute resolution mechanisms, open land administration, and inclusive governance are imperative enablers of actual tenure security (Deininger & Feder, 2009). In the Ghanaian situation, particularly in urban areas like Kumasi, the interface between customary authorities and state land institutions is a key factor influencing the success of tenure security interventions (Ubink, 2007; Abdulai & Antwi, 2007).

Land registration has been widely promoted as a tool for enhancing land tenure security, especially in contexts characterized by informal land transactions, overlapping claims, and weak customary documentation systems (Buehren, 2018). The effects of land registration on tenure security, however, vary considerably depending on institutional frameworks, local tenure arrangements, and socio-economic dynamics.

Increased Perceived Security and Land Rights: Agyei-Holmes et al. (2020) demonstrated that formal land registration enhances perceptions of tenure security. Households in registered areas reported increased feelings of ownership security, which influenced their intention to invest in land-based investments. Alhola and Gwaindepi (2024) also showed that individuals with formal land titles

were more likely to view their tenure as secure compared to those who relied solely on customary arrangements. Moreover, land registration in peri-urban areas like Kumasi has decreased tenure disputes by providing documentary proof of ownership that can be used in both administrative and court contexts (Abdulai & Antwi, 2007). In the context of urbanization and land commodification, formal registration legitimizes land transactions and protects landowners from multiple sales or invasions.

Gendered and Unequal Benefits:

Notwithstanding its general positive effects, land registration does not automatically result in equitable outcomes with respect to tenure security. Singirankabo and Ertsen (2020) state that the formalization process can interfere with in situ de facto tenure rights, largely affecting women and marginal groups. Traditional leaders may control the registration process in Kumasi and other urbanizing areas, occasionally leading to the exclusion of women or migrants from the formal recognition of their rights. The evidence collected from Ethiopia and Rwanda shows that land registration programs, although they are efficient at conflict reduction and security improvement, have a tendency to favor more affluent and better-connected households (Muyombano & Bergsma, 2018; Yami & Snyder, 2016). Edwin et al. (2020) observed that faith in customary authorities as guardians of land rights at times outstrips the perceived utility of statutory registration. This practice indicates the direction of hybrid systems that integrate both customary and formal elements.

Context-Dependence and Institutional Limitations:

The effectiveness of land registration in increasing tenure security is highly context-dependent. Studies conducted by Deininger and Feder (2009) highlight the fact that land registration has major security benefits only in environments where supportive governance institutions, including efficient land administration, conflict resolution, as well as anti-corruption policies, are present. In Ghana, deep-seated institutional weaknesses, such as delays, poor digitization, and limited access to land information, undermine the long-term advantages of land title registration (Ehwi & Asante, 2016). Ownership of a land title does not automatically mean secure tenure. Abdulai and Antwi (2007) contend that land registration has sometimes been misunderstood as some guarantee of title; however, it could be more appropriately viewed

as a record of claims open to contestation and verification. Hence, enhancing tenure security requires something more than technical interventions; it requires building the capacity, legitimacy, and transparency of land administration institutions.

3. METHODOLOGY

3.1 Study Area Description

Kumasi, the regional capital of Ashanti Region, Ghana, is recognized as one of West Africa's fastest urbanizing and economically vibrant cities. Situated at approximately latitude $6^{\circ}42'N$ and longitude $1^{\circ}37'W$, Kumasi has a spatial extent of approximately 214 km² and encompasses sub-metropolitan districts such as Bantama, Subin, Manhyia, and Asokwa (MobileseYourCity, 2021). The city itself has a population of 443,981, comprising 213,662 males and 230,319 females, as per the 2021 Population and Housing Census. But if the larger urban agglomeration is taken into account, an estimation of 2025 provides approximately 4,036,000, a very high growth rate of approximately 3.4% per annum (UN World Urbanization Prospects, 2024). The fast development of urban cities has caused high

demand for land, housing, and infrastructure, hence creating huge challenges for land tenure and registration systems (Kombonaah, 2025). Fig. 1 shows the map of Kumasi Metropolitan Area.

Kumasi's population has grown exponentially due to rural–urban migration, creating more demand for land for both housing and business. This has heightened land tenure and registration problems. Kumasi is the traditional capital of the Ashanti Kingdom, and land ownership is predominantly under customary tenure. It is believed that between 80 and 81 percent of the land in Kumasi is stool land, controlled by the Asantehene and sub-chiefs. Conversely, a lesser fraction of about 18 percent is vested in the state as "Part One" land (Kasanga & Kotey, 2001; Ubink, 2008). Customary land allocation in Kumasi includes allocation of land by chiefs, typically backed by allocation notes or payment of "drink money" instead of legal deeds (Ubink, 2008). In the past, this has led to tenure insecurity, as these types of informal documents are not of any legal significance unless registered under the statutory procedures adopted by the Lands Commission and the Asantehene's Land Secretariat (Arko-Adjei, 2011).

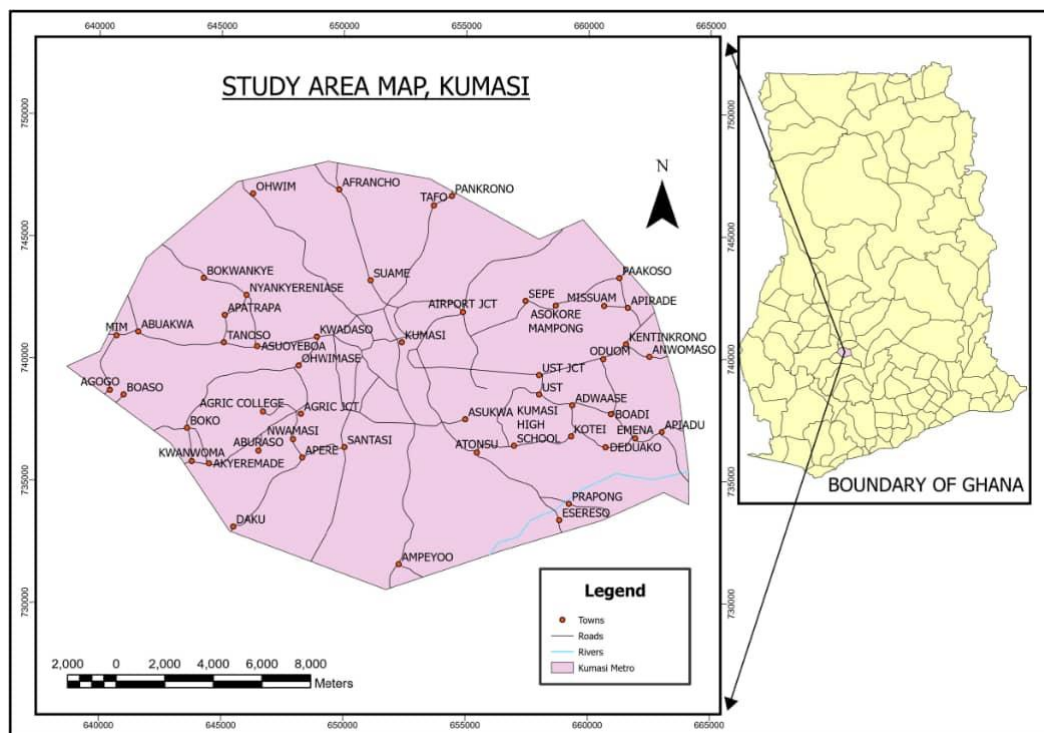


Fig. 1. Map of the study area
Source: Authors' Construct

In light of these issues, the Government of Ghana initiated the Land Administration Project (LAP) in 2003 to computerize and consolidate land records, enhancing registration processes and enhancing tenure security (Ministry of Lands and Natural Resources, 2011). The project promoted the computerization of land records and enhanced coordination between customary and statutory land institutions in Kumasi. In spite of these efforts, challenges such as the occurrence of multiple sales of land, fraudulent allotment, and institutional overlap persistently undermine the efficacy of land registration alongside the effectiveness of tenure security (Kombonaah, 2025; Ubink, 2008). Thus, Kumasi presents a dynamic setting for evaluating the interaction between customary and statutory land administration systems and land registration's effect on tenure security.

3.2 Research Approach and Design

The study employed an embedded case study method, integrating quantitative and qualitative approaches to examine the effects of land registration on tenure security. A purposive sampling strategy was employed to select 383 participants, comprising land owners and land officers from the Lands Commission. Two sets of questionnaires were used: closed-ended questionnaires for the landowners, and open-ended questionnaires for land officers from the Lands Commission. Semi-structured interviews, focus group discussions, and direct observation were employed. Both English and Twi were used to facilitate participant expression. Quantitative data was analysed using SPSS. A thematic analysis approach was employed, involving the coding of interview data and notes to identify key themes related to the effects of land registration on tenure security. Field notes and audio recordings were transcribed for analysis. NVivo software was utilised to support data organisation and systematic analysis. This design provided nuanced insights into the effects of land registration on tenure security in Kumasi.

4. RESULTS AND DISCUSSION

4.1 Selected Demographical Features of the Respondents

The collected data provides valuable insights into the gender of the respondents. The survey exhibits unequal gender distribution, with 287 respondents representing 75% males and 96

respondents representing 25% females, as indicated in Table 1. The implication of the finding indicates that there are more male land rights holders than female respondents. The age of participants of the study spans from 15 and above. Of all the respondents surveyed, the findings reveals that 10 respondents (3%) are aged 15 to 24 years, 50 respondents (13%) are aged 25 to 34 years, 74 respondents (19%) are aged 35 to 44 years, 93 respondents (24%) are aged 45 to 54 years, and 156 respondents (41%) are aged 55 and above. The implications of the finding indicate that respondents from the age bracket 55 and above (41%) owned more land compared to any other age group. The results further revealed the educational background of the landholders. 21 (5%) of the respondents have no formal education, 50 (13%) respondents completed primary school, 110 (29%) of the respondents completed basic junior high, 106 (28%) respondents completed secondary education and the remaining 96 (25%) of the respondents have completed tertiary. The results show that landholders who have completed junior high school are more likely compared to others. The respondents were asked about their occupations. Respondents (42%) mentioned farming, 25% of respondents mentioned trading/business, 30% of respondents mentioned formal employment, and 3% mentioned other occupations.

4.2 Mode of Land Acquisition

The study reveals diverse ways of acquiring land among the respondents. Specifically, 41% of the respondents obtained land through inheritance, 32% through purchasing, 19% through gift, and 8% through leasing from stool lands or family, as shown in Fig. 2. This trend explains that inheritance continues to be the dominant method of land acquisition, demonstrating the persistent impact of customary tenure systems in Ghana, where land is owned by extended families or clans and transmitted from one generation to another. This agrees with the observation of Kasanga and Kotey (2001), who state that inheritance is the most widespread method of land transfer in rural and peri-urban Ghana because of the communal nature of land ownership within customary areas.

The acquisition of 32% indicates an increasing commodification of land, mainly in urbanizing districts. This is consistent with the explanations presented by Ubink (2008), where they expound that with the increase in urban expansion and

land value has resulted in the monetization of land entitlements, compelling individuals and households to trade parts of their inherited land as a means of satisfying economic demands. The 19% who received land by gift are pointers to intra-family and social transfers that are informal, and which continue to be a culturally rooted means of acquiring land, sometimes to reward loyalty, preserve social belonging, or provide assistance to family members. Amanor (2007) confirms this as well by stating that land in most customary systems is at

times bestowed as a sign of good will or social reciprocity within family or communal settings.

The 8% who acquired land by lease from stool or family lands are an indication of the contribution of traditional authority to land allocation. As custodians of stool or family lands, chiefs and heads of families have the right to lease land to others, especially in communities where the sale of land is prohibited or not favored. As Toulmin (2009) posits, leasing is still a widespread

Table 1. Selected demographical features

Descriptive	Category	Percentage (%)
Gender	Male	75
	Female	25
Total		100%
Age	15-24	3
	25-34	13
	35-44	19
	45-54	24
	55 and above	41
Total		100%
Education	No formal education	5
	Primary	13
	Junior High School	29
	Secondary School	28
	Tertiary	25
Total		100%
Occupation	Farming	42
	Trading/business	25
	Formal Employment	30
	Other	3
Total		100%

Source: Authors' Construct

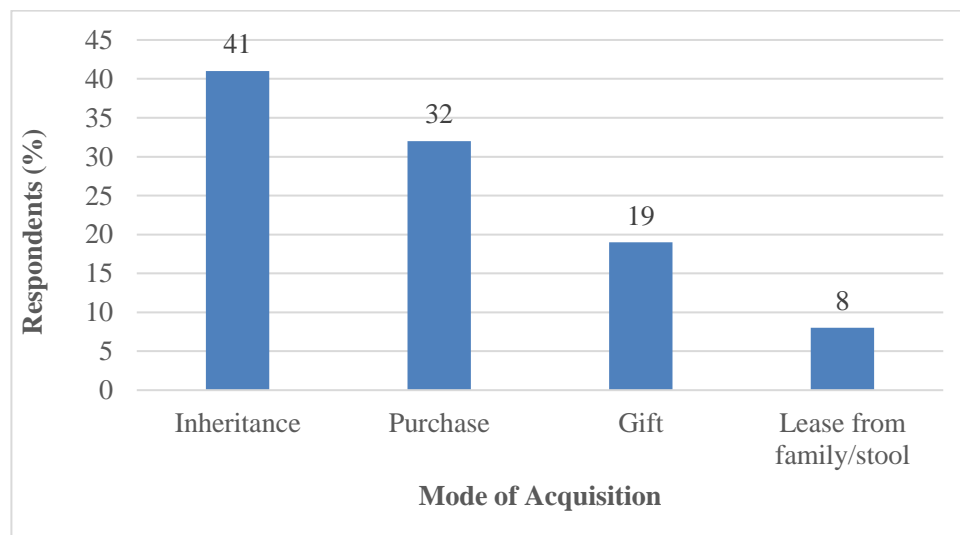


Fig. 2. Mode of land acquisition

Source: Authors' Construct

practice in customary land administration systems, particularly where permanent alienation by way of sale is not culturally accepted. The evidence substantiates the complexity and diversity of land tenure in Ghana, where customary practices such as inheritance, gift, and stool/family lease exist alongside market transactions such as purchase. The prevalence of heritance again displays the continued importance of non-market forces in the allocation of land, particularly in areas where traditional mores are strongly upheld.

4.3 Purpose of Land Acquisition

The results of the study indicate that 58% of the interviewees acquired land for residential use, 27% for commercial, 10% for agriculture, and 5% for industrial use, as shown in Fig. 3. The predominance of residential land use (58%) echoes the increasing demand for housing in Kumasi, due to the increasing rate of urbanization, population growth, and rural-urban migration. This conforms to the claims of Owusu-Ansah and O'Connor (2010) that housing demand in the urban areas has been increasing, putting the peri-urban land under pressure as it is being transformed from agricultural to residential use. Boamah (2010) contends that urban Ghana land for housing development has been a valuable resource for personal security and investment, particularly in locations where there lack of formal rental housing.

The 27% that purchased land for commercial purposes indicates that land is progressively being perceived as a business and income-generating asset. This corroborates the observation of Afrane & Adjei-Poku (2016) that urban land in Ghana is being utilized more for shopping, trading, and services-based activities as a result of economic liberalization and entrepreneurial development. The rise in small enterprises, markets, and informal stores also indicates the adaptation strategies of the urban residents to build livelihoods in the face of minimal formal employment. A mere 10% purchased land for agriculture, indicating a change from conventional land uses within Kumasi, a peri-urban area. This is possible due to urban expansion and the transformation of agricultural lands into housing and commercial plots. As explained by Yeboah and Shaw (2013), peri-urban agricultural fields in Ghana are rapidly being absorbed into the urban landscape, in most cases without orderly spatial planning, reducing the volume of land for use in agricultural activities.

The 5% of the respondents who purchased land for industrial purposes demonstrate an equally low level of privately driven industrial development. Industrialization is still on the agenda for Ghana, particularly Kumasi, but land acquisition for industrial purposes is typically more capital-constrained and regulated, and more commonly driven by public-private partnerships or corporate bodies than by private property holders. In the view of Songsore (2003), physical constraints and poor infrastructure in most urban centres restrict the level of industrial expansion by private owners, especially in new urban settlements. All these realities point to the fact that there is a massive residential bias in land buying behaviour, reflecting the dire necessity for integrated urban planning as well as sustainable land management policies. This limited use of land for industrial and agricultural purposes also necessitates policy interventions to save productive land and ensure inclusive economic development.

4.4 Effects of Land Registration on Tenure Security

Borras & Franco (2021) noted that land registration is crucial for strengthening the land tenure system through the formalization of ownership or user rights. In Kumasi, the dual nature of statutory and customary land tenure has frequently led to ambiguous land claims, conflicts, and insecurity. As a reaction, land registration has become a way of promoting openness, legal security, as well as accountability in land transactions. Results of the study indicate that most of the respondents recognize land registration as one of the main determinants of tenure security, as presented in Table 2. 52% of the respondents indicated that registration provides legal security through the provision of documented proof of ownership or rights. This legal safeguard enables landowners to protect their land against encroachment and illegal claims. This confirms what one interviewee from the Lands Commission stated. He stated that:

"Land registration provides documentary proof of ownership or rights over land (e.g, title certificate or registered deeds). This formal recognition reduces the risks of land disputes, multiple sales, and fraudulent claims, offering individuals and institutions greater confidence and protection in their landholding" (Interview, Land Officer 1, Lands Commission, 2025).

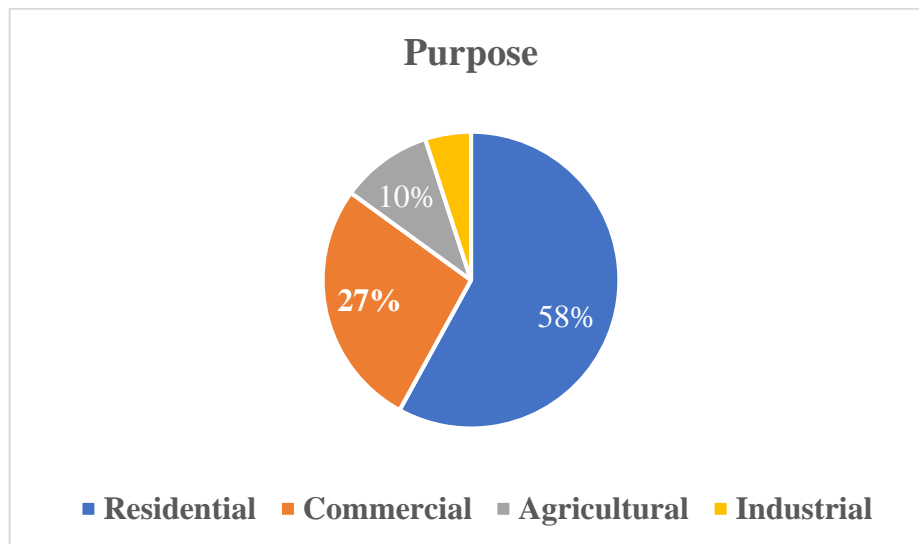


Fig. 3. Purpose of land acquisition

Source: Authors' Construct

Furthermore, 39% of the respondents indicated that land registration helps in eliminating land disputes. By creating land boundaries and ownership, it closes the door on the possibility of conflict among family members, neighbors, or competing claimants. This role of land registration is especially critical where customary land distribution is not normally formally documented. Another interviewee indicated that:

"Before registration, there were numerous cases of overlapping claims and conflicts over boundaries or ownership. Through proper adjudication and demarcation during registration, many boundary disputes and family disputes have been minimized in areas" (Interview, Land Officer 2, Lands Commission, 2025)

6% of those surveyed said that land registration enhances land value. Registered land is more appealing to buyers and investors since it is transparent and minimizes risks during transactions. This advantage, however, seems less important for the majority of the respondents since there is limited interaction with the formal land market. This data affirms what another interviewee indicated. He stated that:

"Registered lands in Kumasi are easier to transact because they provide reliable information to buyers, investors, and financial institutions. This has led to increased land values in registered zones" (Interview, Land Officer 3, Lands Commission, 2025).

Improved access to loans was cited as a result of land registration by only 3% of the survey respondents. Even though in theory land titles can serve as collateral for credit, this result indicates that in reality, there are access constraints for the majority of land owners, e.g., limited bank access or lenders' suspicion. Generally, the evidence is that land registration is seen more in terms of its conflict-prevention and safeguarding role than for economic reasons.

4.5 Factors Preventing Landholders from Registering their Land

Though land registration is commonly thought to be a way of increasing the security of tenure and minimizing conflict, a number of impediments still discourage land owners from registering land. Respondents in this study mentioned a number of reasons why they are limited in their willingness or ability to register their land, as shown in Table 3. The most threatening impediment mentioned was the high cost of land registration, as mentioned by 65% of the respondents. Most property owners view the cost requirements of registration, including processing fees, survey fees, and attorney fees, as unaffordable. Such a finding is reflective of the necessity for policy reforms that make registration fair, particularly for low-income and rural dwellers. This affirms what one interviewee stated, that:

"Land rights holders often perceive land registration as financially burdensome,

especially for low-and middle-income households” (Interview, Land Officer 2, Lands Commission, 2025).

An additional 23% of the interviewees identified length and procedural complexity as a primary disincentive. The bureaucratic process of registration, with delay, ambiguous requirements, and duplicated institutional functions, discredits landholders for undertaking or completing the same. Such inefficiency is usually supported by poor institutional coordination and decentralization of land services. One interviewee stated that:

“ The registration process is often characterized by long delays, sometimes taking months or even years. These delays discourage people from completing the process” (Interview, Land Officer 1, Lands Commission, 2025).

Ignorance, quoted by 9% of the respondents, also explains the low level of land registration. Others are unaware of the importance, process, or advantage of registration. This was stated by one interviewee. The interviewee indicated:

“ Many land rights holders lack sufficient knowledge about the procedures involved. As a result, some do not see the need to register their lands, especially if they have traditional documents” (Interview, Land Officer 1, Lands Commission, 2025).

This would call for focused public education and sensitization to close the knowledge gap. 3% of the respondents responded that they do not see any advantage in registering their property. It can be on either the sense that traditional recognition is adequate, or prior negative experience with the formal land administration system. These results reflect a blend of economic, administrative, and information challenges that need to be addressed in order to trigger increased uptake of

land registration, as well as ensure equitable land administration.

4.6 The Influence of Land Registration on Investment and Productivity

According to Agyei-Holmes et al. (2020), land registration has long been recognized as a stimulus to investment and land productivity, particularly in circumstances where tenure insecurity deters the development of land. Through the interview with the Lands Commission, one interviewee stated that:

“ Legal certainty gains through land registration is a prerequisite for land-term investment, and through this, the risks of land litigation and eviction are reduced. Investors are more willing to develop land, be it for residential, commercial, or industrial purposes, when ownership is secure” (Interview, Land Officer 1, Lands Commission, 2025).

In the survey, the respondents were asked to assess the extent to which the registration of land impacted their investment and productive utilization of land. As shown in Table 4, from the survey, 52% of the respondents pointed out that there was a significant improvement in productivity and investment following land registration. These respondents elaborated that with secure documents, they felt more confident to invest in the long term, by constructing permanent structures, planting cash crops, or improving land management systems. Such security encourages better use of land and causes landholders to view their land as a secure economic asset. Moreover, 38% of respondents reported a moderate increase in investment and productivity. These landowners acknowledged some improvement, though not to the extent reported by the majority. Their views were a reflective of gradual incorporation into the formal system and of constraints such as a lack of financial capacity to maximize the benefits of registration.

Table 2. Effects of land registration on tenure security

Effect of Land Registration	Percentage of Respondents (%)
Legal security	52
Reduction in land disputes	39
Increase in land value	6
Access to loans	3
Total	100

Source: Authors' Construct

Table 3. Factors preventing landholders from registering their land

Barrier to Land Registration	Percentage (%)
High cost of registration	65
Long/complex procedures	23
Lack of awareness	9
Perceived lack of benefits	3
Total	100%

Source: Authors' Construct

Table 4. Influence of land registration on investment and productivity

Response Category	Frequency	Percentage of Respondents (%)
Significant Increase	199	52
Increase	145	38
Neutral	31	8
Decrease	8	2
Significant Decrease	0	0
Total		100%

Source: Authors' Construct

Only 8% of respondents expressed a neutral stance, indicating no noticeable change in productivity or investment levels. This was attributed to structural constraints, such as restricted access to capital, knowledge, or external support services, even after gaining legal title to land. Unexpectedly, 2% reported that there was a decline, and none reported a significant decline. The small negative response suggests that land registration is not likely to discourage investment, though specific cases might reflect displeasure with administrative charges or disputes arising post-registration. The evidence indicates that land registration positively affects investment and productivity among most landholders by decreasing uncertainty and encouraging development in Kumasi. The full advantages, however, can only be realized once landholders have access to complementary inputs such as finance, extension services, and marketing opportunities.

4.7 Barriers to Accessing Land Registration Services

Despite the recognized benefits of land registration to enhance tenure security and promote investment, access to land registration services remains an issue for the majority of landowners in Ghana. Interviewee from the Lands Commission mentioned that:

"Based on my experience, I can affirm that land right holders face a range of persistent administrative and institutional barriers, including lack of transparency, and bureaucratic delay, in accessing land

registration services" (Interview, Land Officer 3, Lands Commission, 2025).

The interviewees with the land rights holders confirm with what the expert from the Lands Commission stated, as indicated in Fig. 4. The most cited issue was bureaucratic delay, emphasized by 71% of the interviewees. Delays are often caused by complex processes, ambiguous documentation demands, and involvement of multiple agencies with overlapping functions. Excessive processing times discourage landholders from initiating or finalizing registration, especially where follow-up occurs by way of frequent visits or unofficial remittance. Such inefficiency undermines confidence in the land administration system and encourages informality.

Lack of transparency and accountability, which was mentioned by 19% of the interviewees, is the second main issue. Some landholders complained of unclear procedures, lack of feedback, and the impression that decisions could be influenced through bribery or nepotism. Such perceptions weaken the credibility of the land registration process among the public and exclude access to individuals who do not have the right connections or resources to make it. Further, 7% of the interviewees mentioned inefficient record-keeping. Inefficient documentation procedures, missing files, and out-of-date records rule out proof of ownership, application handling, or information retrieval. These contribute to registration errors and timelines, and in some cases result in contesting claims.

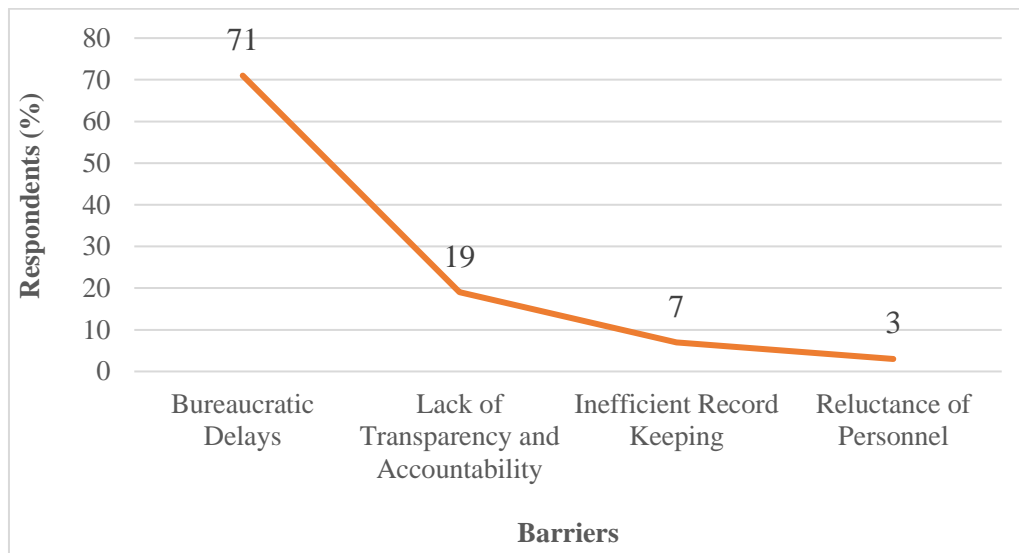


Fig. 4. Barriers to accessing land registration services

Source: Authors' Construct

A few of the respondents complained of the insensitivity or reluctance of land administration officers, who may keep the submissions pending or demonstrate lax commitment towards serving the public. These resonate with more general concerns over institutional capability, motivation, and professional ethics among land sector agencies. These findings demand institutional reforms, computerization of land records, capacity building, and improved client service in order to make land registration services accessible, effective, and equitable to all land owners.

5. CONCLUSION AND RECOMMENDATION

The paper examined the impact of land registration on urban tenure security in Kumasi, Ghana. Results showed that it has an immense impact in enhancing tenure security via legal recognition, decreasing conflicts, and increasing confidence in land investment. Over half of the respondents cited land registration as a safeguard that legally protects owners against encroachment and claims, and 39% cited its conflict-reducing role. In addition, 90% reported that getting legal documents enhanced their investment in land improvement.

The study identified high registration fees, administrative ineffectiveness, lack of knowledge, and mistrust as factors that hinder land registration services. Poor record-keeping, delayed services, and inefficiency in service

delivery also frustrate landowners. Ghana's dual land tenure system, which combines customary and statutory systems, leads to duplication and confusion, with women and vulnerable individuals likely to be excluded.

In order to surmount these challenges, key recommendations aim at enhancing the process of land registration. Decentralization and simplification of the process is a necessity, including simplifying procedures, reducing processing time, and enhancing accessibility to the local communities through district offices. Process rationalization and decentralization of services can minimize registration inconveniences to rural and peri-urban areas.

Land registration fees must be made cheaper. Subsidies or installment payments should be provided by the government and partners for poor landowners. This is to ensure that there are no financial constraints to formalizing land rights, particularly for vulnerable groups who gain from improved tenure security. A key recommendation is to increase transparency and accountability in land registration. Computerized records and providing accessible clear guidelines on cost and timelines will make the public more confident. Further, feedback mechanisms will enable users to provide concerns and ensure responsiveness.

It is critical to harmonize customary and statutory tenure systems. Reforms must acknowledge and include customary land allocations consistent with equity and inclusivity. Engagement between

traditional authorities and formal institutions must develop hybrid models that accommodate local traditions and the rule of law. Public sensitization campaigns need to be carried out to enlighten the public on land registration entitlements and benefits. The majority of landowners are unaware or are misinformed as to the reasons why they need to register their land. This can be addressed through community forums, radio, and print media.

To enhance secure tenure and bring in investment, landowners must be provided with credit, advice, and services. These facilities will allow them to gain maximum advantage from registration and use their land for production. Land registration must be gender-sensitive and inclusive. Interventions must ensure that women, migrants, and vulnerable groups are included in the formal land regime by legal protection and outreach. Land registration in Ghana has the potential to increase tenure security and investment, yet success relies on reforms to improve administration, build trust with the public, and promote social inclusion. A comprehensive, context-sensitive strategy is essential in order to provide the advantages of land registration to everyone and ensure equity.

6. LIMITATIONS OF THE STUDY

Although this research offers important insights into land registration's impact on tenure security in Kumasi, some limitations must be noted. Firstly, the research's use of landholders' and land officers' self-reported data could include biases like social desirability or recall errors. The respondents could have exaggerated the advantages or problems of land registration due to personal experiences or expectations.

Second, the geographic concentration in Kumasi, although understandable given its urbanization and complicated land tenure arrangements, could restrict the applicability of observations to other parts of Ghana with differing socio-cultural and institutional contexts. Rural localities and other metropolitan areas might feel the effects of land registration and tenure security differently because of differences in customary practice and institutional capabilities.

Third, even though the research followed a mixed-methods design, the quantitative data mainly records perceptions instead of objective indicators of tenure security and investment behavior. Longitudinal data might have

presented more robust proof on causal links between land registration and investment results over time.

Fourth, the research does not fully control for the impact of wider structural variables like political interference, land market pressures, or legal enforcement mechanisms that may also affect tenure security regardless of land registration.

Lastly, the minimal incorporation of gender-disaggregated analysis, even while pointing to differential effects of land registration on women and marginalized groups, limits an in-depth appreciation of how different demographic groups experience land registration processes.

Future studies would be enhanced by comparative research across regions, more in-depth examination of long-term effects with the use of panel data, and more focused gender analysis to further guide inclusive land policy reforms.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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COMPETING INTERESTS DISCLAIMER

Authors have declared that they have no known competing financial interests or non-financial interests, or personal relationships that could have appeared to influence the work reported in this paper.

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