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New Institutional Economies, Land Tenure and Land Administration Systems in Ghana

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Abstract

Ghana is one of the most urbanised and most densely populated countries in SSA. According to the final results of the 2010 population and housing census, Ghana's population now stands at 24,658,823 (Ghana Statistical Service, 2012). This means that between 2000 and 2010, the population in Ghana increased by 30.4% from 18,912,079 representing an annual inter-censal growth rate of 2.5% (Ghana Statistical Service, 2012) and the population of the country is expected to double by 2020 (Centre for Affordable Housing Finance in Africa, 2012). Like most countries in SSA, despite past and current direct intervention efforts by governments in Ghana to provide houses, only a fraction of poor could be accommodated in this way and programmes have failed to reach a considerable portion of the low income households or meet housing requirements. As indicated by Willis and Tipple (1991) these failures undoubtedly include the inability to provide enough dwellings. CHF international (2004) reports that in the last 15 years at most 50,000 detached and semi-detached houses have been constructed by the private real estate developments industry. According to the 2000 Census, the Ghanaian's housing stock was 2.2 million dwellings units and the number of households has increased more than the annual provision of housing (UN-Habitat, 2011b). As set out in Chapter 4, various data confirm that the housing deficit is in excess of 500,000 units whilst supply figures vary between 25,000 and 40,000 units per annum as against requirements of 70,000- 100,000 units (UN-Habitat, 2011b). With the burgeoning population, a major challenge confronting urbanisation in the country is shelter deprivation in terms of inadequate housing, especially among low-income households and the urban poor (Kessides, 2005; UN-Habitat, 2003a). As noted above the growth in demand has consistently outstripped that of supply. The prices of houses have risen as a consequence. As house prices have increased so too have rents. High housing costs accentuate financial hardship for low-income households. High house prices have generated problems of access and affordability for lower groups, problems that increases pressure on housing policy makers and housing providers. As indicated house prices are a key element in the affordability equation along with the distribution of income. The severity of the problem is further demonstrated. However, assessing the precise level of affordability is difficult as it depends on the measurements used and there is no single methodology. These issues are considered. As discussed and to understand the nature of housing affordability problems among the low incomes groups, key worker's households is used.

Keywords: *New Institutional Economies, Land Tenure, Land Administration Systems*

1.0 INTRODUCTION

As indicated by Bramley et al (1995, p.2) "different methods of solving the problem of how people are to pay for their very expensive but durable housing give rise to the different forms of housing tenure that dominate discussion of housing". The poor and large segments of the low and low to medium income groups have no choice but to rely on informal housing for access to shelter. Self-build housing remains the only realistic alternative for

meeting the needs of low-income households (Mathey, 1992; Durand-Lasserve and Royston, 2002). It is estimated that up to 85 percent of the new housing stock in the developing world is provided for informally (Boudreaux, 2008).

According to Bramley et al (1995) market solutions to housing problems exist but require a certain legal and regulatory framework to function effectively. Datta and Jones (1999) suggest that despite enormous housing deficits and the need to improve the existing stock, households face a series of problems in attempting to access finance to resolve their housing needs. Adequate levels of funding are vital to the delivery of housing. Anecdotal evidence suggests that housing finance is required if housing needs are to be met and it is of concern that the vast majority of households do not have access to finance or mortgage finance (CHF International, 2004). Access to mortgage finance is an important issue in addition to the affordability constraints on entry to homeownership. This has meant that many aspirations to homeownership have remained unfulfilled for some households. The scale and direction of some of these problems have been captured by Chapter 8. Many financial institutions are accustomed to offering a range of mortgage financing packages. However, credit conditions or the requirements to reduce the risk to the financial institutions have grown in significance. This has increased barriers to homeownership for low income households and is an important explanation of the declining rate of homeownership among low-income households. All loan aspirants are subject to the validation of income requirements and a file proof of land ownership certification, together with formal planning consents or a lawful development certificate. Mortgage finance issues are therefore discussed in Chapter 8 as one of a number of constraints. The study maintains a focus on the issues that are preventing access to mortgage finance by low income earners.

Land is a central resource in all societies. While it is the source of food, of materials for construction and manufacture of coal, gas and oil, of springs and rivers and other human activity (UNECE, 2005), Durand-Lasserve and Royston (2002) propose that it is also way of breaking the vicious circle of poverty. In fact, land is the place of all shelter, in the city, the town, the village and home. Access to land is a strategic prerequisite for the provision of adequate shelter for all and for the development of sustainable human settlements affecting both urban and rural areas. As a result, "it is important to add in this context the point that housing is normally the largest single urban land use, typically occupying half or more built-up areas, and hence the housing market may often be the most important influence on the urban land market"(Bramley et al, 1995, p.3). Given the enormous economic, social and symbolic importance of land, how access to it can be obtained, and how ownership of it can be documented, are questions essential to the livelihoods of the large majority of the poor. Further, the land tenure and administration systems play a key role in ensuring a supply of land which makes it possible to provide housing. Against this background we considered how the system could contribute to improving access to affordable housing.

In a large number of SSA countries, land is owned and managed by the co-existence of the state and customary or communal systems. Customary land tenure is characterised by its largely unwritten structures, based on local practices and norms that are flexible, negotiable and location specific. State systems, on the other hand, are usually based on written laws and regulations, on acts of centralised or decentralised government agencies and on judicial decisions (Cotula et al, 2004). The land tenure and administration systems in Ghana are discussed in chapter 4, focussing on the institutional and legal framework, and later in the thesis, particularly in chapter 8, the processes and market impacts of land tenure and its administration by governing institutions.

2.0 LITERATURE REVIEW

The major problem is the shortage of affordable accommodation for the low-income majority in Ghana. Like any other SSA country the land tenure and administration systems have been governed by multiple laws, regulations, processes and standards and has been managed by a range of agencies with a lack of collaboration and cooperation. With this background, the central aim of this study has been to enquire into the impact of land tenure and administration institutions and their processes in Ghana on the provision of affordable housing in Ghana. From the outset, the study based its argument on the hypothesis that key worker's households in Ghana have regular employment and income, but they are financially excluded from the mainstream credit. This chapter aims to summarise the key findings from the study.

2.1 Methods and data collection techniques for the study

To achieve the aims and objectives of the study, a case –study approach with a combination of methods are used: semi- structured interviewing, focus group studies and structured questionnaires survey were used. These, of course were guided by an orienting theory derived from a conceptual framework. This combination or triangulation of research methods yielded more complete and rich information than can be obtained by using methods singly. The study used key workers from the public sector as a unit of analysis of the study not only because they enjoy stable employment and a regular salary or income but also their income can be verified. The following summary the main elements and components of the investigation in this study:

- By using random sampling techniques, a questionnaire was administered to 139 key workers in Kumasi. The key worker's households covered education (teachers), Health (nurse), Security service (police and prison officers) and Local Government staff.
- Interview with 34 key informants in formal and customary land institutions were conducted
- Interview with 4 key informants in mortgage financing institutions were conducted
- Some focus group discussions with a sample of key worker's household who have had experienced with the land markets and land administration institutions were also organised. In all 30 members in 3 focus group discussions were carried in the city.

2.2 Limitation and difficulties of the study

Like any other research work, this work is not immune to limitations. With any sample survey, results merged in this volume are subjected to both sampling and non-sampling error. In particular, there will be error associated with the collection of information from only a sample of units from the population and all other error associated with the final results. Most non-sampling errors in the survey emerge from questionnaire design flaws, data reporting errors and data entry errors etc. However, care was taken to reduce these errors to a minimum in the course of conducting the survey.

Also the researcher was the primary instrument of data collection and analysis, making bias likely. Although, not every word needs to be written word for word, to minimise interpretation bias some of the participants' words are reported words for words. Ghana like many emerging countries, there is lack of reliable data on the housing prices, land prices and rents, thus affecting the quality of any professional appraisal. In the case of this study, most market players or stakeholders were reluctant to share any information or do not exist at all. As a result, the study relies on just mouth piece information.

Further, because of individual confidentiality, some of the data was difficult to obtain through questionnaires. Even though, questions relating income were asked at last section of the questions there was the problem of the key workers households' unwillingness to disclose personal income gathered through direct survey questioning of individual making some of the income data totally inaccurate and being grouped in ranges. As a result, data on salaries were drawn from actual pay roll receipts. Given the nature of the research, other limitations are inevitable. The results from the focus group method cannot be readily inferred to the population. Furthermore, due to the open-ended nature of responses obtained in the focus groups, it made summarization and interpretation of results difficult.

Many respondents from the focus groups and key informant's participants agreed to participate when they were first contacted in the first visit to the case study area. However, most of them were unavailable and some did not respond at all. Furthermore, some organisations and departments such as land departments in Ghana are the subject of much research and many key informants receive many questionnaires from numerous sources about their work and have to devote time to these requests. This made some staff in these organisations less willing to engage in further research. As a result, some key informants to be interviewed were unavailable and consistently claimed they had not received the notification letters and remainder calls. Interview dates kept on being re-arranged.

Again, the LAP is on-going and is subject to accountability and public interest decisions and there are current political issues regarding the key workers' salaries and their working conditions. As a result, some of the respondents could not give some information claiming that they lacked authority to divulge confidential information. There was a problem with engagement and research fatigue from the potential respondents. This resulted in low response rate and nearly led to de-motivation for this research. With these limitations, Tashakkori and Teddie (1998) report that this 'attritions' from the original sample might be a threat to generalisability and the inference quality of the conclusion.

As we are a society that is highly bureaucratized, highly centralised and highly manipulated (Burgess, 1982), access to information from some groups of respondents was unsuccessful. Attempts to gain access to some institutions such as police stations and prisons were difficult. They view many researchers as a potential threat. There were bureaucratic delays as letters were exchanged asking for more specific information about what was wanted, as meetings were held at their headquarters to decide whether or not access should be allowed. Some claimed that they lacked authority to permit access.

The problem of accessibility to relevant informants for interviewing was even worse with the traditional land authorities. Meeting these informants required a heroic effort. A stimulating discussion and mere contacts were not enough to induce these people to spend time in an interview. This was not only because some of these chiefs or traditional land owners must be approached through their linguists or spokespersons with a bottle of schnapps as an incentive but also as some do not stay near their palace. Notwithstanding these methodological and research limitations, data gathered was substantial enough to arrive at the study conclusions.

3.0 Summary of the literature

3.1 Conceptualising and defining housing affordability

Housing affordability has become a key theme of housing policy in both developed and developing countries. Despite the increasing concern about affordability and given the importance of a clear definition and precise measurement of affordability, there is still no consensus on how affordability should be defined. Chapter 3 discussed the concept of affordability as it applies to housing, and examined the approaches used to measure affordability. Many definitions by academics and practitioners working in the housing sector were reviewed to extract some basic principles on defining affordability. The review of the housing literature has found that the concept of housing affordability is complex and that there is considerable disagreement exists amongst researchers and policy makers about how to define it.

Likewise, there is a lack of consensus on how the concept of affordability should be operationalised. A number of methods have been developed to measure housing affordability each with quite specific advantages and disadvantages in operational terms. Affordability measurements range from the simple to the very complex. The measurement methods found in the literature can be grouped in to two categories. Housing affordability indicators rely on a ratio measure that specifies the acceptable proportion of income to be spent on housing or on a residual measure that refers to an acceptable level of absolute residual income once housing costs have been met.

The ratio approach was seen as the most widely used approach in measuring housing affordability notably the use of the housing cost to income ratio has been used exclusively as an indicator of affordability. However, many researchers argued that housing cost to income is a second-rate indicator of affordability compared to residual income measurement (Bramley, 1990a; Hancock, 1993). Measured by the ratio approach, households experiencing unaffordable housing if the ratio of housing cost to income, the affordability ratio, exceeds a certain threshold. In terms of the residual income approach, housing is affordable if after housing is paid for it 'leaves them enough income to live on without falling below the poverty standard' (Bramley, 1990b, p.16). In effect, the residual income approach adopts a minimum income or poverty benchmark (Henman and Jones, 2012). This implies that if the remaining household income after housing costs is below the relevant living standard benchmark, then the housing is unaffordable and the household should be regarded as being in shelter poverty (Stone, 1993; Henman and Jones, 2012).

In the chapter, many methodological issues associated with applying these measures were identified. Notwithstanding the long history of the ratio measurement in most developed worlds such as USA, Australia and the UK, it has been criticised by many housing academics. The use of ratio measurement was criticised as a poor indicator of affordability on the basis of the argument of merit good (Fallis, 1985). Apart from being referred by Henman and Jones (2012) as arbitrary and insensitive to the varied circumstances of different household types, the form of income to use, how to apply in dwellings with multiple household's units, the choice of ratio to use and issue of what to include as housing costs (e.g. mortgage repayments or interest only, household insurance etc.). It was seen that many of the criticisms of ratio measurements are based on the comparative superiority of the residual income measurement.

Apparently the relative strengths and weaknesses of the residual approach were seen to be the reverse of those for the ratio approach to housing affordability. While the residual approach is known to be dependent on an income or expenditure benchmark for the adequacy of household income after housing costs, Henman and Jones (2012) argue that it is more complex to use, it is not responsive to geographic variations in cost of living and ignores any indication of housing quality and adequacy.

3.2 Operationalising housing affordability in the context of the Ghana housing market

This study employs data from the survey of key workers' households. The survey contains information on household income, households' size and housing cost for both renter households and owner occupied households in the Kumasi metropolitan city. To investigate the housing affordability problem among these sample households, three different approaches to measuring housing affordability were examined in chapter 3 and it was found out these approaches produce different classification schemes in classifying affordability and not all were capable of successfully thresholds affordability values. Chapter 7 employed the residual income measurements and an approach combining ratio and residual income measure combines normative, subjective and behavioural approaches to assess the affordability of the households.

3.3 Definition and types of affordable housing

In some cases, affordability is often expressed in terms of affordable housing but, affordability is not an inherent characteristic of a housing unit. It is a relationship between housing and people (Stone, 2008). This implies that 'housing affordability' can be distinguished from the term 'affordable housing'. Chapter 3 explored the true

meaning of the term 'affordable housing but similar to the word 'affordability' there is no clear-cut definition of the term 'affordable', as it is a relative concept and could have several implied meanings in different contexts. In the context of this study and by popular understandings of what is affordable housing is, affordable housing is 'housing that is appropriate for the needs of a range of low to moderate income households and priced so that low and moderate incomes are able to meet their other essential basic living costs' (Elena et al, 2008, p.5). In support of this the chapter concurred with what Yip (1995, p.48) said "affordable housing is a housing which is accessible to people whose incomes are insufficient to enable them to afford adequate housing locally in the open market".

Self-help housing: The chapter evaluated the range of approaches to affordable housing that are in operation in both developed and developing countries. In essence, each has forms of housing that are broadly designed to satisfy the needs of households who are unable to compete in the market place for housing of an acceptable standard. It identifies the key features that may be replicable in other countries particularly the developing world. In discussion of the housing problem, housing the poor in the developing world is one of the major challenges facing mankind. Currently, the major problem is shortage of affordable accommodation for the urban poor; the low-income majority. Although many advocates were careful not to claim that self-help was synonymous with cheap housing, it was argued that the incremental building process allowed costs to be kept as low as possible (Datta and Jones, 1999). Fiori and Ramirez (1992) suggest even though self-help housing operates in an area of great uncertainty and controversy, it is the predominant form of low-cost housing provision in many developing countries.

As outlined in chapter 3, the debate about practices, policies and the significance of self-help housing in the developed and developing countries has not stopped. Self-help housing has very different social and economic significances in both developed and developing countries. Literature comparing or relating self-help housing in the two contexts is thin and separate realities and separate debates appear to exist for these phenomena. There is a lack of a common definition of self-help housing in both developed and developing countries. As a result, definitions of self-help housing has been seen as a controversial issues as different interest groups relate to it and are affected by it in various ways. This implies that the significance and effects of self-housing activities vary for the users who practice them.

New Institutional Economies and Land tenure and land administration systems in Ghana: The chapter 2 initially introduces the concept of institutions in addition to providing the theoretical framework relating to the study. From the perspective of NIE; institutions are the rules that shape human interaction. These rules can be formal or informal. The institutions of land comprise tenure, law and practice that are defined by society and shaped by societal changes. In Ghana formal land tenure systems co-exist with customary land tenure. These are institutions i.e. rules invented by societies to regulate behaviour. The rules of tenure define how property rights to land are to be allocated within societies. They define how access is granted to rights to use, control and transfer land as well as associated responsibilities and restraints. The way in which the rules of land tenure are applied and made operational depends on land administration systems. Land administration systems in Ghana are implemented by formal and informal institutions. Land administration systems are all about engagement of people within the unique social and institutional fabric of a country. The processes, including their actors and obligations, explain how land administration systems operate. This encompasses good governance in decision making and implementation requiring land institutions to perform functions effectively and efficiently. To this end, the success of land administration system is measured by its ability to manage and administer land efficiently, effectively and at low cost.

Main findings: The discussion under this section provides a synthesis of the main empirical findings from the study with respect to the individual research questions. The findings are grouped into the following subsection.

Housing affordability problem in Ghana: This thesis has approached the housing question in Ghana by arguing there is a serious affordability problem, affecting all tenures. The thesis focuses on the key worker's households in Ghana focussing on Kumasi Metropolitan City. The housing market in the city is characterised by high housing costs and a shortage of affordable housing, with a large proportion of the key worker's households unable to access the market. Data on house prices, rents and incomes indicate that the high proportion of key worker's respondents in private rentals might be an indication that many key workers, who aspire to own their home, cannot afford to access owner occupation and were trapped in private renting. Housing constitutes a complex bundle of attributes and households make important trade-offs when paying for housing. The survey revealed that there are some differences in costs in owning and renting. In the private rented sector, many tenants are struggling to afford their housing costs. The survey shows that raising a deposit and rent in advance was extremely difficult for households at, or above average income levels. Another aspect of affordability problems was the rise in rent levels.

But the problem of affordability is not limited to renting a home, it is also a significant issue for those aspiring in the homeownership sector. The study indicates that key worker's households prefer an owner-occupied dwelling to other forms of housing. However, to an increasing extent, this dream can be realised only by households with high incomes,

lower income households have been increasingly excluded from owner-occupancy. The survey shows that key workers household can enter into homeownership either through outright or buying with mortgage. The results confirm that housing is too expensive to buy outright, thus some form of loan finance is needed.

The survey reveals that repayment affordability generally depends on the size of the loan, the interest rate and borrower income. The picture has not all been negative. While some of the key worker's households are concerned about the ability to raise the deposits required to access mortgage products, others were less concerned about monthly repayment.

Access to credit by key workers and institutional barriers to lending: The aim of a housing finance system is to provide funds to the producers and purchasers of housing, both rental and owner-occupied. In an economy without a well-developed formal financial system like Ghana, housing is either self-financed or directly financed between individuals. The study suggests that a wide variety of mortgage instrument designs have been created to meet the varying needs of borrowers and lenders in Ghana. The majority of the key worker respondents build their houses incrementally. They build over a period of several years. The study argues that self-build housing takes place with external finance. It was found that a lack of finance was the most important constraint mentioned by those households most likely to build on their own. The study also confirms that key worker households exhibit strong socio economic characteristics requirements for acquisition of a loan. However, the study highlighted that the substantial and growing proportion of the key worker's population are unable to access credit from mainstream financial institutions. Income is a key factor in access to all financial products, although it has the greatest impact on access to credit. Our analysis of the key worker's self-builder shows that access to credit is not solely based on income.

The interviews with financial institutions key informants revealed that apart from income verification, title documents to property, approved building and development permits are needed. The study reveals that even though they have salary slips/pay stubs to verify their income the majority of households have bought land and have started building their houses, without registered land title and approval building permission. The lack of formal titled thus prevents the use of their land as collateral and as de Soto (2000) suggests prevents the capital embedded in the land from being unlocked. The second major finding was that incomplete a construction or building without registered land title and approval building permission are not recognised as real property and cannot be registered hence the loan cannot be legalised as they perceived that these houses are in illegal settlements. The study shows that the majority of the self-builders' property is not fully completed.

The importance of an effective system for registering property rights and transactions is critical. The issue of inadequate or inefficient title registration is well known and complex. Interview with the key informants at the financial institutions revealed the lack of an efficient and reliable title registration system has been so far the main barrier to greater mortgage lending activity. Key informants raised concerns on speed of registration and cheap and quick access to title information which revealed that title verification at land title registry is lengthy and cumbersome. Consequently, it was also shown that the costs and inconvenience of registering of mortgage and transferring titles deter lending, particularly for lower-income households.

Performance of land institution and perception of key workers: The institutional setting of land administration systems in Ghana is characterised by central agencies with vested interests that resist change and by multiple agencies with overlapping land administration roles and responsibilities, each supported by empowering legislation. The legal framework is plagued by confusing and contradictory norms. The study provides considerable empirical evidence to suggest that high levels of fragmentation characterise land administration systems in Ghana. The fragmentation of responsibilities across different land agencies means that none of them has overall responsibility for the performance of the system. The existence of the six land agencies that is holding primary responsibility for land administration slows the administrative procedures of the system. Fragmentation by itself or in conjunction with other factors such as lack of effective data sharing among the land administrators has led to difficulties in access to service, the delivery of a service of poor administrative quality, increases in transaction costs and low user satisfaction. Results from the focus group discussion show that the majority of the key workers participants are dissatisfied with the service delivery performance of land institutions

Land market information: The study confirms that land markets exist, both in rural and urban areas in Ghana. The results of this investigation show that many of the sales generally take place outside the formal land administration system. As a result, inadequate information on land and land matters and information not easily retrievable or accessible leads to illegal sub-division and sale of land.

Pricing and allocation: Affordability has been one of the major deterrents to the ownership of land by the key workers households. This study has found accessibility to land and affordability as critical factors affecting the available of land for low-income households such as key workers. It was recognised that even with regular income, key workers have sufficient income to enable them afford a land. Given the problems of exorbitant costs, most key workers households have to pay for land in multiple payments or had to be re-sought to other sources of finance.

Land documentation issues : experience of key workers: The study considers the various stages in the land documentation that must be passed through to enter the legal land market system. The study suggests that institutional problems hamper documentation procedures in land leases, registration and development permissions. These include lack of skilled staff, lack of coordination among the various agencies involved and lack of clear policies on the respective roles of the land institutions in these procedures. Due to the lengthy and complex nature of the procedures, there are shortcomings in the process or its preliminaries, the relatively high cost of leasing registration and development approval. All these factors prevent the vast majority of key workers from gaining access to legal land ownership. The study found that the majority of key workers do not have legal rights and if they have legal rights they do not have formal documents to prove it.

4.0 Recommendations

The purpose of this study is not to present a full range of possible policies responses to housing affordability problems and land issues problems. Those responsibilities require a review of exiting housing and land policies. The recommendations here are designed to addressing the policy shortcomings identified by the findings. In view of the foregoing conclusions, the author decided to recommend the following actions:

Recommendation 1: Demand for housing is escalating emanating primarily from demographic trends, and there is a weak housing supply response. Furthermore, there is rising evidence of a growing inadequate supply of affordable housing. It is recommended that the government departments with responsibilities for housing policies in Ghana should look at the housing affordability situation in the context of the provision of housing for the low income populace who are most affected. Many government house building projects have been started in the country but for various reasons beyond the scope of this study all the projects had been abandoned. This study advises that it is important that government should coordinate its policies to enable an expansion of the delivery of affordable housing focussing on low-income groups.

Recommendation 2: As found in Chapter 7, an obvious and compelling constraint on low-income households' housing finance has been the existence of inequity in the mortgage market. Low income households typically lack suitable collateral, the inability to meet financial institutions' down payment requirements and the inability to afford other costs. In keeping with these findings, relaxation of credit barriers is suggested. More importantly, any barriers that impede their efforts to legalise their land to make it suitable as a security for a loan should be minimised or removed.

Recommendation 3. Good governance within land administration institutions is important. A solution to this problem is through accountability and monitoring of land administration institutions activities.

Recommendation 4 The evidence is that land acquisition, the registration of land, permission to develop the land are time consuming, unduly cumbersome, costly and confusing procedures. These activities are fragmented and segmented with different reporting structures. It is recommended that the existing administrative activities of the various land departments should be audited with a view to processes such as land registration, allocation of land, development permissions and approvals being decentralised. Similarly, there should be transparency in the administrative procedures of registration of titles, the recording of land transactions including land values, and approvals of building permission.

Recommendation 5 The study revealed that the land administration institutions are fragmented creating a deficit in sharing information, both within organisations and between them. The research recommends that there should be a common computer database. This could serve to improve operational efficiencies.

Recommendation 6 There is inadequate capacity, a lack of coordination between departments, untrained staff, and ill-defined responsibilities within land management institutions. It is recommended that the roll out of LAP will provide measures and resources to strengthen these institutions at the local and national level.

4.1 Recommendations for further research

This research has thrown up many questions in need of further investigation .An important feature of this study has been to summarise areas where further research would be most fruitful to advance the understanding of the causes of housing affordability problems and land administration issues and measures that would be most effective in reducing these problems.

Firstly, this study concentrated on the housing affordability problem in Kumasi city and as affordability of house prices and rents may vary broadly from region to region and city to city, the extent of housing market access difficulties would also vary substantially from region to region, and city to city. Furthermore, while levels of economic growth across regions and cities are not similar, it is believed that housing cost as a percentage of working household incomes could also vary from region to region and city to city. What is now needed is a cross-national study involving

affordability problems in each region and city. This will surely give the full scale of housing affordability problem in the entire country.

Secondly, the finding showed that management of customary lands have been plagued by problems including indeterminate boundaries of customary land, poor records or no record keeping which sometimes results in double allocation of same parcel of land to more than one purchaser. Furthermore, the interview revealed that many chiefs lack proper title, maps and plans to their land. In addressing these issues, anecdotal evidence shows that eight more customary land secretariats have been established. Further work needs to assess the results of these establishments and determine whether they are effective or otherwise.

Finally, although the current study is based on a small sample of participants, the findings suggest that there is a housing affordability problem but there is still a gap in the research base in determining an agreed measure and the ways to analysis of affordability in the Ghanaian context. Considerably more work will need to be done to determine agreed definitions of affordability and measures so that the exact dimension and geographic extent of the issues can be reached.

5.0 CONCLUSION

In this study, we have examined themes about the relationship between land administration systems, access to credit and the provision of affordable housing in the context of self-build housing, drawing on experiences in Ghana. There are perhaps overall conclusions that need to be emphasised.

Land administration systems do affect self-build house builders' ability to access credits and these financial exclusions affect their aspirations to homeownership. This conclusion should be placed in perspective, however effective and efficient land administration systems would eliminate these problems or even dramatically reduce them.

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