

Acknowledgements

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List of Acronyms

DO	Direct Observations
FGD	Focus Group Discussions
GoG	Government of Ghana
IAR	Institutional Arrangements Review
IDA	International Development Association
IT	Information Technology
KII	Key Informant n-depth Interviews
LAP	Land Administration Project
LAPU	Land Administration Programs Unit
LC	Lands Commission
LSA	Land Sector Agency
LTR	Land Title Registry
M&E	Monitoring and Evaluation
MDA	Ministries, Department and Agencies
MLFM	Ministry of Lands, Forestry and Mines
MoFEP	Ministry of Finance and Economic Planning National Facilitator
OASL	Office of the Administrator of Stool Lands
PIT	Project Implementation Team
PMU	Project Management Unit
PRA	Participatory Rural Assessment
RRA	Rapid Rural Assessment
SD	Survey Department
SI	Survey Instrument
SPSS	Statistical Package for Social Sciences
TCPD	Town and Country Planning Department
TOR	Terms of Reference
WB	World Bank

EXECUTIVE SUMMARY

The Ghana Land Administration Project (LAP) engaged the services of a consultant to undertake a beneficiary assessment of the established deed registration offices under the project being implemented by the Land Administration Project Unit (LAPU) of the Ministry of Lands, Forestry and Mines (MLF&M). The objective of the Ghana Land Administration Project (LAP) is to lay the foundation for a sustainable and well functioning land administration system that is fair, efficient, cost effective, decentralised and that enhances land tenure security. The Ghana Land Administration Project (LAP) seeks to: harmonise land policies and the legislative framework with customary law for sustainable land administration; undertake institutional reform and capacity building for comprehensive improvement in the land administration system; establish an efficient, fair and transparent system of land titling, registration, valuation; and issue and register land titles in selected urban and rural areas as a pilot to test the above, and innovation methodologies, including community level land dispute resolution mechanisms.

The specific objectives of the study were to:

- a) Determine total cost and time of doing business at the deeds offices (including transportation, accommodation, meals and other incidental costs such as agent's fees) as well as processes at the Lands Commission and Land Valuation Board that lead to registration
- b) Determine the quantum of deeds registered by each registry, disaggregated by gender
- c) Ascertain whether registration of land has led to securing access to loans/mortgages from financial institutions
- d) Assess the revenue generated through the land registration services
- e) Assess beneficiary satisfaction with the land registration service delivery

A participatory approach, which made use of a multiplicity of tools to gather the requisite information, was adopted to execute the study. This approach involved the use of a combination of Rapid Rural Assessment (RRA) and Participatory Rural Assessment (PRA) tools, both of which seek to provide information to investigators, convenors or facilitators whilst empowering resource-poor people. RRA/PRA tools also allow for trade-offs between quantity, relevance, accuracy and timeliness, whilst allowing for flexibility and innovation. In addition, formality is avoided since it is carried out in the field. RRA/PRA tools can be used to study needs and priorities, appraisal, planning, implementation, monitoring and impact assessments of development projects and programmes.

The consultative phase of the study commenced with a series of meetings with the project implementation team (PIT) and other stakeholders to discuss and analyze the study methodology and to trial the survey instrument. It concluded with a review meeting with the M&E Coordinator after which a final methodology, assignment approach and data collection methods were drawn up. The key tools employed in this assessment study included, review of secondary data, direct observation, semi-structured interviews, individual/key informant interviews, and focus (group) interviews/discussions. These were applied to targeted beneficiaries, institutions, staff of deed registries, LAP personnel and all relevant project stakeholders.

The study adopted an in-depth, comparative and exploratory design method to operationalise the research objectives and to execute the assignment. This approach divided the study into two elements: review of relevant project documents and field data collection.

i/. ***Review of relevant project documents***: this involved a desk study of various project literature including the project document, work plans, monitoring and evaluation (M&E) reports, and other reports. The analysis of these documents helped establish the project profile prior to the execution of the study as well as provide a background and context for the study.

ii/. ***Field data collection***: this involved primary data collection using a multiplicity of tools:

- a. A Survey Instrument (SI)
- b. Key Informant in-depth Interviews (KII)
- c. Focus Group Discussions (FGD)
- d. Direct Observations (DO)

Data was collected using a variety of tools:

i/. ***Survey Instrument (SI)*** – a structured questionnaire was designed and executed on the field to selected respondents. The questionnaire had eight-sections, made up of both open and close-ended questions based on the thematic areas that the objectives of the study sought to address. The ‘open’ questions allowed respondents to expatiate in-depth on issues they were addressing. There were two types of ‘closed’ questions: ‘yes/no’ questions with spaces for comments; and bounded questions which sought to measure or rank respondent perception, level of satisfaction, degree of awareness, extent of knowledge, etc, on various elements. These were measured in three ways: the first allowed respondents to describe their perceptions by indicating the extent of an observed phenomenon ‘high satisfaction’ or ‘medium satisfaction’ or ‘low satisfaction’. The second also allowed respondents to indicate the measure of observed change or effect ‘fast’ or ‘slow’; whilst the third measured the extent of change of a phenomenon ‘high’ or ‘low.’ In total, these measures enabled respondents to indicate their perceptions to as close an approximation of the actual as possible, whilst discouraging the use of neutral (‘don’t know’) scores.

ii/. *Key Informant in-depth Interviews (KII)* – this approach allowed us to target key stakeholders and institutions who could comment on the project’s impact on the applicants. Both structured and unstructured interviews were held with identifiable key informants including the heads of land sector agencies in all the regions, national heads of LSAs, financial institutions, LAP officials, surveyors, lawyers, etc.

iii/. *Focus Group Discussions (FGD)* – regional-level discussions were held with key focus groups including women’s groups, (fish-smokers, fish mongers, dress-makers, traders, etc), officials from financial institutions, traditional authorities, land agents, chiefs, opinion leaders, lawyers, surveyors, estate agents/developers, NGOs.

iv/. *Direct Observations (DO)* – all deed registries and title registries were visited. There were several interventions: a number of deed registry staff was observed in their interactions with their clients; a number of applicants/potential applicants were also observed as they embarked on the registration process in the Upper East, Northern, Brong Ahafo, Ashanti, Western, Central, Eastern, and Greater Accra regions. These interventions allowed us to see at first hand, those activities of the various actors that were either directly impacting on project objectives or were being affected by the achievement of the project objectives.

Sampling Techniques

Both the random and purposive sampling techniques were used to select the various categories of respondents for the study. Table 1.1 below presents a matrix of the sampling techniques used for the study. It shows 100 per cent coverage of all the regions; 100 per cent coverage of all the deeds registries as well as 100 per cent coverage of title registries.

Table 1.1 Survey sampling structure

	Regions	Deeds Registries	Land Title Registries
Per cent (%)	100	100	100
Frequency	10	8	2

In addition, a combination of purposive and random sampling techniques was used to select respondents for the questionnaire survey from each region, deed registry and land title registry. A total of 800 respondents were selected. However, only 610 questionnaires were used for the analysis due to a number of factors: improperly filled in questionnaires, uncompleted questionnaires, etc, etc. Table 1.2 below shows that 521 respondents answered questions in relation to the establishment of deed registry offices, whilst 89 answered questions in relation to the establishment of land title registries. In effect, 85% of respondents were interviewed in the eight regions where deed registration offices have been established and 15% were interviewed in land title areas, Accra and Kumasi.

The global analysis by gender shows that 14 respondents did not indicate their gender, whilst 596 did. Of the 596 respondents who indicated their gender, 162 were female and 434 were male. Therefore, overall, 63% of survey respondents were male and 27% were female as shown in Table 1.2 below.

Table 1.2: Profile of questionnaire survey respondents

City	Deeds	%	Title	%	Gender					%
					MALE	%	FEMALE	%	Total	
KUMASI			53	59.6	45	10	8	4.94	53	8.69
SUNYANI	119	19.5			81	19	37	22.84	118	19.34
CAPE COAST	36	5.9			26	6	9	5.56	35	5.74
KOFORIDUA	74	12.1			43	10	24	14.81	67	10.98
ACCRA			36	40.4	33	8	2	1.23	35	5.74
TAMALE	40	6.6			31	7	8	4.94	39	6.39
BOLGA	55	9			40	9	13	8.02	53	8.69
WA	46	7.5			35	8	10	6.17	45	7.38
HO	53	8.7			36	8	17	10.49	53	8.69
TAKORADI	98	16.1			64	15	34	20.99	98	16.07
NOT STATED									14	2.30
Total	521	100	89	100	434	100	162	100.00	610	100.00

Furthermore, semi-structured interviews, individual/key informant interviews, and focus (group) interviews/discussions were held with eleven identifiable groups in each region. A total of 430 participants were selected for the focus group interviews and discussions. The identifiable groups used are:

- Land Sector Agencies
 - Deeds Registries
 - Land Title Registries
 - Regional Lands Commission
 - Regional Lands Valuation Board
- Institutions
 - Banks/Savings & Loans Companies, etc
- Real Estate Developers/Companies
- Surveyors
- Lawyers
- Commissioners for Oaths
- House of Chiefs/Traditional Rulers
- Opinion Leaders
- Women’s Organizations
- NGOs
- Land Agents

Table 1.3 below shows the distribution of focus group members by region; deeds registry; and land title registry, disaggregated by gender. In total, 430 focus group members were interviewed for the study, made up of 285 (66%) males and 145 (34%) females.

Table 1.3: Distribution of focus group members

Region	Registry	No. of Focus Group Members		Total
		Male	Female	
Upper West	Deeds	20	10	30
Upper East	Deeds	20	10	30
Northern	Deeds	20	10	30
Brong Ahafo	Deeds	35	15	50
Ashanti	Land title	20	10	30
Eastern	Deeds	35	15	50
Volta	Deeds	35	15	50
Western	Deeds	35	15	50
Central	Deeds	35	15	50
Greater Accra	Land title	30	30	60
TOTAL		285	145	430

Table 1.4 below shows the list of key informants by occupation/profession, disaggregated by gender. A total of 35 key informants were interviewed, made up of 26 (75%) male and 9 (25%) female.

Table 1.4: List of key informants

Key Informants	Male		Female	
	Occurrence	Number	Occurrence	Number
Regional head of LSA	X	1	X	1
National head of LSA	X	1	X	1
Deed registry staff	X	17	X	1
LTR staff			X	1
LAP officials	X	4		
Head of traditional authority	X	1		
Member of District Assembly			X	1
District Chief Executive	X	1		
Traditional Chief	X	1	X	2
Market Queen			X	2
Total		26		9

In total, 1,075 respondents from all the ten regions of Ghana took part in the study. They were comprised of: 610 questionnaire survey respondents; 430 focus group members; and 35 key informants.

Table 1.5: Global list of respondents

Region	Registry	Questionnaire Survey Respondents	Focus Group Members	Key Informants
Upper West	Deeds	46	30	2
Upper East	Deeds	55	30	2
Northern	Deeds	40	30	2
Brong Ahafo	Deeds	119	50	2
Ashanti	Land title	53	30	3
Eastern	Deeds	74	50	2
Volta	Deeds	53	50	2
Western	Deeds	98	50	2
Central	Deeds	36	50	2
Greater Accra	Land title	36	60	16
TOTAL		610	430	35

1.4.2 Data Analysis

Given the investigative nature of the study and to meet the objectives of the assignment, both qualitative and quantitative methods were used to analyse the data. The Statistical Package for Social Sciences (SPSS) was the main tool employed. Descriptive accounts, using a thematic analysis and clustering of findings was used for the qualitative aspects whilst summary statistics in the form of frequencies and percentages were used for quantitative analyses.

FINDINGS

The following are the major findings in respect of the beneficiary assessment of the establishment of the deed registries:

- a. Table 1.6 below shows that a total of 610 respondents participated in the beneficiary assessment study of the Ghana Land Administration Project (LAP). In terms of classification by registration type, it shows that 521 respondents answered questions in relation to the establishment of deed registry offices, whilst 89 answered questions in relation to the establishment of land title registries. In effect, 85% of respondents were interviewed in the eight regions where deed registration offices have been established and 15% were interviewed in land title areas, Accra and Kumasi.
- b. The global analysis by gender shows that 14 respondents did not indicate their gender, whilst 596 did. Of the 596 respondents who indicated their gender, 162 were female and 434 were male. Therefore, overall, 63% of respondents were male and 27% were female.

Table 1.6: Global profile of survey respondents

City	Deeds	%	Title	%	Gender					%
					MALE	%	FEMALE	%	Total	
KUMASI			53	59.6	45	10	8	4.94	53	8.69
SUNYANI	119	19.5			81	19	37	22.84	118	19.34
CAPE COAST	36	5.9			26	6	9	5.56	35	5.74
KOFORIDUA	74	12.1			43	10	24	14.81	67	10.98
ACCRA			36	40.4	33	8	2	1.23	35	5.74
TAMALE	40	6.6			31	7	8	4.94	39	6.39
BOLGA	55	9			40	9	13	8.02	53	8.69
WA	46	7.5			35	8	10	6.17	45	7.38
HO	53	8.7			36	8	17	10.49	53	8.69
TAKORADI	98	16.1			64	15	34	20.99	98	16.07
NOT STATED									14	2.30
Total	521	100	89	100	434	100	162	100.00	610	100.00
Age										%
	20-25 Years	26-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-60 Years	Above 60 Years	Total	
KUMASI	0	0	0	1	0	0	2	0	3	1.5
SUNYANI										0
CAPE COAST	0	1	2	4	4	11	6	4	32	16
KOFORIDUA	1	2	1	1	1	0	1	1	8	4
ACCRA	3	1	4	5	1	7	8	3	32	16
TAMALE										0
BOLGA	1	8	8	9	12	3	4	0	45	22.5
WA	0	2	2	3	0	1	2	0	10	5
HO	0	0	1	1	2	5	3	5	17	8.5
TAKORADI	0	0	1	3	10	25	14	0	53	26.5
Total	5	14	19	27	30	52	40	13	200	100

- c. The detailed breakdown of findings in Table 1.6 shows that; Sunyani provided the largest number of respondents, 119, representing 19.5% of the total. Of this, 68% were male and 32% female.
- d. Takoradi provided 98 respondents or 16.1% of the total; of which 65% were male. Koforidua provided the third largest number of respondents, with 74, of which 58% were male and 42% female. The table further shows that in terms of the number of respondents, the other cities followed in this order; Bolga, Ho, Wa, Tamale and Cape-Coast, respectively
- e. As regards, land title registration, Kumasi respondents accounted for 60% (53), of which 85% or 45 were male. Accra provided 40% (36) of the respondents, with 92% of them being male
- f. Furthermore, Table 1.6 shows that of the total number of respondents who indicated their age, the 46-50 years age-group made up the highest percentage, at 26%; followed by the 51-6- years age-group, at 20% of the total; and 41-45 years age-group, representing 15% of the total. The lowest number of respondents was found in the 20-25 years age-group, who made up only 2.5% of the total number of respondents

Table 1.7 Occupation of respondents

City	Occupation of client												Total	Total %
	CS	OW	IND. WK	COM. WKR	BIZ EXE	HSE WIFE	UN. EMP	EDU SEC	INF. WKR	AGR. WKR	SEC SERS	EST A/D		
KUMASI	11	3	1	8	21	0	0	2	1	2	0	3	52	9.35
SUN.	16	9	5	32	9	4	1	10	6	18	4	1	115	20.38
CAPE COAST	3	0	1	9	6	1	8	0	0	1	0	1	30	5.40
K'DUA	17	8	4	3	5	2	4	13	1	3	1	1	62	11.15
ACCRA	6	6	2	6	9	0	2	2	0	1	0	2	36	6.47
TAMALE	4	7	2	9	2	2	1	1	2	4	1	0	36	6.47
BOLGA	12	2	1	12	2	0	0	6	0	1	0	2	40	7.19
WA	22	0	1	3	4	0	0	6	0	0	0	0	43	7.73
HO	8	6	8	5	4	2	2	4	2	6	0	2	50	8.99
T'DI	10	9	6	22	6	4	2	20	2	6	3	1	92	16.55
Total	109	50	31	109	68	15	20	64	14	42	9	13	556	100

- g. Table 1.7 shows that 556 respondents indicated their occupational status or profession, out of the total number of 610. The sectoral analysis shows that two occupational groups, civil servants and commercial workers made up 40% of the total population of respondents, at 20% each or 109 respondents. They were followed by business executives, 12%; educational sector workers, 12%; office workers, 10% and agric sector workers, 6%. Industrial workers, the unemployed, housewives, informal sector workers, estate agents and developers, the security services also followed in that order.

- h. Furthermore, Table 1.8 below presents a cross tabulation of respondents' occupation by gender. The table shows that out of the total number of survey respondents, about 27% were female. The majority of female respondents were commercial workers (38); followed by educational sector workers (26); civil servants (18); office workers (16); agricultural sector workers (11) and housewives (11).

This breakdown differs somewhat from the global responses; where the majority were civil servants and commercial workers, followed by business executives. This latter group only came in eighth amongst the female group.

Table 1.8: Occupation of client * Gender Cross tabulation							
		GENDER					
		MALE		FEMALE		TOTAL	
		FREQ.	%	FREQ.	%	FREQ.	%
	CIVIL SERVANT	89	16.24	18	3.28	107	19.53
	OFFICE WORKER	33	6.02	16	2.92	49	8.94
	INDUSTRY WORKER	27	4.93	3	0.55	30	5.47
	COMMERCIAL WORKER	71	12.96	38	6.93	109	19.89
	BUSINESS EXECUTIVE	61	11.13	6	1.09	67	12.23
	HOUSEWIFE	4	0.73	11	2.01	15	2.74
	UNEMPLOYED	11	2.01	9	1.64	20	3.65
	EDUCATIONAL SECTOR	37	6.75	26	4.74	63	11.50
	INFORMAL WORKER	8	1.46	5	0.91	13	2.37
	AGRIC WORKER	31	5.66	11	2.01	42	7.66
	SECURITY SERVICES	5	0.91	4	0.73	9	1.64
	LAND DEVELOPER	21	3.83	3	0.55	24	4.38
Total		398	72.63	150	27.37	548	100.00

- i. In terms of overall achievements, it is evident that the LAP is perceived to be a qualified success; with almost 70% of all respondents indicating that the deed registration process is achieving its objectives
- j. Almost three-quarters of respondents opine that the establishment of the registries has had a positive impact on land registration service delivery.
- k. Revenue generation – the establishment of the deed registry offices has increased the revenue earning capacities of the land sector agencies, especially those directly involved in the registration process. Since the revenue stream is directly linked to the number of registrations made, there is a clear appreciation over time of the hard cash earnings accruing to each organization from their role within the registration process.

- l. Average time for completing registration (deed registry offices) – the existence of a precise and formal structure enables the registry officials to state categorically how long a particular type of land ownership registration process would take. This has made it possible for the registration offices to issue definite ‘turnaround times’ for all categories of transactions, thereby allowing for effective monitoring and evaluation of time associated with the registration process.
- m. Average time for completing registration (for applicants). According to the applicants, this has improved. It has also allowed applicants to gauge, with a certain measure of certainty, how long they might spend on their document registration process. Consequently, it is much easier for all parties to determine that the time involved in the registration process is indeed decreasing. Conversely, it also engenders a sense of frustration when the turnaround time applicants have come to expect is exceeded or is prolonged.
- n. The sectoral analysis showed that family lands are the number one mode of ownership, followed by private and stool lands. In addition to official costs, transport costs accounted for over 42% of all applicants’ extra costs, whilst agents’ fees and meals followed in second and third positions.
- o. The registration of land is used by about a quarter of all applicants to access various forms of loans from financial institutions. In addition, respondents also use their documents to secure tenure, as building permits, for visas and to post bail.
- p. In terms of satisfaction with the land registration service delivery, the ‘usefulness of the final product’ was the only measure of satisfaction that was scored ‘high’ by over 50% of all respondents. A third of respondents expressed ‘low satisfaction’ with the time taken to complete the process, the official transactions costs and the number of processes and different agencies involved in the process.
- q. The survey respondents further noted that the deed registry offices have impacted positively on one’s ability to access credit and own property, whilst also empowering women and providing increased revenues to land sector agencies.
- r. A list of twelve (12) items was used to assess whether the land registry service is achieving its objectives. Only three items (usefulness of the end product, tenure security and well functioning) were scored ‘high’ by over 50% of all respondents. Eight items were scored ‘medium’ by most respondents, whilst about a third of all applicants rated the lack of decentralization in the delivery process ‘low’.
- s. In addition to survey respondents, other groups of respondents were interviewed; focus group members and key informants. Surveyors scored only the costs associated with the service ‘high’. For the estate developers and land agents, all the items listed merited a score of ‘low’ satisfaction. Legal practitioners indicated that the usefulness of the end product is ‘high’ but the efficiency of the service is ‘low.’ Perhaps unsurprisingly, staff of the financial institutions considered the time involved with the

service, as well as the accessibility of the service and quality of information provided to be of the 'highest' satisfaction level. Traditional authorities and members of the regional houses of chiefs underlined the usefulness of the end product once more by rating it 'high,' but considered the time involved as 'low' and all other factors as just 'medium.' Apart from the cost element which they rated as 'medium,' members of women's organizations interviewed rated all the elements as providing very 'low' satisfaction.

- t. Both the surveyors and members of women's groups did not recognize any impact across the board, estate developers and land agents only recognised a 'low' level of impact in the efficiency of the service delivery. Legal practitioners felt there had been a high impact in the accessibility of the service and in economic benefits; whilst the financial institutions felt a 'high' impact in social benefits but a 'low' impact on time spent on the process. For the traditional authorities and members of the regional houses of chiefs, the service had scored 'high' impacts in time of delivery, economic, social and cultural benefits and 'low' impacts in efficiency and cost of delivery.
- u. As to whether the land registration delivery service is achieving its objectives, key informants like heads of LSAs, members of DAs, traditional rulers and market queens score the assessment elements as follows: 'well functioning,' medium; 'transparent,' medium; 'fair,' high; 'efficient,' medium; 'affordability,' high; 'decentralization,' low; 'sustainability,' medium; 'timeliness,' medium; 'tenure security,' high; 'accessibility,' medium; 'visibility,' medium; 'usefulness of the product,' high.

CHALLENGES

The key challenges confronting the deed registration process fall under several categories:

1. Applicants

The establishment of the deed registry offices has been universally acknowledged as a good thing. However, for the applicants who formed the basis of the survey interview, there are a lot of issues affecting its efficient management and operation. They mention ‘bureaucracy’ which can easily be interpreted to mean the number of steps and agencies involved in the process. They would like to see things streamlined.

Secondly, there are the difficulties in accessing and obtaining clearance certificates. Why must formal sector workers go to the IRS for clearance certificates when everyone knows they pay taxes? Thirdly, some consider the cost of processing to be high. Furthermore, there is a perception of inflexibility in that everything happens in the regional capital. Lastly certain areas within the service delivery are not doing so well. For instance, there is the need to control the activities of ‘internal/official’ land agents – these are LSA staff that process documents for applicants for a fee.

2. Focus group members

These groups, made up of lawyers, surveyors, traditional authorities and chiefs, women’s groups, NGOs, etc, identify the need to streamline the processes, the need to decentralize the service delivery process, the absolute need to ensure that there is a resident registrar in each region, the lack of adequate records-keeping and the need to shorten the processing time.

3. Deeds registry staff/LSA staff

It is abundantly clear that a lot has been achieved under all the key elements of the project’s deliverables. But how will these gains be sustained? Challenges include shortage of staff, adequate logistics, better remuneration of staff, the need to secure official documents, as well as the deed registry offices themselves.

4. Managing expectations and success

A number of challenges confront the management of the LAP itself and by extension, those of the deed registration offices. A key question is how to absorb the deed registration offices into the normal land documentation process. Secondly, the LAP has provided logistics, various forms of capacity building initiatives, training, etc, and even put up new offices for deeds registration – who would be responsible for sustaining these initiatives and how would the successes be maintained?

IMPACT

What has been the impact of the establishment of the deed registry offices? The following were noted:

1. Time – applicants were not enthusiastic about the time it takes to process all the paperwork associated with the registration process. They indicated that one had to have a ‘lot of patience’ to get through to the end.
2. Cost – there exists an enormous appreciation of the official published list of fees charged. However, they feel that ‘bottle-necks’ necessitate the use of ‘agents’ a practice which ultimately increases the costs of the process – albeit from unofficial sources
3. Efficiency – applicants felt the level of efficiency in terms of the internal processes at the deed registries could be improved
4. Customer relations – applicants perceived the behaviour of some deeds registry staff as bordering on deliberate sabotage – i.e. ‘intentionally’ frustrating potential applicants so that the applicants would ‘appoint’ these offices to process their applications for them for a fee. As stated, this was a perception that some respondents carried. Others felt that by and large most of the staff behaved professionally
5. Accessibility – there was unanimity that services could be made more accessible, ‘*take it to the door-step*’! said some applicants
6. Economic benefit – respondents were very enthusiastic on this score: access to credit, property ownership and more importantly, increased revenues for government agencies. ‘*This should enable the government to pay them more so they can deliver*’ - respondent
7. Social benefit – the impact here was described as ‘great.’ *I can even bequeath it in my will to anybody I want*’ - respondent
8. Cultural benefit – the impact here was also felt to be very high: ‘*it will cut down on litigation wahala,*’ *women can now come out of their husbands’ shadow,*’ – direct quotes from respondents

Achievement of objectives; this subsection presents respondent views on whether the establishment of the deed registry offices has achieved its objectives. These views were canvassed through interactions with various applicants in all the regions. The observations noted include:

- a. Well functioning – ‘the *current arrangement seems to be doing well but too dispersed!*’ - respondent
- b. Transparent – applicants felt the process had a high level of transparency
- c. Fair – most examined fairness in regard to the costs ‘*one price for all*’ – applicant
- d. Efficient – the delays are seen by some as in-built and this shapes their views on efficiency: ‘*why does it take so long for a simple document?*’ - respondent
- e. Accessibility – ‘*we need to move forward! take it to the districts*’ - respondents
- f. Visibility – for applicants, this could be improved ‘*they can do better*’ - applicant
- g. Tenure security – ‘*excellent!*’; ‘*nobody can take my plot away from me!*’ - applicant
- h. Usefulness of the end product - this measure undoubtedly received high praise from all concerned. It has made a very significant impact.

Recommendations

Based on the foregoing conclusions and challenges and particularly in view of the fact that all the deed registry offices have now been established, the following recommendations are made:

1. Overall sustainability of the land registration system
 - a. How to transition the deed registration offices seamlessly into the normal land documentation process
2. Serious thought should be given to the computerisation of the entire registration process
 - a. It is quite clear that the registration process involves a series of steps; some of the processes could be computerized in order to cut down on the time involved. Both applicants and deed registration offices want this.
3. Improving and streamlining the registration process
 - a. Improved sensitization about the concept
 - b. Possibility of grouping certain processes together under one roof or at least in one compound so that the registration process acquires the semblance of a one-stop-shop instead of the present seemingly disjointed nature
4. Issues of user-friendliness should be seriously tackled
 - a. Deed registry staff should be trained to offer more support and treat applicants as clients not pariahs
5. Provision of adequate human resources
 - a. Particularly with regard to registrars. They are important cogs in the wheel and must not be seen to be the weakest link in the delivery process
6. Provision of key technical equipment, etc
 - a. Intranet facilities, etc
7. Introduction of improved internal security measures
8. Improved records keeping systems
9. Appropriate skills training and capacity building
 - a. Training of staff in key areas like records keeping, data capturing, file tracing, etc
10. Existing land issues and challenges must be recognised and solved
 - a. Issues of compensation, etc
11. Transparency and monitoring
 - a. A need to 'police' registry staff who act as land agents
 - b. A system to monitor results and outputs to improve delivery and accountability
12. There should be enhanced, improved and increased promotion of the benefits of the deed registration system.

In short, all of the problem areas identified by the different beneficiaries need to be addressed in order to sustain all the successes and benefits that the Ghana Land Administration Project and in particular its component 3.3 has chalked and delivered.