

# Securing Land Transactions in Dansoman, Accra

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## SUMMARY

This paper examines how and why landholders secure their land transactions in the suburb of Dansoman, Accra. For over century, Ghana has implemented formalization programmes aimed at transforming customary land tenure into private or individualized property in residential areas. The most recent of these programmes is the systematic land titling programme in selected neighbourhoods in Accra and Kumasi, as part of the Land Administration Project (LAP). Despite the registration initiatives, tenure insecurity remains a concern, and a large number of land transactions in Accra are not registered. Explanations in the literature for the off-register land transactions are not based on door-to-door empirical studies of land holders. Postulations to explain off-register transactions include inefficient land institutions, the high costs of procuring land title, cumbersome procedures, and corruption. These theories need to be tested at the household level. The factors that influence a landholder in choosing to use or not using land registration system to secure their land transactions are many and multifaceted. Using a case study strategy of inquiry, data was collected from landholders in Dansoman that was one of the areas piloted in the LAP systematic titling programme. Additional information was gathered from documents and key informant interviews with lawyers, land experts, officials in land sector institutions and the property fraud section of Ghana Police Service. The study among other things established that there is a growing importance placed on paper documentation in securing property, but not necessarily land title certificates. However, landholders do not believe that titles on their own are adequate in protecting their property rights. Enduring customary tenure influences, the effects of social change in tenure practices, and heightened insecurity of tenure has resulted in people using a range of strategies to defend their land interests. These include social processes, building structures on the land to lay claim to it before another claimant does the same thing, and hiring land guards and private security guards as caretakers.