



An Investigation into Building Permit Acquisition in the Greater Accra Region, Ghana

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Abstract. Sustained urban growth in Greater Accra demands permitting systems that guarantee safety, orderly land use, and environmental stewardship. The study investigates the building permit acquisition process and challenges within the Greater Accra Region. A quantitative survey was conducted with 106 respondents, including municipal officers, developers, architects, landowners, and urban planners in the Greater Accra Region. Stratified and purposive sampling techniques were used to capture diverse stakeholder perspectives. Data were collected through structured questionnaires measured on a five-point Likert scale and analysed using descriptive statistics, correlation analysis, and one-sample t-tests in SPSS to assess permit acquisition practices and challenges. The study reveals that a permit is legally required before construction commences; however, practical usability is weak. Respondents report lengthy and unpredictable approval timelines, complex documentation, diffuse responsibilities across multiple desks, limited logistics for inspections, and inconsistent enforcement. Cost opacity and sporadic reports of unofficial facilitation undermine trust and encourage bypass behaviours. Public education is often deemed insufficient, leaving many small developers and homeowners uncertain about the necessary steps, required documents, fees, and timelines. Stakeholders also favour performance dashboards for transparency and risk-tiered reviews that fast-track low-risk applications while concentrating professional effort on complex proposals. Policy instruments should mandate published fees and statutory timelines, with routine public reporting against targets to strengthen accountability. Strategically, there should be reforms that support national goals for resilient cities by curbing informal growth, improving and coordinating permits with infrastructure programming. This study provides municipal-scale empirical evidence linking procedural and capacity constraints in permitting to concrete urban outcomes, including unauthorised construction, zoning drift, and infrastructure mismatch, while validating a reform package strongly endorsed by frontline actors. It contributes a transferable measurement instrument and an implementation-oriented roadmap for municipal e-permitting, institutional strengthening, and citizen engagement.

Keywords: Building permit, Acquisition, Institutional capacity, Compliance, Greater Accra

1 INTRODUCTION

Urbanisation is widely recognised as a driver of socio-economic transformation; however, when left unmanaged, it generates challenges such as uncontrolled sprawl, environmental degradation, and infrastructural strain (United Nations, 2021). Central to effective urban management is the building permit system, which serves as a regulatory mechanism to ensure that developments comply with safety, zoning, and environmental standards (World Bank, 2020). According to the World Bank (2020), globally, best practices demonstrate that efficient permit systems are not only achievable but also critical to sustainable development. Rwanda's One Stop Centre reduced processing times from over 200 days to under 30 days through digitisation and institutional reforms (World Bank, 2020). Similarly, Singapore's CORENET system integrates technical reviews across agencies, providing transparency and predictability in approvals (Yeboah & Obeng-Odoom, 2021). These examples illustrate how clear frameworks, digital innovation, and institutional accountability can transform permitting into a strategic tool for guiding urbanisation.

Asiedu & Arku (2020) argue that prolonged approval timelines and complex bureaucratic procedures discourage compliance and incentivise informal construction, leading to the proliferation of unauthorised structures. Yeboah & Obeng-Odoom (2021) submit that corruption, unofficial payments, and fragmented responsibilities across agencies erode public trust and distort urban planning outcomes. These challenges often translate into uncoordinated neighbourhood growth, increased exposure to flooding and other hazards, and conflicts between developers and municipal authorities. According to Amoako & Cobbinah (2019), in the context of developing countries, including Ghana, the permit acquisition process is plagued by inefficiencies, weak institutional capacity, and limited public awareness, all of which undermine its effectiveness. Despite Ghana's comprehensive legal framework, as outlined in the Government of Ghana (2016) Local Governance Act, 2016 (Act 936) and the Government of Ghana (1996). National Building Regulations, 1996 (L.I. 1630), implementation gaps persist, particularly at the metropolitan and municipal levels. Greater Accra Region exemplifies these tensions, with a rising number of unauthorised developments reflecting systemic bottlenecks in permit administration. Although the significance of building permits for sustainable urbanisation is well recognised, limited empirical studies have examined how inefficiencies in Ghana's permit systems directly affect development outcomes at the municipal scale. This study, therefore, seeks to fill that gap by investigating the acquisition process and the challenges in the Greater Accra Region.

2 LITERATURE REVIEW

Urban development literature consistently emphasises that building permit systems are crucial for regulating land use, ensuring safety, and promoting sustainable growth. According to Yeboah & Obeng-Odoom (2021), poorly managed permit regimes contribute to uncontrolled expansion, informal construction, and infrastructural stress in rapidly urbanising cities. Similarly, Amoako & Cobbinah (2019) argue that in contexts where

legal frameworks are undermined by weak enforcement and administrative inefficiencies, urban planning becomes reactive rather than proactive, resulting in costly demolitions and environmental risks. The United Nations (2020) stresses that efficient permit systems directly support Sustainable Development Goal (SDG) 11, which emphasises inclusive, safe, resilient, and sustainable cities. By providing predictability and ensuring compliance, building permits serve as both developmental and governance tools.

Asiedu & Arku (2020) observe that bureaucratic inefficiency is one of the most persistent barriers in permit administration. Multi-stage approval processes, overlapping institutional roles, and reliance on paper-based systems often extend permit acquisition timelines well beyond international benchmarks. These delays discourage compliance and encourage unauthorised development. Yeboah & Obeng-Odoom (2021) confirm that inadequate staffing, limited technical expertise, and weak monitoring capacity within countries' metropolises and municipal assemblies further constrain institutional effectiveness. Conversely, comparative studies have shown that streamlined, one-stop permitting systems in Rwanda and Mauritius have significantly reduced processing times and improved compliance (World Bank, 2020). These examples highlight the importance of institutional capacity and administrative efficiency in shaping urban outcomes.

Pim-Wusu et al. (2023) submit that stakeholder participation and public awareness also feature prominently in the literature. Arnstein's (1969) theory of participation suggests that genuine engagement enhances legitimacy and compliance in governance processes. However, Acheampong (2019) notes that participation in many African cities is largely tokenistic, with limited effort to educate or engage communities on land use plans. Agyei-Mensah & Owusu (2018) report that many small-scale developers and homeowners lack knowledge of permit requirements, leading to widespread informal construction. The United Nations (2021) recommends sustained sensitisation and inclusive consultation as critical measures for reducing unauthorised development and ensuring equitable access to formal systems.

Corruption and informality are recurrent themes in building permit research. Yeboah & Obeng-Odoom (2021) document how unofficial payments and patronage distort the permitting process in Ghana, creating inequality between wealthy developers and low-income groups. Mensah (2018) warns that corruption compromises zoning and environmental safeguards, allowing risky or unsustainable projects to proceed. Transparency International (2019) highlights similar trends in India and Nigeria, where "back-door approvals" undermine regulatory legitimacy. In contrast, Bangalore's adoption of digital permitting reduced face-to-face interactions and opportunities for rent-seeking (World Bank, 2020). These comparative insights emphasise that governance reforms and digitisation are crucial for addressing corruption and informal practices.

Pim-Wusu et al. (2024) postulate that environmental sustainability has become a vital dimension of permit systems. Cobbinah et al. (2015) contend that permits are frontline instruments for controlling development in flood-prone zones, wetlands, and ecologically sensitive areas. Adom-Asamoah & Owusu-Ansah (2019) argue that embedding environmental criteria in permitting decisions ensures that urban expansion does not compromise resilience. International case studies show that Japan and the Netherlands integrate disaster risk and sustainability assessments into permitting,

thereby aligning development with climate adaptation goals (Yoshida & Sugiura, 2019).

Pim-Wusu et al. (2023) opine that digital innovation is widely recognised as transformative for permit administration. Tetteh & Afrane (2021) argue that e-permit systems automate zoning compliance checks, reduce discretion, and improve transparency. Estonia's e-Construction platform and Dubai's Smart Permit System have reduced processing times from months to days by utilising automation and artificial intelligence (United Nations, 2022). Pim-Wusu et al. (2024) emphasise that digitalisation must be accompanied by capacity building and inclusive design to avoid reinforcing inequalities. The literature has shown that building permit systems, when efficient, transparent, and inclusive, are powerful instruments for guiding sustainable urbanisation. While global examples illustrate the benefits of digitisation, simplification, and participatory approaches, a significant research gap remains in linking empirical evidence from local contexts to practical reform strategies. This study investigates the acquisition process and challenges within the Greater Accra Region.

3 Methodology

The study adopted a quantitative survey design guided by a positivist paradigm. Quantitative research is particularly well-suited for measuring perceptions and experiences in numerical terms, allowing for the testing of relationships among variables (Creswell & Creswell, 2018). A total of 106 valid responses were obtained from municipal officers, developers, architects, landowners, and urban planners in the Greater Accra Region. Stratified and purposive sampling techniques were applied to ensure that all major stakeholder groups involved in the permit system were adequately represented. Data were collected through structured questionnaires designed around permit acquisition practices and challenges in the process. Responses were captured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), which allowed for the measurement of agreement levels and identification of prevailing patterns (Bryman, 2016). The data were analysed using both descriptive and inferential statistics with the aid of SPSS software. Descriptive statistics, including frequencies, means, and standard deviations, were used to summarise perceptions across stakeholder groups. Inferential tests, particularly correlation analysis and one-sample t-tests, were employed to examine relationships between permit efficiency and challenges, as well as to assess the strength of stakeholder agreement with proposed reforms. Ethical considerations were strictly observed. Participation was voluntary, and informed consent was obtained from all respondents. Anonymity was ensured by excluding personal identifiers. The research also complied with institutional research guidelines and Government of Ghana (2012) Data Protection Act, 2012 (Act 843), ensuring that data handling respected confidentiality and regulatory standards.

4 Findings and Analysis

The investigation began with respondents' demographics as shown in Table 1 below. The frequency distribution shows that males accounted for the majority of respondents

(79, 75%), while females accounted for 27 (25%). This reflects the traditionally male-dominated nature of construction and regulatory professions. The age distribution reveals that most respondents were concentrated between 31 and 50 years old (69%), representing mid-career professionals who combine practical experience with technical expertise. Younger participants (18–30 years; 14%) contributed fresh perspectives and openness to innovation, while senior professionals (51+ years; 17%) provided institutional memory and continuity. Education levels were generally high, with 49% of respondents holding tertiary qualifications and 19% possessing postgraduate degrees. This confirms that highly trained professionals essentially manage building regulation. In terms of professional roles, municipal officers (28%), planners (22%), and architects (19%) were the most prominent, with developers (17%) and landowners (14%) also well represented. Experience levels further reinforce the robustness of the dataset: 37% had over 15 years' experience, 27% had 11–15 years, and 26% had 5–10 years.

Table 1. Frequency for Demographic and Professional Background

Demographics	Description	Frequencies	Percentage %
Gender	Female	27	25
	Male	79	75
Age	18–30	15	14
	31–40	32	30
	41–50	41	39
	51 and above	18	17
Education Level	Basic	8	8
	Secondary/Technical	26	25
	Tertiary	52	49
Role / Activity	Postgraduate	20	19
	Municipal Officer	30	28
	Developer	18	17
	Architect	20	19
	Landowner	15	14
	Urban Planner	23	22
Years of Experience	Less than 5 years	10	9
	5–10 years	28	26
	11–15 years	29	27
	More than 15 years	39	37
TOTAL		106	100

(Source: Author's own work)

The analysis of 106 valid responses from municipal officers, architects, developers, landowners, and urban planners in the Greater Accra Region offers critical insights into the realities of obtaining building permits. Both descriptive and inferential statistics were employed to explore permit acquisition practices and challenges. The findings are presented with reference to the research objectives and aligned with broader literature on governance and regulatory efficiency. The results show that awareness of the legal

requirement to obtain a building permit is generally high ($M = 4.35$, $SD = 1.03$). However, familiarity with the actual steps of the process is uneven ($M = 3.96$, $SD = 0.88$). The process itself is perceived as cumbersome, with a low rating for simplicity and ease of navigation ($M = 2.96$, $SD = 1.23$). Similarly, respondents expressed dissatisfaction with the approval timelines ($M = 2.52$, $SD = 1.11$), which frequently exceed six months. Public sensitisation on the importance and procedures of acquiring permits was rated poorly ($M = 2.46$, $SD = 1.30$), indicating a gap between awareness of requirements and operational knowledge (Table 2). These findings confirm that, although professionals are aware of their legal obligations, bureaucratic complexity and poor communication reduce compliance and encourage informal development, echoing global studies that link excessive red tape to weak regulatory adherence. Respondents overwhelmingly identified bureaucratic delays ($M = 3.91$, $SD = 0.90$) and high costs ($M = 4.10$, $SD = 0.85$) as the most significant barriers to their participation. The involvement of multiple agencies was also highlighted ($M = 3.51$, $SD = 0.74$), reinforcing concerns about fragmented responsibilities. Several respondents noted the persistence of unofficial payments, which is consistent with the literature pointing to corruption as a systemic challenge in permit administration (Table 3). Overall, these challenges represent not incidental inefficiencies but structural obstacles that undermine transparency, increase transaction costs, and reduce trust in local government institutions. Perceptions of institutional capacity were mixed. The competence of permit officers received a moderate score ($M = 3.36$, $SD = 0.69$), but the adequacy of staff and resources was rated lower ($M = 2.85$, $SD = 0.77$). Respondents frequently cited weak monitoring and inconsistent enforcement as factors that encourage unauthorised developments. Comparative studies in Rwanda and Mauritius highlight how targeted investments in staff capacity and digital platforms can transform regulatory efficiency. The Ghanaian context illustrates the inverse: capacity gaps weaken institutional credibility and contribute to systemic non-compliance. The results demonstrate a strong consensus that delays and inefficiencies in permit acquisition have a negative impact on orderly urban development and infrastructure planning. Respondents rated highly the statement that the permit system must be restructured to support timely planning ($M = 4.35$, $SD = 0.71$). Ineffective permitting was linked to the proliferation of unauthorised structures, an increased risk of flooding due to poor land-use planning, and misaligned infrastructure development. These findings align with the international literature, which emphasises that inefficient permit systems are not merely administrative hurdles but development bottlenecks that hinder resilience and sustainability in rapidly growing urban areas. Correlation tests reveal statistically significant relationships among key variables. A strong negative correlation was found between permit acquisition efficiency and delays in urban development ($\rho = -0.589$, $p < 0.01$), indicating that improvements in the system directly reduce unauthorised construction and infrastructure misalignment. These results mirror global findings that emphasise the link between e-governance reforms and improved regulatory outcomes, suggesting that the adoption of digital platforms could significantly reshape the building permit landscape in Ghana. The one-sample t-test results confirm strong support for proposed reforms. All strategies scored significantly above the neutral test value of 3 ($p < 0.001$). The highest mean differences were recorded for digitisation as a tool to improve efficiency ($MD = 1.41$, $t = 26.88$, $p < 0.001$) and for simplification

and transparency (MD = 1.58, $t = 28.12$, $p < 0.001$). Public sensitisation (MD = 1.42, $t = 25.96$, $p < 0.001$) and stronger enforcement mechanisms (MD = 1.29, $t = 23.87$, $p < 0.001$) also recorded high levels of support. This evidence reinforces that stakeholders not only recognise the weaknesses of the current system but also converge on practical solutions for reform. The findings highlight a consistent pattern: while stakeholders demonstrate high awareness of legal requirements, systemic inefficiencies, high costs, weak enforcement, and corruption drive non-compliance and unauthorised development. Institutional inefficiencies and fragmented processes undermine the credibility of the permit system, and without comprehensive reforms, the gap between regulation and practice will continue to widen. At the same time, strong consensus on reform strategies, particularly digitisation, simplification, and sensitisation, offers a practical roadmap for change. These measures are not only seen as technical fixes but as essential to restoring trust in local governance and enabling sustainable urban development.

Table 2. Descriptive Statistics for Building Permit Acquisition

Statement	No.	Min.	Max.	Mean	Std. Deviation
I am aware that a building permit is required before construction.	106	1	5	4.35	1.03
I understand the steps involved in acquiring a building permit.	106	1	5	3.96	0.88
The building permit process is straightforward to follow.	106	1	5	2.96	1.23
The duration of the approval process is reasonable.	98	1	4	2.52	1.11
Public education on permit acquisition is sufficient.	106	1	5	2.46	1.3

(Source: Author's own work)

Table 3. Descriptive Statistics for Challenges with Building Permit Acquisition

Statement	No.	Min.	Max.	Mean	Std. Deviation
The permit process is affected by bureaucratic delays.	106	1	5	3.91	0.9
The cost of acquiring a building permit is unreasonably high.	106	1	5	4.1	0.85
There are too many agencies involved in the process.	83	2	4	3.51	0.74

(Source: Author's own work)

Table 4. Inferential One-Sample Statistics

Statement	t	df	Sig (2-tailed)	Mean Difference
I am aware that a building permit is required before construction.	13.443	105	0.0	1.349
I understand the steps involved in acquiring a building permit.	11.221	105	0.0	0.962
The building permit process is straightforward to follow.	-0.317	105	0.752	-0.038
The duration of the approval process is reasonable.	-4.26	97	0.0	-0.48
Public education on permit acquisition is sufficient.	-4.248	105	0.0	-0.538
The permit process is affected by bureaucratic delays.	10.36	105	0.0	0.906
The cost of acquiring a building permit is unreasonably high.	13.37	105	0.0	1.104
There are too many agencies involved in the process.	6.241	82	0.0	0.506

(Source: Author's own work)

5 Discussion

The findings of this study reaffirm the critical role of efficient building permit systems in ensuring orderly development, regulatory compliance, and sustainable urban growth in Ghana. The high level of awareness among respondents regarding the legal requirement for permits (Table 2) reflects the effectiveness of regulatory frameworks in theory. However, the low ratings for process simplicity, timeliness, and public education show that the system remains complex, slow, and poorly communicated. This aligns with Asiedu & Arku (2020), who argue that bureaucratic inefficiencies discourage compliance and incentivise informal development in African cities. The challenges identified, bureaucratic delays, high costs, and the involvement of multiple agencies (Table 3), are consistent with the observations of Yeboah & Obeng-Odoom (2021), who highlight that fragmented responsibilities and corruption erode public trust in planning authorities. These findings confirm that structural inefficiencies within the Weija-Gbawe Municipality create barriers that extend beyond simple inconvenience, contributing to unauthorised construction and undermining urban resilience. The assessment of institutional efficiency (Table 4) indicates moderate confidence in the competence of permit officers but low confidence in the Assembly's resources for monitoring and enforcement. This reflects the broader concerns expressed by Frimpong & Danso (2019) that staffing and logistical deficits in municipal assemblies significantly weaken regulatory enforcement. The inability to effectively monitor unauthorised developments not only compromises the integrity of the permit system but also allows risky developments to proceed unchecked. Likewise, the one-sample t-test results (Table 4) demonstrated strong support for reforms, reinforcing that stakeholders are aligned on the specific

strategies needed to strengthen the system. Overall, the findings establish that while awareness of permit requirements is high, inefficiencies in administration, high costs, and weak enforcement undermine compliance and contribute to unauthorised development in the Greater Accra Region. At the same time, the strong consensus on reform strategies provides a clear roadmap for improving efficiency, transparency, and accountability. By empirically linking permit inefficiencies with unauthorised development and infrastructure misalignment, this study contributes to the limited body of research on building permit systems in Ghana. It provides actionable insights for aligning regulatory practice with sustainable urban development.

6 Conclusion

This study assessed the building permit acquisition process in the Greater Accra Region Metropolitan and Municipal Assemblies and its implications for urban development. The findings confirmed that while awareness of the legal requirement for permits is high, the system continues to be undermined by bureaucratic delays, high costs, fragmented institutional roles, and weak enforcement. These inefficiencies discourage compliance and have contributed to widespread unauthorised construction, distorted zoning enforcement, and misaligned infrastructure planning. Conversely, respondents indicated that an efficient, transparent, and simplified permit system could significantly enhance compliance, support orderly urbanisation, and strengthen municipal planning capacity. Institutional weaknesses were identified as a key barrier. Although permit officers were considered moderately competent, inadequate staffing, limited logistics, and inconsistent monitoring hindered effective regulation. These statistical findings validate the argument that modernising the permit system is not only a regulatory necessity but also a development imperative. By linking efficient permit administration with reduced unauthorised construction, improved infrastructure alignment, and stronger governance, the study underscores that building permits are critical tools for achieving sustainable urbanisation. Overall, the study bridges an important gap in local empirical research on permit systems by demonstrating how inefficiencies at the metropolitan and municipal levels directly undermine development outcomes. It highlights that reforms anchored in digitisation, institutional strengthening, and stakeholder engagement are essential for transforming permit acquisition from a bureaucratic bottleneck into a strategic enabler of sustainable urban growth in Ghana.

6.1 Recommendations

Based on the findings of this study, it is recommended that the Greater Accra Region Metropolitan and Municipal Assemblies adopt end-to-end e-permitting platforms to prioritise reducing delays, minimising human discretion, and curbing corruption. The Ministry of Local Government, Decentralisation and Rural Development, in partnership with the Land Use and Spatial Planning Authority, spearhead the digital transformation of permit applications, approvals, and monitoring. Mobile-friendly systems should be incorporated to make the process accessible to both professionals and small-

scale developers. The current permit acquisition process should be streamlined by reducing the number of agencies involved, consolidating approval steps, and publishing standardised fee structures. Municipal Assemblies, guided by LUSPA and Parliament, should develop simplified forms and statutory timelines to ensure predictability and consistency. Public dashboards should also be introduced to track application progress and enhance accountability. Donor-funded capacity-building programmes and professional associations, such as the Ghana Institute of Planners (GIP) and the Ghana Institute of Architects (GIA), should collaborate to enhance the technical expertise of permit officers. Regular education campaigns should be conducted to raise awareness about the importance of building permits and the steps involved in the process.

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