

# **URBANIZATION AND CHANGING LAND ACCESS AND RIGHTS IN GHANA'S LARGEST METROPOLIS, ACCRA AND KUMASI**

## **Abstract**

Ghana is undergoing rapid urbanization. While most projections by the United Nations and other international bodies predict that most countries in Africa will be urbanized by 2030, Ghana is projected to achieve this milestone in 2010 with 51 percent of its population urbanized. This paper examines the effects of urbanization on land rights and access in and around Ghana's largest metropolitan areas of Accra and Kumasi. Based on questionnaires survey and focus group discussions (FGDs), it has been observed that urbanization and growing population pressure in and around these large metropolises is leading to significant changes in land tenure practices and related rights. More significantly, urbanization is leading to land commodification resulting in individualized and privatized rights as opposed to group or communal rights (usufruct) – a process which many land reforms projects have failed to achieve. The implications of the changing land tenure practices for urban development in Ghana are noted in the study.

## **Introduction**

The United Nations Population Fund's (UNFPA) *State of World Population 2007* report titled 'Unleashing the Potential of Urban Growth' highlights a significant moment in the history of the world – that for the first time in the history of humanity more than half of the world's population, totaling 3.3 billion will be living in settlements defined or classified as 'urban' (UNFPA 2007). This is quite significant since urbanization has largely been described as one of the most significant processes, which has affected the human society especially since the last century. Urbanization is also regarded as an inter-sectoral phenomenon involving all aspects of the human society and economy (World Bank 2000; Kamete et al. 2001; ISSER 2007). It has been noted that the growth of cities will be the single largest influence on development in the 21<sup>st</sup> century (UNFPA 2007).

Rapid urbanization characterized by city expansion and urban sprawls are major features of developing countries. While cities in the developing world, especially Sub-Saharan Africa,

concentrate poverty they also represent poor people's hope of escaping from poverty (UNFPA 2007). The 'bright lights' of cities and towns describes the lure of urban life, and the promise that urban centers hold for individuals and groups who are hungry, jobless, ill, just curious, etc (BBC 2007). However, in much of Sub-Saharan Africa economic growth and development have not kept pace with rates of urbanization. For instance, while African countries can match the urbanization rates of China and India – considered industrial powers of the future, however, they cannot boast of anything near the respective rates of economic growth of these two countries (BBC 2007, p. 16). Due to this situation, the much-documented functional role of cities as critical agents of social change and industrial transformation in the developed world is to a large extent missing in the context of African cities.

Despite the numerous challenges faced by the cities of the developing world, they still continue to attract residents and rural-urban migrants. This is because cities are still perceived as a better proposition than rural areas. As result, cities of the developing world continue to grow and expand. In Ghana, urban population growth rate of about 4.3% has outstripped the overall national population growth rate of about 2.7%. The proportion of the population residing in urban areas rose from 32% in 1984 to 43.8% in 2000 (GSS 2002) and 49% in 2007 (UNFPA 2007). This rapid rate of urbanization in Ghana represents a major redistribution of population, with significant implications for national development. Already evident in urban areas of Ghana are the effects of rapid urbanization manifesting in socio-economic, environmental and institutional challenges for urban residents and local authorities (Yankson 2006). A key challenge of the urbanization process is the rapid conversion of large amount of prime agricultural land to urban land use (mainly residential construction), mostly in the urban periphery (ISSER 2007; Owusu and Agyei 2007).

In broad terms, it has been observed that in the developing world, particularly Sub-Saharan Africa, growing population pressure and the development of land markets as a consequence and cause of urbanization have led to significant changes in land tenure practices and related rights (IIED 2006). In Ghana, land rights are increasingly individualized and privatized as opposed to group or communal rights (usufruct). According to Amanor (2006) this development has meant that inheritance rights over land under customary land tenure regimes are no longer guaranteed

as many people belonging to land owing families are left to compete for less land. This growing tendencies and changes in land tenure are most intense in and around the large metropolitan areas of Ghana's primate cities of Accra and Kumasi.

After the introduction, the paper starts with the study's research methodology, and then urban growth in Ghana. This is followed by the examination of urbanization and land rights and access in Ghana. The paper then looks at impact of urban growth and urbanization on land access and rights in the two largest Ghanaian cities of Accra and Kumasi. It ends with a conclusion and policy response emphasizing the need for a comprehensive urban and regional development framework policy framework in Ghana.

### **Research Methodology**

This paper examines the effects of urbanization on land rights and access in and around Ghana's largest metropolitan areas of Accra and Kumasi. The analysis in the paper is based on household land questionnaires survey conducted by the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana. This survey was conducted throughout Ghana between July and August 2005 under ISSER Land Tenure and Policy Reform Research Project. In all, 2690 respondents were interviewed across the country covering all the administrative regions and localities (rural, peri-urban and urban areas).

Besides the ISSER household land questionnaire data, supplementary data was collected from peri-urban areas of Accra and Kumasi using focus group discussions (FGDs). In each metropolitan area, two peri-urban communities were selected as sited for the FGDs: Accra (Ofankor and Anyaa) and Kumasi (Ayeduase and Fankyenebra). This additional data collection using FGDs helped to assess the effects of urban sprawl and peri-urban land tenure on livelihoods as well as coping strategies being adopted by peri-urban communities to address adverse effects of land tenure changes. The participants of the FGDs were mainly landowners and residents/tenants in the selected peri-urban communities of Accra and Kumasi.

## Urban Growth in Ghana

Since 1921 when formal census began in Ghana, the population of the country has grown steadily. The increase in population has gone hand-in-hand with increase in the proportion of the total population living in simply urban centers, that is, settlements with a population of 5000 or more. From a low of about 8% in 1921, the proportion of the total population urbanized almost tripled to reach 23% in 1960, and more than doubled to reach 49% in 2007 (see Table 1).

Table 1. Ghana: Total Population and Percentage Urbanized, 1921-2007.

Year	Total Population*	Percentage Urbanized
1921	2,298,000	7.8
1931	3,163,000	9.4
1948	4,118,000	12.9
1960	6,727,000	23.1
1970	8,559,000	28.9
1984	12,296,000	32.0
2000	18,912,000	43.8
2007**	23,000,000	49.0

\* Population figures rounded to the nearest thousand

\*\*Derived from UNFPA (2007).

Source: Derived from GSS (2005a, 2005b)

Ghana is on the verge of been described as an ‘urbanized society’. Projections indicate that by the year 2010, more than 51% of the total population will be living in towns and cities. However, few centers dominate this concentration, mainly Accra and Kumasi. Table 2 shows the population size and contribution of the fifteen largest towns to urban growth in Ghana for the period 1970 to 2000. In all, urban growth is occurring in the Accra and Kumasi Metropolis with very little growth in the other urban centers. This situation reinforces a view that urban growth in Ghanaian small and medium-sized towns is basically due to natural increase rather than rural-urban migration (Owusu 2005). In other words, migration to small and medium-sized towns is to a large extent limited and when it takes place, it is largely driven by compulsory job postings to these centers (ISSER 2007).

Table 2. Urban Population Size and the Contribution of the Fifteen Largest Town to Overall Urban Growth, 1970-2000

Town/City	Population			Contribution to Urban Growth	
	1970	1984	2000	1970-1984	1984-2000
Bawku	20,567	34,074	51,379	0.92	0.40
Agona Swedru	21,522	31,226	45,614	0.66	0.33
Ashiaman	22,549	50,918	150,312	1.94	2.29
Nkawkaw	23,219	31,785	43,703	0.59	0.27
Sunyani	23780	38,834	61,992	1.03	0.53
Ho	24,199	37,777	61,658	0.93	0.55
Obuasi	31,005	60,617	115,564	2.03	1.26
Koforidua	46,235	58,731	87,315	0.86	0.66
Cape Coast	56,601	65,763	82,291	0.63	0.38
Tema Municipality	60,767	100,052	141,479	2.69	0.95
Sekondi Sub-metropolis	63,673	70,214	114,157	0.45	1.01
Takoradi Sub-metropolis	80,309	117,989	175,436	2.58	1.32
Tamale Metropolis	83,623	135,952	202,317	3.58	1.53
<b>Kumasi Metropolis</b>	<b>346,336</b>	<b>496,628</b>	<b>1,170,270</b>	<b>10.29</b>	<b>15.49</b>
<b>Accra Metropolis</b>	<b>624,091</b>	<b>969,195</b>	<b>1,658,937</b>	<b>23.62</b>	<b>15.86</b>
Total	1,528,506	2,299,755	4,162,424	52.79	42.83
Prop.of Total Urban	61.8	58.4	50.2		
Prop.of Total Population	17.9	18.7	22.0		

Source: GSS (2005a, p. 130).

Even though in recent years, there has been a growth of secondary towns, especially regional and district capitals, the growth of Accra and Kumasi has been phenomenal. As at 2000, the two cities accounted for about 34 percent of the total urban population though there were over 350 urban centers in the Ghana (Owusu 2005). Taking the only 15 largest towns into account, the Accra and Kumasi metropolises as of 2000 accounted for about 68% of the total urban population of the 15 centers up from about 64% in the 1970 and 1984. In addition, the contribution of the two cities to urban growth stands in sharp and dramatic contrast to the other large towns for the period, 1970 to 2000 (see Table 2).

The massive growth and expansion of Accra and Kumasi metropolitan areas have entailed both intensification of densities and sprawling on their fringes or peripheral areas. For instance, a 2002 GSS report notes that several localities adjoining the Accra Metropolitan Area, which were rural in 1984 have now attained urban status, mainly as a result of the spill over of the growth of the Accra Metropolitan Area into localities in the surrounding districts (GSS 2002). This growing population pressure in and around the two largest metropolises is leading to significant

changes in land tenure practices and related rights due largely to land commodification and higher land values.

### **Urbanization and Land Access and Rights in Ghana**

According to Owusu and Agyei (2007), land access and rights<sup>1</sup> are very important as they influence who, how, where and when questions relating to the use of land. Answers to these questions have direct and indirect influence on the development of livelihoods strategies and outcomes. In many parts of the developing world, it has been observed that growing population pressure and development of market economies as a cause and consequence of urbanization are leading to significant changes in land tenure practices and related rights (IIED 2006). Increasingly, land rights in urban and peri-urban areas of the developing world are being individualized and privatized as opposed to group or communal rights (usufruct rights).

The broad generalizations on changing land rights from communal to individual/private rights in many parts of the developing world (IIED 2006) are clearly observed in current tenure arrangements in Ghana, especially in urban and peri-urban areas. In other words, all the factors identified by IIED (2006) as accounting for the changes in land tenure practices and related rights (such as growing population pressure, urbanisation and development of market economies) are present in urban and peri-urban areas of large Ghanaian towns and cities. Amonor (2006) adds that in recent years, there has been a rise in the number of land transactions between prospective individual developers and local land owning families, particularly in land scarce areas of Accra and Kumasi. With this development, inheritance rights over land under customary tenure regimes are no longer guaranteed as many people belonging to land owning families are left to compete for less land.

According to Owusu and Agyei (2007) rights pertaining to land include usage and transferability (sales, purchase and leasehold). The ISSER Household Land Questionnaire Survey (2005) shows that a total of 55% of the peri-urban respondents with controlling access to land could transfer

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<sup>1</sup> Land access refers to the ease by which communities, households and individuals acquire land for livelihood activities and shelter needs. On the other hand, land rights refer to the rules, laws, policies and processes governing access (Owusu and Agyei 2007). Land rights may be based on national legislation, on customary law or on combinations of both (Kanji et al. 2005).

their interest, though, only 30% of them have registered the plot of land in their possession. Table 3 compares the various rights to land by rural, peri-urban and urban areas. As observed in Table 3, a relatively high proportion of urban and peri-urban residents felt that they have rights to purchase, sell or lease land than their counterparts in the rural areas. This may reflect the increasing trend in outright land purchases and individual rights in urban and peri-urban areas compared to rural areas. While the majority of respondents who own or have controlling access to a piece of land indicated that they have the rights to purchase, only a relatively smaller proportion of respondents reported that they could sell the plot of land they owned or have controlling access. It seems that the development of land market in urban and peri-urban areas opens the possibility of land sales by people with controlling access to land.

Table 3. Comparison of Land Rights among Residents in Rural, Peri-Urban and Urban (%)

<b>Location</b>	<b>Outright Cash Purchase</b>	<b>Outright Sales</b>	<b>Lease Right</b>	<b>No. of Respondents</b>
Rural	60%	35%	68%	<b>1054</b>
Peri-urban	82%	46%	62%	<b>586</b>
Urban	88%	48%	68%	<b>824</b>

Source: ISSER Household Land Questionnaire Survey (2005).

Like many localities in Ghana, urban and peri-urban land access and rights are governed to a large extent by customary laws and arrangements. Land is owned by chiefs, clans and families through inheritance from ancestors; individually ownerships are through outright purchase or leasing agreements, and in rare situations, gift. Individual ownership is typically acquired through leasehold or outright purchase (Maxwell et al. 1998; Owusu and Agyei 2007). With increasing land demand, freehold, which was the main arrangement for land access in the past, is increasingly giving way to leasehold and outright land purchase (ISSER 2006). A fact, which runs through all the focus group discussions (FGDs) conducted in the selected peri-urban communities of Accra and Kumasi is that land was relatively easier to access in the past than presently. In many cases, the past is interpreted to mean the last two decades or more. The ‘easiness’ of land access in past times was attributed to the fact that one did not need to pay cash before acquiring a piece of land. In southern Ghana, landowners demanded mainly a bottle of drink, while red cola-nut was required in northern Ghana as evidence of the owner/custodian’s permission to use or occupy the land.

However, presently, cash or ‘one’s ability to pay’ mediates land access and rights in peri-urban Ghana. This point is further strengthened by the results of the ISSER Household Land Questionnaires Survey which indicated that gender, religion, membership of a lineage and one’s status as a migrant or indigene do not play any significant role in determining land access. For instance, the survey indicated that of those who made efforts to acquire farmland in peri-urban areas, a relatively high proportion of both indigenes and migrants were successful. This followed the trend in the overall national sample, where the same proportion of both indigenes and non-indigenes indicated that they were able to access land for their farming activities (see Table 4). Regarding land for housing construction, a slightly higher proportion of migrants than indigenes in peri-urban and rural communities were successful in their bids to acquire housing land (see Table 4). Disaggregating the data, the ISSER Household Land Questionnaires Survey found that 82% and 67.2% of the indigenes and migrants in peri-urban Accra who sought land for housing development were successful. On the other hand, a relatively high proportion of migrants (86%) than indigenes (84%) were successful in securing land for residential development in peri-urban communities of Kumasi.

Table 4. Percentage of Respondents who Attempted to Acquire Farmland and Housing Land by Status (Indigene or Migrant) and Location

<b>Location</b>	<b>Farmland</b>		<b>Housing/Residential Land</b>	
	Migrants	Indigenes	Migrants	Indigenes
Rural	95.0	91.3	91.4	86.1
Peri-urban	91.2	96.9	91.5	88.6
Urban	92.0	94.9	89.2	91.6
National	93.4	93.5	90.7	88.6

Source: ISSER Household Land Questionnaires Survey, 2005

A further analysis of the ISSER land survey results showed that there was no variation between males and females regarding who were successful in securing housing land in peri-urban areas. This may be due to the fact that acquisition of land in peri-urban communities to a large extent is mainly due to one’s ability to pay rather than one’s social-cultural characteristics. These observations are further buttressed by Fig. 1, which compares the extent of difficulty that migrants and indigenes face in land access in peri-urban settlements. For those who reported difficulties (very, fairly and somewhat), more migrants than indigenes encounter difficulties in accessing land. The majority of those who stated that migrants have difficulty in accessing land



for construction in peri-urban areas (71.8%) ascribed the situation to inflated land prices and 7.4% blamed it on land scarcity. On the other hand, the reasons for difficulty experienced by indigenes included scarcity of land for construction (75.8%) and the relatively high cost charged (8.3%).

Fig. 1. Comparison of the Extent of Difficulty in Land Access by Indigenes and Migrants in Peri-Urban Communities

Problem	Urban	Peri-Urban	Rural
Insecurity of Tenure	186	83	152
Undocumented dealings	144	311	324
Land values are arbitrary	93	107	98
Transactions are arbitrary		163	
Security can change		2	
conflict		0	
difficult to Register		9	
Multiple sale		67	
High Prices		62	
Indiscriminate sale		15	

Source: ISSER Household Land Questionnaires Survey, 2005

Considering the proportion of applicants who were successful in obtaining land in peri-urban communities, it can literally be said that with one's ability to pay, land access is not difficult in the selected peri-urban communities. It was also revealed that even the proportion of migrants who were successful in acquiring land for residential development was relatively higher than indigenes as shown in Table 4. This means that the system of acquiring land is non-discriminatory since it is based on affordability. In short, the results of the study shows that access to land in peri-urban Ghana is universal and that there is no discrimination based on gender, age, religion and status as indigene or migrant. This is mainly due to the fact that there is a land market and dealings are impersonal – the highest bidder gets the resource. Price is the real determinant of land access in peri-urban settlements.

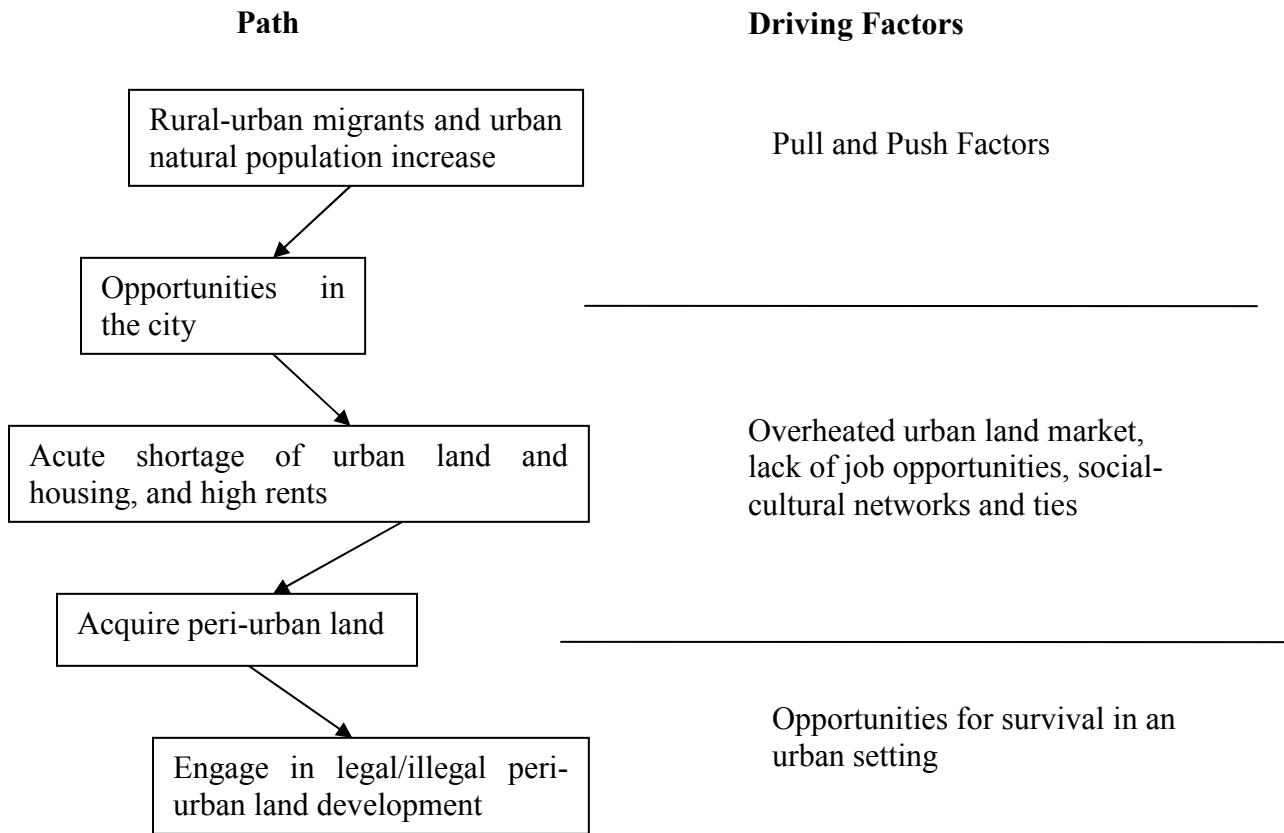
However, the process of allocating land for livelihoods activities solely through the market could work against the interest and well-being of financially poor indigenes and migrants, and other vulnerable groups who may not be in a position to access land simply because they cannot afford it. Again, the conclusion that the system of acquiring land in peri-urban Ghana is non-discriminatory since it is based on affordability is made with some level of caution. This is due to the fact that other studies indicate worsen situation of women with respect to land rights and access. For instance, Amanor (2001) notes that even in matrilineal areas of Ghana where women have rights to inherit land, changing social structure of the family and the effects of economic pressures are impacting negatively on women access to land. He adds that matrilineal land is becoming scarcer because men are alienating it to their children. As a consequence, women are suffering from declining access to land and have to rely on husbands for land. Nevertheless, the ISSER land survey suggests that women who have the financial resources could overcome these social and cultural barriers, thus, allowing them to access land.

### **Effects of Urbanization on Land Access and Rights**

The process of urbanization in much of the developing world as earlier noted is the results of pull and push factors. In other words, the process stems from the depressing conditions in rural areas and the promises and prospects of ‘bright lights of cities’. As such rural-urban migrants and urban residents alike seek a foothold in the city to exploit the opportunities for a meaningful and better life offered by the city. This sets off the process of urbanization and its consequences for land access and rights.

Fig. 1 illustrates the process of urbanization and the subsequent changes in land tenure and land use practices. As a result of the push and pull factors rural-urban migrants and urban residents seek a foothold to exploit the opportunities in the city. This situation results in acute shortage of land and high rents in the city, which is facilitated by an overheated urban land market, lack of job opportunities, and weakening of social-cultural networks and ties. The deepening of this situation in the city leads to a rush for peri-urban land as well as land grabbing and speculation on the fringes of the city. The lack of or inadequate institutional framework results in both legal and illegal land development processes by developers – all driven by the desire to exploit the opportunities for survival in an urban setting.

Fig. 1: Process of Urbanization in Peri-urban Setting



Source: Adapted from Nkwae (2006, p. 115).

Fig. 1 illustrates the case of urban growth process in Ghana, especially the largest cities of Accra and Kumasi, and the consequences for changes in tenure practices and land use. In the context of Ghana, the massive sprawl of Accra and Kumasi has been facilitated by improvement in transport whereby a substantial proportion of urban population who work in the cities are prepared to relocate their residence in the peri-urban areas (Briggs and Yeboah 2000; Owusu 2005; Owusu and Agyei 2007). From this illustration, it is not too far fetch to observe the effects of urbanization on land access and rights in these two cities. Some of the effects are discussed as follows:

### *Increasing shortage of land and landless*

With a finite land size, rapid urban growth is associated with increasing population densities. The average estimate of population density for Ghana has increased from 28 inhabitants per square kilometer (km<sup>2</sup>) in 1960 to 36 in 1970, 52 in 1984 and 79 in 2000. However, these national averages do not reflect the regional differences such as the 895 persons per square kilometer estimated for the Greater Accra Region for the year 2000, or densities recorded in specific metropolitan areas such as Accra and Kumasi. There is a general consensus among all participants (landowners/tenants) of the focus group discussions (FGDs) conducted in the selected peri-urban communities of Accra and Kumasi that land was far easier to access in the past than it is the case currently.<sup>2</sup>

Three main reasons were cited as accounting for the increasing difficulties in access to land, particularly in urban and peri-urban areas. First, the rapid population growth of Accra and Kumasi due to both rural-urban migrants and natural population increases implies that there is a greater demand on land than in the past. Second, there has been an increase in the uses to which land could be put within the urban environment compared to the past when land was mainly used for agriculture. Therefore, land in urban and peri-urban areas is rapidly being converted from agriculture to housing and other uses. Thirdly, increasing demand for land for various urban uses is leading to the commodification and commercialization of land. Thus, land which was in the past regarded as a 'free' commodity is, however, currently attracting some forms of payment.

### *Increasing Land Commodification and High Land Value*

The effects of rapid population growth and population densities as well as rapid urbanization are that they exert pressure on land, which is a finite resource. This situation is resulting in increasing commodification and commercialization of land. Thus, as land become scarce, aged old customary tenure arrangements regarding freehold are brought under pressure. Hence, land which was in the past regarded as a 'free' commodity begins to attract some forms of payment. ISSER Household Land Questionnaires Survey (2005) found significant changes in the land tenure systems in Ghana. The most dominant form of change in the tenure system is increasing

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<sup>2</sup> This observation was also made in the key informant interviews and FGDs conducted across the regions in Ghana under the ISSER Land Tenure and Policy Reform Research Project.

high land prices. Other changes include changes in terms of tenancy arrangements, land transaction becoming more formal than before, changes in land inheritance rules, and increases in the number of people renting land for farming (see Table 5).

Table 5. Nature of Changes in Land Tenure System by Location

	Rural	Urban	Peri-urban	Total
Higher land prices	479 41.8%	632 70.2%	442 68.6%	1553 57.7%
Changed terms of tenancy arrangements	125 10.9%	76 8.4%	59 9.2%	260 9.7%
Land transactions more formal	115 10.0%	178 19.8%	79 12.3%	372 13.8%
Changed land inheritance rules	82 7.2%	25 2.8%	50 7.8%	157 5.7%
Renting land for farming	147 12.8%	106 11.8%	54 8.4%	307 11.4%
Others changes	84 7.3%	75 8.4%	29 8.4%	213 7.9%

Source: ISSER Household Land Questionnaires Survey, 2005.

Table 6 shows trends in the massive change of price of land per acre for the last decade. For both migrants and indigenes, there have been significant increases in land prices for both farming and housing across all localities in Ghana, but more especially for urban and peri-urban areas. However, the percentage change in price for peri-urban land is the most dramatic (Owusu and Agyei 2007). This massive change in prices of land is resulting in increasing landless, and alienating a large proportion of the population from access to land. For individuals and groups within the urban environment with low incomes, land becomes a scarce commodity which they cannot afford, simply for its price or value. This view is well captured by a participant of FGD, Ofankor, peri-urban Accra:

Price of a commodity is determined by the demand for that commodity. If nobody demands the commodity, it has no price or value. But when more people need it, the price goes up and higher. As such the highest bidder gets the nod. Considering the economic value and proximity to Accra and other areas, people are now demanding land in this area, and the price keeps going up.

Table 6. Trend in Price of Land per Acre by Location, 1995-2005

	Rural		Urban		Peri-Urban	
	<i>Mean price (¢)</i>	<i>% change</i>	<i>Mean price (¢)</i>	<i>% change</i>	<i>Mean price (¢)</i>	<i>% change</i>
Indigene housing land price						
1995	484,073	-	1,899,257		1,939,786	
2000	1,037,843	114.4	5,562,435	192.8	5,019,820	158.7
2005	3,420,474	229.5	13,520,109	143.1	14,631,250	191.5
1995-2005		606.6		611.8		654.3
Indigene farming land price						
1995	431,728	-	1,050,705		591,009	
2000	942,879	118.4	2,032,822	93.5	1,402,944	137.4
2005	1,911,173	102.7	6,053,707	197.8	4,457,956	217.7
1995-2005		342.6		476.1		654.3
Migrant housing land price						
1995	601,859		2,176,970		2,166,647	
2000	1,499,233	149.1	7,851,855	260.6	6,052,813	179.3
2005	4,294,740	186.5	19,274,079	145.5	19,521,266	222.5
1995-2005		613.6		785.3		800.9
Migrant farming land price						
1995	287,779		2,116,262		648,572	
2000	671,957	133.5	3,713,783	75.5	1,408,626	117.2
2005	2,699,726	301.7	9,307,045	150.6	6,093,737	332.6
1995-2005		838.1		339.7		839.5

Source: ISSER Household Land Questionnaires Survey, 2005 (Owusu and Agyei, 2007).

### *Development of Land Markets*

Due to urbanization and the attendant population pressures and increased demand for land, and unregulated market is emerging (Maxwell et al. 1998). In other words, the rapid growth in population is leading to the development of land markets, and the conversion of property rights under customary tenure into various forms of privately held rights. Currently, land sales have become a permanent feature of urban and peri-urban areas due to the development of land markets. Consequently, customary tenure is undergoing changes in tune with socio-cultural, economic and political changes towards greater concentration of rights of the individual rather than a group or entire community (Maxwell et al. 1998; Amanor 2001, 2006). Nevertheless, while markets may serve the interest of rich landowners and developer, individualization prevents members of the community (lineage or family) from exercising the hitherto traditional

rights. This situation is therefore forcing the system of inheritance as strictly practice under customary tenure to break down (Amanor 2001).

**Table 7. Change in Land Tenure Systems by Location of Interview**

		Location of the Interview			Total
		Rural	Urban	Peri-Urban	
Land tenure system undergone major changes in last 10yrs?	Yes	678	661	443	1782
		61.2%	77.8%	75.7%	70.1%
	No	351	133	95	579
		31.7%	15.6%	16.2%	22.8%
	Don't know	79	56	47	182
		7.1%	6.6%	8.0%	7.2%
Total		1108	850	585	2543
		100.0%	100.0%	100.0%	100.0%

Source: ISSER Household Land Questionnaires Survey, 2005

As shown in Table 7, rural, urban and peri-urban areas of Ghana have experienced changes in land tenure systems which inevitably have impacted upon land markets over the past decade. Relatively, a greater proportion of respondents in urban and peri-urban areas (about 78% and 76% respectively) observed more changes in the land tenure system over the last ten years compared to rural areas where about 61% indicated that there have been changes. It is not surprising that more changes were observed in urban and peri-urban areas since there might be relatively more demand for land in these areas due to population pressure, among others. Naturally, changes in land tenure systems have implications for land markets or include changes in land markets. It must however, be noted that these changes are more likely to be dramatic in and around the metropolitan areas of Accra and Kumasi where urban growth and urban densities and other pressures are more intense.

#### *Changes in Land Use*

All over Ghana, analyses of data from ISSER household land questionnaires survey indicate that land is increasingly being converted from agriculture use to residential (housing) use (see Table

8). While the percentage of rural households which observed this change was about 26%, it was about 55% and 56% for the peri-urban and urban areas respectively, the disaggregated figures for the selected peri-urban areas of Accra was about 98% and 69% in the case of Kumas – indicating relatively higher percentages than the average. This view is made further clearer when household respondents were asked purposes for which they will acquire additional land (see Fig. 6). Across all localities, housing was singled out as the main purpose for which respondents will acquire additional land. This view was, however, much stronger in peri-urban areas compared to rural and urban areas.

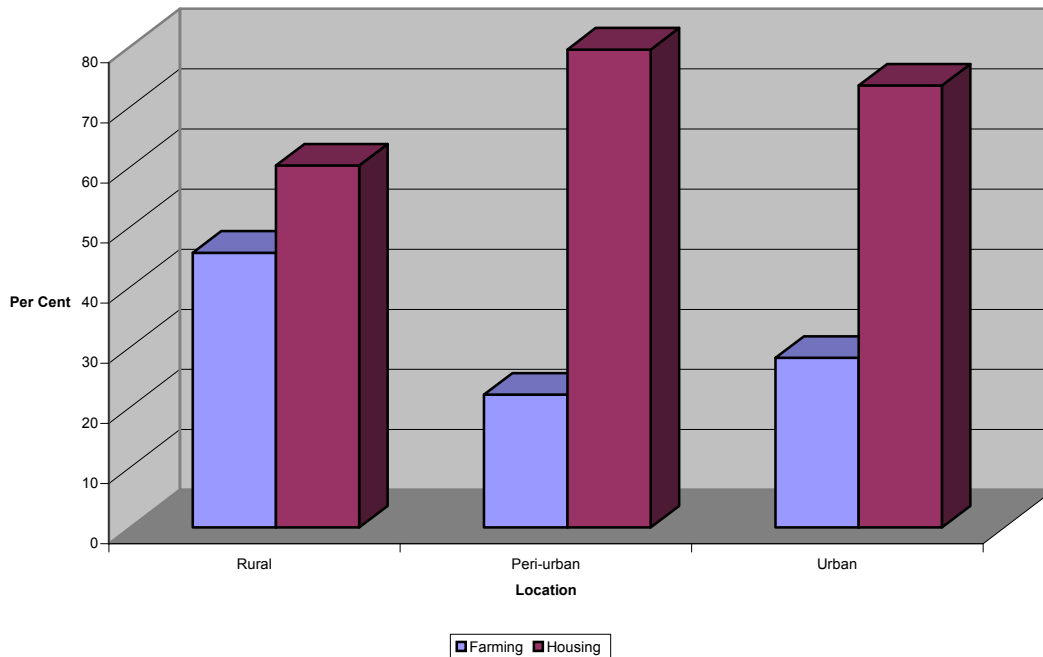
**Table 8: Reason for Change in Availability of Farmland by Location**

	Rural	Urban	Peri-urban	Total
Farmland being converted for construction	309 26.2%	556 55.5%	391 54.6%	1256 43.4%
Unattractive due to loss of productivity	285 24.2%	173 17.3%	100 14.0%	558 19.3%
Increasing distance to available farmland	285 24.2%	210 21.0%	134 18.7%	629 21.7%
Unattractive terms for farmland	32 2.7%	20 2.0%	9 1.3%	61 2.1%
Others	268 22.7%	43 4.3%	82 11.5%	393 13.6%

Source: ISSER Household Questionnaires Survey, 2005.

**Fig. 6: Purposes for which People will Acquire Additional Land by Location**





Source: ISSER Household Land Questionnaires Survey, 2005

In short, there is clear evidence that land use pattern is changing in favour of housing construction in rural, peri-urban and urban locations as illustrated in Table 8 and Fig. 6. Throughout Ghana, more than two-thirds of the respondents indicated that there have been changes in the availability of farmland within the last ten years in their localities. This proportion of respondents was relatively high in urban (79.8%) and peri-urban (81.0%) than in the rural areas (71.4%). This is not surprising since the cities of Accra and Kumasi have witnessed massive urban sprawl in recent years (Yeboah 2000; Konadu-Agyemang 2001; Twum-Baah 2002; Grant and Yankson 2003). The massive growth of Ghana's large cities has resulted in spillover which has induced rapid growth and high demand for residential houses in the peri-urban areas of these centers.

This change of land use from agriculture to housing is also well observed in the FGDs conducted in the peri-urban areas of the two cities (Accra and Kumasi). In all the peri-urban areas of the two cities, respondents indicated a general feeling that land is increasingly becoming important for housing purposes. This is a significant shift from the hitherto primary use of land for farming (agriculture) purposes. Some views from FGDs respondents make this view abundantly clear:

For farming, it is relatively more difficult to get land as much is being converted to residential use (FGD Land owners, Amasaman, Accra).

Ofankor used to be a farming area. Now, housing, sawmilling, sand winning, trading, factories and church building have taken over (FGD tenants, Ofankor, peri-urban Accra).

### *Lost of livelihoods*

As a result of the competition for land and high land values, farming which used to be the dominant occupation in peri-urban areas is increasingly giving way to other occupations. In many peri-urban areas, the only available lands that people do farm are along banks of rivers and streams (Yankson 2000). These are, however, sensitive areas with negative environmental consequences. In addition, some people cultivate seasonal crops such as vegetables, maize, cassava, plantain, etc on the plots, which are yet to be developed –

All the lands in this community have been allocated to developers without any portion for farming. What people do over here is to cultivate vegetables like cabbage, carrots, garden eggs, tomatoes, etc, on KNUST [Kwame Nkrumah University of Science and Technology] lands. There is no farming land in this community.

(FGD participant, Ayeduase, peri-urban Kumasi).

Some displaced farmers remain in farming by moving out to farm on remaining lands not yet sold to housing developers. However, these lands are usually far from farmers' places of residence. and continuous farming on the same piece of land without fallow periods results in low productivity and finally abandonment of farming as a livelihood activity. Also, the scarcity of farmland implies that available plots of land for farming are cultivated over and over again, with no fallow periods. This process results in poor yields, forcing farmers to eventually abandon farming. With loss of farmland and abandonment of agriculture, peri-urban households without the necessary skills to move to another occupation are forced to enter urban employment (mainly casual labour, and work on housing construction, quarry work, informal trade), or else migrate to the cities. As a participant at a FGD intimated

We still have farmlands. But when the prospective tenant declares his intention to put up a building then we have to move or shift to the next available land. This is what we have been doing for some time now. We are gradually losing our farmlands to prospective tenants and our children are running away from the land (farmlands) to other trades.

(FGD tenant, Fankyenebra, peri-urban Kumasi)

There is a general consensus among all respondents that in the next ten years or so their peri-urban communities will be a fully integral part of their respective cities. In addition, vacant plots of land would have been exhausted by then. This situation is likely to compound the problem of acquiring land for urban agriculture.

### **Conclusion and Policy Response**

In Ghana, like much of the developing world, urbanization is outpacing spatial planning of urban areas. As a result, urban spatial planning documents become outdated and obsolete even before they become ready for implementation. Hence, a strong disconnection between physical planning and programming of investments, contributing to rapid pace in urban sprawl and under-serviced urban neighborhoods. In short, the country lacks a strategic forward planning vision for urban development.

More significant to the issue of urban planning are the problems of poor and dysfunctional urban land markets. Sustainable urban development requires well-functioning and efficient land markets. Further fuelling the urbanization and land disconnection is the dual land ownership system of Ghana: state or public and customary or private land. The 1992 Constitution (Article 257) recognizes customary institutions (namely stools/skins, families, clans and individuals) as well as the state as landowners. Customary institutions account for 78 percent of the total land area compared to 20 percent of land vested in the state for which compensation has been paid, and 2 percent vested in the President on behalf of stools/skins, families and clans (GTZ 2002). However, under conditions of rapid urbanization and increasing demand for land, the anomalies in the dual system (customary and statutory) become increasingly apparent – contributing to increasing land prices and speculation, and a distorted land market (Bryant et al. 1982; Payne 1997; Nkwae 2006). Various reports and studies on land in Ghana indicate that access to land

remains a key constraint to socio-economic development in Ghana (APRM 2005; ISSER 2006). Inefficiencies and distortions in the urban land market like inadequate land registration, titling and administration, and multiplicity of institutions involved in land transaction are constraining the demand and supply for housing and other needs in urban areas. Lack of proper and clear enforcement strategies for land transactions are a huge impediment to a robust urban development strategy in Ghana. It is yet to be seen whether the World Bank financed Land Administration Project (LAP), currently under implementation, would be able to address the challenges facing land tenure and administration in Ghana.

Addressing the challenges of urbanization and land access and rights requires a broader policy framework on urban and regional development policy and strategy. Therefore, there is the need for institutional and policy focus regarding a comprehensive urban development strategy that emphasis the development of small and medium-sized towns within the context of Ghana's decentralized development framework. Such a strategy accepts the inevitability of rural emigration but seeks to redirect flows away from the large urban centers of Kumasi and Accra. It also recognizes that any solution to the urban problem associated with rural-urban migration must take account of the condition of the rural people. Since most rural-urban migrations are undertaken for economic reasons, any policy that transforms the rural economy will affect the scale and pace of urban development (Owusu 2005).

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