IMPROVEMENT OF SQUATTER SETTLEMENTS: THE LINK BETWEEN TENURE SECURITY, ACCESS TO HOUSING, AND IMPROVED LIVING AND ENVIRONMENTAL CONDITIONS

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ABSTRACT

This research analyses the effects of land tenure security on the low-income people and squatters of Accra (the Ghanaian capital). The problem of squatting in Accra has been attributed to deficits in housing supply and the high rents of decent accommodation which have left the poor with little or no choice but to squat illegally on private or public property. Due to the failure of previous policies to solve the housing problems of the squatters in the capital, this study was conceived to verify the effects of land tenure security and assess the merits of tenure security as an alternative approach to enable low-income residents of the city to improve their housing. Additionally, the research was prompted by the desire to stem the fast pace of squatting in the city and eradicate the deplorable conditions in which most of the squatters live. Furthermore, it is anticipated that important lessons learned from the study settlements and within specific contexts will be able to be applied to help solve the housing and environmental problems of poor people elsewhere.

To achieve these goals, the present research first investigated the veracity of the assertions made in the literature concerning the effects of land tenure security to determine if they were compelling with regard to the Accra context. Additionally, the research sought to verify whether the positive effects of land tenure security could be harnessed for the benefit of squatters in Accra. Even though tenure security may not be the only condition needed to improve the housing situation of the low-income people of Accra, it can nevertheless be argued that observable improvements and transformations in living conditions have occurred among low-income urbanites that have some sort of tenure security. Land tenure arrangements which notably increase tenure security include group tenure arrangements, administrative and social acknowledgement of rights to land, and provisional licenses issued to people by the district assemblies to do business in some open spaces. In response, the present research was driven by the central question: to what extent is there a relationship between tenure security and access to housing, and improved living and environmental conditions?

Land tenure pluralism and the subjective nature of perceptions about land tenure security in Accra led to the choice and comparison of three communities that represented different points along a continuum of land tenure security. The chosen study settlements have varying degrees of tenure security. One has a formal type of land tenure arrangement and security, another a customary arrangement and de facto security, and finally, a settlement in which the residents do not have any rights to the land they occupy. The complexity of the research problem necessitated the adoption of a mixed method research design in order to draw on relevant information, research tools and techniques for the investigation, data collection, analysis, and presentation of the research results. The study revealed that while tenure security alone is indeed not adequate for improvements of squatter settlements in Accra, it does serve as one of the key factors for low-income Accra residents’ access to housing, improved living and environmental conditions. Other factors such as housing finance, provision of infrastructure, adequate planning, and relaxation of building codes and regulations have been identified as significantly affecting low-income people’s access to housing, improved livelihoods and environmental conditions in Accra. Thus this research can be endorsed as an important contribution to knowledge that can guide policy to improve the lives of low-income people in Accra and beyond.
ACKNOWLEDGEMENTS

My PhD research experience could be likened to a roller-coaster ride characterised by a mixture of times of despair, uncertainty, joy and fulfillment. It would have been impossible to endure the difficulties and succeed without the support of many people who wanted me to be successful. To those people I am immensely indebted and it is only fair to acknowledge them as part of the success story.

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TABLE OF CONTENTS

Abstract ........................................................................................................................................ iii
Acknowledgements ...................................................................................................................... v
Table of Contents ........................................................................................................................ vii
List of Tables ................................................................................................................................ xiii
List of Figures .............................................................................................................................. xv
List of Abbreviations ................................................................................................................... xvii
List of Interviewees ..................................................................................................................... xix

CHAPTER 1.
BACKGROUND TO THE STUDY .............................................................................................. 1
1.1 INTRODUCTION .................................................................................................................. 1
     1.1.1 The Market-Based Approach ..................................................................................... 3
     1.1.2 The Rights-Based Approach ..................................................................................... 5
1.2 THE PROBLEM .................................................................................................................... 7
1.3 OBJECTIVES ....................................................................................................................... 13
1.4 RATIONALE FOR THE STUDY ......................................................................................... 13
1.5 STRUCTURE OF THE THESIS ............................................................................................ 14
     1.5.1 Introductory Chapters (chapters 1-4) ...................................................................... 14
     1.5.2 The Results Chapters (chapters 5-7) ...................................................................... 15
     1.5.3 Discussion, Conclusions and Recommendations Chapter (Chapter 8) ... 17

CHAPTER 2.
LITERATURE REVIEW AND THE CONCEPTUAL FRAMEWORK GUIDING
THE STUDY ................................................................................................................................... 18
2.1 INTRODUCTION .................................................................................................................. 18
2.2 SLUMS, SQUATTER, AND INFORMAL SETTLEMENTS: SOME WORKING
   DEFINITIONS .......................................................................................................................... 19
2.3 DEVELOPMENT OF SLUMS, SQUATTER AND INFORMAL
   SETTLEMENTS AND PROGRAMMES TO IMPROVE THEM ....................................... 21
     2.3.1 Post-Independence Housing Schemes ................................................................. 23
     2.3.2 Site and Services Programmes .............................................................................. 24
2.3.3 Slum and Squatter Settlement Upgrading Programmes ........................................ 26
2.3.4 The Slum Improvement Policies of the 1990s and 2000s .................................... 28

2.4 LAND TENURE, RIGHTS AND SECURITY .......................................................... 28
2.4.1 Conceptualising Tenure Security ..................................................................... 30

2.5 THE SOCIO-ECONOMIC AND ENVIRONMENTAL CONSEQUENCES OF
TENURE SECURITY ................................................................................................ 34
2.5.1 Tenure Security and Social Integration .............................................................. 34
2.5.2 Women, Children and Land Equity .................................................................... 35
2.5.3 Effects of Tenure Security on Household Well-being and Education ............. 36
2.5.4 Tenure Security, Land Values, Speculation, and Dispossession .................... 37
2.5.5 Tenure Security and Physical Integration into the Formal City ..................... 38
2.5.6 Effects on Investments ..................................................................................... 38
2.5.7 Land Titles and Use as Collateral ..................................................................... 39
2.5.8 Effects on Employment .................................................................................... 40
2.5.9 Costs of Land and Rights ................................................................................. 40
2.5.10 Effects on Revenue Generation ....................................................................... 41
2.5.11 Effects on the Environment ............................................................................ 41

2.6 CONCLUSION ....................................................................................................... 41
2.6.1 Conceptual Framework of the Thesis ............................................................... 42

CHAPTER 3.
BACKGROUND OF THE STUDY AREA AND LAND TENURE SYSTEMS IN
GHANA AND ACCRA .................................................................................................. 46

3.1 INTRODUCTION ..................................................................................................... 46

3.2 LOCATION AND SIZE .......................................................................................... 47

3.3 RELIEF AND DRAINAGE; CLIMATE AND VEGETATION; POPULATION,
ECONOMIC ACTIVITIES AND HOUSING ......................................................... 49
3.3.1 Relief and Drainage .......................................................................................... 49
3.3.2 Climate and Vegetation .................................................................................... 50
3.3.3 Population, Economic Activities and Housing ............................................... 51

3.4 LAND TENURE SYSTEMS, LAND MARKETS, LAND TITLE
REGISTRATION AND THE LAND ADMINISTRATION PROGRAMME ........ 55
3.4.1 Land Tenure Arrangements and Systems in Ghana .......................................... 56
3.4.2 Land Markets ................................................................................................... 58
6.7.2 Energy for Lighting within Houses.................................................. 170
6.7.3 Energy Sources for Cooking and Heating......................................... 172
6.8 TENURE STATUS, SANITATION AND ENVIRONMENT MANAGEMENT.....
............................................................................................................... 174
6.8.1 Household and Environmental Wastes Management......................... 174
6.8.2 Household Sanitation and Access to Toilet Facilities ......................... 182
6.9 TENURE SECURITY AND INVESTMENT DECISIONS............................. 186
6.10 TENURE INSECURITY, DISINCENTIVES AND UNWILLINGNESS TO
INVEST IN HOUSING........................................................................... 191
6.11 CONCLUSION .................................................................................. 194

CHAPTER 7.
SOCIO-ECONOMIC AND ADMINISTRATIVE EFFECTS OF TENURE
SECURITY .................................................................................................. 195
7.1 INTRODUCTION.................................................................................. 195
7.2 THE RELATIONSHIP BETWEEN TENURE SECURITY AND SOCIAL
STATUS AND INTEGRATION .................................................................. 195
7.3 GENDER AND PROPERTY RIGHTS...................................................... 201
7.4 TENURE SECURITY AND THE GENERAL WELL-BEING AND
EDUCATION OF HOUSEHOLD MEMBERS.............................................. 204
7.5 THE EASE OF INDIVIDUAL AND HOUSEHOLD RELOCATIONS
BETWEEN AND WITHIN RESIDENTIAL AREAS ....................................... 211
7.6 LANDED PROPERTY VALUES, SPECULATION AND DISPOSSESSION .. 212
7.7 TENURE SECURITY AND SPATIAL INTEGRATION OF SETTLEMENTS 215
7.8 EFFECTS OF TENURE SECURITY ON PROPERTY VALUES ................. 229
7.9 EFFECTS OF TENURE SECURITY ON TAX REVENUES...................... 232
7.10 RAMIFICATIONS OF LAND TENURE ARRANGEMENTS ON
ADMINISTRATIVE, LEGAL AND POLITICAL INSTITUTIONS ................. 235
7.11 CURRENT TRENDS OF RESIDENCY IN THE STUDY SETTLEMENTS ... 237
7.12 IMPROVEMENT OF SQUATTER SETTLEMENTS ................................. 237
7.13 CONCLUSION.................................................................................. 239
LIST OF TABLES

Table 3.1 HOUSING STOCK DEFICIT ................................................................. 54
Table 4.1 RESEARCH METHODS ADOPTED .................................................... 87
Table 4.2 SAMPLE SIZES OF THE SELECTED SETTLEMENTS ......................... 91
Table 5.1 MARITAL STATUS ........................................................................ 108
Table 5.2 LEVEL OF EDUCATION ................................................................ 110
Table 5.3 SOURCES OF HOUSEHOLD INCOMES ........................................... 124
Table 5.4 OWNERSHIP OF PROPERTY .......................................................... 126
Table 5.5 ROOM OCCUPANCY RATES ........................................................... 128
Table 5.6 ORIGINS OF PARTICIPANTS ......................................................... 135
Table 5.7 THE INITIAL STATE OF THE STUDY SETTLEMENTS ...................... 142
Table 6.1 IMPROVEMENTS PRIOR TO 1998 .................................................. 148
Table 6.2 LAND ACQUISITION AND TENURE SECURITY .............................. 151
Table 6.3 SOURCES OF ENERGY FOR LIGHTING ......................................... 171
Table 6.4 HOUSEHOLD AND COMMUNITY WASTE MANAGEMENT ............ 175
Table 7.1 SOCIAL STANDING AND A SENSE OF BELONGING TO THE LARGER
SOCIETY OF ACCRA ............................................................................. 196
Table 7.2 WOMEN'S ACCESS TO PROPERTY AND RIGHTS ............................ 202
Table 7.3 THE EFFECTS OF TENURE INSECURITY ON GENERAL WELL-BEING,
HEALTH AND EDUCATION AT SODOM AND GOMORRAH .................... 205
Table 7.4 GROUP PROPERTY OWNERSHIP REDUCES MARKET-DRIVEN
DISPOSSESSIONS ............................................................................. 213
Table 7.5 SPATIAL INTEGRATION OF THE RESEARCH SETTLEMENTS ........... 216
Table 7.6 OPINIONS ABOUT TAXATION ..................................................... 233
LIST OF FIGURES

Figure 2.1 INGREDIENTS OF SECURITY AND CERTAINTY OF PROPERTY RIGHTS TO LAND ................................................................. 32
Figure 2.2 CONCEPTUAL FRAMEWORK OF THE THESIS ...................... 43
Figure 3.1 THE LOCATION OF GHANA AND THE STUDY AREA ................ 48
Figure 3.2 RELIEF MAP OF GHANA ................................................... 49
Figure 3.3 LOCATIONS OF THE STUDY SETTLEMENTS .......................... 64
Figure 3.4 MAP OF CHRISTIAN VILLAGE ............................................. 66
Figure 3.5 MAP OF MADINA ESTATE ................................................... 68
Figure 3.6 MAP OF SODOM AND GOMORRAH ................................. 73
Figure 3.7 SODOM AND GOMORRAH ............................................... 74
Figure 4.1 MIXED RESEARCH PROCESS MODEL ............................... 88
Figure 5.1 MALE VERSUS FEMALE HOUSEHOLD HEADS ..................... 105
Figure 5.2 AGE OF PARTICIPANTS .................................................... 107
Figure 5.3 OCCUPATIONS .................................................................. 114
Figure 5.4 A HOME-BASED ENTERPRISE AT CHRISTIAN VILLAGE ......... 115
Figure 5.5 KAYAYEI SLEEPING WHILE THEY WAIT FOR THE NEXT LOAD ...... 116
Figure 5.6 SHOPS AND RESIDENTIAL EXTENSIONS AT MADINA ESTATE .... 117
Figure 5.7 ANNUAL INCOMES AND EARNINGS .................................. 120
Figure 5.8 GRAPH DEPICTING WHEN EACH AREA WAS FIRST SETTLED BY THE RESPONDENTS ......................................................... 130
Figure 5.9 THE ONLY FACILITIES GIVEN TO LITTLE AGBOGBLOSHIE RESIDENTS AT THE TIME OF THEIR RESETTLEMENT ......................... 140
Figure 6.1 HEDGE AND STRAW FENCING DONE TO PROTECT PROPERTY AT MADINA ESTATE .......................................................... 145
Figure 6.2 INITIAL IMPROVEMENTS UPON THE LAND ........................ 146
Figure 6.3 INCONGRUOUS EXTENSIONS AT MADINA ESTATE ............... 158
Figure 6.4 INFERIOR MATERIALS ARE USED FOR HOUSE CONSTRUCTION IN SODOM AND GOMORRAH ........................................... 161
Figure 6.5 HIGHER QUALITY AND DURABLE MATERIALS ARE USED FOR HOUSING AT CHRISTIAN VILLAGE .................................... 162
Figure 6.6 AN ESTATE BUILDING WITHOUT AN EXTENSION AND ANOTHER ONE WITH A GATED SELF-CONTAINED EXTENSION ................... 164
# LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AMA</td>
<td>Accra Metropolitan Area</td>
</tr>
<tr>
<td>CBD</td>
<td>Central Business District</td>
</tr>
<tr>
<td>CHF</td>
<td>Cooperative Housing Foundation</td>
</tr>
<tr>
<td>CLS</td>
<td>Customary Land Secretariat</td>
</tr>
<tr>
<td>CMB</td>
<td>Cocoa Marketing Board</td>
</tr>
<tr>
<td>COFOPRI</td>
<td>Comisión de Formalización de la Propiedad Informal</td>
</tr>
<tr>
<td>COHRE</td>
<td>Centre on Housing Rights and Evictions</td>
</tr>
<tr>
<td>ECG</td>
<td>Electricity Company of Ghana</td>
</tr>
<tr>
<td>ERP</td>
<td>Economic Recovery Programme</td>
</tr>
<tr>
<td>GAMA</td>
<td>Greater Accra Metropolitan Area</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GEDA</td>
<td>Ga East District Assembly</td>
</tr>
<tr>
<td>GIMPA</td>
<td>Ghana Institute of Management and Public Administration</td>
</tr>
<tr>
<td>GWCL</td>
<td>Ghana Water Company Limited</td>
</tr>
<tr>
<td>GWDA</td>
<td>Ga West District Assembly</td>
</tr>
<tr>
<td>HBE</td>
<td>Home Based Enterprise</td>
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<tr>
<td>IIED</td>
<td>International Institute for Environment and Development</td>
</tr>
<tr>
<td>KLERP</td>
<td>Korle Lagoon Ecological Restoration Programme</td>
</tr>
<tr>
<td>KVIP</td>
<td>Kumasi Ventilated Improved Pit</td>
</tr>
<tr>
<td>LAP</td>
<td>Land Administration Programme</td>
</tr>
<tr>
<td>LPG</td>
<td>Liquefied Petroleum Gas</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
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<tr>
<td>NDC</td>
<td>National Democratic Congress</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organisation</td>
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<tr>
<td>NPP</td>
<td>New Patriotic Party</td>
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<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>NSE</td>
<td>Niveles Socio-económicos</td>
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<tr>
<td>PANAFEST</td>
<td>Pan-African Festivals</td>
</tr>
<tr>
<td>PDPU</td>
<td>Proyecto Derechos de Propiedad Urbana</td>
</tr>
<tr>
<td>PVC (Pipe)</td>
<td>Polyvinyl chloride Pipe</td>
</tr>
<tr>
<td>SAP</td>
<td>Structural Adjustment Programme</td>
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<tr>
<td>STDs</td>
<td>Sexually Transmitted Diseases</td>
</tr>
<tr>
<td>TMA</td>
<td>Tema Municipal Area or Assembly</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>UNCHS</td>
<td>United Nations Centre for Human Settlement</td>
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<tr>
<td>WC</td>
<td>Water Closet</td>
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LIST OF INTERVIEWEES

- Assemblymen and women of the Accra Metropolitan Assembly
- Community Health and Childhood Immunisation officials
- Director and Deputy Director of Accra Metropolitan Assembly Town and Country Planning Department
- Ga East District Personnel
- Ga West District Engineer
- Opinion Leaders of Sodom and Gomorrah, Christian Village and Madina Estate
- Personnel and a legal officer of Ghana Lands Commission Headquarters, Accra
- Personnel of Accra Children Hospital, Agbogbloshie, Accra
- Personnel of Korle-Bu Hospital and Polyclinic, Accra
- Personnel of the National Disaster Management Organisation (NADMO)
- Police officers of Sodom and Gomorrah Police Station
- Selected household heads of Sodom and Gomorrah, Christian Village and Madina Estate
- The Chairman of the Community Association, Madina Estate
- The Chief Building Inspector of Accra Metropolitan Assembly
- The Director of Ashiedu Keteke Sub-Metropolitan Assembly
- The Estate Officer, Ministry of Works and Housing
- The Executive Director, Environmental Protection Agency, Accra
- The Executives of Madina Estate Residents’ Association
- The general public
- The Headman and queenmother of Christian Village
- The Madina Estate Resettlement Station Officer
- The Public Relation Officer of Accra Brewery Company Limited
CHAPTER 1. BACKGROUND TO THE STUDY

Security of tenure is one of the most important catalysts in stabilizing communities, improving shelter conditions, reducing social exclusion, improving access to urban services, leveraging corporate and individual investment and improving the urban environment (UN-Habitat 1999 p.5).

1.1 INTRODUCTION

The importance of this research is underscored by the need to find a lasting solution to the current fast pace of invasion and conversion of vacant public and private spaces (properties) into illegal accommodation quarters by low-income migrants in Accra. The social, economic, political, spatial and environmental problems created by these squatters have brought to the fore the debate about land tenure security for the urban poor. The relevance of the argument has become even stronger because most of the previous policies to solve the accommodation problems of poor migrants in Accra have been unable to significantly solve or eradicate the problem. Consequently, the intent of the present research was to investigate an alternative approach which could possibly provide a solution to the problem. The effects of land tenure security or otherwise were investigated in three settlements, namely Madina Estate, Christian Village and Sodom and Gomorrah. This was done to ascertain whether the claims made by researchers like de Soto (2000), Durand-Lasserve and Payne (2006), Payne et al. (2007), Place (2009) and van Asperen and Zevenbergen (2007) about tenure security were valid within the context of Accra.

This chapter is an overview of the present research. It elucidates what the research is about and how it was conducted to achieve the objectives of the study. The chapter starts with a definition of land tenure security and what it entails. The discussion then shifts to the two main knowledge claims or the divergent positions taken by the proponents of the concept. This culminates in the arguments made by the schools of thought on how tenure security can be attained and managed to benefit the poor. The importance of the debate to the situation in Accra is underlined by the existence of pluralistic land tenure systems in the city which are operated along the principles of the two knowledge claims. The diverse land tenure arrangements mean that varying degrees of tenure security are attainable within the array of land transactions in the city. The question to ask now is what then is land tenure security? According to van Asperen and Zevenbergen (2007 p.3):
Land tenure security can be defined to exist when an individual perceives that he or she has rights to a piece of land on an continuous basis, free from imposition or interference from outside sources, as well as the ability to reap the benefits of labour and capital invested in that land, either in use or upon transfer to another holder (Place, Roth and Hazell 1994).

The definition consists of three constituents: “breadth” which refers to the quantity or amount of right that one has legally over the land and what s/he can transfer or alienate; “duration” or the period or timeframe within which the rights can be exercised, and “assurance” which underlies the confidence that the rights are for sure (van Asperen and Zevenbergen 2007 p.3). In addition, the concept of tenure security has:

‘objective’ elements (nature, content, duration and enforceability of the rights, state guarantee, quality of boundary descriptions, conflict handling) and ‘subjective’ elements (landholders’ perception of the security of their rights) (Deininger 2003; Kanji et al. 2005). Objective security is often referred to as de jure security of tenure, while de facto security corresponds with the subjective elements. De jure security is normally easier to determine by assessing the laws and regulations related to land issues, although de facto security might be more important (van Asperen and Zevenbergen 2007 p.3).

In effect, the concept is not limited to only the formal interest and rights people have in land holdings in the form of leasehold or freehold tenure, but security of tenure is also attainable through arrangements under customary law (Durand-Lasserve and Royston 2002; Payne 2002). This is largely the case in Ghana and, for that matter, Accra. Additionally, even though the above definition states that tenure security refers to an “individual’s perception”, the perception about tenure security is not exclusively related to the subjective interpretation of a single person but could also be the collective views, assurances and judgement of a group, family or a community about their rights to a piece of land. This kind of group attitude was clearly exhibited and manifested in the actions of some of the squatters and other participants in settlements investigated as part of the present research. The way the study participants use their land depends largely on the general perceptions they have about their rights to the land.

The definition of tenure security agreed on by the Expert Group of the United Nations in October 2002 is even more relevant to the argument of the present research. According to them, “[s]ecure [t]enure is the right of all individuals and groups to effective protection by the [s]tate against unlawful evictions” (UN-Habitat 2002 p.8). The underlying principle of both definitions is that people have the assurance that they will not
be dispossessed of their rights to land they occupy. Thus, the supporters of land tenure security for the poor, like Deininger (2003) and van Asperen and Zevenbergen (2007), consider poor people’s access and rights to use land as a vital springboard which provides the needed incentive for them to invest in livelihood ventures and grow wealth for themselves and their offspring (Durand-Lasserve 2006). Furthermore, tenure security advocates, like Deininger (2003) and van Asperen and Zevenbergen (2007), claim that granting the poor rights of possession over land that they have occupied would result in a significant boost to their morale to invest in the land which is fundamental for poverty reduction (ibid). This is because a sense of ownership would encourage them to utilise effectively the land and resources thereon (Deininger 2003; van Asperen and Zevenbergen 2007). However, in spite of these positive perceptions about the potential of land tenure security to improve the living conditions of poor people, there is a widespread belief among the promoters, including Payne et al (2007), van Asperen and Zevenbergen (2007) and the UN Expert Group that deliberated on the effects of tenure security on slums in 2002 in Nairobi, Kenya, that land tenure security alone is not an adequate condition for the poor to appreciably improve their socio-economic, housing and environmental conditions (UN-Habitat 2002). Accordingly, apart from verifying the effects of tenure security in the survey settlements, other factors, such as housing finance, infrastructure and adequate planning which complement tenure security to facilitate low-income people’s efforts to improve their settlements to meet the metropolitan standards of Accra, were also investigated.

In addition, although there is a consensus among the proponents of tenure security that it enhances poor people’s efforts to improve their housing and living conditions, there are divergent views about how tenure security can be attained and harnessed to benefit the poor. It is important to clarify this because of the land tenure pluralism that prevails in Accra. The varieties of land tenure arrangements that exist in the city can be analysed through the lenses of two schools of thought. The statutory and formal systems operate along the lines of the market-based approach, while the traditional customary land tenure systems are akin to a human rights-based approach.

1.1.1 The Market-Based Approach

Advocates of the market based school of thought, like Feder and Feeny (1991), de Soto (2000), Lanjouw and Levy (2002), claim that land titling (which is ambiguously used as tenure security) increases land values and use as collateral for credit. According to de
Soto (2000), when land is registered and titled, it is transformed into a marketable commodity which can be easily traded and transferred from inefficient use to efficient use. This, in turn, increases the reliability of land transactions and reduces the costs of protecting land rights and settling disputes. Further, the enabling land markets proponents, like de Soto (2000), Feder and Noronha (1987), contend that because land registration and titling ensures documentation of all attributes surrounding the land, adequate protection of rights and interests in land is guaranteed and this affects productivity positively (Barrows and Roth 1990; Feder and Noronha 1987; Roth and Haase 1998). However, whether the market-based approach or land title registration is the ideal means for attaining land rights for the poor and insuring them against dispossession is a contentious issue because it is the same market system which has excluded the low-income people from the land and housing markets and has driven some of them to squat illegally.

Corroborating the above conclusion, Durand-Lasserve and Royston (2002) observe that it is usually the market-based approach which makes it impossible for poor people to access landed property since the system is tailored towards the needs of wealthy individuals, households and institutions. Undoubtedly, it is the mechanisms of the property markets which have excluded low-income residents of Accra from owning properties in the city. Not only does the market-based approach prevent low-income people from accessing land, it also undermines the customary land tenure systems which hitherto made land easily available to the poor (Durand-Lasserve and Payne 2006). The tradability of land in Accra has virtually rendered the traditional norms, values and arrangements concerning land irrelevant. This has culminated in a chaotic traditional administration of land which is characterised by numerous land disputes and violent confrontations over land in the capital (Gough and Yankson 2000). Further, the market-based approach is limited in terms of other types of land tenure arrangements available and accessible to low-income people, particularly those who are not interested in full land titles or ownership statuses over land (Durand-Lasserve 2006).

Consequently, the relevance of the market-based approach and land title registration to solving the landless problems of low-income people needs investigation to ascertain the validity of such claims. Thus, part of the aim of the present research is to re-examine the concept to ascertain whether land title registration is the best form of land tenure arrangement for the poor within the context of Accra. The relevance of this undertaking is buttressed by the fact that the market-based approach has been criticized for its unfairness to the poorest segments of the population of other countries where it has been accused of
being responsible for the exclusion of the majority of poor people from owning properties (Durand-Lasserve 2006). The rights-based approach, on the other hand, is supposed to address the defects of the market-based approach. Its advocates also contend that the approach is the ideal means of guaranteeing land rights to the poor (UN-Habitat 2003b). The following section considers the attributes of the rights-based line of reasoning and how they relate to the Accra situation. Discussion of related issues is indispensable to an understanding of the effects of land tenure security or insecurity on low-income residents of Accra.

1.1.2 The Rights-Based Approach

The rights-based approach was adopted by the United Nations at Istanbul, Turkey, in 1996 in what is known as the Istanbul Declaration (Dey, Sharma and Barman 2006). The declaration provides the framework for equal access to land for all people (ibid). The declaration urges national governments to ensure that all of their citizenry, irrespective of sex, age, poverty status or other attributes, have equal access to land and to make sure that such rights are legally protected (Dey et al. 2006; UN-Habitat 2003b). Thus, access to land and housing was declared a fundamental human right of every citizen of the world (Dey et al. 2006; UNCHS 1996). In addition, the declaration promoted transparency in the way land is accessed and transferred. The signatory countries were also urged to increase the supply of affordable housing to benefit their citizens by providing incentives for investments in housing (Dey et al. 2006). According to Conway et al. (2002), by incorporating universal basic rights into development policies, national governments would be compelled to prioritise the needs and welfare of the poorest of their citizenry. It can therefore be concluded that if seriously implemented, the rights-based approach would significantly address most of the accommodation problems of low-income residents and squatters of Accra. Part of the purpose of this research, therefore, was to ascertain the extent of the implementation of the declaration in Accra, since Ghana was a signatory to the declaration. The relationships between the declaration and the traditional customary policies towards the welfare of the poor were also explored to see if there were similarities.

Contrary to tenure security, uncertainty or insecurity of land tenure is a major source of disincentive for people to invest in the land. Non-recognition of illegal developments also meant that the occupants would normally be isolated and unable to benefit from government infrastructural developments (Durand-Lasserve 2006). Typical is the situation at Sodom and Gomorrah, where the road and drainage networks are not included in any
infrastructural upliftment projects in Accra. What is more, tenure insecurity serves as a disincentive to investments in livelihood generation activities and environmental improvement (Durand-Lasserve 2006). The conclusion is that uncertainty of rights to land or tenure insecurity negatively affects attempts to reduce poverty and increase the socio-economic integration of poor people (Dey et al. 2006; Durand-Lasserve 2006).

The notion of tenure security within the context of this study initially presented a conceptualization difficulty. Contentious issues related to the prevailing land tenure pluralism in Accra made understanding and application of the concept difficult. Therefore, there was a need to clarify the notion, which is a relative concept and beset with complications on the ground. To simplify what constitutes tenure security and under what circumstances it can be attained, Abdulai’s “ingredients of security and certainty of property rights to land” has been adopted for the present research (Abdulai 2006 p.16). According to Abdulai (2006 p.19), tenure security over landed property can be attained when there is a “clear boundary demarcation of land”, “clear definition of land rights”, when there is a specified “duration of land rights” and when those rights are recognised by the community, and when there is “availability of land rights enforcement institutions” to prevent and protect such rights from abuse by others. Details of these issues are discussed in section 2.4 of this thesis. By the above clarification, land tenure security is achievable under various tenurial arrangements in Accra. The prevailing forms under which land can be acquired in the city can be generally classified as customary, neo-customary and formal statutory land tenure systems (Durand-Lasserve and Selod 2007), and depending on the effectiveness of Abdulai’s “ingredients”, tenure security can be achieved.

Since both tenure security advocacy groups agree that the concept has the capability of improving the conditions of the poor, in order to confirm the assertions and the applicability of the claims in the context of this research, the investigations of the present research follow the structure of the effects discussed by Payne et al. (2007). It is worth noting that land tenure security attained under both the market and rights-based approaches has the potential of stimulating low-income people to invest and improve their housing, living and environmental conditions. Thus, this research investigates the effects of land tenure security generally (both de jure and de facto types) on low-income people in Accra. The investigations were not limited to the effects on low-income people occupying registered and titled lands but also included people with customary land tenure arrangements without written documents. Comparison of the effects of these types of tenure security, which in turn were used to match the situation in the squatter settlement of
the present research (Sodom and Gomorrah), was designed to inform decisions and plans aimed at improving squatter settlements in Accra.

Although the investigations of the present research covered a broad spectrum of land tenure security possibilities, because most of the literature on the effects of land tenure security is limited to land title registration, the themes under which the investigations were conducted are similar to those based on the effects of titling in the literature. The discussion follows the schematic model or structure of Payne et al. (2007). The intention was to ascertain which of the land tenure arrangements in Accra currently offers tenure security and positively encourages low-income people to improve their housing, living and environmental conditions. Due to the complexity of the research problem, a mixed-method research design was used to draw on relevant research tools and techniques for the investigation, data collection, data analysis, and for the presentation of the research results in the form of a thesis. The results of the study reveal that while tenure security is not an adequate precondition for the improvement of squatter settlements, it is an important factor in enabling poor people to house themselves and in motivating them to improve their housing, living and environmental conditions. Other factors, such as housing finance, provision of infrastructure, adequate planning, and relaxation of building codes and regulations, have also been identified as significantly affecting low-income people’s accommodation needs, livelihoods and environmental circumstances in Accra. How then was the problem addressed by this research conceptualised? This is the next focus of the discussion.

1.2 THE PROBLEM

Squatting, which prior to the 1990s was an insignificant problem in Accra, now constitutes a major socio-economic problem in the capital city of Ghana. The Centre on Housing Rights and Evictions (2004) blames the problem on the failure of government policies and civil society’s inability to provide housing for the poor. Access to the land and property markets is prohibitive for the urban poor. Furthermore, deficits in housing supply and high rents for decent accommodation have left the poor with limited choices, which include squatting illegally on private or public property. Besides food, water and clothing, shelter is the next basic necessity for human existence. Consequently, the United Nations has declared housing to be a basic human right (UN-Habitat 2002). Since land constitutes an important component of any housing project, the right to accommodation and shelter is tantamount to the right to land, because houses cannot be constructed without land (UN-
Farvacque-Vitovic’ and Godwin (1998) observe that informal and squatter settlements create major problems for the planning, administrative and regulatory institutions of cities in the developing world. They suggest that failure to address such problems by way of improving the housing of low-income residents of cities in developing countries is likely to result in serious social, economic and political challenges (Farvacque-Vitovic’ and Godwin 1998). In spite of the concerns, the development of slums and squatter settlements is increasing due to rural-urban migration and natural population growth, coupled with the unaffordable cost of land and housing in many cities. According to United Nations’ estimates, Africa has the world’s highest rate of urbanisation, with an average annual growth of 4.0 per cent (Huchzermeyer and Karam 2006). It is anticipated that 87 per cent of the population growth in Africa within the next 20 years will take place in urban areas (Huchzermeyer and Karam 2006).

“Urbanisation is here conceived as a process of accumulation: of people, buildings and capital” (Beauchemin and Bocquier 2003 p.4). Majale (2002) contends that urban poverty has become the major challenge of the millennium for countries in the global south because of the constant economic downturns experienced by these countries over the years (Mattingly and Durand-Lasserve 2004). In addition, the crisis has been linked to the increases in the population of poor people in urban areas (Mattingly and Durand-Lasserve 2004). According to UN-Habitat (2003c), the urban population of Africa has more than tripled between 1975 and 2000, from 70 million to 222 million people. The UN-Habitat’s (2003b) projections are that increasing urbanisation will continue at a fast rate and that by the year 2030 the population of people living in Africa’s urban centres could reach 609 million. Indisputably, such levels of urbanisation and accumulation of people are likely to be associated with numerous problems, including a general lack of houses to provide accommodation for the growing numbers of people. In such a situation, Yeboah (2005) suggests the housing problems of developing countries will be more urban focused than a rural. The trend has already resulted in the concentration of large numbers of low-income people in cities where they do not have access to land supplied by both the formal or informal sectors (Mattingly and Durand-Lasserve 2004).

A recent estimate of the population of slum and squatter settlement dwellers in Ghana is 5.4 million (De-Graft Aikins and Ofori-Atta 2007). The greater proportion of these settlements has been built by poor economic migrants and people who have been dislodged as a result of conflicts and poverty, mostly from the northern regions of the
country (ibid). They have migrated south to either seek refuge or find better livelihood opportunities to improve their economic conditions (Acquah 1957; Anerfi 1996; De-Graft Aikins and Ofori-Atta 2007; Twumasi-Ankrah 1995). The problem of providing housing for the largest proportion of Ghanaians has been an insurmountable challenge for successive governments of Ghana (Mahama and Antwi 2006). Furthermore, efforts to provide accommodation for city dwellers are being negated by the rapid pace at which the urbanisation process is taking place, in conjunction with the deteriorating economy of the country (Mahama and Antwi 2006).

It is also the failure of the state’s housing strategies and the inability of civil society to provide land and housing for low-income migrants in Accra which has compelled them to squat and establish squatter settlements. Failed government housing policies date from the immediate post-independence era (1957-1966) when the state was directly involved in the building and supply of housing (Mahama and Antwi 2006). That policy was changed following a military overthrow of the first republic. The military junta did not have a clear-cut housing policy from 1966 to 1969, when power was handed back to a civilian government. The second civilian government, from 1969 to 1972, changed the housing policy from the state being a direct provider of housing for the citizenry to that of a facilitator of housing. However, from 1972 to 1979 (another military period), there was a reversion to the policies of direct state involvement in housing development and supply (ibid). The policies were designed to create the impression that it was the responsibility of the state to provide housing for the citizenry (ibid). Policies such as site and services schemes and slum upgrading programmes, among others, were implemented during this period (Mahama and Antwi 2006). The policy of the government regarding accommodation, from 1979 to 1981, was that of rent control. Rents paid on all types of housing and accommodation in the country were fixed and controlled by the state (Ghana 1986a; 1986b; Korboe 1992). Currently, the policy is that of a free market operation of housing development and supply in Accra. The dynamics and mechanisms of the market system have virtually eliminated the poor from the housing sector.

Coupled with this, the monetization of land in Accra has resulted in the breakdown and ineffectiveness of informal traditional and customary land tenure systems in the city. Consequently, access by the majority of low-income residents of the city to land has been limited. Moreover, public urban land reserves have also become scarce—a situation which is getting worse because of the rising demand for land and the speculative activities surrounding land (Mattingly and Durand-Lasserve 2004). These factors have further
reduced low-income people’s access to all types of urban land (Mattingly and Durand-Lasserre 2004). Consequently, squatter settlements have developed in some parts of Accra, leading to serious human congestion, social and environmental problems. Most of the illegal settlements have been allowed to continue to exist because of the government’s inability to provide substitute housing in the form of resettlement for the residents and due to pressures from local and international human rights organizations, such as the COHRE (Centre on Housing Rights and Evictions 2004). In addition, the Ministry of Local Government, Rural Development and Environment, the lead government agency responsible for management of urban areas, is generally perceived by the populace to lack the will to deal with slum and squatter settlement problems in Accra (ibid). Although regulations and by-laws exist for controlling and eliminating such settlements, the city officials, authorities and politicians seem to lack the commitment and the zeal to implement them (Centre on Housing Rights and Evictions 2004).

Centre on Housing Rights and Evictions (2004) observed that conservative methods of developing housing and supplying it to the populace in Accra have not been significantly effective in meeting the needs of the majority of the people. Thus, only a small fraction of the housing delivered benefits the low-income population of the city, who are in the direst need of accommodation (Centre on Housing Rights and Evictions 2004). There is, therefore, a need to look at other approaches which have the potential to improve low-income people’s access to housing. One such approach is the provision of security of tenure to the poor, which could improve their access to housing through incremental housing development and self-help. Since poor people normally use “non-conventional” means instead of “conventional approaches” to build their houses, attempts to assist them could be by granting them land tenure security (Yeboah 2005 pp 148, 159). This would give them the liberty and time to undertake the housing projects by themselves, to meet their accommodation needs through incremental development of their houses. Land tenure security would undoubtedly provide the incentive to “households to invest in house construction and improvements” (Payne 2001 p.421). Based on such convictions, the Millennium Summit in September 2000 included the issue as part of its agenda. The meeting culminated in a commitment by all nations to reduce extreme poverty by 2015 — a declaration that became known as the Millennium Development Goals (UNDP 2010).

Furthermore, the Millennium Development Goals declaration specifies targets that are supposed to be measurable. Thus, the United Nations hopes to address extreme poverty by reducing income poverty, hunger, disease, inadequate shelter, and exclusion before the
end of 2015. Other issues to be addressed include gender inequality, education, and ways of ensuring that the environment is sound and sustainable (UNDP 2010). The Millennium Development Goal 7, under the general topic: “Ensure Environmental Sustainability” (UNDP 2010 p.1) has “Target 7C” which is the halving, by 2015, of the proportion of people without clean and safe potable water, and improved sanitation within built-up areas in both urban and rural settings by the same time (UNDP 2010 p.1). Target 7D is to considerably improve the living conditions of not less than 100 million slum dwellers by the year 2020 (Payne 2005). This will require exploration of other poverty reduction strategies, including alternatives to land title registration, like considering the effects of tenure security along a broad spectrum (Daley and Hobley 2005). This forms the basis of the present research. This line of investigation becomes necessary because worldwide experience has indicated that the poor are unlikely to significantly benefit from the housing delivery system the way it is currently being managed (Centre on Housing Rights and Evictions 2004). However, full land title is still relevant to those who have the resources to acquire land at the prevailing market rates (Centre on Housing Rights and Evictions 2004). However, it is noteworthy that the perception that land title registration and formalisation is the only means of attaining tenure security to reduce urban poverty and the housing problems of the poor is contentious and debatable (Payne, Durand-Lasserve and Rakodi 2007). Therefore assertions about the effects of land titling must be treated with caution, because some of the claims are not completely supported by empirical investigation (Payne et al. 2007).

Part of the aim of the present research is to bridge this knowledge gap by exploring the effects of land tenure security on three low-income settlements with varying degrees of security along the tenure continuum within the context of Accra. This has become more relevant due to calls from academics like Yeboah for a shift from the conventional approaches to housing the poor to an emphasis on a “pluralistic approach” (Yeboah 2005 p.147). Yeboah (2005) suggests that increased housing supply for the poor could be achieved by drawing on a variety of strategies and involving a wide range of stakeholders in the housing sector, including the poor themselves. While agreeing that such a strategy could significantly address the housing problems of the poor in Accra, the present research is focused on a particular aspect of Yeboah’s pluralist approach — granting of tenure security to enhance the opportunity for the poor to improve their housing themselves. The present research is designed to complement the efforts of other researchers by tackling the housing issue from the angle of tenure security.
The focus on tenure security has been prompted by the fact that the various reactions and *ad hoc* solutions to the plight of the urban poor of successive Ghanaian governments have not eradicated squatting in Accra. Temporary relocations and occasional evictions of squatters in the absence of a comprehensive policy to provide accommodation and livelihood opportunities for the affected people have led to the persistence of the problems. Grant (2006) observes that the previous efforts at slum upgrading in Ghana have not been able to eliminate the problems. He attributed the failure of the projects to the fact that they were not locally conceived, but were virtually imposed on the government by the World Bank, which did not give due consideration to low-income people as the beneficiaries (Grant 2006). Attempts by successive governments of Ghana to increase the supply of housing by providing financial support to the providers to encourage them to increase housing production also ended up mainly benefiting formally employed workers. Most of the schemes collapsed soon after their initiation because they were not sustainable (Cooperative Housing Foundation International 2004).

To avoid a recurrence of such problems, there is the need to look at other options. Arguably one of the most viable options is granting tenure security to the urban poor. While acknowledging that tenure security is not the only condition that enables dwelling improvements to occur (Angel 1983; Kagawa 2001; Payne 1997), it can nevertheless be argued that transformation and enhancement of living conditions have occurred amongst low-income urbanites of Accra who have some sort of tenure security. Land tenure arrangements which increase tenure security include group title, customary land tenure arrangements, administrative and social recognition of rights to land, and permits issued to people to do business in certain open spaces. A comparison between the groups with tenure security and those who do not enjoy such security raises the question which forms the basis of the present research: To what extent is there a relationship between tenure security and access to housing, and improved living and environmental conditions? To answer the question, the present research aims for an understanding of the link between tenure security and access to housing, improved living and environmental conditions of squatters in Accra. Consequently, the following objectives have been formulated to guide the investigation.
1.3 OBJECTIVES

- To examine the literature, policy documents and other secondary sources of information to ascertain the extent to which there is a housing deficit in Accra and what policies, strategies and plans have been adopted to make housing accessible to all, in order to identify the shortfalls in existing approaches and how they might be remedied.

- To explore, analyse and evaluate the prevailing land tenure systems in Accra through both secondary and primary information, and ascertain how the urban context affects land tenure arrangements and security of tenure.

- To assess the link between security of tenure and access to housing, and improvements in the living and environmental conditions of squatters in Accra.

- To develop recommendations and policy guidelines to address the problems of squatters in Accra and beyond.

1.4 RATIONALE FOR THE STUDY

Solutions to the social, economic and environmental problems of Accra’s slums and squatter settlements have eluded successive governments of Ghana and left city authorities perplexed about what options to look at. Previous efforts have achieved little in terms of addressing the underlying dynamics which are responsible for the development and sustenance of squatter settlements in the city. The fundamental prompt factors for squatting, such as inequitable land distribution, poverty, and dysfunctional land management institutions, generally have been ignored by the government and city authorities. However, there is a renewed urgency to tackle these challenges now due to the deteriorating social, environmental and political situation in some of the main squatter settlements in the city. In order to address the squatting problem, broad baseline data needs to be generated to provide a basis on which programmes aimed at improving the lives of the squatters can be facilitated. Hitherto, no critical scholastic or analytical research has been undertaken to understand the link between land tenure security and access to housing and improved living and environmental conditions of squatters in Accra.

The present research aims to fill this gap and contribute to the knowledge by providing a strong empirical foundation for discussions and a starting point for detailed
social and economic assessment of tenure security for the squatters and low-income people of Accra. Meticulous analysis of the grey area of limited information provided by Ghanaian literature on land tenure may provide answers to the many questions surrounding slums and squatter settlements in Ghana and beyond. The research findings will also offer a foundation for recommendations for policy measures, to enable planners and policy makers to make informed decisions about such settlements. This thesis, therefore, focuses on understanding the link between tenure security and improvements in living and environmental conditions of low-income people in Accra. Of equal importance is the fact that the study provides data which improves the understanding of squatter settlements and enhances efforts to help people living in similar conditions in other localities.

1.5 STRUCTURE OF THE THESIS

The following subsections discuss how the thesis has been structured. Using pragmatism and a mixed-methods approach to research, three low-income settlements with varying levels of land tenure security along the tenure continuum were studied. Their selection was based on the need to understand the relationships between the various levels of security offered by customary land tenure arrangements, formal land tenure arrangements and no land tenure security, and their respective effects on investment in housing. This is to help in determining the best practices in land tenure arrangements to adopt in improving the lives of squatters within the pluralistic Ghanaian land tenure context. The thesis is structured in three parts, namely the introductory chapters, the results chapters and the discussion, conclusions and recommendations chapter.

1.5.1 Introductory Chapters (chapters 1-4)

Chapter one provides a general overview of the research and includes a definition of the research problem, and the questions asked and objectives set to achieve the main goals of the research. Chapter two begins by defining and clarifying some of the contentious terminologies and concepts in the literature. Ambiguities surrounding the use of terms like informal settlements, slums, and squatter settlements are clarified. The discussion then moves on to the concept of tenure security, what it means and under what circumstances it can be attained. Abdulai’s (2006) conceptualization of tenure security is used as the basis of elucidating the term in this research. The rest of the chapter is a review of the effects of tenure security (particularly land title registration) on people. The discussions have been organised under three major themes: the social effects of tenure security, the economic
effects of tenure security, and building, environmental and administrative effects of tenure security (Payne et al. 2007). The analysis and discussion culminates in the adoption of relevant concepts, designs and procedures to inform the study.

Chapter three is primarily designed to address issues raised by the first and the second objectives of the thesis. The chapter focuses on evaluating the issue of housing in Accra. Secondary and primary sources of information on the policies, strategies and plans that have been adopted to make housing accessible to the residents of Accra have been examined to ascertain whether they have been successful. Furthermore, by using both secondary and primary information, the chapter analytically explores the prevailing land tenure systems in Accra and how the urban context affects land tenure arrangements and tenure security. The chapter outlines the general characteristics of the study area, including its location, topography and drainage, climate, vegetation, industry, transportation, commerce and their relationships with low-income urbanites, squatters and squatter settlements. The chapter also discusses the various types of land tenure systems, land tenure arrangements and the degrees of tenure security they offer. The land and housing markets and the housing policies for the urban poor and squatters are evaluated as part of the discussion.

Chapter four tackles the methodological issues raised by the research problem and the literature review and serves as a guideline for the way the research was conducted. The introduction to the chapter is followed by discussion of the research approach, design and methodology. Pragmatism and the mixed-methods approach to research are assessed in connection with the nature and aim of the present research. Justification for using that approach to investigate and evaluate the issues raised by the research question and objectives is also provided. This leads to a presentation of the methods and procedures adopted and used in the course of the research. Topics under which the research process is discussed include sample selection, data collection, and data analysis. The limitations of the research design, and issues relating to research ethics, are documented before concluding the chapter.

1.5.2 The Results Chapters (chapters 5-7)

Chapter five, the first of the results chapters, is a broad overview of the profiles of the study participants and their settlements. Issues covered under the broader topics on social, demographic, economic and housing conditions of the participants include: male versus female household heads of the sample population, their ages and the respondents’
marital status. The establishing of these profiles is relevant and necessary to set the platform for evaluating the socio-economic status of the people who constitute the study participants (low-income urbanites of Accra), and how the various land tenure arrangements of Accra affect their housing, living and environmental conditions. The significance of this background information is underscored by the fact that it forms the basis of the analyses and discussions, and is an indispensable component of the study results used to inform recommendations on ways to assist the inhabitants of the study settlements. The chapter also draws on the educational status, employment and the income earnings of the participants to analyse and elucidate the potential effects land tenure security could have on low-income people. The profiling further facilitates the analytical process by it being utilised to blend the arguments raised concerning the linkage between the levels of property ownership and room occupancy rates as some of the consequences of tenure security. Concluding the chapter, the current levels of the respective study settlements’ development in relation to the levels of tenure security and certainty of land rights enjoyed by their respective residents are assessed.

Chapter six is an appraisal of the relationships between tenure security and access to infrastructure, quality of environmental conditions and the investment decisions made over the years by the participants. In order to facilitate the discussion, the backgrounds of the three study settlements are reconstructed to create the basis for evaluating the effects attainment of tenure security or otherwise have on the standards of development the settlements have undergone. The assessment focuses on the correlation between land tenure arrangements and transactions undertaken by the participants (particularly the pioneers) and the categories of land rights attained as a result. Additionally, the analysis covers issues relating to whether previous modes of land acquisition are still possible within the urban context and whether they could guarantee reasonable levels of security of tenure. Other areas of the evaluation include the determination of whether the initial investments made in the land have any connection with the levels of tenure security the participants have over the land. This research attaches great importance to the development and building regulations of the statutory planning institutions. This is because it is only by significantly complying with the codes that settlement can develop in an orderly manner to meet metropolitan standards. An assessment of the building permits status of the participants’ housing therefore aided an appraisal of the quality of housing and the general status of the settlements. Part of the evaluation is to determine whether tenure security has any link with the existing characteristics of the dwelling structures of the participants, and
their access to infrastructure and social amenities. Thus, included in the discussion are the relationships between tenure security levels and the quality of sanitation, environmental management and the investment decisions made by the participants. After analysing the links between tenure insecurity and households’ disincentives and unwillingness to invest in housing and the environment, the chapter ends with a synthesis of the main findings.

Chapter seven is an analytical discussion of the socio-economic and administrative effects of land tenure security on the research participants and the case study settlements. The relationships between tenure security and other variables have been assessed. These include evaluation of the relationships between tenure security and social status. Since land ownership and security of rights to land increases the social standing of people, the debate is explored because it can constitute a turning point for poor peoples’ integration into the urban setup. Additionally, the assessment has been undertaken to ascertain the degree of the physical and spatial integration of the settlements of the participants. An appraisal of issues concerning gender equity and equal access to property by women and children also forms part of the analysis in this chapter because information on the effects on them is indispensable for policies to improve their plight. Tenure security and household health, well-being and education, household relocations, and the issues of land speculation and poor people’s dispossession of land rights have all been assessed to inform plans to improve the situations of squatters in Accra. The benefits that accrue to government as a result of increased property values and tax revenues are also evaluated. The major administrative and institutional constraints posed in the process of attainment of tenure security have been assessed, particularly with regard to the formal land tenure arrangements. This became necessary to avoid those procedures that may bog down a land tenure project aimed to help the squatters. The chapter concludes after a thorough analysis, discussion and synthesis of the opinions of the research participants and key informants on the current trends of residency in their respective study settlements, and the best ways they think the conditions of squatter settlements and squatters in Accra can be improved.

1.5.3 Discussion, Conclusions and Recommendations Chapter (Chapter 8)

Chapter eight ends the thesis. It focuses on the conclusions drawn from the discussions of the preceding chapters and recommendations for policies to improve squatter settlements in Accra. Finally, the contribution of the thesis to academic debate on tenure security, housing, and the living and environmental conditions of low-income urbanites is discussed, followed by suggestions on future areas and directions for research.
CHAPTER 2. LITERATURE REVIEW AND THE CONCEPTUAL FRAMEWORK GUIDING THE STUDY

2.1 INTRODUCTION

This chapter is the literature review of the thesis and seeks to evaluate concepts, notions, and research findings in order to inform the theoretical and methodological framework within which to conduct the research. Thus it forms the basis upon which the investigations and analyses of this thesis are anchored. The chapter starts by clarifying key notions and terms regarding slums, squatter settlements and informal settlements in order to spell out what they stand for in the text. Section 2.2 focuses on a discussion of the definitions of key terms. There is an indication that different parameters have been used in classifying and defining the settlements. However, the main concern is to outline the approved or accepted criteria and characteristics used to distinguish such settlements. After the clarification, section 2.3 assesses the causal factors of slums and squatter settlements and the policies adopted since independence to solve the housing problems of poor people in Accra. Then, the successes and shortcomings of the projects are analysed to determine what lessons can be learned and applied to the current study.

It emerged from analysis of the literature that there is a need to shift from the conservative ways of dealing with the poor and look at alternative approaches which have hitherto been least explored. Consequently, the concept of land tenure security for the urban poor has been presented and argued for in this research as a catalyst to improve the lot of low-income urbanites. Section 2.4 is an appraisal of the concept of tenure security. The discussion covers what the notion entails and the factors necessary for its attainment. It is evident from analysis of the debate that in spite of the divergent schools of thought on the ideas and the means by which tenure security might be achieved, both knowledge claims agree that once attained, the security of land tenure can have an effect on investments. It is the effect on poor people which is of paramount importance to the present research, which seeks to ascertain how such impressions and experiences of rights over land affect poor urbanites, and enable them to improve their existence. Section 2.5 appraises the literature on the effects of land tenure security and, finally, section 2.6 synthesises the literature and outlines how the research findings might be applied to solve the problems of squatters in Accra. Consequently, a framework has been developed to illustrate the processes through which the present research is undertaken to achieve that.
2.2 SLUMS, SQUATTER, AND INFORMAL SETTLEMENTS: SOME WORKING DEFINITIONS

There are diverse definitions of slums, squatter settlements and informal settlements and these vary from country to country and depend on a variety of factors and the purpose for which the label is intended (Nawagamuwa and Viking 2003). However, there are common parameters which can be used to differentiate the major types of settlements. The “operational definition” of a United Nations Expert Group has been adopted for this study (UN-Habitat 2007 p.2). It defines slum “as an area that combines to various extents the following characteristics:

- Inadequate access to safe water;
- Inadequate access to sanitation and other infrastructure;
- Poor structural quality of housing;
- Overcrowding; and
- Insecure residential status (UN-Habitat 2007 p.2).

Thus, a slum in the present research refers to a settlement which has the above attributes and features. Just as UN-Habitat (2007) intends to use these variables to assess its goals in improving slums around the world, the present research found these characteristics relevant in evaluating the effects of tenure security within the context of Accra. Therefore, the interviews for this research and other investigative tools have been fashioned to elicit information on the characteristics. Furthermore, the use of the term “slum” in this thesis denotes a settlement with the above characteristics irrespective of the way the settlement’s land has been acquired and the degree of tenure security the residents have over their properties. According to UN-Habitat (2007 p.2), the continuous development and persistence of slums is due to “rapid rural-to-urban migration, increasing urban poverty and inequality, insecure tenure, and globalization”. The world body is therefore convinced that in order to find solutions to the problem, governments, donor agencies and non governmental organisations must first acknowledge the existence of slums and then investigate the reasons why people live in them and make them their abodes. This is exactly what the present research is about. That is, to investigate whether land tenure security is one of the underlying causes of the development and growth of such settlements, in order to use the findings to prescribe remedies.

Unlike a slum, a squatter settlement refers to a residential area which has developed as a result of the illegal occupation of other peoples’ or organisations’ land with the occupants having no legal support or consent from the owners (Nawagamuwa and Viking
Thus, technically, squatter settlements are not the same as slums, because not all illegally occupied land has housing that manifests slum conditions (Matovu 2000). A settlement can only be classified and described as a slum when the dwelling structures are of unacceptable qualities and the general characteristics of the settlement are similar to those outlined in the previous paragraph (Matovu 2000; UN-Habitat 2007). Unfortunately, such characteristics are usually the case since the highest proportion of those who squat illegally are poor people trying to eke out a living (Gilbert 1987; Magatu 1991; Matovu 2000; Yeh 1987). Due to poverty, they cannot afford to buy standardised building materials and therefore normally use scavenged and substandard items with which to construct their houses. Consequently, squatter settlements usually exhibit slum characteristics in their outlook (Matovu 2000). What then are the differences between a slum, squatter settlement and an informal settlement?

According to Nawagamuwa and Viking (2003), there is no single definition for informal settlements. However, drawing on Desai and Devadas’ (1990) work, Nawagamuwa and Viking (2003) contend that the term is used to denote large gatherings of usually poor people trying to eke out a living. According to them, informal settlements normally manifest the characteristics of both slums and squatter settlements and usually involve improper or illegal acquisition of the land occupied. Consequently, they use the term to synonymously mean a slum or squatter settlement (Nawagamuwa and Viking 2003). This is the position adopted in the use of the term in the present research. Probably based on this understanding, some researchers like van Asperen and Zevenbergen (2007) and Yeboah (2000), assert that, strictly speaking, there are no informal settlements in Ghana. However, that claim could be confusing. The confusion is explained by Aluko and Amidu (2006 p.3) who state that:

The legal definition of the “squatter settlement” could be misleading when applied to several uncontrolled urban settlements on the continent. For instance, where a piece of urban land is unregistered and belongs to a community, it is debatable when an individual, who builds on a plot purchased from a “recognized” traditional head of the community, but without the government’s approval, should be called a squatter. It is equally debatable when a government, in exercising its power of eminent domain, acquires a piece of land, fails to compensate adequately and in desperation some of the members of the community settle on a portion of the land (United Nations 1973).

Perhaps it is on such arguments that the researchers who claim that strictly speaking there
are no informal and squatter settlements in Ghana anchor their stance. However, the position of the present research on the issue is that there are squatter and informal settlements in Ghana. Even though informal systems of land tenure (traditional or customary land tenure) are recognised by law in Ghana, because most of such settlements do not have the consent of the actual landowners and/or breach the by-laws and regulations of the statutory planning authorities, they can be termed as squatter or informal settlements (Nawagamuwa and Viking 2003). To illustrate this, a large tract of land near Weija in Accra, which was originally acquired by the Kwame Nkrumah regime during the period of the First Republic for irrigation farming and remains as such on the cadastral maps of Accra, has been completely developed as a residential area and now can be classified as a squatter settlement. Almost all the thousands of houses in this part of Weija do not have approved indentures/land titles or building permits, to date, and so it is reasonable to refer to them as informal or even squatter settlements (Greater Accra Regional Administration 2005). In light of the discussion above, the argument is that the determination of formal or informal settlements should not be limited to only the land tenure arrangements and rights or tenure security of the occupants, but should also include compliance with the rules and regulations of the community and those of the statutory planning institutions of the area in which they are located (Kirk 2002). This is the position adopted in this thesis. Having defined slum, squatter and informal settlements, the next section is a review of what accounts for their development, perceptions about them and the way they have been handled over the years.

2.3 DEVELOPMENT OF SLUMS, SQUATTER AND INFORMAL SETTLEMENTS AND PROGRAMMES TO IMPROVE THEM

According to Berner (2007), there is a consensus among classical development theorists that urbanisation is an important component of modern development. He cites Karl Marx as viewing the city as “redemption from the idiocy of country life” (Berner 2007 p.1). He observes that the disparities created by the global economic system have resulted in wealth and livelihood opportunities being concentrated in nodal centres or cities which in turn become attractive to people trying to eke out a living. However, the cities are usually unwelcoming and unprepared for the poor in terms of most of their needs, including housing and accommodation. According to Berner (2007), it is this unfairness which compelled Henri Lefebvre (1974) to argue against the processes of urban capitalism and its inherent discrimination against poor people by insisting that every citizen must
have the right to live in cities if that is what they long for. However, this entitlement of a right to stay in the city also means a right to access the basic essentials of life, including adequate shelter (Berner 2007). Thus, many authors situate the proliferation of slums, squatter and informal settlements within broader patterns of development, which in turn encourage the urbanisation process. Inequalities in economic conditions between urban centres and rural areas have forced excess rural labour to migrate into the cities seeking improved standards of living (Berner 2007). While in the city, because they are unable to find decent accommodation, they take over vacant land on which slums are created (Berner 2007). According to Berner (2007 p.2), UN-Habitat (2003c p.46) observes that: “Instead of being a focus for growth and prosperity, the cities have become a dumping ground for a surplus population working in unskilled, unprotected and low-wage informal service industries and trade”. Rempel (1996), Kengne and Sietchiping (2000) also attribute the growth and abundance of slums and squatter settlements to ever increasing population of urban areas. Berner (2007 p.2) quotes Mike Davis’ famous evocation of a “Planet of Slums” which best conveys how this uneven development is transforming urban areas:

Thus, the cities of the future, rather than be made out of glass and steel as envisioned by earlier generations of urbanists, are instead largely constructed out of crude brick, straw, recycled plastic, cement blocks, and scrap wood. Instead of cities of light soaring towards heaven, much of the twenty-first century urban world squats in squalor, surrounded by pollution, excrement and decay (Davis 2006: 19).

The general perception about slums, squatter and informal settlements is that they are the manifestations of failed policies on housing and access to land (Sietchiping 2005). The reactions of many governments of Africa to such informal settlements have usually been to pull them down and destroy the dwelling structures, with either a resettlement plan for the affected residents or total abandonment thereafter (Butcher 1986; Obudho and Mhlanga 1988a). However, Obudho and Mhlanga (1988a), observe that such demolitions of informal communities without alternative arrangements to house the evictees elsewhere have had adverse ramifications all over the continent. Similarly, Berner (2007) indicates that apart from the loss and shock, the effects of such demolitions and evictions have been largely negative and flawed. According to him, when alternative accommodation is not provided, and/or the relocation sites do not meet the needs and aspirations of the evicted people, they normally return to the city to develop new site or reoccupy the old sites of their informal settlements (Berner 2007). This development highlights the need to look for
different strategies, approaches and policies that can provide lasting solutions to the housing problems of low-income urbanites. This is the next issue to be discussed. However, let us first have a look at some of the previous policies used in dealing with informal settlements and why they have been unsuccessful in eradicating the problem.

2.3.1 Post-Independence Housing Schemes

Housing schemes in Africa have been chronologically discussed by Pugh (2001) and Sietchiping (2005). The discussions focus on various programmes undertaken by the national governments of countries to improve the housing conditions of their citizenry after attaining political independence. According to Sietchiping (2005 p.5), housing programmes for the poor during the colonial era and post independence era in Africa were marked by a “laissez-faire attitude” towards such settlements. He asserts that, from the 1950s to the 1960s, a “blind eye” attitude was adopted by the authorities towards slums and informal settlements and the prevailing policies emphasise the state’s role as a provider of housing for the citizenry (Farvacque and McAuslan 1992; Rakodi 2001; Sietchiping 2005). Additionally, Sietchiping (2005 p.5) states that informal settlements were seen as “relics of traditional villages in the process of being absorbed by the new urban planning scheme inherited from Western societies—with little consideration of local and cultural realities (Gaskell 1990; Njoh 2003)”. Nevertheless, the anticipated housing developments never materialised due to the exclusion of low-income urbanites from the programmes. The failure of the programmes were due to preferential treatment of cronies, favouritism, dishonesty, and other negative practices of the project implementers who discriminated against the poor and denied them access to the houses that had been built (Sietchiping 2005). This resulted in the poor being left to their own devices, to provide accommodation for themselves, leading to the expansion of slums (Sietchiping 2005).

One important question to address in this thesis is how applicable are these assertions to the situation in Accra? How was the issue of housing for the urban poor addressed during the 1950s and 1960s in Ghana and, more specifically, Accra? Is there any relationship between the way the matter was handled and the current housing problems being faced by low-income people living in Accra? According to Mahama and Antwi (2006), throughout the Nkrumah’s Socialist oriented rule in the immediate post-independence period (1957-1966), the state was directly responsible for the provision of housing units to the citizenry. The policy of the day was massive production of housing accommodation for all manner of people. The government was determined to house the
people by ensuring that they had access to housing at affordable rates (Mahama and Antwi 2006). However, the strategies adopted were aborted and failed to benefit the majority of low-income people because the regime’s term was cut short by a military coup d’état.

After the military overthrow of the first republic, the National Liberation Council regime, led first by General Ankrah and later by General Afrifa and which lasted from 1966 to 1969, had no clear-cut housing policy specifically for the poor. However, the succeeding civilian government led by Dr. Busia, in office from 1969 to 1972, changed the centralized housing policies of Nkrumah to that of the state becoming a facilitator instead of provider of housing for the citizenry (Mahama and Antwi 2006). Individuals and private organisations were enabled to participate in housing development, and to ensure that this market-based policy was effective the Bank for Housing and Construction was established to provide financial support to all the entities and stakeholders at reasonable rates (ibid). In addition, housing subsidies introduced by Nkrumah’s government were eradicated (Mahama and Antwi 2006). Thus, apart from attributing the failure of such projects to factors like problematic financial outlay, cronyism, favouritism and unsuitable accommodation types (Hope 1999; Malpeuzzi and Sa-Adu 1996; Sietchiping 2005), political instability could also be blamed for the problem in Ghana. Therefore, there is a need for further investigations in specific contexts like Accra to ensure that any future programme to improve poor people’s access to housing is handled properly to eliminate such tendencies.

2.3.2 Site and Services Programmes

According to Sietchiping (2005), the 1970s marked a period of full national, state or central government involvement in addressing the housing problems of the urban poor in developing countries. Advocated for and initiated by the World Bank, the “site and services scheme” (Sietchiping 2005 p.6) refers to property allocation projects where urban lands are acquired, subdivided, serviced to various degrees of amenities and infrastructure to be used for housing and business-related activities (Obudho and Mhlanga 1988a). The above outline of the scheme is reiterated by Srinivas (1996 p.1), who states that:

Sites-and-Services schemes are the provision of plots of land, either on ownership or land lease tenure, along with a bare minimum of essential infrastructure needed for habitation…The key components of a housing scheme are the plot of land, infrastructure (like roads, water supply, drainage, electricity or a sanitary network), and the house itself.
The beneficiaries of the schemes have the freedom to construct their own houses and the pace is normally dictated by the availability of funds for the implementation of the projects (Srinivas 1996). He claims that the schemes attempt to “strike a balance between minimum ‘acceptable’ housing conditions and affordability of the beneficiaries” (Srinivas 1996 p.1). The schemes aimed to provide serviced land to low-income people to enable them to meet their shelter and livelihood needs. Sietchiping, citing van der Linden (1986), indicated that “affordability and cost-recovery strategies” formed the basis of the site and services scheme policies (Sietchiping 2005 p.6). This meant that many poor people were excluded outright since they could not afford the large costs involved in acquiring a plot under the projects. Additionally, because the site and services schemes involved the demolition of slums and eviction of the inhabitants, the strategy came under serious condemnation (Sietchiping 2005).

Another criticism is that the schemes usually involved the relocation of the affected residents from the central business district of cities where they normally earned their livelihoods to the peri-urban areas which might not be advantageous to them. Most of the site and services projects were located on the fringes of urban areas because that is where the implementers found vacant land which was cheap (Magatu 1991; Matovu 2000). Furthermore, the building, development and zoning regulations which were an integral part of the schemes also imposed high development standards on the sites which in turn impeded the efforts of low-income people to construct their own housing. The accommodation provided under the projects was also criticized for not meeting the needs of the beneficiaries (Magatu 1991; Matovu 2000).

However, the site and services schemes became showcases of success stories about government and low-income people’s collaboration to provide for their housing and accommodation needs (Obudho and Mhlanga 1988a). The programmes encouraged the involvement of those affected by the projects (evictees) in the relocation and housing process and depended on the aptitude of the beneficiaries to undertake the investments themselves. Thus, by acting as a facilitator of the schemes instead of a provider, considerable savings were made by the government (Pugh 2001). In Ghana, the period of the sites and services schemes was marked by military dictatorships which abandoned the liberal housing market policies of the late 1960s and the early 1970s. The Supreme Military Councils which ruled from 1972 to 1979 suspended the housing policies of the previous Busia administration and reintroduced housing subsidies and embarked on housing projects aimed to increase accommodation through the public sector. The policies
included the “site and services” schemes, “slum upgrading programmes”, “rural and urban cooperative housing” and “self-help housing schemes” (Mahama and Antwi 2006 p.9). The building industry was also encouraged to use indigenous products and materials in constructing houses (Mahama and Antwi 2006). It is necessary to understand why the site and services schemes failed in order to be enlightened on how advocacy and implementation of a land tenure security provision programme might be carried out in order to be successful.

2.3.3 Slum and Squatter Settlement Upgrading Programmes

Werlin (1999) acknowledges that the slum upgrading strategies advocated and sponsored by the World Bank in the 1970s and 1980s were inspired by John Turner’s ideas. John Turner, a renowned housing and community empowerment expert, argued that a government’s responsibility in supplying housing for low-income citizens could be minimised by undertaking “essential environmental improvements in public services, thereby allowing squatters and/or slum-dwellers to improve gradually their living conditions” (Werlin 1999 p.1523). Due to the problems faced by the site and services schemes, such as unavailability of vacant suitable land and criticism of the demolition of low-income people’s housing, slum upgrading projects were introduced to improve basic services, such as water supplies, waste management, electricity and infrastructure, without completely destroying slum areas (Pugh 2000). Turner’s argument is that:

if governments can rid existing slums of unsanitary human waste, inadequate or polluted water and litter and filth from muddy unlit lanes, they need not worry about shanty dwellings. Because ‘squatters’ often showed great organisational skills in their land management, they could be trusted to maintain the infrastructure that was provided (Werlin 1999 pp. 1523-1524).

According to Werlin (1999), the theory behind slum upgrading hinges on the conviction that with environmental improvement, slum dwellers will incrementally improve their housing and livelihood conditions, particularly when the projects are accompanied with land tenure security. However, most of the programmes failed because security of tenure was usually not considered a prerequisite. This is not to suggest that the upgrading projects have been total failures because remarkable successes have been recorded in Calcutta, Jakarta and Manila, where millions of people’s living conditions have been improved (Keara and Paris 1983; Kessides 1997; Pugh 1990; Werlin 1999). So, what was the situation in Ghana? Does it warrant the need for an alternative strategy as is being
advocated by the present research?

The housing policy during the 1979 and 1981 revolutionary period was a major disincentive to investment in housing (Ghana 1986a; 1986b; Korboe 1992). Apart from the prevailing political instability, prospective investors were afraid to build (Derban et al. 2002). According to Grant and Yankson (2003), the control price and rent control policies of the Provisional National Defense Council military junta, which fixed the prices and rents chargeable by property owners discouraged investment in private and rental housing for the poorer sectors of society. In addition, increased population growth in urban areas due to natural increases and rural-urban migration added to the pressure on the limited housing supply. New housing production by public housing development institutions and the private sector was at a slower pace and was outstripped by the teeming population, leading to housing deficits (Grant and Yankson 2003). “There was a mere 1% rate of growth in the housing stock in Accra between 1984 and 1990 (UNDP and HABITAT, 1992)” (Grant and Yankson 2003 pp.68-69). The political situation in Ghana during the 1980s probably explains why no elaborate slum upgrading projects were sponsored by the World Bank during the time.

The conclusion to be drawn from the difficulties of slum upgrading projects is that in order for the projects to be successful there is a need to combine both a strong political will and humanitarian tendencies by governments to deal with slum dwellers (Werlin 1999). This is because “the approaches that worked are generally ‘tough-minded’, while also sensitive to public opinion” (Werlin 1999 p.1530). This conviction is very important, not only for upgrading projects but also for any future schemes the aim of which is to improve the settlements of low-income urbanites, such as the approach being advocated by the present research. It is particularly encouraging to note that the lessons from slum upgrading projects indicate that tenure security is indispensable if the schemes are to be successful. For instance, “Durand-Lasserve (p.10) concludes that secure tenure is the only way to avoid eviction [of] inhabitants of a newly-equipped settlement and is essential for recovering infrastructure and service delivery costs” (Werlin 1999 p.1527). However, Werlin (1999 p.1531) cautions that although slum upgrading is a laudable goal, to think that success will be achieved by “formalising the informal system, without overcoming the problems emanating from such a system, is certainly a myth”. This raises the question of what constitutes land tenure security, and ambiguities about the concept and the circumstances under which it is attainable. These are the focus of the discussion in section 2.4.
2.3.4 The Slum Improvement Policies of the 1990s and 2000s

The failure of most of the previous slum and squatter settlement improvement projects has led to the consideration of alternative approaches to improving slums in the 1990s and 2000s. The most popular approach involves improvement together with the granting of land tenure security to the residents of slums in order to give them the incentive to develop their own housing (Sietchiping 2005). Advocacy for this strategy gained impetus from the Istanbul Declaration in 1996. The Millennium Declaration Goals also included the improvement of the lives of 100 million residents of slums all over the world by the year 2020 (Sietchiping 2005). However, this target is small considering the growth rate of slums (ibid). Additionally, as part of their commitment, national governments pledged to provide, among other things, land tenure security backed by law, affordable or inexpensive housing, equity and transparency in dealing with their citizenry irrespective of gender or other attributes (Dey et al. 2006). There is a need to ascertain the extent to which this commitment has affected low-income people in Ghana since the country is a signatory to the agreement. This would assist in the evaluation process of land tenure security in the present study.

2.4 LAND TENURE, RIGHTS AND SECURITY

The issue of housing for the poor and land tenure security in the 1990s revived arguments about the concept of security of tenure and the means by which it can be attained. The deliberations culminated in two schools of thought, namely the “market-based” (Quan 2006 p.10) and the “rights-based” advocacy groups (Quan 2003 p.2). Market-based scholars like de Soto (2000) use economic principles and analysis to argue that the best and most useful way to enhance underprivileged and deprived community’s livelihood circumstances and lower their poverty is by formalising their property rights which in turn would enable them to use such assets as warranty to acquire loans or investment capital (Payne et al. 2007). The main criticisms of the market-approach include the fact that the subjective feeling or the sense of security about the rights that people have regarding land need not only come from land titling. Tenure security could derive from other types of arrangements and privileges along a tenure continuum that offers satisfactory security to poor people wanting to improve their housing and environment (Durand-Lasserve and Payne 2006). This assertion is relevant to the present research since the context of the study is characterised by land tenure pluralism and varying degrees of
tenure security. The situation is elucidated by Abdulai (2006 p.11) who states that:

The land title registration legislation in the country [Ghana], however, has done little to guarantee security and certainty of tenure as it is not uncommon for owners of plots of land with title or deed certificates to still employ unorthodox means like the engagement of land guards to protect their property rights to land.

There is therefore a need to consider other land tenure arrangements within the context, particularly when the majority of land holdings in Ghana are held under customary land tenure systems and are not registered with titles. Additionally, because of the cumbersome nature of the registration process, which is also long and expensive, alternative land tenure types could be the preferred choices (Abdulai 2006).

The land tenure systems in Ghana are intrinsically linked to the underlying principles of the markets and rights-based knowledge claims. There are many commercialized, public, private, community, group and individual titled land tenure forms which are supported by law (Sittie 2006) and operate side-by-side with the customary systems which are enshrined with human rights attributes. By the virtue of been born into a land owning community, one automatically has usufruct rights to the landed resources of that society (Larbi 2006). However, monetisation of land is reducing these rights and limiting poor people’s access to land, especially in the urban and peri-urban areas (van Asperen 2007). Thus, any attempt at providing land tenure security to the poor people of Accra must be based on a careful evaluation of both approaches to decide which of them suits the context and the aim of the project. Due to these complications, it is important that the concept of tenure security and its usage in this thesis be clarified. This is the focus of the next section of the discussion, after which an assessment of how the perception of tenure security affects the social and economic characteristics of low-income settlements will be made. The appraisal is intended to guide the research questions, field methods, and the general conduct of the present research investigations in order to unravel the effects it will have on the research participants. This in turn will aid decisions on which types of land tenure arrangements to adopt to provide the needed tenure security to solve poor people’s housing problems.
2.4.1 Conceptualising Tenure Security

The notion of tenure security is a difficult one and according to Place (2009 p.1327):

The tenure security of an individual or entity has been defined as the “bundle of land rights” held with “rights” being described along several dimensions (e.g., type and breadth, duration, and certainty of exercise). Thus, tenure insecurity arises from a sense of “lacking” in single rights, combinations of rights, duration of rights, certainty of retaining rights, from actual or risk of dispute over rights, risk of expropriation of all land rights, among others.

Analysis of this definition indicates that various levels of security or otherwise can be experienced depending on the interplay of the determining factors (Place 2009). This definition and an earlier one propounded by Place and others (Place et al. 1994), and quoted by van Asperen and Zevenbergen (see Chapter one), contains three components. According to van Asperen and Zevenbergen (2007 p.3), the components are “breadth, duration and assurance”. Breadth refers to “the legal quantity or bundle of rights held (use, exclusion, transfer); [d]uration is the “length of time during which a given right is legally valid; and “[a]ssurance implies that rights are held with certainty” (van Asperen and Zevenbergen 2007 p.3). Additionally, drawing on Deininger (2003) and Kanji et al. (2005), van Asperen and Zevenbergen (2007 p.3) assert that the objective or legal elements and the subjective perceptions all have degrees of tenure security. Further, they state that these objective and subjective elements are situated in *de jure* and *de facto* constituents of which the *de facto* components are what usually matter to poor people (ibid).

Further clarification is given to the concept by Durand-Lasserve (2006 p.2) who states that:

Land tenure refers to the rights of individuals or groups in relation to land. The exact nature and content of these rights, the extent to which people have confidence that they will be honoured, and their various degrees of recognition by the public authorities and communities concerned, will all have a direct impact on how land will be used. Tenure often involves a complex set of rules. Some users may have access to full use and transfer rights. Other users may be more legally limited in their use of these resources, which illustrates both the diversity of rights to land and the existence of a wide range of options, from full ownership to less singular forms of possession and use.

Durand-Lasserve’s (2006) conception of tenure security is akin to the pluralistic land tenure systems that operate in Ghana. Land tenure security could be achieved under a variety of land tenure arrangements along the tenure continuum with varying degrees of
security and certainty of land rights based on the factors stated by Durand-Lasserve above. Part of the purpose of this thesis is to identify the ideal approach and land tenure arrangements that could offer tenure security to low-income urban people at a minimum cost in order to improve their housing, living and environmental conditions.

There is a general belief that traditional land rights are not as secure as those that are formally arranged, acquired, registered and backed by statute (Abdulai 2006). According to Abdulai (2006), this is a source of the low confidence that people have in traditional land tenure systems. However, most of the assertions by the advocates of land title registration, like de Soto (2000) regarding formal land titling, have no empirical backing. One of the objectives of the present research is to comprehensively investigate the issues to ascertain their validity within the Accra context. To this end, the three main categories of land occupation (formal, customary, and illegal) in Accra were examined to assess their levels of tenure security and the effects on poor people’s housing, living and environmental conditions. It is anticipated that the resulting comprehensive knowledge will assist in developing pragmatic solutions to the problem of squatters in Accra. The perception that customarily acquired land is insecure derives from the fact that such arrangements are usually not officially documented (Abdulai 2006). Whilst this belief might be valid, particularly with regard to defending one’s right to a piece of land as argued by de Soto (2000), there are numerous instances and studies which confirm that land tenure arrangements under customary tenure systems are capable of guaranteeing reasonable degrees of tenure security (Abdulai 2006). Thus, statements purported to mean that only land transactions with title registrations are secure can be misleading. The conclusion is that even though “it is undeniable that perceived security of tenure is widely accepted as a precondition for households to invest in house construction or improvement, this is not the same thing as saying that full titles are the only means of achieving acceptable levels of security” (Payne 2001 p.421).

A variety of models of land tenure arrangements, rights and tenure security which occur along the continua have been used in the literature to enhance explanation and comprehension of the link between tenure systems, rights enshrined in them and the levels of tenure security they offer (van Asperen and Zevenbergen 2007). Furthermore, van Asperen (2007) explains that along the continuum, tenure security increases from de facto community related recognition of informal (squatting), through customary (sharecropping, customary freehold and allodial rights), to formalised types of tenure (leasehold and freehold). Allodial rights here refers to “The absolute interest in land has been variously
described as paramount, radical, allodial, final, or ultimate interest and is vested in the community as a whole (Ollenu 1962:5-6; Bentsi-Enchill 1964:11)” (Asiama 2003 p.6). The allodial rights and interests that communities have in land are not restricted apart from limitations by the national constitution in terms of compliance with zoning and development regulations and laws (Larbi 2006). This places the allodial right as the highest form of customary land ownership one can have (Larbi 2006). The second highest customary land holding category is what Larbi (2006 p.5) refers to as the “customary law freehold” and states that under it:

the rights to land subject only to such restrictions or obligations as may be imposed upon a subject of a stool or a member of family, who has taken possession of land of which the stool or family is the allodial owner either without consideration or upon payment of a nominal consideration in the exercise of a right under customary law to the free use of that land

It is worth noting that stools and skins are seats of traditional authority and power in southern and northern Ghana, respectively. They are synonymous to thrones in Europe.

![Figure 2.1 Ingredients of Security and Certainty of Property Rights to Land](image)

**FIGURE 2.1 INGREDIENTS OF SECURITY AND CERTAINTY OF PROPERTY RIGHTS TO LAND**
Source: Adapted from Abdulai (2006 p.19)

To expound what constitutes tenure security and certainty of land rights, Abdulai (2006) explains that land tenure security is achievable without necessarily acquiring land
title registration. Due to the clarity of his “ingredients of security and certainty of land rights” (Abdulai 2006 p.16) in conceptualizing and explaining what makes up tenure security, his model has been adopted for the conceptual framework of this thesis. According to Abdulai (2006), tenure security occurs if the land rights of people are recognised by the society. Tenure security occurs if the members of the community who have common borders with the said land recognise the rights of the person who exercises ownership rights over the land (ibid). With such recognition, infringement on the rights of others will be reduced (Abdulai 2006). This component of the framework is very important to the present research, especially within the context of Accra, where the greater part of land is still unregistered or without land titles. Additionally, Abdulai (2006) posits that there must be land rights enforcement and conflict adjudicating institutions in order to ensure that the land rights of people are protected and respected. He emphasised that the existence of such institutions is necessary to prevent and diffuse tensions and disagreements over land (see figure 2.1).

Furthermore, confirmation of the duration of property rights to land is necessary to make land rights secure. Duration refers to the length of time that a land right holder exercises ownership over the land (Abdulai 2006). Also, the level of motivation and enthusiasm people have to develop a property will depend on how long they can lay claim to the said land (Abdulai 2006). What is more, for land to be secure requires an unequivocal spelling out of the terms and interests that are associated with the said property rights to land “or clear definition of land rights” must be provided (ibid p.18). This is indispensable for people to be certain about the extent of their rights to the land. According to Abdulai (2006), the certainty of the factors, including the duration and the other elements of the land rights, determines the degree to which people are willing to invest in the land and the uses to which it is put. Finally, the boundaries of the piece of land must be well demarcated (“clear boundary demarcation”) and respected by the neighbours of the land holder (Abdulai 2006 p.18). The importance of Abdulai’s framework to the present research is underscored by the fact that there are multiple land tenure options in the context that was studied. The relevance of the framework derives from its applicability to the diversified land tenure systems that prevail in Accra. Now that tenure security has been conceptualised, the next task is to evaluate assertions and the findings of empirical research based on the effects of land tenure security. This is intended to guide the design, methodology, field investigations, analysis and the presentation of the findings of the present research.
2.5 THE SOCIO-ECONOMIC AND ENVIRONMENTAL CONSEQUENCES OF TENURE SECURITY

This research is partly a response to calls to bridge the knowledge gap in terms of the empirical research on the effects of tenure security in the developing world. Typical of such lamentation is the statement by Payne et al. (2007 p.5) that:

There is little to go on in the way of systematic empirical studies of what happens to the residents or the housing environment in urban settlements where tenure security and infrastructure have been improved by titling. Many examples are either of historical examples (de Soto 2000) or experiences gained in rural programmes (eg Feder 1988). Relatively few studies have been undertaken of land titling in urban and peri-urban areas of developing countries…

To tackle the issue comprehensively within a pluralistic land tenure context, the present research has gone a step further by not limiting the investigations to only the effects of land title registration, but has covered the implications on a customary land tenure arrangement and a case of land tenure insecurity, as well. Thus, the remaining sections of this literature review have been designed along the themes of assertions made by other researchers, in order to evaluate the claims which guide the present research investigations. Consequently, the relationship between land tenure security and the social and economic effects of the concept have been assessed. Since most of the earlier research on land tenure security has been exclusively on land titling, the following section and subsections are appraisals of the findings of studies mainly on the impacts of titling. Current discourses and debates on tenure security and the effects especially on poor urbanites have been assessed. As a result, many important issues have been critically analysed, and this has raised many questions that helped set the guidelines of the present research. The section ends with a presentation on the conceptual framework that guided this research.

2.5.1 Tenure Security and Social Integration

In order for slums and squatter settlements to be considered as parts of the formal components of the city, the quality of housing, infrastructure, and other amenities in such settlements needs to conform to those of the formal city. Land rights, particularly land title (a means of tenure security), have been documented by many authors, including Payne et al. (2007) and Place (2009), as essential for increased investments in land. Although Place’s observations are made in relation to investments in agriculture, the assertions are
relevant for developments within the urban context. His caution that such findings should not be taken as universal truths because the effects of titling vary in relation to different investments, even in the same place (Place 2009), means that a critical analysis of the results of the present research must be a priority if the credibility of the outcomes is to be enhanced. Similarly, operating within the urban context, Payne et al. (2007) observe that formalisation of land rights in the form of land titles is capable of altering the informal status of a community into one backed by statute and thereby incorporating or assimilating it into the city proper. However, Payne et al. (2007) are not sure about whether such land tenure regularisation and integration manifest in the way that accords with the way beneficiaries perceive themselves and the opinion other people have about them and their regularised settlements. These are some of the issues that this research seeks to investigate. This is because any land tenure programme aimed to improve squatter settlements in Accra must be of a type that will make the people feel they are part of the city and that their integration is legally, socially and physically conforming to those of the planned layout, infrastructure, and the socio-economic development of the whole urban system. It is only through such realisations that they will comply with the rules and regulations of the city. However, it is important to note that in addition to land tenure security, there is a need to provide formalised informal settlements with infrastructure, social services and amenities in order for them to become part of the regulated city (Werlin 1999).

2.5.2 Women, Children and Land Equity

The problems women face in terms of unequal access to land, particularly in Africa according to Place (2009), is acknowledge by both academia and policy makers. This sentiment is also expressed by Durand-Lasserve and Payne (2006) who conclude that all types of land tenure systems in developing countries are unfair to women. They contend that both customary and land arrangements backed by statute favour men, even though the rights of women to land are also supposed to be protected. Instead, practically all women are victimised, which reduces their access to land and the incentives for them to invest in land. Place (2009) and Durand-Lasserve and Payne (2006) also assert that although there are indications that recent empowerment of women and reforms and developments in land administration could improve the situation, the results so far have not been very remarkable. Additionally, Durand-Lasserve and Payne (2006) could not provide a comprehensive conclusion on the effects of land titling on women because not much research has been done on the issue. Thus, there is a need for further research on the
effects of not only land title registration but tenure security in general in Africa where customary land tenure systems still constitutes the main mode of ownership (Larbi 2006). This is because the effects surely vary depending on the social context and the geographic area.

Due to the prevalence of land tenure pluralism in Ghana and because over 80 per cent of land is still informally held and developed with only *de facto* security and societal recognition (Larbi 2006), the present study aims to explore gender issues which are important to the success of any informal settlement improvement project. The investigations are crucial for putting mechanisms in place to ensure that women and children fare well in any programme subsequently designed, based on the results of this research, to improve squatter settlements in Accra. As part of the research, therefore, issues such as the rights of women in general, divorced women and widows of the study settlements are assessed. The intention is to ascertain their well-being and determine if the study women are still in their matrimonial homes, and to establish whether they are adequately protected by the laws of the land.

### 2.5.3 Effects of Tenure Security on Household Well-being and Education

There is evidence in the literature that not much research has been done on the effects of land title registration on the well-being and education of household members (Durand-Lasserve and Payne 2006). Nevertheless, the limited research in the area has concluded that titling and regularisation of informal settlements correlates positively with the well-being and human capital development of households (Durand-Lasserve and Selod 2007; Payne et al. 2007). Durand-Lasserve and Selod (2007) base their assertions on the findings that the acquisition of land title provides the incentives for a household to invest in housing and environmental improvements which in turn has a ripple effect on other aspects of household lives, including health, education, and the general well-being of the household members (Durand-Lasserve and Selod 2007). Also, Payne et al. (2007 p.11), drawing on Galiani and Shargrosky (2004), indicated that research in Bueno Aires, Argentina, “found smaller households sizes amongst those living on titled parcels”, and that titling has “a positive and significant effect on weight-for-height” of children. They also found that “teenage pregnancy was substantially higher amongst residents on the untitled parcels (20.8%) than on the titled parcels (7.9%)” (Payne et al. 2007 p.11). They concluded that titled settlement households were better educated and the number of children women have in such settlements in their lifetimes (or fertility rates) is lower and
the children are better cared for than in untitled communities (Durand-Lasserve and Payne 2006; Payne et al. 2007). If indeed these positive consequences are the result of land titling, then it is expected that any land tenure arrangement with a high sense of tenure security could help improve squatter settlements in terms of the aforementioned factors. However, further research is needed to confirm the claims and this is exactly what the present study aims to achieve.

2.5.4 Tenure Security, Land Values, Speculation, and Dispossession

The value of informal settlement lands increases as they become regularised, and Payne (2001 p.420), quoting from de Soto’s (1989 p.24) work in Peru, states that “land values in ‘legally secure’ settlements were 12 times greater than in those classified as ‘removable’”. Similarly, Durand-Lasserve and Payne (2006 p.7) assert that “Formal land tenure does increase the market value of land, usually by at least 20 to 60%”. Unfortunately, such appreciations in the value of land usually have negative effects on poor and marginalised people (Payne 2001). As the value of land increases in response to formalisation, the costs are borne, in terms of higher rents, by poor urban tenants, and when they are unable to pay, they lose their rights to landed properties (ibid). Werlin (1999) observes that, usually, dispossessing the poor of their land rights is related to efforts by the government to recover the cost of regularising informal settlements. Known as gentrification, the term refers to the incidence where poor people lose their properties because of the appreciation of property values and the speculative activities of land investors whose aim is to make a profit (Payne et al. 2007). Dey et al. (2006 p.7) therefore note that:

If the process of upgrading has taken place without poverty alleviation measures, the poor cannot afford to hold on to their newly granted titles; they are forced to sell their property and move out. In addition, the increased market value of land is also transmitted to the rents paid by tenants in newly upgraded settlements; an increase which they usually cannot afford.

The conclusion is that gentrification is inevitable because the value of land will certainly increase after regularisation or formalisation of informal settlements (Werlin 1999). However, since “lack of assets is identified as a major aspect of the poor’s vulnerability” (Berner 2007 p.8), there is a need to prevent the market-based dispossession process from happening if there is a genuine desire to help poor people acquire housing.
One of the aims of the present research is to evaluate and develop strategies which can be adopted to ensure that any future project to improve the lives of squatters in Accra is protected from market-driven evictions. This is necessary to prevent a situation where the dispossessed squatters go elsewhere to develop new squatter settlements because their dwelling places have been taken away from them through the mechanisms of the market.

2.5.5 Tenure Security and Physical Integration into the Formal City

The evidence relating to increased physical integration of households into the formal city as a result of regularisation of informal settlements is mixed. While authors like de Soto (2000) are convinced that the effect of such integration is usually significant, others think that the effects are only modest. Nevertheless, a major assertion on the issue is made by Durand-Lasserre and Payne (2006), who state that there is research to prove that low-income households’ continued presence in prime urban areas is because they have benefited from land title regularisation projects without which they would not have been able to afford to live in such areas and be integrated into the city. This observation seems to be applicable to the situation at Madina Estate in Accra, Ghana, where most of the residents would not have been able to own properties in the area if they were not resettled there. Additionally, the degree of poor households’ spatial integration into the city depends on the standards of building and development regulations of the city and their enforceability (Kirk 2002; Payne et al. 2007). One aim of the present research, therefore, is to investigate how the issues play out within the Ghanaian context so as to be able to make recommendations for policy guidelines that would be beneficial to squatters and low-income residents of Accra.

2.5.6 Effects on Investments

The main reason for land title registration is to encourage the beneficiaries to invest in land (Dey et al. 2006; Payne 2001; Payne et al. 2007). However, much empirical evidence has shown that investments in land are not necessarily made because of acquisition of land titles (Dey et al. 2006; Payne et al. 2007; Place 2009). Even though a number of empirical studies in Latin America (particularly Peru) have been cited by Payne et al. (2007) as examples of titling significantly influencing poor people to invest in their housing, they cautioned against the credibility of some of the findings because the assessments were done by the implementing agencies which did not present comprehensive methodologies for their studies. The diverse ways in which those provided
with titles and others without land titles invest in land indicates that tenure security means more than land titles (Dey et al. 2006). Similarly, Kagawa (2001) observed different reactions among titled and untitled informal settlement dwellers in Lima, Peru, and concluded that not only titling but some form of de facto recognition could be enough to encourage the urban poor to consolidate and improve their dwelling places. The relevance of these revelations to the present research is that, in a pluralistic land tenure context like Accra, investigations into tenure security should be an all inclusive exploration and assessment since the incentive for people to invest in land could derive from numerous tenure types. The interviews and other tools for this research were therefore designed to elicit the actual sources of tenure security and the incentives they provided and how that has influenced investment decisions and implementation of development projects in the respective settlements of the present research.

2.5.7 Land Titles and Use as Collateral

Payne (2001) asserts that registered and titled lands are generally acknowledged as collateral, universally. However, the use of land as a backup for loans is not popular among poor people in the developing world since they do not need the huge sums of money that require collateral (Payne 2001). The sorts of loans poor households usually access are very small, and are used to undertake incremental improvements to their housing (ibid). Also, as a result of the low value of their properties, the urban poor cannot access large loans because of their inability to repay them (Payne 2001). What makes the situation even more complex in the present research is the fact that, apart from land titles which are supported by tangible documents, the de facto types of land tenure security are intangible and derive from perceptions which are not documented and cannot therefore be presented as warranties for loans. Thus in the case of properties owned or developed based on de facto security of tenure, even though they can be used in some cases as sureties for credits, the subjective tenure security that encouraged their development cannot be used as mortgages for formal transactions because such perceptions generally lack concrete documentation to back the deals. This is good for customary land tenure systems because it protects the de facto community or group rights from dispossession. However, additional information is needed on such issues and this is exactly what this research intends to do, in order to guide policies on the matter.
2.5.8 Effects on Employment

According to Durand-Lasserve and Selod (2007), research findings on the relationship between land title registration and increased work time is inconclusive. Drawing on the work of Field and Torrero (2006), they indicate that some of the empirical results showed an increase in work hours for household members because there was no need to stay at home to protect their properties. However, Durand-Lasserve and Selod (2007) state that even though there was a reduction in child labour as a result of titling, adult working hours did not increase as claimed by Field (2003a). The issues are even more complicated in Ghana. There is certainly a prevalence of child labour in Ghana, particularly among low-income households (Ghana Statistical Service 2002). However, whether the assertions mentioned above are applicable within the settlements of the present research can only be confirmed after an investigation. Currently, there is no evidence to prove that child labour in squatter settlements is practised because adult household members need to stay at home to defend their properties. Thus, the claims deserve a thorough investigation to ascertain their validity within the context of this research.

2.5.9 Costs of Land and Rights

Land title registration is a very expensive and time consuming exercise. Payne et al. (2007) attribute the high costs of registering land to the numerous steps one has to follow in order to achieve good results. The processes, which include taxation, and administrative and record keeping components, are daunting and long because of the cost and bureaucratic bottlenecks (Payne et al. 2007; Sittie 2006). According to UN-Habitat (2003b), freehold and leasehold land title registrations are the most costly due to the administrative and record management and filing costs that are associated with them. However, for the purpose of the present research these are not the only sources of tenure security (Payne 2001). Other informal and unrecorded land tenure arrangements can also offer tenure security. Due to the fact that tenure security is a subjective opinion, perception and feeling people have about their rights of ownership over land; it is difficult to evaluate the cost of attaining that perception. However, one can infer the costs and values that the research participants of the present study have with regards to their lands and properties from their responses to specific interview questions and the investment decisions they make and developments they have done or are willing to undertake on the land. This is what the present research aims to investigate.
2.5.10 Effects on Revenue Generation

The general perception is that land title registration would result in landed properties which have hitherto been unrecorded and not had valuation to be incorporated into the tax net (Payne et al. 2007). The revenue accruing to the state will certainly increase as a result of increased tax payment by taxpayers. This in turn will provide the needed funds for the government to extend capital intensive utility projects to low-income settlements which they are incapable of funding by themselves (Payne et al. 2007). This relationship between land title registration and taxation is, however, different from what happens when the tenure security of people either improves or decreases. Due to the intangibility of the concept, it is only the manifestations of the perception, in the form of projects developed on the land, which can be taxed. All things being equal, since attainment of and increased land tenure security will result in improved quality of housing and other development projects, high tenure security should be accompanied by more tax revenues. These are the sorts of scenarios that the present research is set to investigate.

2.5.11 Effects on the Environment

Payne et al. (2007 p.25) suggest that “if titling is intended to turn illegal settlers into full citizens, it is relevant to assess impacts on the local environment as well as individual home improvements”. Since environmental problems are the major underlying cause of the stigma against slum and squatter settlement dwellers and their exclusion from the city proper, the present research takes Payne and others’ call very seriously and seeks to bridge that knowledge gap by investigating the effects of tenure security on low-income residents of Accra and the general environment of their settlements. The widespread perception is that poor urbanites and squatters will take better care of their environment when they attain security of tenure (Werlin 1999). Nevertheless, whether this is the case with squatters in Accra needs to be further investigated in order to make generalised statements about the claims.

2.6 CONCLUSION

This literature review aimed to set the basis upon which the present research is undertaken. The review starts with the definition of some basic terms, notably slum, squatter and informal settlement, in order to clarify the usage of the terms within the text. The intent was to eliminate ambiguities surrounding the terms. UN-Habitat’s (2007)
benchmark was used to explain the terms and their application within the Accra context. This was important because such profiling was necessary to guide the field research. Next, the housing policies for informal settlements since post-independence were evaluated to ascertain their relationship with the current status of housing for poor urbanites. Ranging from indifferent attitudes towards such settlements, through the site and services schemes, slum upgrading and the search for alternative strategies from the 1990s, the policies were assessed and the reasons behind their inability to solve the housing problems of low-income urbanites uncovered. This culminated in advocacy for land tenure security for the poor to give them the incentive to develop their own housing incrementally and improve their living and environmental conditions. Tenure security was then conceptualised to explain what constitutes the concept. It became clear that tenure security meant more than land title registration and could be achieved from *de facto* sources, as well. The socio-economic and environmental consequences of tenure security were then analysed to guide the present research investigations. Even though most of the examples in the review are based on the effects of land title registration, attempts were made to link the discussion to tenure security in general. The conclusions drawn from the literature review have been conceptualised into a framework to guide the thesis, as presented below (see figure 2.2).

### 2.6.1 Conceptual Framework of the Thesis

Figure 2.2 is an illustration of the whole structure and the conceptual framework within which the present research has been conducted and analysed. Starting with the topic, the thesis endeavours to establish the relationship between tenure security and access to housing, and improvements in living and environmental conditions of squatters in Accra. The thesis contends that after the failure of previous efforts (such as evictions, demolitions, *ad hoc* land and housing programmes) by successive governments of Ghana to solve squatting problems in Accra, there is a need to take a critical look at other innovative means to solve the problem. One such approach is to grant land tenure security to low-income people of the city to encourage them to develop their housing needs incrementally. It is generally acknowledged that land tenure security alone is not enough for poor people to improve their lot. Other factors such as financial resources and compliance with the planning and building regulations of the various district assemblies are necessary for the poor to develop their housing and be integrated into the larger urban society.

Figure 2.2 depicts that although land tenure security is widely perceived as a catalyst
for the poor to develop their housing, there are divergent views as to how tenure security can be achieved. There are two main schools of thought about the means to achieve tenure security.

FIGURE 2.2 CONCEPTUAL FRAMEWORK OF THE THESIS
First, the market-based approach to land tenure security. Advocates of this school claim that by allowing the land and property markets to operate freely without hindrance will result in efficient utilisation of landed resources and make them more easily accessible to all categories of people in the forms that meet their needs. On the other hand, the human rights-based approach advocates disagree and argue that it is the unfairness of the market system which has driven the poor to squat in the first place. They contend that poor people’s access to land and tenure security can only be solved by declaring land tenure security and access to housing as a fundamental human right which must be made available by governments to all of their citizens.

The pluralistic land tenure systems in Ghana have been observed during the present research to operate along lines akin to both perspectives of the above schools of thought. While the formal land tenure system operates within the market-based system, the customary land tenure systems could be likened to the human rights-based approach, because the system provides automatic use-rights to people born into a land owning communities with allodial rights (Larbi 2006). All land tenure arrangements in Ghana can be secure depending on the type of agreements entered into. However, because the customary land tenure transactions have been largely unrecorded in the past (even now), many disputes have characterised claims under the system which have resulted in a situation where people have lost trust in it being as secure as the formal and the officially registered tenure forms (Larbi 2006). In spite of the innovative elements incorporated into the customary land tenure arrangements in the form of documentation (neo-customary land tenure), the issues of fraud, multiple trading of single pieces of land to numerous buyers, among others, adversely impact on the credibility of the customary land tenure systems (Abdulai 2006; Larbi 2006).

Abdulai’s (2006) conceptual framework, which comprehensively explains what constitutes tenure security, is used to clarify what constitutes land tenure security. According to Abdulai (2006 p.19), tenure security occurs only when there is a “clear definition of land rights”; “availability of land rights enforcement institutions”; “recognition of rights by the community”; “duration of land rights” and a “clear boundary demarcation of [the said] land” (refer to section 2.4). Consolidation of rights to land is done by people either after attainment or in order to attain tenure security, depending on the type of land tenure agreements engaged in. Thus once attained, tenure security will impact on the socio-economic and the environmental aspects of the affected communities. This can be either positive or negative depending on the degree of security of tenure or
insecurity achieved, which in turn will affect investments in the land.

To conclude, the literature review has provided an essential insight into the major issues that needed to be understood. The discussions have resulted in disentangling complicated notions surrounding tenure security and aided the decision to investigate the concept in three low-income settlements with varying degrees of security. The review has also provided clues for the choice of methods for the research. However, before delving into the methodological aspects of the present study, the next chapter is designed to shed light on the study settlements and how the land tenure systems and security of tenure operate within the study areas.
CHAPTER 3. BACKGROUND OF THE STUDY AREA AND LAND TENURE SYSTEMS IN GHANA AND ACCRA

3.1 INTRODUCTION

The present research falls within the Greater Accra Metropolitan Area in which Accra is located. Accra is the capital and largest city of Ghana. The city has been experiencing a rapid rate of urbanisation and population growth. Part of the effect of the increased population is an ever increasing demand and need for housing and accommodation. Additionally, the infrastructure of the city has been stretched to the limit resulting in reduced access for low-income households. In their quest to meet their housing needs, some of the low-income households have resorted to illegal construction of their housing, which largely does not conform to the building and development regulations of the city (Larbi 1996). Due to the seriousness of the chaotic development in the city, Larbi (1996) describes Accra as a city in crisis, because the planning, zoning and building regulations have been routinely disregarded and are ineffective. According to Larbi (1996) and Asomani-Boateng (2002), the situation is especially shocking on the fringes of the capital where residential projects are replacing agricultural land at a fast pace. Larbi (1996) estimates that from the early to the late 1990s, the land that was converted from agricultural to residential and industrial use accelerated considerably, from roughly “2100 hectares” per year between 1990 and 1993 and expects it to increase to “2600 hectares” by the year 1997 (Asomani-Boateng 2002 p.604). This situation could be due to a number of factors, including past and present policies and practices and international trends which continue to have profound effects on the way the city is being planned and managed.

The problem can also be linked to regional inequalities in the distribution of development and national wealth which have resulted in Accra becoming the main destination for migrants who have decided to leave the poor and deprived rural areas to explore means of improved livelihoods (Awumbila and Ardayfio-Schandorf 2008). The rate of housing development to cater for the increasing population has not been commensurate with the influx of people into the city. The house rental market has also been relatively costly for low-income households. Additionally, land is becoming increasingly scarce, expensive and less accessible to the urban poor. As observed elsewhere in Africa, the informal traditional sector of land transactions in Accra is also becoming more valuable and expensive because of increasing demand within the urban context (Toulmin and Quan 2000). Furthermore, the effect of globalisation has rendered
the traditional norms and beliefs about land ineffective, by converting land into another tradable item (ibid). The pressure on urban land is increased by demands from other actors such as expatriate companies, foreign and local urban investors, and speculators whose aim is to make profits through land hoarding and sales. (Toulmin and Quan 2000).

In addition, the traditional institutions which protected the rights of poor people to land have become ineffective in ensuring that they have access to land (Abudulai 2002; Gough and Yankson 2000; van Asperen and Zevenbergen 2007). One of the consequences of land in Accra becoming highly commercialised is that the traditional authorities have virtually ceased to protect the interest of their people, with some, but not all, operating only to protect their own selfish interests (Gough and Yankson 2000). Although policies like the National Shelter Strategy and the Land Administration Programme from 1999 onwards are intended to eliminate these problems and improve poor people’s access to land and housing, many people do not trust that the programmes can make any significant difference to the status quo (Sittie 2006).

This chapter is an appraisal of the contextual issues of the study area. To do so, use will be made of secondary data to critically analyse the prevailing land tenure systems, land markets, land title registration and the merits and problems associated with the current modus operandi of land administration in the city. The chapter concludes after a discussion about the Land Administration Programme currently being implemented by the government of Ghana. Included in the discussion is an analysis of the purpose of the Land Administration Programme, its merits, shortfalls and some remedies suggested to improve poor people’s access to land and housing.

3.2 LOCATION AND SIZE

The present study investigates three settlements, Sodom and Gomorrah, Christian Village and Madina Estate (see figures 3.1, 3.2, 3.3, 3.4, 3.5 and 3.6), located in the Greater Accra Metropolitan Area (which includes the Accra Metropolitan Area, Tema Municipal Area and the two Ga Districts—Ga East and Ga West Districts). The Greater Accra Metropolitan Area is bordered in the east by the Dangme West District, in the west by the Central Region, in the north by the Eastern Region, and bordered in the south by the Gulf of Guinea and the Atlantic Ocean.
The Greater Accra Metropolitan Area’s west to east extent ranges from longitude 0°5" east to longitude 0°30" west. The area’s south to north extent ranges from latitude 5°29" north and latitude 5°52" north. The Greater Accra Metropolitan Area covers roughly 1520 square kilometers (Ministry of Local Government et al. 1992). The area “stretches for about 36 miles from east to west, and about 18 miles from south to north” (Yeboah 2000 p.68). The urbanized area is estimated by the Ministry of Local Government et al. (1992) to be 240 square kilometers (see figure 3.1) and it is expanding through encroachment on remote peri-urban settlements or on green spaces within the rural-urban interface (Yeboah 2000).
3.3 RELIEF AND DRAINAGE; CLIMATE AND VEGETATION; POPULATION, ECONOMIC ACTIVITIES AND HOUSING

3.3.1 Relief and Drainage

The topography of the Accra plain and coastal areas ranges from fairly “flat to gently undulating slopes rising to 75 metres near the foothills” of the Akwapim-Togo mountains (see figure 3.2) where “some isolated prominent hills and rock outcrops” are found (Ministry of Local Government et al. 1992 p.8).

![Relief Map of Ghana](image)

**FIGURE 3.2 RELIEF MAP OF GHANA**

Source: University of Texas, 2009.

Relief and drainage systems play important roles in the sort of land that poor people are able to access, and since it has been noted that squatters tend to establish their settlements on steep slopes, on flood-plains and in other hazardous areas of cities (Werlin 1999), there was a need to verify where they live in Accra. This is important because of the
concerns that have been raised about the high costs involved in the upgrading of such places (Werlin 1999). Even though none of the squatter settlements in Accra is located along hills that are as steep as those where squatting occurs in Brazil, the majority of the squatter settlements in the city are established in some of the most dangerous places within the capital. There are several drainage basins in the environs of Accra but the largest one is the catchment area of the Densu River which extends beyond the region (Ministry of Local Government et al. 1992). Other water bodies include streams, ponds, and lagoons, of which the prominent ones are the Chemu, Kpeshie, Sakumono, and Korle lagoons (ibid). It is worth noting that some of the poorest of the city’s informal settlements are located in the low-lying, flood prone basins of the water bodies, since those areas offer some of the cheapest and most affordable land for Accra’s low-income residents.

3.3.2 Climate and Vegetation

The region lies within the Coastal Savannah Belt of West Africa which has two rainy seasons (Ministry of Local Government et al. 1992). The first rainy season starts in March and ends in July. The second rainy season begins in August and stops in late October or early November (ibid). The average annual rainfall is approximately 730 mm (Ministry of Local Government et al. 1992). “There is very little variation in temperature throughout the year. The mean monthly temperatures range from 24.7°C in August to 28°C in March, with [an] annual average of 26.8°C” (Ministry of Local Government et al. 1992 p.11). The rains are followed by a prolonged dry season which is brought by north-easterly winds, known locally as the Hamattan, from across the Sahara Desert. Extreme dryness and dusty conditions are experienced throughout the country, particularly in the northern parts, between November and March (Dickson and Benneh 1988). It was necessary to establish these profiles to determine when to conduct the fieldwork for this research. For instance, if the deplorable conditions of squatters need to be verified, the ideal time to visit will be during the rainy season when most of the areas where they live become inundated and the quality of their shelters is exposed.

The vegetation of Accra consists mainly of coastal savannah shrubs and dense savanna grassland interspersed with thickets (Dickson and Benneh 1988). The vegetation is increasingly degraded through anthropogenic activities. Some of the low-income migrants in Accra look to the land for their livelihoods but this source of livelihood (farming and exploitation of plant resources on the land) has come under increased pressure due to the rapid encroachment of housing and commercial projects (Grant and
Yankson 2003). This means that increasing numbers of the low-income people are unable to support themselves by relying on the land and are therefore moving into the city centre to seek other livelihood opportunities. Is this one of the factors contributing to the persistence of squatting in Accra? This and other questions were investigated during the fieldwork for this research.

3.3.3 Population, Economic Activities and Housing

The population of Accra has grown at a rapid rate in the post independence period. The rate of growth was estimated to be 4.4 per cent per year from 1984 to 2000 (Ghana Statistical Service 2002). Grant and Yankson (2003) assert that from a population of less than 200,000 in 1957, Accra’s population grew to 1,658,937 in 2000 (Ghana Statistical Service 2002). Further, the population is projected by Grant and Yankson (2003) to reach 4 million people by the year 2020. Accra’s population is growing because of a number of factors. First, the growth is due to the natural growth of the population. Second, regional inequalities in livelihood opportunities, resources and the national disparity in wealth distribution which are concentrated in the capital city have led to Accra becoming an attractive destination for many economic migrants (De-Graft Aikins and Ofori-Atta 2007). Additionally, man-made disasters, such as violent and protracted chieftaincy disputes, have caused thousands of people to flee their hometowns to seek refuge and improved livelihoods in Accra (Centre on Housing Rights and Evictions 2004). The state and private media, technocrats, politicians and a section of the general public blame most of the environmental problems in parts of Accra’s central business district on the squatters and low-income residents of the area (ibid). Problems such as environmental degradation, unemployment, violence, social problems, food and land insecurity and poor health conditions have all been blamed on the congestion in the downtown areas of the city. The Centre on Housing Rights and Evictions (2004) vehemently argues that there are more dimensions to the problem than just squatting and so the present research aims to look more deeply at the issue in search of a comprehensive solution. The issues are mainly discussed in chapters five, six and seven of this thesis.

The economy of Ghana relies on three main sectors for revenue generation. They are agriculture, industry and the service sector. Although foreign exchange is traditionally earned through the export of raw materials, increasing attempts are being made by the government to diversify the economy (Grant and Yankson 2003). However, agriculture is still the backbone of the economy and the major employer of Ghana’s working age
Nevertheless, because of the unprofitability and failure of most agricultural projects, the sector is increasingly becoming unattractive and unpopular among young able-bodied men and women, resulting in their migration from rural areas to urban centres, particularly Accra (Centre on Housing Rights and Evictions 2004). The economy of Accra is the most diversified in Ghana and “contributes between 15 and 20 per cent of the country’s gross domestic product (GDP), and accounts for about 10 per cent of the country’s employment” (Centre on Housing Rights and Evictions 2004 p.12). Furthermore, Accra is the hub of “manufacturing, construction, wholesale and retail trade, transportation, storage, communications, finance, insurance, and property” (ibid p.12).

The Ghana Statistical Service (2000) also estimated that about a third of all manufacturing industries in Ghana are located in the Greater Accra Metropolitan Area. In addition, all the major banking and financial institutions, ministries, departments and agencies of government, and both local and foreign business and commercial ventures have aggregated in the metropolis (Ghana Statistical Service 2000). Grant and Yankson (2003) estimate that about 40 per cent of the labour force in Accra works in the informal sector. These workers are mostly employed by small-scale business enterprises which focus on the production and supply of limited quantities of manufactured goods and services (Grant and Yankson 2003; Pellow 2002a; 2002b). These undertakings are currently found throughout the capital (Grant and Yankson 2003; Pellow 2002a; 2002b).

The informal sector is the easiest source of employment in the city for low-income and unskilled immigrants. Since the informal sector offers so many opportunities and has the capacity to assimilate people with little or no skills, it serves as a source of ready support, sustenance and livelihood for thousands of the squatters, including Kayayei (the women head porters), who have migrated to Accra (Opare 2003). Recently, there has been a massive influx of these porters, who are mainly young women and teenage girls, into southern Ghana cities where they carry loads on their heads for a fee (Opare 2003). The majority of the women porters come from the northern regions of Ghana and neighbouring countries (ibid). They are generally very young and are the energetic, employable members of their home societies (ibid). The consequence of the migration of these people into Accra is twofold. Firstly, it deprives their places of origin of the economically active people needed for production and development of those regions. Secondly, because they are poor, unskilled and unable to accommodate themselves properly in the capital city, they exacerbate the already serious employment, housing and environmental problems of the population (Cooperative Housing Foundation International 2004).
city. There is a need to undertake detailed verification of the underlying factors of these developments to design strategies that will curb and solve the problems.

Grant and Yankson (2003) observe that such “in-migrations” put extra pressure on the already limited housing provided by the public and private sectors. The majority of people living in Accra rely on rented accommodation (Mahama and Antwi 2006), a fact which was acknowledged by the 2002 Annual Budget statement of Ghana. However, the rents are so high that most low-income households spend over a third of their monthly incomes on rents (Mahama and Antwi 2006). Not surprisingly, it is even more difficult, if not impossible, for such people to build or buy their own houses because their earnings are very small compared to the cost of doing so (Mahama and Antwi 2006). A question, to which the answer was sought during the fieldwork for this research, was whether it would be easier for low-income people in Accra to incrementally develop their own housing if they were granted land tenure security. The current situation, where over two-thirds of the population of Accra lives in slum conditions (Grant and Yankson 2003; Pellow 2002b), is unacceptable. Housing and environmental conditions in the Greater Accra Metropolitan Area leave much to be desired. Apart from poor sanitation in the city, Grant and Yankson (2003) link the crisis to the ineffectiveness and inefficiency of the institutions that are responsible for ensuring that developers comply with the city’s rules and regulations. There is a general disregard of the planning laws and so the only areas of high compliance with the regulations are residential areas built on state or public land (Grant and Yankson 2003; Larbi 1996). The chaotic and unplanned nature of the informal settlements and some of the rapidly developing peri-urban areas present serious negative ramifications in terms of their eventual integration into the formal city.

The problem of housing its citizenry has been a daunting one for the state. According to Mahama and Antwi (2006 p.14), “The problem of finding affordable houses for the greater majority of the populace is an uphill task for governments of Ghana”. Based on an analysis of the Ghana Population and Housing Census data from 1960 to 2002, and reports of the Home Finance Company and the Ministry of Works and Housing, Ghana (see table 3.1), the 2002 Budget Statement on Population and Housing by the Government of Ghana indicate that the state housing deficit is so large that “about 1.2 million new housing units [will be] needed by the year 2005” (Mahama and Antwi 2006 p.2). “[T]o achieve such a target, about 133,000 new housing units will have to be delivered annually. However, only 25,000 units are produced leaving an unsatisfied annual demand of 108,000 units” (Mahama and Antwi 2006 p.2). Since this protracted trend dates back to independence,
there is a need to consider alternative approaches to tackle the problem, particularly where it affects the poorest of the poor in Accra, and this is specifically what this research seeks to achieve. That is, arguing that land rights and tenure security should be granted to poor people to enable them to develop their own housing. This will also lessen the responsibility of the government to provide accommodation for low-income people.

**TABLE 3.1 HOUSING STOCK DEFICIT**

<table>
<thead>
<tr>
<th>Year</th>
<th>Estimated Total Households</th>
<th>Estimated Housing Stock</th>
<th>Estimated Housing Deficit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>-</td>
<td>-</td>
<td>36439</td>
</tr>
<tr>
<td>1970</td>
<td>351953</td>
<td>152573</td>
<td>199380</td>
</tr>
<tr>
<td>1986</td>
<td>898000</td>
<td>498000</td>
<td>400000</td>
</tr>
<tr>
<td>2000</td>
<td>1910325</td>
<td>895049</td>
<td>1015276</td>
</tr>
<tr>
<td>2002</td>
<td>2176325</td>
<td>943490</td>
<td>1232835</td>
</tr>
</tbody>
</table>

Source: Mahama and Antwi (2006 p.4)

Yeboah (2000) attributes part of the government’s inability to meet the housing needs of the citizenry to an unfair global economic system and the various economic programmes that the state has been compelled to pursue in the past, and even now. Such programmes include the Economic Recovery Programme and the Structural Adjustment Programme which have forced the government to withdraw from its responsibility as a provider of housing to the public (Yeboah 2000). Konadu-Agyemang (2001) also linked the problem of low housing supplies and the prohibitive costs of what little decent accommodation was available to numerous factors including the weak national economy, ineffective building regulations and the high costs of house construction and purchases. This has led to high rents and rent advances charged by property owners. Since the poorest of Accra’s population cannot afford these rates, some of them either become homeless people or squat on other people’s properties creating squatter settlements and slums. In fact, the Centre on Housing Rights and Evictions (2004) anticipates that most poor new arrivals in Accra are likely to seek accommodation in slums and squatter settlements and so the government needs to improve these settlements if it is to avoid over two-thirds of the population of the city becoming slum dwellers by the year 2020.

Consequently, the government has recently adopted alternative approaches to solve
the nation’s housing problem. Notable among them is the current National Shelter Strategy being implemented by the state to resolve the housing crisis. According to Jack and Braimah (2004), the aim of the strategy is to provide decent, secure and reasonably priced accommodations for every citizen of Ghana. The plan is to involve all stakeholders in providing individual and rental housing or accommodation, utility services and improved residential environments throughout the country for everybody (Jack and Braimah 2004; Opare 2003). The programme maintains that government must be partly responsible in ensuring that housing is provided to meet the diverse needs of the citizenry. However, this strategy must be viewed with skepticism because, as Sietchiping (2005) remarks after a general observations about slum improvement projects elsewhere in Africa, such schemes normally do not benefit poor people but those in the middle and high-income segments of the society. This is because the projects are usually fashioned to satisfy the needs of the groups who can afford to pay the costs (Sietchiping 2005). Thus, it can be concluded that the National Shelter Strategy is not expected to have any significant effect on Accra’s poor. Additionally, the current strategy of the government seems not to be very different from the slum upgrading schemes of the 1980s, because it focuses on improvement of existing stocks of housing (Jack and Braimah 2004). Since such projects have failed to eradicate the accommodation problems of the poor in the past, an alternative approach should be looked at, and that is what is being advocated by the present research. To decide which land tenure arrangements to use for squatters in Accra, it is necessary to assess how the diverse land tenure systems in the city are affected by the dynamics of the urban context. This is the focal point of the next discussion.

3.4 LAND TENURE SYSTEMS, LAND MARKETS, LAND TITLE REGISTRATION AND THE LAND ADMINISTRATION PROGRAMME

There are diverse land tenure systems in Ghana. Before colonisation, land was vested in and owned by communities, clans, groups and families, and was customarily managed by the occupants of the stools, skins and family heads who controlled the groups (Aidoo 1996; Gough and Yankson 2000; van Asperen and Zevenbergen 2007). It is noteworthy that stools and skins are traditional symbols of authority in southern and northern Ghana, respectively, and are synonymous to thrones in Europe. Under this traditional system, the leaders administer the land on behalf of their people but the overall land rights reside in the people (Larbi 2006). The current, formal land tenure arrangements were brought to Ghana by the colonialists (van Asperen and Zevenbergen 2007). Currently, about 80 per cent of
Ghana’s land is still held and managed by traditional and customary establishments (Alhassan 2006). Even though more customary land is being formalized through purchases, it is still the largest land holding in Accra. In fact the ratio of the customary versus state land ownership and control in Accra is about five is to one respectively (Larbi 2006). The custodians of customary lands (chiefs and family heads) generally have ultimate rights to manage land under their care. Such managerial rights and control are only reduced when the land is sold and the buyer registers the land under the formal system. Additionally, traditional authority over land is diminished by statutory rules and regulations regarding zoning, planning and physical development of land (Larbi 2006). However, in spite of the autonomy enjoyed by the formal land tenure system, most of the formal land holdings are required to pay royalties to the original land owners (allodial rights owners) and by the constitution, land acquirers are supposed to consider the allodial owners first for repossession when the the land is not being used for the purpose for which it has been acquired (Larbi 2006). The traditional leaders of Accra therefore wield lots of power over the management of the city’s land and are partly accountable for the landuse and livelihood patterns in parts of Accra (particularly the urban fringe areas) (Gough and Yankson 2000). Therefore the chaotic developments and the rapid conversion of agricultural land to residential and commercial properties at the periphery of Accra can be blamed on them (Gough and Yankson 2000). Thus, the role played by the customary land tenure systems cannot by underestimated (Alhassan 2006). The following sections are discussions about the land tenure systems in Ghana and how the urban context has affected it. The aim is to argue for the appropriate land tenure arrangement to adopt to resolve the problems of the squatters of Accra.

3.4.1 Land Tenure Arrangements and Systems in Ghana

There are two main types of land tenure arrangements and ownership forms in Ghana. They are the customary land tenure system and the formal land tenure system. Land under the customary systems is considered a sacred asset and it is the responsibility of those living now and using land resources to protect it for future generations and ensure that it is not degraded (Gough and Yankson 2000). Traditionally, the current users of land are simply stewards or custodians of the resource. Gough and Yankson (2000), quoting Ollenu, state that customarily, Ghanaians believe that “land belongs to a vast family of which many are dead, few are living and countless numbers are still unborn” (Ollenu 1962 p.4). Consequently, the present generations are not to do anything to the land which will
have adverse effects on the ability of future generations to use the land (Amankwaah 1989; Gough and Yankson 2000). Although the absolute or alodial rights to land reside in whole communities, the leaders of such communities are entrusted with responsibility to administer land on behalf of the whole group (Gough and Yankson 2000; Ministry of Lands and Forestry 1999).

One advantage of land rights being vested in the whole community is that every member of society has a right to the land in the form of use right (Augustinus and Quan 2003; Ollenu 1962). Thus, as a birthright, individuals of the community automatically attain usufruct rights to use their community land and resources, without interference (Abdulai 2006). Asante (1975) explains that land ownership by the community performs important functions. The system makes sure that the land rights of future generations or those yet to be born are insured against deprivation. Additionally, the ancestral norms and welfare of the kinship is maintained and sustained (Konadu-Agyemang 1991). Hitherto, it was a taboo or blasphemous to sell land (Agbosu 1980; Bugri 2008). Thus it can be concluded that the customary land tenure system is a human-centred approach of access to land which is grounded in the principles of equity and social justice in terms of individual rights to land. This is remarkable because it ensures that every member of the community has the right to use land for his/her sustenance and accommodation needs.

However, in the case of present day Accra, such an arrangement is unlikely to work, since most of the poor people who need land are not indigenes and thus cannot benefit from such usufruct rights. What is more, because of the monetization of land, even the indigenes themselves have serious problems with access to it (Gough and Yankson 2000; Grant and Yankson 2003). The implications of this situation in relation to poor people’s access to land have, therefore, been investigated in the course of doing fieldwork for this research.

There are other forms of land tenure arrangements under the use-rights or the usufruct interests that individual members of communities have in the communal land. These are the customary leasehold, shared cropping systems, such as the Abunu and Abusa land tenure agreements (Dickson and Benneh 1988; Larbi 2006). In the past, leaders of the customary land tenure systems in Ghana allocated land and granted use-rights to members of their communities and strangers by the word of mouth without any written records or documentation. Because of sincerity, a high degree of trust and an abundance of land, no serious efforts were made to demarcate land and so the boundaries of stool lands, skin lands and family lands were not formally documented (Gough and Yankson 2000). This is
one of the major reasons behind the land disputes the country is plagued with currently, and an underlying cause of the complicated land transactions that occur in Accra (ibid). It is the coexistence of the formal title next to informal systems which is creating most of the problems. Part of the reason for the confusion in land administration and transactions is because customary law is officially recognised and included in the constitution of Ghana (van Asperen and Zevenbergen 2007). This adds to the confusion because informal agreements on land are also valid in the adjudication of land disputes.

Apart from the customary land tenure system, currently, there are formal land tenure types and ownership rights which are backed by statutory law. Introduced during the colonial era, these land tenure systems operate side-by-side with the customary systems and are predominantly popular in urban areas, while the traditional forms are mainly restricted to rural settings (van Asperen 2007). Because a large percentage of land is still administered under the customary land tenure system, it continues to play an important role in the cities of Ghana, particularly on the urban fringes where land is rapidly being changed from agricultural uses to residential and commercial developments (Asiama 2003). Currently, most of the fringe areas of Accra have been converted to urban uses and have taken on urban characteristics (Asiama 2003; Gough and Yankson 2000). Payne (1997) explains that the process is being helped by privatization of communal land, which, after it is subdivided and sold to outsiders, is registered to ensure their right to the land is guaranteed. Consequently, this results in more land being brought under statutory and formal urban forms (Payne 1997; UN-Habitat 2003b). Alhassan (2006), therefore, concludes that it is the increasing commercialization and change of rural peri-urban land to residential and commercial designations that is the driving force behind the increasing value of urban land (Alhassan 2006).

3.4.2 Land Markets

Land transactions in Accra still operate under two land tenure systems, namely the customary and the formal systems. However, due to increasing demand and monetization of land as a result of urbanisation, the traditional norms and practices which guaranteed land equity are no longer effective (Alhassan 2006). Generally, the community leaders or custodians of the communal lands have used every means to appropriate such lands for themselves, even though the impression is created that they still administer land in the interest of their people (ibid). Consequently, many indigenes who hitherto had usufruct land rights have now become landless (Alhassan 2006). It is therefore not uncommon to
find some of the aggrieved members of communities selling land without the consent of their kinsmen and women (ibid). Multiple sales of the same piece of land and protracted land disputes are some of the ramifications (Alhassan 2006). Van Asperen and Zevenbergen (2007 pp.6-7) assert that “the existence of multiple tenure regimes is a source of land related conflicts, leading to tenure insecurity and a heavy burden for the judicial system”. The credibility of customary land contracts have therefore been undermined lately in Accra because of the confusions and complications associated with the agreements (Gough and Yankson 2000). That is not to say that customary transactions are not still relevant in Accra, and so, part of this research aim is to verify how lessons learnt from the way the system operates can be tapped to improve poor people’s access to land in the city.

In Accra, even though both the formal and informal land tenure systems co-exist, discussions in the literature by researchers such as Larbi (2006) and Sittie (2006) create the impression that the customary land tenure systems are not as secure as formal, individualised land title registration. While this might be a valid claim, the assertion is problematic and open to discussion because in practice there have been many instances where land title registration did not guarantee security and the landowners had to adopt unlawful methods to safeguard their interests in land by engaging the services of land guards (Abdulai 2006). In fact, various levels of security, rights or interests are embedded within the customary land tenure system (Cooperative Housing Foundation International 2004). Furthermore, current innovations in customary land transactions have made it possible for strangers to acquire community lands under various tenancy agreements (Larbi 2006). It is obvious that it would have been impossible for many poor people to access land without the customary systems. A pertinent goal of the fieldwork for this research, therefore, was to ascertain whether the current landless situation of the low-income poor in Accra had any relationship to the inability or failure of the customary systems to provide land to them.

The innovative customary land tenure system known as neo-customary land tenure is currently popular as it makes it easier for a large proportion of city dwellers to acquire property (Mattingly and Durand-Lasserve 2004). Durand-Lasserve and Selod (2007) believe that, if managed properly, this new type of land tenure could become another way for low-income households to own land. They, therefore, advised that instead of destroying it, the new system should be improved because any alternative would lead to a decrease in access to land for low-income people in the city (Durand-Lasserve and Selod 2007). The
mode of operation of neo-customary transactions is for other people to witness and sign the deals. The witnesses can be public officials or other prominent individuals in the society. The transactions are recorded and a limited degree of planning is incorporated into the layout or site plans (Durand-Lasserve and Selod 2007). The transactions are cheaper than formal freehold and leasehold arrangements and also relatively more secure than the verbal customary land deals (Mattingly and Durand-Lasserve 2004). However, because the contracts are usually not registered, they are responsible for most of the multiple land sales and disputes within the metropolis (ibid). Additionally, they are criticised for being responsible for most of the spatial development and environmental problems since the neo-customary purchasers normally employ the services of non-professionals in designing their plans for them (Mattingly and Durand-Lasserve 2004). To avoid these problems, the government has embarked upon a land registration programme to ensure that formal rules and procedures are followed in the land market. All of these measures further alienate the poor who cannot afford the costs of formalised land deals. This development underscores the relevance of this research in finding solutions to the plight of such low-income earners in Accra.

3.4.3 Land Registration (Deeds and Title Registration)

Presently there are two types of land registration operating simultaneously in Ghana. They are known as the deeds registration and land title registration (Sittie 2006). Registration of land instruments in the country started in the nineteenth century with the introduction of the “Registration Ordinance of 1883” (Sittie 2006 p.1). This was amended in 1895 and later became the “Land Registry Act 1962, ACT 122” (ibid p.1). Known as the “Deed Registration”, the purpose of Act 122 was to register all land documents in order to be able to adjudicate in land conflicts (ibid p.1). However, because the deeds registration did not include accurate documentation of the agreements and maps covering the locations of the registered lands, there arose the difficulty of locating lands transacted by the use of deeds (ibid). Sittie (2006 p.1) notes that the process was also imperfect because it could not be relied on to “detect multiple registration of the same piece of land”. Due to the difficulties encountered in land contracts under the deeds registration system, and the numerous disputes and court cases related to land, the Land Title Registration Law, “PNDCL 152” was introduced in 1986 in an attempt to resolve the problems (Sittie 2006 p.1). The purpose of the law was to ensure that every detail regarding land deals was accurately recorded to serve as proof of land contracts. Additionally, the law was to
safeguard land buyers against fraud by making sure that parcels of registered lands were covered by precise cadastral maps and site plans (Sittie 2006).

In spite of the laudable intentions behind land title registration, researchers such as Abdulai (2006) indicate that the law has been ineffective and inefficient in ensuring that land transactions are safe in Ghana. He mentions the illegal methods used by landowners to protect their parcels of land to support the fact that land title registration does not necessarily provide landowners with tenure security. Sittie (2006) attributes the problem partly to the low coverage of the programme because of difficulties in converting deeds into registered titles. According to her, because the deeds registrations were mainly descriptive, it is difficult to locate the plots on the ground. Furthermore, most of the deeds in the register have no residential addresses with which to contact the original owners, most of whom are now dead anyway. Sittie (2006) also linked the problem to the fact that because the deeds were done on a first come first registered basis, the inventory consists of instruments from all over the country which makes it extremely difficult to sort out according to regions, districts, towns and villages. Additionally, the task of identifying deed owners is further complicated by the fact that the process was done manually.

Apart from these problems, Mahama and Antwi (2006) observe that because the land title registration process and approval is long and difficult, fraudulent people continue to operate in the sector, creating serious land transaction and planning problems. This accounts for some of the major impediments individuals face in developing their own housing (Mahama and Antwi 2006). Antwi (2002) corroborates these assertions by indicating that the way land title registration is being handled in Accra has had no significant effect on the land market. In addition, he observes that there has been limited coverage of titling in the urban and fringe areas of Accra. Additionally, conflict and litigation are among the main factors that unduly delay the registration process (Durand-Lasserve and Payne 2006). Discord is usually related to individualisation of community lands, which deprives other members of their usufruct rights to the land. Payne (1997) notes that in situations where communal land has been sold and converted to title freehold assets other community members become dispossessed of their usufruct rights to land. This results in haves and have-nots, or landless members of society. He concludes that freehold individual land tenure arrangements are not compatible with broader family and group land rights (Payne 1997). Thus, more often than not, land title registration in Ghana results in more problems than solutions because by conferring land title rights on individuals in a community, other members’ rights are curtailed and become uncertain,
thus undermining the norms and traditional regulations that hold the community together (Durand-Lasserve and Payne 2006). It can be concluded that while titling is supposed to protect the land rights of people, it ends up depriving others, particularly the poor, of their rights to communal land.

Land which can be registered in Ghana includes individual, family, community and state lands. Act 125 of the 1962 Act confers on the President of Ghana the authority to appropriate land needed for use in the national interest and, according to Alhassan (2006), it is some of such lands the government uses to put up schools, hospitals and infrastructure for the country’s development. The Ministry of Lands and Forestry (1999) indicates that the president takes custody of lands so acquired by the state on behalf of the people of Ghana. The powers vested in the government by the constitution enable it to annex large tracts of land in urban areas throughout the country (Sittie 2006; Alhassan 2006). The Lands Commission manages the lands on behalf of the government (Gough and Yankson 2000). According to Larbi (1996), state lands in Accra currently account for about 13 per cent of all land holdings in the city. However, as Gough and Yankson (2000) observe, most of the state lands have been acquired without payment of appropriate compensation to the allodial owners (Gough and Yankson 2000). The conclusion is that, besides depriving them of the sources of their livelihoods, some of the affected people were also rendered landless. The current scarcity of land in Accra could be attributed to such land appropriations (Alhassan 2006). The government also controls other types of land. Known as vested lands, these intermediate forms of land holdings are basically customary lands under government control and backed by statute (Alhassan 2006). Vested lands are communal lands administered by the state on behalf of the original owners (Cooperative Housing Foundation International 2004). The difference is that they are spatially large and cover extensive areas with no clear boundaries based on cadastral surveys (Cooperative Housing Foundation International 2004).

Although, in theory, every Ghanaian is supposed to have equal access to state lands, this is not the case in practice (Alhassan 2006). The processes and costs involved in accessing these lands are far beyond the means of the majority of the citizenry (ibid). Cronyism, favoritism, corruption and the high costs of these formal land tenure types have led to unequal access to public land by low-income people whose livelihoods are more connected to land (Alhassan 2006). What is needed now is to verify whether these vulnerable sectors of the urban population would be able to improve their lives if they were granted land with secure rights. This is the basis upon which the present research has
been conducted.

3.4.4 The Land Administration Programme

Due to the shortcomings of the deeds and land title registration laws, the Land Administration Programme has been established to address the problems. According to Larbi (2006 pp.6-7):

The Land Administration Program is a long term ambitious program of the Government of Ghana to enhance economic and social growth by improving the security of tenure, simplifying prudent land management by establishing an efficient system of land administration both state and customary, based on clear coherent and consistent policies and laws supported by appropriate institutional structures.

By this, the government aims, among other objectives, to improve upon ownership of land and ensure that land is efficiently administered and managed. According to Larbi (2006), the programme is a comprehensive plan to register all categories of land in the country which will ultimately eliminate obsolete and overlapping procedures. Sittie (2006 p.2) notes that the computerization component “will create certainty and improve security of tenure” because the system will enhance detection of fraud and improve the general administration of land. Mahama and Antwi (2006) also think that the initiative will make access to land easy and facilitate increases in the supply of affordable houses for the masses.

However, the Land Administration Programme is affected by many problems, notably a lack of qualified personnel, logistics and inter-institutional conflicts coupled with overlapping of mandates which makes dealing with the programme very difficult (Alhassan 2006). Additionally, the programme is said to lack transparency and accountability and is criticised for not being efficient in its modes of operation (Alhassan 2006). This is why researchers such as Abdulai (2006) and Alhassan (2006) wonder if the Land Administration Programme is capable of addressing the needs of poor people in the country. Sittie (2006) also believes that for the programme to succeed the government needs to address the institutional and financial problems that plague the initiative. Other criticisms of the Land Administration Programme derive from its support for and incorporation of Customary Land Secretariats into its plans. The outcry is because most of the chiefs who manage the traditional secretariats are seen as the people who are responsible for the multiple sales of land, litigation and conflicts (IIED 2005).
The conclusion to be drawn from the foregone discussions is that due to the complications involving land administration in Accra, the urban poor require assistance if they are to access land rights to develop their own housing. Therefore, it is necessary to investigate how this assistance can be achieved. The next chapter is a detailed presentation of the methodology and the design of the present research. However, before moving on to such issues, the next discussion is an evaluative account of the profiles of the study settlements. The appraisal is necessary to understanding the nature of land tenure arrangements, tenure security and the housing types of the study participants. The assessment is also about examining how the low-income residents of Accra are able to afford rental accommodations and/or the types of housing they are capable of developing for themselves. Due to the limited information on some of the settlements (Christian Village and Madina Estate), parts of the results of the present research have been incorporated into the discussion to shed more light on the attributes of the settlements.

3.5 CHARACTERISTICS OF THE STUDY SETTLEMENTS

![FIGURE 3.3 LOCATIONS OF THE STUDY SETTLEMENTS](image)
Each of the settlements studied have unique histories and characteristics. The characteristics have connections with the initial tenure arrangements and agreements entered into before the setting up of the respective settlements. The field investigations indicate that the historical antecedents have links to the current stages of development within the respective settlements and thus form the basis of the discussion in this section. The differential status, levels of development and subsequent improvements in the respective settlements can be linked to tenure security and the certainty of rights enjoyed by participants of the respective settlements. The intent of the discussion is to set the stage for assessing whether the arrangements that led to the establishment of the respective study settlements are still viable options which can be used as strategies to design policies for granting land rights and tenure security to encourage squatters to improve their housing needs.

3.5.1 Christian Village

Christian Village is located south of the University of Ghana and falls within the Accra metropolis (see figures 3.3 and 3.4). According to the research participants from the village, Christian Village was founded by a mason called Christian Abotsi. Christian was part of the workforce which constructed the Achimota College (the initial premises of the University of Ghana). Christian was a family man and as custom demanded, persons established in foreign lands must be responsible and cater for friends and relations who visit them. Christian was therefore compelled to build a hamlet a short walking distance from the Achimota College staff quarters (Anumle) to accommodate members of his extended family. This was because the colonial college masters insisted on a policy of no accommodation for visitors at the staff quarters. Since he was obliged by tradition never to allow visiting kin to become stranded in the city, Christian consulted Ga landowners about a piece of land which was close to the staff quarters (Interview with Abrewa 2008). The customary tenure arrangement which enabled Christian to acquire land was the commonest means of acquiring land for both the rich and the poor in the 1920s (Interview with Gogon 2008). At that time, the statutory or formal land tenure system was in its infancy, poorly patronised and unpopular (Focus Group Discussion 2008).
According to the village research participants, during that period of Accra’s development, the practice was to consult indigenous land owning family heads, chiefs and individual landowners who granted rights to acquirers to use land based on oral agreements. There was no need to register pieces of land so acquired because there was a high de facto tenure security and recognition of the individual’s rights over the acquired land. Coupled with this, was the fact that there was very low competition for land, especially on the fringes of Accra (including Christian Village) then and so land acquirers developed the land without fear of losing their properties. The traditional or customary tenure arrangement involved the offering of drinks and drink money to landowners after expressing interest in a piece of land. Customarily, Ghanaians do not sell land. The drinks are received and used for prayers to the ancestors and gods and as a sign of goodwill towards the land recipient. Traditionally, land is not to be sold since the present land users are only custodians of the land for the dead and those yet to be born.
The procedure followed by Christian to acquire land, was emulated by other residents who performed the customary rites of drink or drink money offers (depending on the landowner or the spiritual significance of the place, a ram could be slaughtered to appease the gods) before any physical construction work was undertaken on the land. The research participants identified two major periods of immigration and occupation that led to the development of Christian Village. According to them, during colonial times, the flourishing industrial, infrastructural, trade and the services sectors in the then Gold Coast, coupled with educational opportunities and prospects for securing employment in the low-income formal services sector were some of the pull factors that attracted their forebears to Accra. The village served as the main destination settlement where they could easily put up their own housing and live in proximity to their tribesmen. After the first wave of immigration to the village, which spans the 1920s to the late 1950s, there was a second, post independence wave, from the late 1950s to the early 1970s, which mainly involved economic migrants who were attracted by the economic boom of post independence development in Ghana.

3.5.2 Madina Estate

Madina Estate is located at Madina and falls within the Ga East district. Madina Estate consists of two main subdivisions based on the date and circumstances surrounding the resettlement of the residents (see figure 3.5). The original (and the largest) section of the estate was acquired to resettle a group of slum dwellers during the military reign of the National Redemption Council led by General Ignatius Kutu Acheampong. The resettlement was made necessary by the need to relocate some of the low-income residents of the Nima/Maamobi slums whose accommodation fell within the stretch of land demarcated for the Nima/Maamobi Highway. The project, which started in the early 1970s, resulted in the forced eviction and resettlement of very poor households located within that strip of land. Landlords of the properties earmarked for demolition, after receiving compensation, helped the military, police and other security agencies in the eviction process. They did this by removing the roofs, windows, doors and other building materials of the designated houses. The aim was to scavenge desired materials before the demolition exercise. The defenseless tenants were thus left at the mercy of the security forces that rounded them up, together with their belongings, into trucks and transported them to Madina Estate. Negotiations and discussions were said to have been held with the property owners before the resettlement but most of the tenants were “kept in the dark” and were
therefore shocked by the short notice before the eviction (Focus Group Discussion 2008).

**FIGURE 3.5 MAP OF MADINA ESTATE**
Source: Modification of the 2000 Population Census Enumeration Map of the Ghana Statistical Service

In spite of the “brute” force used in the eviction and the resettlement of the residents of original Madina Estate, in 1975, they were properly resettled into better accommodation with social amenities and infrastructure. At the time of the resettlement, the original Madina Estate had good access roads (which were tarred), water supplies, electricity, sanitation and basic educational facilities. According to key informants (and confirmed by other participants), the initial plan was to allocate each of the original 6-room estate houses (which are like small compound houses with a small inner compound with two toilets/baths, two kitchens and a washing sink) to three households. However, the plan was altered as the households to be resettled exceeded the initial accommodation available. Finally, larger households with children and dependents were allocated two rooms within the old estate houses while unmarried adult tenants were given one room each. According to the old estate research participants, the revised arrangement worked and provided
accommodation to all those who were evicted from the Nima/Maamobi slums. Allocation and use of common and shared amenities (like kitchens, washing sinks, toilets and bathrooms) within the houses posed a major problem which persists in most of the houses to date. The shared facilities have been the cause of many conflicts. The present investigations indicate that apathy and indifference towards their use and management has resulted in the neglect and breakdown of the facilities in most of the houses (Focus Group Discussion 2008). Detailed analysis of the effects of tenure security on these facilities is covered in chapter 6.

It is noteworthy that some of the “unhappy” Nima/Maamobi evictees, who were resettled in the original Madina Estate houses, left the estate after the resettlement exercise and returned to downtown Accra slum areas at Maamobi and Nima. The major reason given for this exodus, by a focus group during the fieldwork for the present research, was complaints about the remoteness of the estate and transportation difficulties faced by the returnees whose workplaces were located in Accra central. This underscores the need for any future squatter resettlement programmes to take cognisance of the location of the source of livelihoods of those to be relocated in relation to where they are to be resettled. Proximity and additional transportation costs should be major considerations of any slum relocation programme to be undertaken henceforth. Kofi Awoe, a prominent beneficiary of the 1975 resettlement, gave an account of how the resettlement was carried out:

During the Acheampong regime when the Nima/Maamobi Highway was being constructed, we were affected and were resettled here. Acheampong acquired the land from the Department of Social Welfare which was hitherto the custodian of the land. Acheampong initially built 52 estate bungalows and another batch (I cannot remember the number). Landcrete blocks were used for some while cement blocks and burnt bricks were used for others. Ours were built with landcrete blocks. We were evicted in a single day and were conveyed in trucks, tractor trailers, and caterpillars to this place. The exercise was supervised by armed soldiers and police. They just removed our personal effects (in some cases not) and the bulldozers pushed the buildings over. They demolished all the houses which were affected and transported us to this place. When we came here, our number [population] was more than the buildings and accommodation available. The problem was solved by allocating six unmarried adults to some of the buildings instead of the three households they were initially designed for. However, the then commissioner of Works and Housing assured us that there will come a time when things will become better and the houses will be sold to us. I was just a small Elementary School Form 2 boy when we came here. We had water, electricity, good tarred roads, etc. But because of transportation difficulties and the problem of commuting between their businesses and here, some of the resettled people
returned to Nima to rent rooms there. Our resettlement packages were far better than our neighbours’ at Little-Agbogbloshie...who were brought here by the Accra Brewery Company Limited (Interview with Kofi Awoe 2008).

The other section of Madina Estate, designated Little Agbogbloshie by the participants in the present research, is another resettlement project located on adjacent land north of the original estate (see figure 3.4). Little Agbogbloshie was a resettlement executed at a later date. The resettlement process for Little Agbogbloshie people was even more brutal and inhumanely implemented. Personal accounts of the eviction and resettlement by participants were confirmed by responses from key informants of the study. It all started on July 31, 1993, when some of the residents of 400 houses at downtown Agbogbloshie slum (in Accra) were forcefully evicted from their homes during a dawn swoop by a joint team of police, military and personnel of other security agencies (Columbia University 2003; Grant 2006). The history relating to issues about the rightful owners of the land is complex. While this thesis does not intend to go into such details of ownership (the case is still pending in court), documentary evidence has shown that some monies have been paid by national governments of the Gold Coast and Ghana to the original landowners (that is, the Korle and Gbese chiefs or Traditional Councils) when the area was acquired during the pre- and post-independence periods (Columbia University 2003; Grant 2006).

Grant (2006) states that the Ga Traditional Council (the mouthpiece organisation of Ga chiefs), has no doubts that the Government of Ghana has the right to use the land if the intended use is for national development, as sanctioned by the constitution. The traditional council, however, insists that if the state fails to use the land for the reason for which it was acquired then the original landowners can reclaim their alodial rights to the land. According to Grant (Grant 2006 p.20), “Deed Registry no. 522/1914. Certificate of Title 24 September 1914” indicates that the site was acquired for a “Railway Station Site/East Agbogbloshie Village”. “The Certificate of Title” also shows that in addition to “lagoon development”, the area (“361.29 acres”) was earmarked for “a police reserve barracks” and for the construction of “Department of Agriculture” buildings (Grant 2006 p.20). Furthermore, the “Executive Instrument 160/1966 Accra Korle Lagoon Project” conferred ownership of the land on the government of Ghana (Grant 2006 p.8). There are, however, “a few elders” of the area who have titles which date back “from 1943” (Grant 2006 p.8). Thus technically, the area, together with the adjoining area known as Sodom and Gomorrah, is owned by the government and the settlement on it now constitutes a squatter
settlement.

According to the research participants, the eviction was implemented to enable the Accra Brewery Company to undertake construction work to expand its warehouses, parking lot and other facilities. The participants alleged that controversial negotiations and arrangements between the government (represented by the Accra Metropolitan Assembly) and some local residents and opinion leaders of the squatter settlement were undertaken before the eviction exercise. After the brutal eviction, the affected people were held hostage and put under 24-hour police and military guard for six months to ensure that they did not return to their former settlement while Accra Brewery Limited completed its expansion project.

It can be concluded that any project to improve squatters’ housing conditions must be carefully thought out and meticulously planned to avoid situations where the residents are inhumanely treated or there are incidences where they reject the new provisions made for them and return to the squalid conditions of their old establishments. In this regard, the sources of their livelihoods in relation to their new locations, and whether the type of accommodation meets the needs of the beneficiaries, must be a priority in the improvement schemes or strategies. These issues are the focus of the present research which could be used in the formulation of guidelines for improving low-income people’s housing.

3.5.3 Sodom and Gomorrah

The squatter settlement of Sodom and Gomorrah (also known as Old Fadama, Agbogbloshie or Kokomba Market), is located on land between the eastern bank of the Korle Lagoon, the Agbogbloshie drain situated west of the central business district of Accra and the Agbogbloshie-Abossey Okai road to the north (Grant 2006) (see Figures 3.6 and 3.7). It is estimated to provide residential accommodation for about 30,000 squatters (Centre on Housing Rights and Evictions 2004). As stated earlier, the whole area is public land acquired under various executive instruments, including the “Accra Industrial Estate (Acquisition of lands) Ordinance No. 28 (1956)”, by which part of the said land was allocated to light industrial activities, including “food processing”, “auto repairs” and a brewery (Grant 2006 p.9). Pre- and post-independence governments undertook activities to reclaim usable land from the swampy lagoon environment through dredging and in-filling to enhance the flow of the Odaw River, rivulets, creeks, streams and storm drains in the area (Grant 2006). The land that was left unused after the dredging and reclamation
exercises is what the squatters have occupied (see figure 3.7).

Grant (2006 p.8), divided the politics of the Agbogbloshie/Sodom and Gomorrah land into three historical periods: firstly, the colonial era “when traditional claims to the land clashed with colonial plans”; secondly, the era of government acquisition “over traditional claims”; and, thirdly, the “contemporary period” of clashes between the government, the squatters, the Ga Traditional Council and youth groups (Ga-Dangme Youth Organisation). According to Grant (2006), conflicts and controversies during the colonial era derived from disagreements over the use to which government wanted to put the area and the local customary values and importance attached to the Korle Lagoon area as a holy place. Rituals surrounded the lagoon fishing that served as a source of livelihood for the indigenes (Acquah 1957; Grant 2006). Acquisition of the lagoon for development into a harbour was therefore resisted because the transactions were seen as “selling the sacred lagoon to Europeans” (Grant 2006 p.8). The colonial government, however, managed to acquire some of the land in the area which was developed into “model” low-income “village settlements at Agbogbloshie and Fadama (with 298 houses)” (Grant 2006 p.8). Grant (2006) identified this in the 1952 Land Use Map (Acquah, 1957: Fig. 9, p.1678). According to Boadi and Kuitunen (2002), most parts of the downstream lagoon area of Agbogbloshie/Old Fadama remained in their natural state up to 1961 and supported “a thriving fishery of both fin and shellfish, which served as a source of employment and income for some people in the nearby shantytown, which incidentally derives its name from the lagoon”; that is Korle Gonno (Boadi and Kuitunen, 2002 p.301).
FIGURE 3.6 MAP OF SODOM AND GOMORRAH
Source: Modification of the 2000 Population Census Enumeration Map of the Ghana Statistical Service
The second political era of Sodom and Gomorrah/Agbogbloshie/Old Fadama is marked by direct involvement of the post-independence government in the area. Through the invocation of an executive instrument the state laid complete claim to the area and issued a “Certificate of Title” to cover it (Grant 2006 p.9). The subsequent “Accra-Fadama for Korle Lagoon Development” project was for public development interest and was managed by “Accra Industrial Estate” (Grant 2006 p.9). Part of the land was allocated for industrial and manufacturing activities (Grant 2006). The project also led to the eviction and resettlement of the original settlers of Sodom and Gomorrah (known then as Old Fadama) to the New Fadama resettlement (ibid). The original settlers were moved because of the seriousness of flooding and the risks the floods posed to life and property in the lower reaches of the lagoon (ibid).

A series of dredging exercises undertaken by successive governments since the 1960s have filled-in, raised and improved the area of Old Fadama and created the ideal conditions for the illegal occupation of the land left unused by the government. This era marks the beginning of the third and current phase of squatting at Sodom and Gomorrah and its environs (Grant 2006). The colonisation process by the squatters was aided by the
“decongestion exercises” of the Accra Metropolitan Assembly between “1991 and 2005”, which were undertaken without any policy to address the accommodation and livelihood needs of the affected low-income people (ibid p.10). The ad hoc measures to remove vendors from the streets of Accra ahead of international conferences like the 10th Ministerial Meeting of the Non-Aligned Movement in 1991, Pan African Festival (PANAFEST 1993) in 1993, and the relocation of yam sellers in the central business district to Old Fadama or Sodom and Gomorrah in 1993, marked the beginning of the current squatting at Sodom and Gomorrah (Centre on Housing Rights and Evictions 2004; Grant 2006).

Grant (2006) explained that the process of handling, protecting, and selling yams (a bulky tuber food) is labour intensive. The dealers therefore needed a workforce to settle near their stocks throughout the process. According to Centre on Housing Rights and Evictions (2004), to ensure that dependable and honest people took care of their wares, the yam dealers looked for workers from the yam supplying areas of northern Ghana to assist in the business. Their accommodation needs were met through the construction of temporary structures, like kiosks, close to the market (Centre on Housing Rights and Evictions 2004). Centre on Housing Rights and Evictions (2004) concludes that in reality, squatting at Sodom and Gomorrah is generally traceable to failed government policies for handling the housing problems of the urban poor. The settlement is a visible manifestation of poverty and poor housing planning by the government. Squatting is the materialisation of the failure of the state and civil society to provide for the housing needs of the low-income and vulnerable people of Accra.

The settlement expanded when a succession of conflicts erupted and led to the displacement of ethnic groups in northern Ghana (Grant 2006). Most of the affected people migrated to Accra where Sodom and Gomorrah provided them with accommodation at minimum rates. Even though northerners seem to be the majority of the squatters, residents of the settlement are comprised of people from all ethnic groups of Ghana, and nationals of neighbouring countries such as Togo, Benin, Nigeria, Niger, Mali, Burkina Faso, Ivory Coast, Liberia and Sierra Leone (ibid). Apart from the low rents for accommodation, the proximity of the squatter settlement to the brisk central business district markets and businesses provides additional advantages because of the numerous opportunities available for the squatters to eke out livelihoods more easily (Grant 2006). The present research intends to verify if the quality of shelter and the environmental conditions in which the squatters live have any relationship with their rights to the land they have occupied. This
will inform decisions on how to improve these variables in any future programme aimed at improving the lives of the residents of Sodom and Gomorrah.

3.6 CONCLUSION

It can be concluded that the current level of housing supply and accommodation in Accra leaves much to be desired. Erratic housing policies over past years have not solved the chronic housing deficit in Ghana's capital city. Low-income and very poor residents of Accra, who are unable to develop their own housing or rent decent accommodation, have resorted to squatting on private and public land. The housing problem has been partly blamed on the complex land tenure systems within the city. Coupled with this, monetisation of land has led to many poor people not being able to access land for housing development. Consequently, land tenure insecurity serves as a disincentive for the poor to undertake incremental developments and improvements to meet their housing needs. The National Shelter Strategy, formulated to enhance housing development, has also been largely perceived to favour middle and higher income groups at the expense of the poor.

The Land Administration Programme has been initiated to address land tenure and registration problems in the country. It is anticipated that with efficient land markets, registration and administration, access to land will be easier for all and will encourage people to increase investment in housing development as a result of land tenure security. However, due to numerous problems, there is much skepticism about the Land Administration Programme's ability to fulfill the land demands of poor urbanites. The costs involved in land registration have limited poor people's access to urban land. It is these relationships between land tenure security and improvements in housing, living and environmental conditions which form the research foundation of this thesis. The subsequent chapters of the thesis are an appraisal of how the present research was conducted, the methods used for the investigations, analysis of the results, and discussion of the research findings.
CHAPTER 4. THE RESEARCH METHODOLOGY AND DESIGN

4.1 INTRODUCTION

A research methodology can be defined as “the science of methods” and/or the theory of methods that researchers use for their research (Mackenzie and Knipe 2006 p.6). It is the general or broad approach to inquiry which is connected to the philosophical framework, while research methods include the systematic steps, processes, techniques and tools utilised in gathering and analysing information of a research project (ibid). The scientific research approaches, designs, and methods used by researchers in their studies are informed by and based on their convictions and beliefs, principles, values, research objectives, the research problem and questions, their research aptitudes, time and the financial resources available for the particular research (Creswell 2003). Serious thought was given to the above issues before a decision was made to choose the mixed methods research approach for the present study. The choice of a pragmatic research philosophy and the mixed method approach was guided by the literature review and conceptual framework of the thesis. Consequently, the principles and procedures of pragmatism formed the basis of data collection, processing, analyses and discussion of the present research of which the details are presented in this chapter.

The chapter starts with a discussion of the genesis of the pragmatic philosophy, the paradigm wars of the quantitative and qualitative research schools of thought. The discussion culminates in the position that there is a need for a harmonised research philosophy or pragmatism. Consequently, the definition and tenets of the pragmatic research and the mixed methods research approach are discussed. The discussion includes the strengths and weaknesses of quantitative and qualitative research and why the mixed methods research approach is considered to be the best methodology for the present research. Subsequently, the research design adopted for this study is elucidated, including all the steps undertaken during the research process. The design also explicitly illustrates how the whole process was implemented in the present research. The discussion includes analysis of the applicability of the mixed methods approach to the present research, how the methods were selected and the reasons behind their selection. This is followed by discussion of the specific methods adopted in the collection of data, its processing, presentation of the results and analysis. The conclusion of the chapter is presented after a discussion of the limitations of the study.
4.2 PRAGMATIC PHILOSOPHY AND METHODOLOGY

The theory of pragmatism has been developed in the United States over the past two centuries with the aim of ending the disagreements and differences of the methodological opinions that existed in the social and behavioural sciences (Goodman 2005). A division was promoted by conservative researchers who solely did either quantitative or qualitative social research and who held extreme positions on either of the research methods. Extremist researchers (also referred to as the purists) argue that the two research methodologies are mismatched and mutually exclusive in terms of their worldviews or knowledge claims and their assumptions about the nature of research and what constitutes valid research (Bryman 1984; Collins 1984; Smith 1983). The purists argue that there are differences between quantitative and qualitative research in terms of the theory of being, the nature of knowledge, particularly its foundation, scope and validity, values and value judgements, logic, the way generalizations and the causality of phenomena are made (Johnson and Onwueguzie 2004).

Whereas the positivists maintain that reality can be objectively determined through causal linkages to support their claims by keeping values out of research through deductive logic, the constructivists or interpretivists disagree. Instead, constructivists believe that reality can be “socially constructed and only knowable from multiple and subjective points of view” (Rocco et al. 2003 p.21). Constructivists contend that the researcher and those being studied are inseparable and that understanding of a specific social phenomenon can be achieved if inductive logic and qualitative research techniques and tools are adopted in the research (ibid). The interpretivists argue that while the quantitative researchers claim that their research involves impartial proof of phenomena, they lose track of the fact that some of the methods and decisions employed during their research are subjective in nature (Messick 1995; Sandelowski 1986; Sechrest and Sidani 1995). The conclusion is that the techniques used by positivists in social sciences are not more scientific than the methods employed by qualitative researchers (Johnson and Onwueguzie 2004). Similarly, the interpretivists approach has been criticised for being value laden because it accepts multiple compelling meanings to be constructed about the same phenomenon (Rocco et al. 2003). The critics (like Maxwell and Delaney 2004; Schrag 1992) found the acceptance of numerous interpretations of observable fact or experience to be extremely misleading because it leads to the recognition of any research result based on qualitative research findings questionable (Constat 1992; Denzin and Lincoln 2000; Maxwell and Delaney 2004).
Rossman and Wilson (1985) conclude that instead of focusing on the similarities of each approach, the purist devote their debates to the differences between quantitative and qualitative knowledge claims of research, whereas it would be more beneficial to tap the strengths of each paradigm to efficiently comprehend social phenomena. Based on the preceding discussion, Onwuegbuzie and Leech (2005), suggest that it will be more useful if social scientists concentrate on the connections that exist between quantitative and qualitative perspectives, irrespective of the orientation, instead of dwelling on the dissimilarities. This is because the ultimate goal of all social and behavioural sciences research is to understand human phenomena and their relationships with the environment which can be best explored by using both paradigms (ibid). This is the realm of the pragmatic or mixed methods approach to research and the design adopted for the present research.

4.3 THE PRAGMATIC PHILOSOPHY AND RESEARCH METHODS

The term “pragmatic” means realistic, matter of fact or down-to-earth. With regard to pragmatism, the emphasis is on using knowledge as a device to “discover the truth” (Mertens 2005 p.26). According to the sixth edition of the Columbia Encyclopaedia (2008):

Pragmatism stands opposed to doctrines that hold that truth can be reached through deductive reasoning from a priori grounds and insists on the need for inductive investigation and constant empirical verification of hypotheses. There is constant protest against speculation concerning questions that have no application and no verifiable answers. Pragmatism holds that truth is modified as discoveries are made and is relative to the time and place and purpose of enquiry. In its ethical aspect pragmatism holds that knowledge that contributes to human values is real and that values play as essential a role in the choice of means employed in order to attain an end as they do in the choice of the end itself.

The conclusion from the above quotation is that the pragmatic philosophy has as its priorities the practicality and application of research to solve human problems. In addition, pragmatic theory insists on constant empirical verification of phenomena in order to ascertain the legitimacy of facts, since it is only through such investigations that the intricacies surrounding practices and processes can be unravelled. Consequently, the adoption of the philosophy for the present research was partly informed by the realisation that to address the problems of squatters in Accra, it is necessary that the study results
should be practically focused by using the findings to develop recommendations to tackle the housing problems of the squatters in the city. Furthermore, the “truth” about squatters in Accra can be discovered and modified from time to time through investigations and in relation to the contexts in which the investigations are carried out.

Further justification for adopting the pragmatic philosophy and using a mixed method research design for the present research derives from the fact that even though researchers usually present sharp distinctions between inductive and deductive (or qualitative and quantitative) research, the actual research processes, from the stage of research design, data collection, presentation of research results, analysis, discussions and conclusions, do not follow exclusively either of the above approaches (Morgan 2007). In fact, the research process involves back and forth drawing on the elements of induction and deduction. This drawing on both elements of induction and deduction is called abductive reasoning and is grounded in the philosophy of the pragmatic approach to research (Morgan 2007). According to Creswell (2003), mixed methods research design is akin to the repetitive processes that every researcher goes through in drawing on quantitative and qualitative tools, techniques and methods to enable them to find answers to their research questions.

Pragmatists adopt a neutral position to knowledge claims and methodological philosophies. Creswell (2003 p.11) asserts that “the research problem” is the central point, around which every aspect and approach hinges, in understanding pragmatic research. Mackenzie and Knipe (2006) echo this, and state that pragmatists prioritise the research problem by centralising it as the focus for understanding the question, without aligning to any particular knowledge claim, but rather draw on both quantitative and qualitative tools. Pragmatic researchers are interested in knowing how things learned by using one method in a particular context can be suitably applied in other settings. The process involves to and fro evaluation of specific and more generalised results (Morgan 2007). The focus is on how much existing information is relevant for use in new situations. Morgan (2007 p.73) therefore contends that “the pragmatic approach offers an effective alternative through its emphasis on the abductive—inter-subjective—transferable aspects of our research”.

Some of the advantages of utilising the pragmatic approach for the present research include the fact it facilitates a flexible choice and use of investigative techniques. This is crucial, especially when attempts were being made during the fieldwork to use a number of complex questions to understand the relationship between land tenure security, and access to housing, improved living and environmental conditions. The approach is also
advantageous in terms of investigations which require prolonged contact with the research participants, through participant observation and triangulation of information to enhance the authenticity of the research findings (Lincoln and Guba 1985). Due to the complementary nature of the pragmatic approach, when qualitative data could not be used for generalisations, quantitative techniques became desirable. Alternatively, qualitative data turned out to be more useful when unedited verbal pronouncements of the research participants were needed to enhance the explanation of certain relationships which could not be provided by the quantitative data of the field research (Rossman and Wilson 1985).

Onwuegbuzie and Leech (2005) conclude that quantitative research is usually undertaken to address the interests of the researcher, whereas qualitative research is prompted and stimulated by the urgency to give voice to research participants’ perceptions about and meanings associated with the problem under investigation. Thus, pragmatic researchers are able to derive maximum benefits by merging both quantitative and qualitative techniques in a single piece of research (Creswell 2003). The fact that pragmatists are able to use a variety of methods within a single study enables them to probe more deeply to understand the research problem by employing results from one method to validate the findings of other methods (Madey 1982; Rossman and Wilson 1985). What then constitutes mixed methods research, and how can it be employed in the investigations of the present research? These questions are the focal point of the discussion in the next section.

4.4 MIXED METHODS RESEARCH

To get a better understanding of the mixed methods used in the research, this section of the thesis explores the constituents of quantitative and qualitative research, their strengths and weaknesses and how these attributes have been used to justify the mixed methods approach of the present research. According to Creswell (2003 p.19):

a quantitative approach is one in which the investigator primarily uses post-positivist claims for developing knowledge (i.e. cause and effect thinking, reduction to specific variables and hypotheses and questions, use of measurement and observation, and the test of theories).

Quantitative research treats humans just like other objects and conceives the world as being controlled by fixed laws and facts that the researchers must endeavour to separate from values (Sarantakos 1997). Quantitative researchers insist that social scientists should not make value judgements but must be neutral (ibid). Philosophical reasoning and
speculations are considered to be flawed and unreliable for verification through empirical studies and retesting (ibid). However, these claims have been criticised for a number of reasons. For instance, the value free position has been criticised by commentators who posit that it is impossible for social researchers to be value free because they are part of society and so their values cannot be detached from those of the human societies that they study (Cloke, Philo and Sadler 1991). Thus the quantitative researchers’ claim of achieving objectivity through the separation of the enquirer from the research participants has been slated as erroneous because their values are infused into the meanings they construct (Cloke et al. 1991).

According to Sarantakos (1997), the insistence by quantitative researchers that research must be value free limits data that is collected from respondents, which consequently leads to the superimposing of the researcher’s perspective on the findings instead of the views of the research participants. Quantitative research results are therefore inadequate on their own because the methods exclude the meanings constructed by the people who perform the social actions (Cloke et al. 1991). Additionally, quantitative research creates the impression that human actions are static but this is not the reality (Bryman 1988). Due to the complexity of the present research, there was considerable value in adopting an inclusive approach which would not have these sorts of limitations.

The limitations of the quantitative approach led to the development of the qualitative research approach as an alternative method for conducting research (Creswell 2003). The qualitative methodology has many typologies and branches whose strengths and weaknesses are the focus of discussion in the following paragraphs.

According to Creswell (2003 p.18):

"Qualitative research is one in which the inquirer often makes knowledge claims based primarily on constructivist perspectives (i.e. the multiple meanings of individual experiences, meanings socially and historically constructed, with an intent of developing a theory or pattern) or advocacy/participatory perspectives (i.e. political, issue-oriented, collaborative or change oriented) or both.

A conclusion from the above quotation is that qualitative researchers conceptualise that our understanding of the world is a “human creation not a discovery” (Smith, 1992 p.101), and therefore they study phenomena within their “natural” environments by endeavouring to construct meanings as to the manner in which things operate the way they do (Creswell 2003). “Truth” is ascertained in its “natural” form from the information provided verbally
and in an all-inclusive manner by the research participants, and not by numerical representations or statistical formulas (Sarantakos 1997). In addition, neither are quantitative procedures utilised nor are preconceived ideas about realism and actuality of phenomena considered (ibid). Furthermore, the research participants are not treated like any other variables as in quantitative research but are considered as part of the research process (ibid). Cloke et al. (1991) argue that by converting people into numbers and statistical data, the subjective nature of human beings is diminished and that reduces the credibility of quantitative research results. However, because qualitative researchers study the “truth” about phenomena from within and not from the outside, they are able to construct meanings about human behaviour in a manner that the actors comprehend themselves and as perceived by outsiders (Sarantakos 1997). The main criticisms levelled against qualitative research relates to the “anything goes” attitude of the advocates, where enough scrutiny is not undertaken to justify how the research data was interpreted, which raises the question about whether the information provided is truthful and dependable (Onwuegbuzie and Leech 2005 p.378).

There have been debates about whether it is possible to mix quantitative and qualitative research methods. Morse and Field (1995) confirm the possibility of mixing methods and state that usually the strongest research findings occur when both quantitative and qualitative methods are used in a single study. According to them, by employing diverse methods in data collection, a richer and a better insight about the issues under investigation is gained by the researcher. Mixed methods research is an approach that combines two or more research methods in a single piece of research to achieve the goals of the research. The approach endeavours to understand human actions and phenomena by establishing both the “cause–and–effect relationships among variables” (Zikmund 1997 p.39), and “gathering both numeric information … as well as text information on interviews so that the final database represents both quantitative and qualitative information” (Creswell 2003 p.20). The mixed methods approach concentrates on the “what” and “how” of the research problem (Creswell 2003 p.11), and the understanding is that multiple scientific methods can be adopted to discover “truth” (Mertens 2005 p.26).

The advantage of adopting this strategy is that the biases of the quantitative and qualitative approaches can be minimised (Greene 2008). The possibility of using numerical information for drawing broad conclusions and deep descriptive text on contextual issues enables mixed methods research to produce results that are certainly distinctive from those of the mono research approaches (Sosulski and Lawrence 2008).
Due to the complexity of issues involved in the way tenure security affects low-income people in Accra, a pluralistic method, and for that matter a pragmatic research approach, was deemed to be the ideal research design for the investigation. It was necessary to adopt a method which could enable generalisations to be made, while at the same time facilitating rich descriptive texts. It is only through such an approach that the research can adequately interpret the meanings constructed by the research participants about their experiences. In addition, the pragmatic research design is considered desirable because it allows complicated issues to be exhaustively investigated, interpreted and disseminated within the relatively short period allocated for the present research.

Johnson and Onwuegbuzie’s (2004) definition of mixed methods is adopted for the present research. The definition states that mixed methods is “the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study” (Johnson and Onwuegbuzie 2004 p.17). The process of mixing methods is challenging. The approach requires design skills to be able to achieve the needed results and avoid losing relevant information and data (Gorard 2004). To be able to mix methods and accomplish credible outcomes entails competence and knowledge about methodological issues, and designing, executing and assessing research undertakings (Sosulski and Lawrence 2008). The way and manner in which the methods are mixed also vary according to the type and context of the research. Consequently, there is a need to ensure that the research process is comprehensively documented to make future verification possible (Sosulski and Lawrence 2008). Accordingly, the present research has meticulously recorded the processes, methods and techniques which have been employed in the collection, processing, analysing and reporting of the research findings.

A “researcher’s theoretical orientation has implications for every decision made in the research process, including the choice of method” (Mertens 2005 p.7). Whereas the quantitative researcher conceives observable fact as quantifiable and designs the research questions to calculate the extent or size of incidences (Pedhazur and Schmelkin 1991), a qualitative researcher sees phenomena as not static but evolving and believes that data can be gathered even when analysis is taking place (Sarantakos 1997). Additionally, the qualitative researcher avoids predetermined outcomes and hypotheses, but rather endeavours to explore and construct meanings of events in particular contexts. Due to these differences, a mixed methods researcher must be knowledgeable with regard to the various methods to be able to mix them properly in a single research project. This is
important for the present study, because it is only by efficiently applying the methods that the unique stories and complications associated with different squatter participants in the research and their settlements can be unravelled. The literature on mixed methods does not provide a single methodological narrative to comprehensively address issues of every mixed method research project. Instead, three distinct mixed categories are discernable. They are the sequential, nested and fully integrated mixed methods research designs (Creswell 2003; Johnstone 2004). Johnson and Onwuegbuzie (2004 p.14) assert that “[a] key feature of mixed methods research is its methodological pluralism or eclecticism, which frequently results in superior research (compared to mono method research)”. A goal of the present research is to use a mixed method approach to collect numerical data and subjective verbal information from the research participants to generate a high quality mixture of facts. Thus, the consequence of this mode of creating a whole story by drawing on the strengths and minimising the weaknesses of the quantitative and qualitative approaches is the achievement of maximum benefits in a complex research relating to low-income people of Accra.

The above discussion indicates that pragmatism is one theoretical associate of mixed methods research. It also shows that mixed methods research involves the drawing together of relevant methods in a complementary fashion to achieve the needed results. Since the research question is the focal component of the approach, the methods used for the investigations are based on it. The whole research process is designed around the research question in a way that enhances the chances of getting optimal results. However, in order to mix research properly, the researcher must first evaluate all the important attributes of both quantitative and qualitative research (Bryman 2006; Johnson and Onwuegbuzie 2004). A comprehensive understanding of the merits and demerits of quantitative and qualitative research prepares the researcher to combine methods by employing a criterion that Johnson and Turner (2003) term “fundamental principle of mixed research” (Johnson and Onwuegbuzie 2004 p.18). The authors are convinced that by adopting diverse schemes, means, techniques, tools, procedures and methods in a complementary manner, the result can be superior since it will manifest the strengths of the quantitative and qualitative research approaches instead of their weaknesses (Brewer and Hunter 1989; Johnson and Onwuegbuzie 2004). Johnson and Onwuegbuzie (2004) contend that the principle constitutes the basic rationale for using mixed methods research the outcomes of which are of better quality than single-method inquiries. This knowledge was an essential guide for the methods used for the present research and the next sections
of the discussion are centred on the specific methods utilised in a mixed fashion during the course of this research and thesis write-up.

4.5 THE PRESENT RESEARCH METHODS

In line with the mixed methods research design, the choice of the specific methods used for the present research was driven primarily by the need to select options that were relevant and could be effectively utilised to address the research question. The following sections outline how the research methods were chosen, the way the research population sample was selected, including the processes involved in the selection of the study settlements and participants, data collection and analysis, ethical considerations and the approval process of the University of Otago and the constraints experienced during the course of the fieldwork and in the execution of the research.

4.5.1 Choice of Methods

The exact research methods adopted to investigate and analyse the issues raised in the study are based on the questions and objectives of the research outlined in chapter one. They include, first, using secondary data to evaluate the extent to which there is a housing deficit in Accra and the policies and strategies adopted to make housing accessible to all residents of Accra. The second objective is to evaluate, analyse and explore the prevailing land tenure systems in Accra through both secondary and primary data (interviews), and to ascertain how the urban context affects land tenure arrangements and security of tenure. Third, the aim is to assess the link between security of tenure and access to housing, and improvements in living and environmental conditions of squatters and their settlements in Accra. Finally, the choice of methods was based on the fourth objective of the research which aims to inform, guide, make recommendations and formulate policy guidelines to address squatting problems in Accra (see table 4.1).

The research has also enabled suggestions to be made about future areas for research on squatter settlements. To holistically address the issues raised by these research questions, it was necessary to ask interlocking questions. In this way, diverse dimensions of questions which were asked allowed for new understandings regarding the experiences of the squatters’ conditions and the linkage to tenure security.
### TABLE 4.1 RESEARCH METHODS ADOPTED

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Data Collection (Tools and Techniques used)</th>
<th>Data Processing, Analysis and Reporting (Tools and Techniques used)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Is there a housing deficit in Accra and what policies and strategies are there to make housing accessible to all?</strong></td>
<td>Original qualitative and publicly available quantitative data and literature review.</td>
<td>Use of interpretivist (qualitative) and positivist (quantitative) analytical tools and techniques, concepts and language.</td>
</tr>
<tr>
<td><strong>2. What are the prevailing land tenure systems in Accra and how does the urban context affect land tenure arrangements and security of land tenure?</strong></td>
<td>Exploration through in-depth interviews, observations, original qualitative and publicly available quantitative data, and literature review.</td>
<td>Use of both interpretive and quantitative data in analysis. Pragmatic analytical style.</td>
</tr>
<tr>
<td><strong>3. What are the links between security of tenure and access to housing and improvements in living and environmental conditions of low-income residents and squatters of Accra?</strong></td>
<td>Semi-structured and in-depth interviews for participants, key informants, also focus group discussions, observations and measurements of housing sizes, alley widths etc.</td>
<td>Quantitative and qualitative analytical tools and research techniques in data processing, analysis and reporting.</td>
</tr>
</tbody>
</table>

Thus, embedded in the questions are qualitative exploratory and descriptive questions which have quantitative and qualitative elements. Therefore, the present research is designed to generate both qualitative data (for example from in-depth interviews and observations) and quantitative data (for example from semi-structured interviews and measurements of housing sizes) in a complementary manner to achieve the research goals.

The involved nature of the research questions called for adoption of a multi-method approach because embedded in the questions are also attributes which needed some sort of comparison, thus requiring a mixture of methods to develop explanations as to why certain responses varied in particular ways.
FIGURE 4.1 MIXED RESEARCH PROCESS MODEL

Source: Adopted from (Johnson and Onwuegbuzie 2004, p. 23)
The qualitative component of the research provided the descriptive and interpretive information on the experiences of the study participants, while the quantitative methods provided statistical data about the research variables. Through a combination of qualitative and quantitative tools and techniques in data collection, processing and analysis, a holistic understanding could be gained in order to inform the strategies that would improve squatter settlements in Accra.

4.5.2 Mixing Methods for the Present Research

Deciding on which methods to use and in what sequence also requires careful consideration if the design is to achieve worthwhile results. Different types and combinations of data can be used so it was necessary to streamline the way information for this research was gathered. Thus, the order and sequence in which the data was collected and analysed, and how that might affect the explanation of the results is clearly explained (Sosulski and Lawrence 2008). The following sections outline the sequence of tasks undertaken in the present research by drawing heavily on Johnson and Onwuegbuzie’s (2004 p.23) “mixed research process model” (see figure 4.1). As depicted in the flow chart, after stating and defining the research question/s, a decision is made between whether to use a mixed method or model for the study. This is followed by data collection and subsequent analyses. Finally, this leads to the drawing of conclusions. The process is not in a straight line or by way of a uni-directional course as presented here (Johnson and Onwuegbuzie 2004). Rather, it often involves repetitive processes of interaction which require the researcher to return or revisit previous stages to make changes and corrections on the design and analysis (Johnson and Onwuegbuzie 2004). According to Johnson and Onwuegbuzie (2004), the several arrows leading from later steps to earlier steps indicate that mixed research involves a repeated, recurring, and interwoven process. According to them, this back and forth movement during research is not limited to single studies but can be applied across disciplines to generate future areas of research.

4.5.3 Sampling Procedure and Data Collection

To identify the optimum land tenure arrangement that could be adopted to enable improvements in the lives of squatters, it is necessary to analyse how low-income people fare under the various types of land tenure arrangements and the different degrees of security the systems offer them along the land tenure continuum. Considering this, a
purposive sampling technique was used to select three settlements for the investigations. One of the advantages of adopting the purposive sampling technique is that it enables the researcher to select only the important characteristics needed for the study. In this study, because of the need for comparison, the priority was on choosing settlements with varying degrees of land tenure security and how the poor fared under them.

First, it was necessary to investigate a low-income settlement where the residents have formal land rights or *de jure* land tenure security (preferably a resettlement). Second, because of the pluralistic land tenure system in Ghana, where the traditional customary systems can offer equally high degrees of land tenure security, a settlement with customary, informal or *de facto* land rights and security of tenure to land was selected. Third, and finally, a squatter settlement where the residents have no formal or customary land rights to the land in a situation characterised by tenure insecurity was selected. The three settlements selected for the present research are Madina Estate (a resettlement where the residents have formal or *de jure* rights to the land), Christian Village (an old traditional migrant settlement where residents have customary land rights) and Sodom and Gomorrah (a squatter settlement with no land tenure security).

The tools for data collection derive from both qualitative and quantitative sources, including semi-structured interviews, focus group discussions, general observations, measurements and review of the literature. While the semi-structured interviews, publicly available statistical data and actual measurements generated quantitative data, the in-depth interviews and observations provided qualitative data. Mixed methods can be used in one of three distinct manners: (a) sequentially — where either the quantitative or qualitative approach implementation constitutes a distinct and a different study; (b) in nested fashion— where one of the conventional methods becomes the main research approach while the other knowledge claim is more limited in use; and (c) fully integrated — where all of the methods are completely combined and simultaneously utilised to investigate the research questions and hypotheses throughout the course of the study (Sosulski and Lawrence 2008). It is this latter design which has been adopted for the present study. The research employed all the relevant quantitative and qualitative elements to address questions of the study at all phases of the research. This is because the intricacies surrounding every stage of the inquiry require that relevant methods are complementarily and concurrently utilised to attain a detailed, comprehensive and trustworthy construction of the experiences of the research participants in statistical and deep descriptive data forms as progress is made throughout the study.
The 2000 Ghana Population and Housing Census (Ghana Statistical Service 2002) figures formed the basis of the sample population of this research because it is the most reliable source of statistics on the population of the survey settlements. The total population of the selected settlements was 13,883 people. Considering time and financial constraints, a gamut of complementary methods has been adopted to ensure that the findings of this research are representative of what occurs in the whole population. A total sample of 100 household heads were selected and interviewed in the three settlements.

One of the most important requirements of quantitative research is that the findings it produces reflect the attributes of the population, namely that the conclusions drawn from the study are related to the whole population (Sarantakos 1997). Even though the intention was to interview as many people as possible from each of the three research settlements, temporal and monetary restrictions resulted in a total of 51 participants interviewed in the squatter settlement (Sodom and Gomorrah), 23 in Christian Village and 26 Madina Estate. Apart from the semi-structured interviews involving participants of the three settlements, four focus group discussions were held, and measurements and general observation of various indicators undertaken during the fieldwork. In addition, 30 key informants and stakeholders, comprising government officials, opinion leaders, landed property developers/owners and members of the general public, who were willing to contribute information to the study, were interviewed.

### TABLE 4.2 SAMPLE SIZES OF THE SELECTED SETTLEMENTS

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Population (Total)</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom and Gomorrah</td>
<td>7055</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>3228</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>3600</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>13883</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>


The systematic random sampling technique was used during the data collection phase to select houses to be interviewed after a random start. In the study settlements, after randomly selecting an initial house, every other nth house in the respective settlements was selected for interviewing, depending on the settlement’s population and the number of samples to be covered. Where there was more than one household in a house selected, the
simple random sampling technique was employed to choose a household head (or his/her deputy when the head was absent) who was willing to be interviewed. A household as used here consists of “a person or group of persons who live together in the same house or compound, share the same housekeeping arrangements and are catered for as one unit” (Ghana Statistical Service 2002 p.viii). It is worth noting that even though houses are not numbered in the informal settlements of this research, linear arrangements were observable in the chaotic layout of houses in the settlements and this allowed for the systematic random sampling of houses. An individual participant, that is the head or his/her deputy, was selected for interviewing in every nth house until the total sample size for that particular settlement was exhausted.

4.5.4 Research Tools and Techniques

To achieve the objectives of this research, it was necessary to collect in-depth data on key elements, such as the demographic characteristics of the residents of the settlements’ whose land tenure arrangements and security were to be compared. Other elements on which data was collected were educational levels, employment, income levels, land tenure arrangements and levels of security of tenure, housing and environmental conditions and the willingness to improve housing and environmental conditions. Due to the complexity of the types of data to be collected, a variety of tools and techniques were utilised in the data collection. The following are the key ones used.

Semi-Structured Interviews

The semi-structured interviews were designed to acquire information from 100 survey participants who were willing to contribute information to the study. The interview schedules were similar to questionnaires and were quite structured. However, the type designed for the 30 key informants (government officials, opinion leaders, and other stakeholders) was more flexible in order to collect qualitative data. The semi-structured interviews contained elements of both structured and unstructured interviews. The choice of this type of data collection tool was informed by the research topic, the purpose of the research, resources available for the study, the philosophical grounding of the research and also the sort of information that was being sought, as stated in the objectives of the study (Sarantakos 1997). To avoid mistrust and ensure that truthful information was provided, the sensitive parts of the information being sought were scheduled for the latter part of the interviews. The degree to which the interviews of the present research was structured
depended on the particular research topic. The interview schedule for the survey participants was partially pre-coded. However, many of the questions were not pre-coded and needed to be coded before data analysis. After finishing each interview all the sections and questions in the interview schedule were carefully reviewed to make sure that every response had been properly documented and was clear, readable, and comprehensible. Care was taken to make sure that all the information required and provided by the participants was recorded. Apart from individual interviews, group discussions were also held to highlight the issues under investigation. This is the focal point of the discussion in the next section.

**Focus Group Discussions**

A focus group discussion can be defined as a type of qualitative investigation whereby a group of people are engaged in a moderated discussion about their experiences or views on an issue. Four focus group discussions were held in the course of the present research. Membership of each of the focus groups ranged between five and twelve people. While two were done in Sodom and Gomorrah, one each was held in Christian Village and Madina Estate. The discussions were mainly interactive in nature and lasted on an average for about one hour. Although the discussions generated much information and served as a measure for cross-checking the responses of the research participants, they were not easy to organise, especially in the squatter settlement. Even though prior arrangements were made for the group discussions at Sodom and Gomorrah, all the discussions in the slum involved much explanation before and during the interaction. Consequently, much time was spent on explanatory tasks. This was largely a result of people coming across the meeting and asking for a rationalisation of the study. Due to lack of space to hold the discussions in private spaces, they were held in the open and passersby were the main source of interruptions. Other problems related to disagreements about the responses given by others. Additionally, some of the participants wanted to steer the deliberations into politics or draw the research into the land and chieftaincy conflicts they were engaged in. However, it became clear that most of the disagreements were very useful for the research since such misunderstandings led to more insights being gained into the experiences of the squatters. In fact, relatively more information was obtained during the focus discussions than individual interviews.

The focus group discussion at Christian Village was well organised. The presence of a respected elder of the village as my guide ensured that suspicion about the research was
reduced to a minimum, if not completely eliminated. That is not to say that disagreements and contradictory assertions were not made by participants. Generally, the cost and time spent on visits to the village was minimised by the holistic and comprehensive information that was generated by the group discussion. The result of the exercise was a descriptive and interpretive transcript text which augmented the qualitative component of this research. The group discussion in Madina Estate achieved a similar result but for the fact that, like the squatter settlement, some drunk people wanted the process to be abrogated since, according to them, “it was of no use” (Focus Group Participants 2008). Focus group discussions were incorporated into this research because they offer opportunities for crosschecking the validity of information provided by the individual survey participants and also shed light on broader issues.

**Observation**

Participant observation and general observation of the characteristics of the study participants and the study settlements formed part of the methods adopted for this research. Participant observation was undertaken to improve the knowledge and understanding of the research participants. This was achieved by direct involvement and participating in some of the things the people do while in their midst. Although the results are restricted, it is because of such observations that shelter quality, sizes, and the strategies that the participants adopt to survive in the city have been unravelled.

Observable details were taken, for example, on attitudes of participants towards housing improvements, environmental care, interviewee’s attitudes towards school attendance and education. One obvious advantage of the observations is that inconsistencies in what informants say and the actual manifestations around them have been detected, an example being when the observations allowed an evaluation of the process of physical consolidation of the houses and other features within the three study settlements. The observations were based on some of the questions asked in the semi-structured interview schedule or questionnaire to indicate the type of building materials used as well as the degree of work done on shelters within specific periods of time. The observations were supported by photographs taken of some of the phenomena observed.

**Photography**

“If I could tell the story in words, I wouldn’t need to lug a camera” (Lewis Hine cited in Nordeman 2007 p.1). The choice of photography as a tool for gathering data for
this study derives from the relative impartiality with which cameras record events and phenomena. According to Nordeman (2007), an intrinsic limitation with other forms of recording, such as textual information, is that the message is channelled through the visual and value judgement of the researcher. Consequently, the results are infused with the attributes of what the author wants to “see” and convey to others. However, with photography the ambiguity is reduced because it is generally acknowledged that the camera does not lie and records events as they are upon the release of its shutter (Nordeman 2007). Even though the camera is an object and could in theory work objectively, because the handlers are human, photographs as end results cannot be said to be completely impartial because the researcher chooses what, where, when and how to shoot things that are of interest to him or her. It is this combination of objective and subjective elements of photography which makes it compatible with the principles of the mixed methods research and the present study. These are the arguments that underscore the use of photographs as part of the mixed method approach of this research. The tool was very useful for recording phenomena in the field which could not have been adequately recorded textually to completely reflect the realities in the field. To ensure that the visual impressions recorded by the camera and the transcriptions of the interviews are comprehensively understood, actual measurements on the mass, volume and length of some of the research phenomena were taken to complement the other methods.

**Actual measurements**

According to Sarantakos (1997), social research, irrespective of type and nature, entails a degree of measurement. While in some studies exact measurements are taken, others involve simple categorisation or qualitative sorting of certain variables of the research (Sarantakos 1997). The measurements undertaken in this research were on indicators and physical objects in order to be able to make comparisons. Thus, apart from observations, actual measurements were done to complement sketches of the shelters, layout, lot sizes, width of access roads and paths, as well as the weights and heights of children of the respective settlements for comparative analysis. This was necessary to verify the conditions of such indicators in this study, and also validate the assertions made about them in the literature review and how applicable they are within the context of the present research.
4.5.5 Data Analysis

Data gathered during the field research was analysed using two major methods. The Statistical Programme for Social Sciences was utilised in analysing the responses from the survey research participants. Additionally, simple cross tabulations, descriptive and inferential statistics were used in the analysis of the results. Additionally, percentages were calculated in the assessment and evaluation of the socio-economic indicators of the study. However, the answers and responses to some of the open-ended questions by the survey participants and all the information provided by the key informants and the focus groups were transcribed and analysed along themes that emerged from the transcriptions. Some of the important narratives provided by the research respondents have been quoted to support sections of the evaluations in the discussion.

4.6 ETHICS

Mixed methods researchers are known to attach immense importance to ethical issues, especially when conducting sensitive research (Zetter and De Souza 2000). Thus, the present research was conducted within the strict ethical guidelines of the University of Otago, New Zealand. Since the research involves acquisition of personal information from human participants, category ‘A’ ethical approval was sought from the Ethics Committee of the University of Otago in April, 2008. Research is classified as category “A” if among other things, it requires collection of delicate personal information from people, if minors are involved in the study, if emotional and psychological well-being of participants could be affected and if the study is to be undertaken overseas. The classification was sought to ensure that the privacy of the participants was and is not violated. Additionally, it was to ensure confidentiality of information provided by the participants. Furthermore, the intended uses of the data gathered, its storage and assurance that it would not be leaked or used for other purposes than those stated on the consent form signed by the participants were clearly explained and streamlined in the approval. The information about the research (as provided on the ethics information sheet) was made available to the participants and a consent form signed before each interview.
4.7 REFLECTIONS

4.7.1 Limitations of the Research Design

The complexity of the present research culminated in the difficulty of selecting an appropriate methodology and design for the research. The challenge involved decisions on the kinds of methods (mixed methods) to be adopted to acquire personal and confidential information from vulnerable low-income people and squatters. Frequent threats of eviction have placed the squatters in a position where they are suspicious about investigations into their lives. The mixed methods research design adopted was partly influenced by temporal and financial resources available for the study. Long-term and very expensive methods and techniques were therefore avoided. The smooth conduct of the fieldwork was also adversely affected by the fact that in 2008, an election year for Ghana, a number of different meanings were being read into the intention of the research. Furthermore, suspicion and confidentiality about sources of income/s and the reluctance by some of the squatters to reveal how they acquired the land on which they have built their houses made comparison of some attributes between land tenure security and access to housing and improved living and environmental conditions difficult to make. Thus, much time was spent on persuading and convincing the participants that the exercise was purely academic and that the research was not a political scam and the outcome would not be used to victimise them. As noted by Zetter and De Souza (2000), the interviewees found it difficult to understand why they were being asked about their plans to invest in their housing since they considered the act unlawful. Consequently, I might have been perceived as an informant for the government, or public official or other stakeholder resolved to evict and demolish their settlement (Zetter and De Souza 2000). There was no doubt during the fieldwork that such perceptions could affect the validity and accuracy of some of the responses to sensitive questions.

The choice of the rainy season for the fieldwork was both a blessing and a curse. The timing offered the opportunity to observe the deplorable and squalid conditions of the squatter settlement. The rains also allowed for assessment of the qualities of the dwelling structures of the study settlements. However, the rains unduly delayed the fieldwork. Large parts of the squatter settlement became a quagmire of filth whenever it rained, thus many interview sessions had to be postponed—a situation which at times put the interpreter and other people who assisted in the fieldwork in difficulty as they had other programmes of their own to attend to. Some of the floods which accompanied the heavy rains also made it
too risky to carry out any fieldwork. Furthermore, most of the interviews could only be
done during the daytime and on weekends because of personal safety issues. The ideal
situation would have been to also meet many of the residents who were otherwise always
out of the settlement during the day. Although some of such night-time only residents have
been interviewed, the risk of researching at night within a tightly packed settlement with
perceived high crime rates was just too big to ignore.

Additionally, there were difficulties with regard to cultural and gender differences
between the researcher and the interpreters and some of the interviewees. This problem
was especially notable in the squatter settlement (Sodom and Gomorrah). Traditional and
cultural practices forbid women from northern Ghana to talk openly to strangers in the
presence of their husbands, partners and other males. This actually limited the number of
females, especially from northern Ghana, who were willing to be interviewed during the
fieldwork. One example of the diversionary tactics used by some of the northern males to
dissuade females from participating in the research was when groups of women being
talked to were ordered to leave (in their local language) and my interpreter and I were
taken instead to interview nonexistent “older women”. Such detractors normally took us
round and round the settlement without getting the so-called “elderly women”, by which
time the younger women interviewees (Kayayei or women/girls head load carriers) would
have dispersed. Although that tactic was detected early and counter strategies adopted,
such as insisting there was a need to speak to some of the young women to allow them to
tell their “own stories”, cultural practices undoubtedly drove many potential younger
women interviewees away.

Another limitation relates to some of the attributes of the quantitative research
approach adopted, such as how to handle value judgements, and certain assumptions made
during the research. However, attempts were made to ensure that quantitative data gathered
was to a large extent representative of the sample population and unbiased. According to
Zetter and De Souza (2000), when data is not neutral and free of value judgements, the
researcher cannot interpret it to reflect the experiences of the research participants but
would rather superimpose his or her own values into the analysis. Most of the value
neutrality problems have, however, been overcome by the choice of a mixed method
research design. Quantitative and qualitative techniques, tools and methods were adopted
to complement each other to address the constraints. Nevertheless, scarcity of information
on the study settlements meant that much time was spent digging up relevant information
on the research problem and the selected settlements. However, through hard work and
excellent supervision the problems have been surmountable.

4.7.2 Positionality and Reflexivity during Fieldwork

The effects of diverse value systems on both quantitative and qualitative methods are potential sources of influence on the present research process. According to Greenbank (2003 p.798), “the inclusion of reflexive accounts and the acknowledgement that educational research cannot be value-free should be included in all forms of research…researchers who do not include a reflexive account should be criticised”. An important aspect of qualitative research is to make sure that the methods utilised and procedures employed in the analysis “reflect the nature of the research object rather than the methodological conviction of the researcher” (Sarantakos 1997 p.188). As part of the effort to ensure that the findings of this research have a high degree of validity, it was necessary to engage in a reflexivity analysis.

This is why Sultana (2007) urges researchers to pay attention to the issue of reflexivity and positionality while undertaking research, to avoid exploiting, dominating and controlling the research process. She recommends that researchers allow ethical concerns to filter through every stage and aspect of the research process, starting from its conception to the conclusion. Additionally, she argues that if the investigator’s reflexivity and positionality are added only at the end of the research, it amounts to mere surface dressing which leaves the shortfalls of the quantitative research methodologies intact—which is detrimental for qualitative analysis (Sultana 2007). According to Sultana (2007 p.376), “reflexivity in research involves reflection on self, process, and representation, and critical examining [of] power relations and politics in the research process, and researcher accountability in data collection and interpretation”. She rejects that positionality amounts to meaningless or useless self-analysis because being reflexive is to reflect on one’s power relation and its effect on methods, meanings constructed about phenomena, and knowledge production (Kobayashi 2003; Sultana 2007). Reflexivity and positionality refer to the way the researcher conducts him/herself and relates to the research participants and their code of ethics about social research (Sultana 2007). These were the issues considered during the present research and the following is an account of some of the challenges experienced in that regard.

The initial challenges in terms of my positionality, or the way I carried myself, related to the difficulty of distinguishing between whether I was a stranger or a Ghanaian who had come back home. The fact that Accra has been my abode for many years created
a problem as to whether I was in the “field” or home. The reality was that Accra became both a “home” and the “field” during the four-month period of the fieldwork. Accra was considered the “field” whenever I stepped out to do research and became “home” when other domestic and familial responsibilities were being undertaken.

Another problem with my positionality was about how to conduct myself in order to reduce biases likely to arise as a result of my ethno-religious, socio-economic, educational and employment background. In many cases the differences were quite sharp compared with the research participants. My rural upbringing and education within pluralistic ethnic and religious environments have helped in enhancing my open-mindedness and minimised most of the biases which would have resulted in my perception of others, my conduct, and the way people would have perceived and reacted to my behaviours. My assistants (interpreters) and I endeavoured to be always almost like the participants during the survey. That is not to suggest that I was not mindful of my socio-economic and educational status. I was acutely aware that, Johnie Kodjo Nyametso was a middle age man, who was not as poor as most of the participants, and was a Ghanaian pursuing a PhD degree in a Western country. Apart from these Western experiences, my Roman Catholic religious background and work experience in an agency that safeguarded the environment (Environmental Protection Agency, Ghana) were potential attributes likely to clash with the way the research participants perceived issues and their understanding about how things should be done. Another problem hinged on my inability to speak the languages of some of the research participants. This brought out concerns relating to the issues of the “insider” and “outsider” perceptions. However, due to the strong common traits I have with the participants in terms of my nationality, socialisation and upbringing, most of the prejudices and biases have been considerably reduced. Additionally, the secularity, civil freedoms, the justice system, and the democratic governance being practiced in Ghana have lessened the problems because of the prevailing liberty people enjoy and their ability to question wrongs and insist on their rights. Thus the participants did not see me as a serious threat.

Furthermore, conscientious efforts were made to reduce power/subservience tendencies which would have resulted in perceptions that could have negatively affected the relationship between me and the researched. My assistants and I ensured that our dress and behavioural codes were akin to those of the researched. For instance, even the sandals I wore throughout the survey were bought from a popular shoemaker in the squatter settlement and aimed to identify with them. Therefore, apart from the camera, voice
recorder, a folder, interview schedules and the questionnaires we carried around the survey settlements, we looked quite like ordinary residents of the respective settlements. These issues were considered when selecting the interpreters who assisted me during the fieldwork. The two interpreters who were engaged during the course of the fieldwork were both librarians. One of them, Henry Nyame, is the librarian of the Environmental Protection Agency Headquarters, Accra, Ghana. My relationship with him is like that of a very close friend or a brother. Henry is an outgoing, and a vivacious multilingual fellow. He speaks most of the major Ghanaian languages and respects everybody — he is always very conscious about the feelings of others. Henry is able to engage even the most difficult of people in conversation for a long time and has the ability to put people’s mind at ease so that they are willing to participate in frank discussions without being suspicious. These attributes were very important as we endeavoured to avoid conduct which might be offensive to the researched and jeopardise the outcome of the research. Considerable effort was made to blend into the researched population. Henry was my interpreter at Sodom and Gomorrah. In spite of his good interpersonal relations and the fact that he is a persuasive speaker, Henry did not impose his opinions on the interview process. The interviews and the final decisions were left to me—he only translated questions to the participants and the answers back to me.

Like Henry, Mr C.K Kluvi (alias, CK or Aleke) is a librarian at the Department of Geography and Resource Development, University of Ghana. CK, as he is fondly called, is a respected elder nearing his retirement age (60 years...some of his compatriots said he was well over 70 years though). He is a very popular personality at Christian Village. Being one of the first generation of children of Christian Village, he is known by everybody in the village. Due to his bubbly nature, CK was mobbed by children wherever we went. He could eat in almost all houses in Christian Village. I cannot remember the number of people who wanted him to join them while eating their meals as we did the interviews. Most of the time, I would hear: “CK va mi du nu (meaning CK, come, dine with us)” to some of which he would reply, “Akpe, me di fo. Deko me de asi le Amivi fe agba me (meaning a thousand thanks, I am full, I just removed my hands from Amivi’s bowl)”. Unlike Henry, CK was not an interpreter but rather somebody who introduced me to the research participants. Since I spoke the same language (Ewe) with Christian Villagers, CK only prepared the minds of the participants to divulge information without prejudice, since the exercise was purely an academic one. With his background as somebody who prepares and prints out questionnaires for students of the Geography
Department (he personally prepared my BA Hons and MPhil questionnaires), I could not have found anybody better than CK when it came to explaining the research process to his village folk. These attributes and his presence enhanced my acceptance as one of them and perceptions about me as an “insider”.

However, it would be a misconception to assume that I became an “insider” everywhere I went (including Christian Village and Madina Estate). I cannot say that my relationships with the people and their perceptions about me were that of equals. I realise that my background and the fact that I have links with an overseas university created overt differences which placed me instantly in a different group in their minds. The fact that I spoke formal English (instead of the broken English they spoke), and needed an interpreter, carried a camera, note pad and interview schedules and was conducting research for a PhD might have created an impression of unequals which probably had some negative effects on the responses I received. Nevertheless, conscientious efforts were made to reduce such power relation issues.

Despite the differences, it was the commonality that we are Ghanaians, that all religions are respected, that all ethnic groups are respected, that we dress alike and eat the same foods, which made me welcome. My acceptance also derived from the fact that I associated with people (like CK) with whom they could identify. Additionally, the freedom of speech and democracy in Ghana are factors that enabled my research to be successful. Thus, due to my open-mindedness and determination to minimise limitations posed by conflicts between my values or morality and the generally accepted social values and those of the participants, most of the biases have been avoided (Greenbank 2003).

Halliday (2002) advocates that researchers and the researched should engage in dialogue to resolve differences in values. According to him: “The researcher or writer is likely to have calculated how best to further her or his values without appearing to be biased or prejudiced. The outcome of research must not appear to be a prejudgement arrived at without due examination” (Halliday 2002 pp.53, 60). These were the very issues that part of my time was spent on—to reflect upon my position within the present research as a researcher. This I did by questioning myself about what is relevant and important about me which might affect my demeanour when carrying out the research. Reflecting on all of these issues is important in order to overcome limitations related to one’s positionality in a research process. This has helped me in assessing the limitations of the research and guided the manner in which I operated to ensure that satisfactory outcomes are achieved.
4.8 CONCLUSION

This chapter provides details of the theoretical underpinnings of the present research. Evaluation of the philosophy of pragmatism was provided to establish the justification for using mixed research methods throughout all the phases of the present study. It became obvious that by blending inductive and deductive methodologies, better and more comprehensive results could be achieved. Presentation of the framework of the processes that the study followed means that replication of the study for verification is possible in another mixed methods research (but certainly not a pure qualitative research). The question now is how effective has all the above been in achieving the objectives of the present research? These are reflected in the quality of analysis and discussions that are presented in the results chapters. These are the foci of the next chapters of this thesis.
CHAPTER 5. SOCIAL, DEMOGRAPHIC, ECONOMIC AND HOUSING CONDITIONS OF THE STUDY PARTICIPANTS

5.1 INTRODUCTION

The discussions and analysis of the current chapter focus on the social, demographic, economic and housing conditions of the study participants. In line with this, the age, marital status, educational levels, occupation, employment, and household incomes of the participants have been analysed. The chapter starts with an analysis of the sex ratio of the household heads. The intent is to assess the differential opportunities and privileges that emerge during the course of the research for both sexes in terms of access to property and land rights. This is followed by analysis of the ages of the research participants. This is necessary to determine the age groups of the people who squat in Accra and the ramifications of this on other socio-economic indicators. Analysis of the marital status of the research participants is necessary to understand whether the various levels of tenure security of the respective settlements have any links with the conjugal relations people have. Analysis of the links between educational attainments, employment opportunities, and earnings of the participants is followed by discussions on property ownership among the participants. The living conditions within the settlements are assessed to establish the basis upon which tenure security influenced differential investments in the settlements. This is followed by discussions on the origins of the participants, especially the squatters. This is necessitated by the fact that any action to improve the conditions of the squatters ought to also tackle the root causes of squatting, among which is migration into the city. Efforts are then made to recreate the initial environmental and tenurial conditions of the settlements and to determine how tenure security or otherwise has influenced investments thereafter. The chapter ends with a conclusion about the implications of the above analyses and discussions.

5.2 GENDER AND HOUSEHOLD HEADSHIP

A household is defined as “a person or group of persons who live together in the same house or compound, share the same housekeeping arrangements and are catered for as one unit” (Ghana Statistical Service 2002 p.viii). The important issue is that the members share the same living place, have a common arrangement for food and basic necessities of life (Ghana Statistical Service 2002). In Ghana, culturally there is a notion and practice that there should be somebody in the house who is the head. Therefore, it is
common to find a single person who is in-charge of the household. The head is the person the entity looks up to for leadership, guidance and is responsible for the upkeep and maintenance of the group (Ghana Statistical Service 2002). The results of the present research indicate that the socio-economic status of a household head significantly affects the land resource base and the privileges enjoyed by members of his/her household in the communities. However, stark differences were observed to exist between males and females in terms of the proportions of the genders in headship positions. The survey data (see figure 5.1) indicates that the majority of the household heads interviewed are men. Males constitute 71 per cent of the total participants of the three study settlements. The respective percentages of male household heads interviewed in Sodom and Gomorrah, Christian Village and Madina Estate are 72.5 per cent, 60.9 per cent and 76.9 per cent.

![Figure 5.1 Male versus Female Household Heads](image)

**FIGURE 5.1 MALE VERSUS FEMALE HOUSEHOLD HEADS**

*Source: Survey Data, 2008.*

The disproportionate extent of male headed households is not surprising because of the discriminatory family and inheritance practices against women in Africa (Hilhorst 2000). Ghanaian society is largely patriarchal and most households are headed by men (ibid). Inheritance and leadership are mainly the preserve of males in the family (Hilhorst 2000). The practice has serious implications for land and other resources allocations. The results of this research show that responsibilities and privileges associated with the household head position affect the chances of the survey participants to access land and
other properties in their communities. These issues are discussed in subsequent sections (see subheading 6.4.2) of this thesis. The results of the present research contradict van Asperen’s (2007) notion that customary tenure systems are unfavourable to women. Instead, the survey data shows a higher percentage (39.1 per cent) of women household heads under the traditional or customary tenurial arrangement at Christian Village.

In a sharp contrast to general conclusions in the literature, more women were observed to be household heads in the traditional and informal settlement setting of Christian Village than were encountered in the formal settlement context at Madina Estate. One of the possible explanations is that because of Christian Village’s informality, poor implementation of taxation and the absence of other monetary obligations (apart from those for the upkeep of the household), women who traditionally shy away from such responsibilities readily come forward to accept headship obligations. The relatively impoverished status of women compared with men led to only a few women accepting such responsibilities even under the formal tenurial systems. However, even these categories of female participants were quick to relinquish their headship positions to male family members (as custom demands) as soon as a crisis (economic or otherwise) arose. A typical example was when a prominent old woman of the Christian Village was asked how she acquired the land and how she catered for the household as a head. She enquired in reply whether the male cousin who was far younger than her had already been contacted before her interview. This was despite the fact she owned and was in charge of the property herself. “My brother (cousin) is the head of our (extended) family and the right person to ask any questions regarding our properties and welfare. By custom you should have asked his permission before coming to interview us” (Interview with Abrewa 2008).

Another explanation for the larger number of women household heads in the traditional and customary settlement could be the high percentage of widows in the village. Christian Village is an old settlement and since the life expectancy of males is generally lower than females in Ghana (Ghana Statistical Service 2002), most of the houses have the aged spouses of the deceased husbands serving as household heads. The majority of the female household heads are widows. This is the case (as stated earlier) as long as there are no major social or economic problems. Other female household heads were single mothers who were either divorced or separated from their partners. This may be a manifestation of the changing trends in urban living which has resulted in couples and single adults spending more time alone, away from conjugal relationships (Ghana Resource Centre c. 2008).
5.3 AGE OF PARTICIPANTS

The survey results indicate that well established and older settlements, where participants have high tenure security and certainty of rights to land, have more stable families and households. Their household heads were also older than household heads of the squatter settlement (which has no security of tenure). The age of household heads of Christian Village ranged between 55 and 97 years. The above age category of the participants constituted 91.3 per cent of Christian Village interviewees. Madina Estate participants were relatively younger than those of Christian Village but older than the squatters. The research participants who were 55 years or older at Madina Estate accounted for 69.2 per cent of the total interviewees in the estate. The participants of Sodom and Gomorrah were the youngest of the total sample respondents. The majority of them (96 per cent) were aged 54 years or below (see figure 5.2).

FIGURE 5.2 AGE OF PARTICIPANTS
Source: Survey Data, 2008.

The age structure of household heads in the squatter settlement was accordingly very youthful, active and characterised by high fertility rates. They were for the most part young men and women migrants who came to reside in the settlement either as bachelors or spinsters or as a young family which had just started raising children (see table 5.1). The implications of this on rural productivity, unemployment in Accra and poverty in the
emigration areas and receiving areas (destination) are discussed in detail in subsequent sections of this chapter.

5.4 MARITAL STATUS

The findings by some authors (for example Kagawa 2001) in the literature on the relationship between tenure security and marital status, indicate that regularised settlements and communities with security and certainty of rights to land are likely to have more married people and stable families (Kagawa 2001). The findings of the present research are in consonance with such assertions.

TABLE 5.1 MARITAL STATUS

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Never Married</th>
<th>Living Together</th>
<th>Monogamous Marriage</th>
<th>Polygamous Marriage</th>
<th>Divorced, Separated, Widowed</th>
<th>Total %</th>
<th>Total No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>19.6</td>
<td>25.5</td>
<td>49.0</td>
<td>0</td>
<td>5.9</td>
<td>100</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>0</td>
<td>0</td>
<td>52.2</td>
<td>8.7</td>
<td>39.1</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>0</td>
<td>0</td>
<td>76.9</td>
<td>7.7</td>
<td>15.3</td>
<td>100</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td><strong>10</strong></td>
<td><strong>13</strong></td>
<td><strong>57</strong></td>
<td><strong>4</strong></td>
<td><strong>16</strong></td>
<td>100</td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>Total %</strong></td>
<td><strong>10.0</strong></td>
<td><strong>13.0</strong></td>
<td><strong>57.0</strong></td>
<td><strong>4.0</strong></td>
<td><strong>16.0</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Table 5.1 indicates that 52.2 per cent and 76.9 per cent of Christian Village and Madina Estate participants, respectively, were in monogamous marriages. The percentage of monogamous marriages in Sodom and Gomorrah was lower (49 per cent) than in the settlements (Christian Village and Madina Estate) with tenure security and certainty of rights to lands that they occupied. The squatters who were in loose relationships with multiple partners and some with children constituted 25.5 per cent of participants interviewed at Sodom and Gomorrah. Furthermore, most of the relationships did not involve performance of even the customary marriage rites, and neither were they recognised by the extended families of those involved. The majority of the squatters
agreed that their marriages could be termed as consensual relationships or “living together”. Sodom and Gomorrah also had the highest percentage of participants who had never been married (19.6 per cent). Some of the participants claimed that sexual promiscuity was rife with many children born outside wedlock. There have also been reports of prostitution which could have contributed to the increased number of such children in the squatter settlement. This is how one of the participants put it:

There are scores of prostitutes here—prostitution is common. Two, three or more girls normally rent rooms and service their clients in such rooms. There are a number of wooden hotels, motels and brothels also in the business. Some of the girls operate during the day in the city and come back at night to either continue or sleep. Others work here at night. Some married women [wives] or women in relationships with men also operate as prostitutes at night. Their husbands cannot stop them. They allow them to also go out to find money. There are many social miscreants here. We know them but there is nothing we can do—that is their lifestyles (Interview with Yankey 2008).

Many of the children were without known paternity, or had fathers who neglected them. Women and teenage girls with such children had even more uphill tasks and were placed in more precarious and vulnerable positions in terms of poverty. Any improvement packages for the squatters need to take cognizance of these developments to ensure that such children are well accommodated.

5.5 EDUCATIONAL ATTAINMENT

There is no doubt that education is the key when it comes to acquisition of knowledge and access to opportunities needed to improve the lives of people (Ghana Poverty Reduction Strategy 2003). Enquiries during this research on the educational levels of participants were therefore important to provide insights into the effects of the various tenurial regimes on the study participants and decisions they take regarding land. The Ghana Statistical Service (2002) indicates that fewer females than males are educated in Ghana. There are therefore more female illiterates than male illiterates. Even though the situation has been improving following concerted efforts by the government to encourage girl child education, generally more females than males still drop out of school after primary level education (Ghana Poverty Reduction Strategy 2003). Women have been traditionally perceived as housewives, managers of the house and kitchen and responsible for nurturing and raising children and therefore did not need to be formally educated. These sentiments were even stronger 80 years ago. This was perfectly expressed by
Abrewa (a prominent old woman of Christian Village) to explain why she did not go to school:

Our father refused to send us to school...he jeopardized our future. He said we were just girls who will eventually be married as housewives [their father did not have a son]. Most of our forebears never sent their girls to school. They saw investment in the girl child as a complete waste of resources, especially when they dropped out of school because of pregnancies. Lack of money was the main excuse for not sending girls to school even though money was always found to send our junior male brothers, cousins and nephews to school (Interview with Abrewa 2008).

**TABLE 5.2 LEVEL OF EDUCATION**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>None</th>
<th>Primary School</th>
<th>Junior Secondary School</th>
<th>Senior Secondary School</th>
<th>Vocational Institution</th>
<th>Tertiary Institution</th>
<th>Total %</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>17.6</td>
<td>17.6</td>
<td>41.2</td>
<td>21.6</td>
<td>2.0</td>
<td>0</td>
<td>100</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>13.0</td>
<td>17.4</td>
<td>30.4</td>
<td>21.7</td>
<td>17.4</td>
<td>0</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>19.2</td>
<td>7.7</td>
<td>46.2</td>
<td>11.5</td>
<td>7.7</td>
<td>7.7</td>
<td>100</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total No. %</strong></td>
<td>17</td>
<td>15</td>
<td>40</td>
<td>19</td>
<td>7</td>
<td>2</td>
<td>-</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

A higher proportion of males also attain tertiary level education than females. There is a general belief in the literature on the effects of tenure security on educational attainments that educational levels and achievements of individuals influence their job opportunities, employment status and income earning potential (Ghana Poverty Reduction Strategy 2003). Persons with higher levels of education have higher chances to get well paid jobs in the formal sector than those who do not (ibid). Educationally skillful people are also more likely to become entrepreneurs and employers than those without education (ibid). The ramifications of this on job opportunities for migrant squatters and the urban poor in Accra form the basis of discussions in the next section. The analyses set the tone for discussions on the effects of tenure security on housing for the poor in Accra. The
The majority of the squatters (80.4 per cent) have attained educational levels ranging from pre-school/primary (17.6 per cent) through junior secondary school (41.2 per cent) to senior secondary school (21.6 per cent). There were not many differences between educational attainment levels of the de facto settlement (Christian Village) and the de jure settlement (Madina Estate). It was obvious that Christian Village and Madina Estate had higher proportions of respondents with vocational, technical, tertiary and professional education than the residents of Sodom and Gomorrah (see table 5.2).

Times have changed in Ghana. During pre-colonial times through to the early 1970s, basic levels of education were enough to be gainfully employed in the formal sector as junior staff members (for example as messengers, clerks, telephonists, receptionists, etc.). Many of the older Christian Village and Madina Estate residents were thus able to get jobs in the formal sector, even though they did not have higher levels of education. The situation has completely changed now. Competition for the limited formal jobs available and reforms since the implementation of Structural Adjustment Programmes in the 1980s and 1990s has virtually eliminated formal employment opportunities for people with lower levels of education. It was observed that despite the fact that illiteracy was widespread among the adults of Christian Village and Madina Estate, the majority of their children were educated. Family stability, general housing improvements partly because of tenure security and proximity of the settlements to many higher educational institutions coupled with the participants’ (Christian Village and Madina Estate) exposure to educational values have encouraged them to prioritise investment in the education of their children. Some of the children of these tenure secured settlements have the highest levels of education in the city. Education has improved their economic and social standing which in turn has enabled them to assist in the improvement of their settlements.

The squatters of Sodom and Gomorrah, on the other hand, are mainly migrants whose levels of educational attainments fall short of current eligibility standards to secure them employment in the formal sector. Most of them (98 per cent) came to Accra after dropping out of school. The greater proportions of the residents of Sodom and Gomorrah are from a diversity of tribes and nationalities and are either in their prime or younger. They are generally young, active, energetic and very industrious. Survival and not education is the priority of most of the squatters in the capital. The majority of them are therefore engaged in activities in the informal sector which enables them to eke out their living. The central business district has provided the ideal socio-economic environment for the sort of casual, unofficial activities and businesses that they depend on. The
development and growth of Sodom and Gomorrah can be partially linked to the fact that the poor migrants regard the slum as an alternative cheaper source of accommodation which enables them to avoid extra transport cost they would have been saddled with if they were to be commuting from other settlements to the locations of their jobs. Thus, the proximity factor and availability of diverse informal employment opportunities can be said to play very important roles in the continuous existence of the settlement.

5.6 EDUCATION AND EMPLOYMENT

A strong relationship has been observed to exist between the educational attainments of the study participants and the kinds of employment and occupations they were engaged in. Occupational characteristics served as the basis for assessment of income and earnings of the research participants. The economically active participants of Sodom and Gomorrah, due to their lower levels of education and lack of high tertiary and professional skills, were restricted to the informal sector activities. The prospect of acquiring employment in the formal sector in Accra is becoming increasingly remote for this group, especially for those with low levels of education. However, with the ability of the informal sector to provide the migrants with jobs and enhance their fast assimilation and absorption into the urban economy, the city continues to have a strong attraction for rural migrants. An abundance of informal job opportunities serves as a point of admission to city life for the migrants. Brisk business activities in the central business district and market centres require cheap labour which is now available and readily provided by the migrants at relatively low rates.

Virtually all (94 per cent) of the squatters were employed in the informal sector and either self-employed or working as employees of others. Activities from which they eked out their living included scavenging and dealing in scrap metals (15.7 per cent), carrying of goods on the head for others for a fee or kayayo (that is head carriage of goods) (7.8 per cent), petty trading (45.1 per cent) and menial labouring (25.5 per cent) (see figure 5.3). This role of the informal sector in Accra has earlier been recognised by many authors, including Beauchemin and Bocquier (2003) and Becker and Hamer (1994). They contend that the informal sector plays a very important role as the receptacle and lifeline of the excess labour of economies, particularly the unemployed urban residents (Beauchemin and Bocquier 2003; Becker and Hamer 1994). Arnaud's (1998) claim that the sector acts as a medium which receives, assimilates and makes it possible for poor migrants to eke out the basic means of living is identical to the situation at Sodom and Gomorrah. Generally, the informal sector serves as the main employer of active labour in Ghana and provides
employment to 80.4 per cent of the economically active population (Cooperative Housing Foundation International 2004; Ghana Statistical Service 2009). The sector is dominated by those in the retail business (Cooperative Housing Foundation International 2004), the majority of whom are women (Ghana Government 2002).

Most of the squatters work hard to meet their daily needs. This is largely because they lack regular incomes owing to the casual nature of the jobs they do. Most of their occupational activities are erratic and do not enable them to earn enough income to meet their basic needs. In spite of this, it is the informal sector which incorporates most of the migrants into the urban Accra system. The sector provides ready jobs for the less educated, unskilled and desperate migrants who are willing to do hazardous, inferior and low-waged jobs (Beauchemin and Bocquier 2003). The present survey results indicate that the urban poor, including the residents of Sodom and Gomorrah, make substantial contributions to the economy of Accra. The survey data indicates that they do most of the odd jobs in the nearby markets -- 31st December Women’s Market, Rawlings Park, and the Makola Numbers One and Two markets, all located in the central business district. It was also undeniably clear that the squatters had little difficulty in getting the types of jobs (some of which are dangerous) they do within the markets and their environs. Examples of the hazardous nature of the jobs and environment in which some of the squatters operate include street hawking along dangerous roads and highways. Those engaged in scavenging and scrap metals dealings often have to inhale harmful fumes whilst extracting the metals, or sustain injuries and other accidents some of which can be fatal if left untreated. These issues are tackled in more details in subsequent chapters which analyse and discuss environmental health and safety issues.

There appeared to be some sort of specialisation or division of labour among residents of Sodom and Gomorrah. Some of the residents were engaged in activities which provided goods and services to other residents of the settlement and members of the general public. The activities were observed to be so interlinked and so complementary that they formed the basis of their sustenance and were thus vital for their survival and well being. Self-employed jobs included preparation and sale of cooked food, carpentry, sale of new or scavenged wood and other building materials, tailoring, operation of drinking spots, public shower and toilet management, and petty trading among others. Petty trading activities were dominated by women, while men were involved in more physical and perilous activities.
The situation at Christian Village was quite different from that observed at Sodom and Gomorrah. Most of the participants here were old. More than 40 per cent (43.5 per cent) were pensioners (that is, workers who were over sixty years old and were on retirement benefits). Additionally, 21.7 per cent were sick, infirm or suffering from age related debilitating and degenerative diseases such as stroke, partial blindness and general bodily weaknesses (see figure 5.3). Petty trading, which involves buying and retailing of local raw, manufactured and imported consumer goods was also undertaken by some of the participants. In spite of the generally low profits, the participants intimated that their trading activities allowed them to meet the everyday expenditures of the household and to fulfill their responsibilities as household heads and breadwinners of the family. Some of them even claimed that they were able at times to undertake incremental improvements on their housing by using the little savings made. Petty trading at Christian Village is normally done in the house (see figure 5.4). These activities are virtually part of the household chores undertaken by female household heads, spouses of the head or their descendants.

FIGURE 5.3 OCCUPATIONS
Source: Survey Data, 2008.
Christian Village participants who engaged in petty trading constituted 26.1 per cent of the total participants of the village. Unlike the hustle which characterised similar trading activities undertaken by the squatters (petty trading by the squatters was usually done outside the settlement along busy roads and highways, pavements, and in the nearby markets), almost all the petty trading in Christian Village formed an integral part of household activities and could be considered as home-based enterprises. High tenure security as a result of certainty of their de facto rights to land enabled Christian Village residents to invest in their housing, social and commercial activities in ways that were convenient to them. The ages of the operators also made operation of such businesses from the home the ideal and more desirable option for them. This is because it involved minimum movements and excluded the dangers similar squatter operators faced. Additionally, village entrepreneurs can earn income while staying at home to look after their properties and interact with their peers and other community members. Most of the highly physical and exhausting activities engaged in by the squatters to earn a living have never been done by the residents of Christian Village. Examples of such jobs include scrap metals dealing and load carrying jobs engaged in by migrant girls and women (kayayei).
There is no doubt that educational achievements support self esteem and enhances the individual’s opportunities to acquire regular employment in either the private or public sector. This claim was confirmed by the results from the formal study settlement (Madina Estate) which had the largest proportion of participants employed in the formal sector. The residents of Madina Estate were employed in diverse activities ranging from low-paying self-employment through to low-paying to highly paid formal jobs. A little over 30 per cent (30.8 per cent) of Madina Estate participants were gainfully employed as civil or public servants. Another 30.8 per cent of the participants were pensioners. The pensioners and those currently employed by the formal sector indicated that they received regular monthly incomes in the form of pensions and salaries. This enhanced their ability to plan and undertake improvements on their housing. It also increased their chances of access to financial facilities from formal financial institutions. These issues are discussed in detail in subsequent sections and chapters which analyse the effects of tenure security on the living conditions of the participants. Similar to observations at Christian Village, 19.2 per cent of the female participants of Madina Estate, due to their formal rights to their properties, were
able to construct and operate mini-shops in front of their portion of the original shared estate building. These structures are constructed on adjacent plots (outside their rooms) allocated to them during the sale of the properties by the government (see figures 56a, b and c).

a) AN EXAMPLE OF SHOP EXTENSIONS

FIGURE 5.6 SHOPS AND RESIDENTIAL EXTENSIONS AT MADINA ESTATE
Source: Survey Data, 2008.

The shops and extensions to household rooms are constructed against and attached to the original building. The proprietors were mostly engaged in buying and selling of local and imported consumer commodities. However, some of them dealt in assorted hardware such as building materials, electrical and other fittings and small auto spare parts. The products were usually repackaged into smaller affordable sizes to meet the demands of their different clienteles and customers. Shops, which provide services, were similarly operated. The *modus operandi* was similar to those operated by the squatters. The only differences were that the businesses were sedentary and largely home-based because of tenure security and certainty of rights to land.
b) A RESIDENTIAL EXTENSION UNDER CONSTRUCTION

c) A COMPLETED AND AN UNCOMPLETED HOME EXTENSION
Some of the squatters who sold cooked foods had to carry their wares on the head over long distances and cover extensive areas in order to sell them. While some of the participants eked out a living from a single occupation, others were engaged in multiple occupations to make ends meet. Labourers and the disabled accounted for 11.5 per cent and 7.7 per cent respectively of the remaining Madina Estate participants. Like Christian Village residents, residents of Madina Estate were not engaged in hard and physically exhausting commercial activities, such as scrap metal dealing and head carrying of goods for a fee. Those hard or dangerous energetic jobs were not attractive to the older occupants of low-income settlements in Accra. According to the study participants, such jobs are normally done by new arrivals to the city — with longer term and more accustomed city residents forsaking such work for more respectful employment.

5.7 ANNUAL EARNINGS OF PARTICIPANTS

Generally, in Ghana, one must be cautious with figures disclosed by operators of the informal sector as real incomes. Details of personal incomes and earnings are difficult and sensitive areas which the survey participants normally did not like to divulge information about. This is because of fear of taxation, persecution and prosecution. More often than not, informal sector operators disclosed figures which were far lower than their actual incomes and earnings.

The annual earnings and incomes of the squatters in Sodom and Gomorrah were generally higher than most of their counterparts in the other study settlements. This suggests that if they had tenure security, because they had the funds to do so there would be an incentive to invest more in their housing and improve their immediate environments. The granting of tenure security and certainty of rights to land (not necessarily over the land they currently occupy), could be an important incentive and a catalyst to increasing investment in their housing which could improve their living and environmental conditions. The sooner this happens, the better because it is only by their rapid integration into the urban system that they and their children can lead quality lives which will be beneficial to the city. Youthful exuberance and the urge to improve their lots have resulted in keen competition among the squatters to create and grow wealth. There exists a culture of personal wealth assessment and comparison with other squatters’ assets. Even though this has been the cause of some of the petty jealousies, thefts, arsons and the attendant conflicts, it has also contributed to most of the squatters pushing their energies to the extremes to generate wealth because of their youthfulness. This is how one of the first
settlers of the squatter settlement puts it:

We will improve upon our plywood structures if we are granted tenure security. We are rich people. Many people have expensive possessions, like GSM, decoders, computers and internet cafes. Very hardworking people have lots of possessions…two or more individual home theatres and GSTV. It is a challenge among us to show off what one has. If you want to verify these things, come here whenever there is a fire outbreak (Interview with Francis Arthur 2008).

![Figure 5.7 Annual Incomes and Earnings](source: Survey Data, 2008)

The above statement conflicts with some of the results of the survey which show that extremely low incomes are earned by the majority of the participating household heads and their households. This makes it practically impossible for them to buy or acquire land at the current market rates in Accra. Based on their disclosed annual incomes, the participants of all the three research settlements can be generally categorised as urban poor people because of their low daily, monthly and annual earnings. However, there were obvious variations in the earnings within and between participants of the various settlements (see figure 5.7). Most of the participants of the three settlements earned just a little above the international poverty benchmark of US$ 2 per day (Grant and Yankson 2003; Porteous et al. 2005). The Ghana living standard survey between 1998 and 1999 indicates that only about a quarter (25 per cent) of households in urban areas of the country has the financial
resources to partake and be involved in the housing and property markets (Ghana Statistical Service 2000). The situation is anticipated to be even worse in Accra where only an estimated 12 per cent of people are thought to be able to participate in the land and property markets (ibid).

The survey results indicate that income poverty was highest in the de facto settlement of Christian Village. About a fifth of participant household heads (17.4 per cent) were unemployed. Nearly two-fifths (39.1 per cent) of Christian Village participants earned less than GH¢ 1000 (or US$1000) in a year, while 26.1 per cent earned less than GH¢ 2000 per year. Only 8.6 per cent of participants in Christian Village earned between GH¢ 3001 and GH¢ 6000 per year. An even smaller percentage of the village participants (4.3 per cent) earned between GH¢ 6001 and GH¢ 7000 per year. The question therefore is: why is it that in spite of these low earnings, housing and environmental conditions were good and the residents were readily willing to further invest in their housing stocks and environment? One reason could be that a high perception of de facto tenure security and certainty of rights to the land safeguarded investments and therefore served as an incentive which encouraged further incremental development and improvement of properties in the village. Discussions on the effects of tenure security on housing development and improvement of the environment are tackled in the subsequent chapters of this thesis.

The squatters of Sodom and Gomorrah, on the other hand, earned relatively more. In spite of their low levels of education and restriction to the informal sector where they do odd jobs which generate irregular incomes, the earnings of the squatters were higher than the earnings of most of the participants of the tenure-secured settlements. The unemployment rate in a settlement can be defined as the percentage of the total economically active population of the settlement who are not currently working but are seeking jobs (Ghana Statistical Service 2002). As a result of the squatters earning comparatively more in wages, they were in a better position to save some of their income than the majority of participants of the tenure-secured settlement of Christian Village. Their ability to save is also partly enhanced by the fact that the squatters have smaller households, fewer dependents and less responsibilities. This finding contradicts the assertions made by some researchers (eg. Durand-Lasserve and Selod 2007, Kagawa 2001 and Payne et al 2007) that households in formalised settlements with higher security of tenure would experience increased income earnings, in contrast to households in settlements which have not been regularised. Furthermore, youthfulness coupled with a strong instinct, capability and determination to survive and be successful in the city has
spurred the squatters to work really hard to earn more income. They are generally not choosy about the jobs they do to earn a living. Thus, only 9.8 per cent of the participants of Sodom and Gomorrah were unemployed and earned no income. Even though none of the squatters admitted earning over GH¢ 6000 per year, the percentage of the squatter participants (25.6 per cent) earning between GH¢ 3001 and GH¢ 6000 per year was comparable to the same income band of the participants of Madina Estate (26.9 per cent).

The conclusion therefore from this section of data analysis is that if granted security of tenure—not necessarily *in situ*, the squatters could undertake incremental housing and environmental developments to improve their living conditions. This view was shared by many of the squatters and was expressed by Charles Owusu (a 14-year resident of Sodom and Gomorrah who deals in secondhand clothes and other goods) when he said:

> I like the current state of my structure—I do not intend to make any improvements soon. I would rather invest in my business. Everyday we keep hearing that they are coming to demolish this place—that the place is Central something, something [he meant central business district]. So why should I invest in this structure? I would rather invest in my business and use the profit to purchase land for housing development elsewhere in Accra. If I get enough money, I will definitely leave this place. Ah! You, tell me secretly [he questioned me]—can you live in this place? (Interview with Charles Owusu 2008).

Participants who fell into the highest annual earnings categories of the survey were encountered in Christian Village and Madina Estate where they constituted 4.3 per cent and 3.8 per cent, respectively. These participants were all employees of the formal sector where they earned regular incomes. Higher educational attainment, which is one of the ripple effects of tenure security could possibly be an underlying factor. This is in consonance with the assertions of Durand-Lasserve and Selod (2007) that tenure security enhances the stability of communities and households and creates a conducive environment within the house for educational upliftment of the members. Increased opportunities for access to good and highly paid jobs are some of the consequent rewards.

### 5.8 SOURCES OF HOUSEHOLD INCOMES

Household incomes are derived from many sources and include earnings of the household head, the spouse, and remittances from relatives (including incomes earned through child exploitation). Durand-Lasserve and Selod (2007) and Kagawa (2001) link the attainment of tenure security to increased household incomes. Other researchers, such
as Payne et al. (2007), also establish a relationship between time spent outside the settlement on jobs, increased earnings and child labour (Durand-Lasserve and Selod 2007). Exploitation of children, it is asserted by Kagawa (2001), is made necessary by the need to earn extra incomes to supplement household incomes while adults spend more time at home to defend family and landed properties. The present research investigations were thus fashioned to verify the validity of such assertions within the Ghanaian context. Part of the interviews of the present research was therefore designed to elicit responses which could help ascertain whether insecurity of tenure could be linked to the practice of child labour in the study settlements, particularly at Sodom and Gomorrah.

The International Labour Organisation (2007) office in Ghana has compiled the “Ghana Child Labour Data Country Brief” (ibid cover page) which indicates that child labour is extensively practised in Ghana. Although the Children’s Act 1998 and Article 25 of the Constitution of Ghana insist on a minimum of nine years of compulsory education for all children, some of the children spend part of these years as full-time or part-time labourers working for pay (International Labour Organisation 2007). Section 89 of the Children’s Act also specifies 15 years as the stage at which children can be admitted to employment, but not just any type of work (ibid). They can only be employed in hazardous work if they are 18 years old or more (International Labour Organisation 2007). However, because the regulations are not policed, children, especially girls, are usually engaged in economic activities to earn revenue for their households and families. More underage female children than males are exploited for income generation (Ghana Statistical Service 2002). This could be part of the underlying reason why more girls drop out of school than boys.

While child labour was confirmed in all the study settlements, to support family incomes, there was no indication to support the assertion that it was done to give adults a free hand to protect household properties (not even in the squatter settlement). Traditionally, it is believed and accepted that every capable member of the family must make contributions towards the household’s upkeep and children are not left out. Parents often do not distinguish between economic and nonprofit household chores. It was obvious there was some degree of tenure security regarding individual properties even within the squatter settlement and, so, adults felt safe enough to seek employment and jobs outside the settlement, without having to entertain fears of interference, encroachment or loss of their properties, at least in the short term. There was therefore no need for adults to stay at home to defend properties against intruders. The general insecurity of residents of Sodom
and Gomorrah has more to do with the whole settlement’s land ownership and not individual plot ownerships within the settlement.

### TABLE 5.3 SOURCES OF HOUSEHOLD INCOMES

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Sole Provider</th>
<th>Household Head &amp; Spouse Income</th>
<th>Remittances &amp; Other Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>66.7</td>
<td>31.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Christian Village</td>
<td>47.8</td>
<td>21.7</td>
<td>30.4</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>76.9</td>
<td>19.2</td>
<td>3.8</td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td><strong>65</strong></td>
<td><strong>26</strong></td>
<td><strong>9</strong></td>
</tr>
<tr>
<td><strong>%</strong></td>
<td><strong>65.0</strong></td>
<td><strong>26.0</strong></td>
<td><strong>9.0</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Household incomes of the study participants were observed to derive from three main sources: the household head’s sole earnings, joint incomes of the household head and his or her spouse, and remittances and support from relatives (see table 5.3). The percentages of participants whose household incomes came from only the head’s earnings (and thus made him/her the sole provider) accounted for 66.7 per cent, 47.8 per cent, and 76.9 percent of participants from Sodom and Gomorrah, Christian Village and Madina Estate, respectively. Participants at Christian Village were the most dependent on remittances and support from relatives to run the household. This could be attributed to the fact that being mostly aged and inactive, many of Christian Village participants relied on such remittances to meet their household obligations and responsibilities. The predominantly grandparent household heads normally lived in the same house with their extended families, comprising children, their spouses, grandchildren and great grandchildren. In other cases, their own children lived and worked elsewhere while grandchildren and great grandchildren stayed with the grandparents. Remittances were therefore sent to the grandparent household heads for their upkeep. In this traditional setup, grandparents would remain the heads as long as they were alive and healthy.

The situation was different in the formal settlement of Madina Estate and the squatter settlement. The participants of these settlements were relatively young, energetic,
and economically active (compared with Christian Village participants). They therefore largely relied on their own earnings and those of their spouses. Remittances and support from relatives and friends were at the barest minimum of 3.8 per cent and 2 per cent for Madina Estate and Sodom and Gomorrah, respectively (see table 5.3). The implications of this on housing and living conditions of participants are discussed in subsequent sections of this thesis. The next section focuses on discussion of issues surrounding property ownership in the three study settlements.

5.9 PROPERTY OWNERSHIP

The prevailing land and housing values in the Greater Accra Metropolitan Area are so high that the majority of the study participants cannot buy land at the current market rates. The mean earnings of the squatters is around the national minimum wage and they are, thus, unlikely to acquire properties at the present market conditions without assistance. In the past, the cheap and easy customary tenurial arrangements gave the poor residents of Christian Village easy access to land with high de facto rights and tenure security. Furthermore, certainty of the de facto rights enabled them to develop their housing incrementally. A similar feat of providing accommodation for themselves and by themselves was achieved in the Little Agbogbloshie section of the Madina Estate. The forceful resettlement and allocation of land enabled the residents of that part of the estate to provide their housing needs through incremental developments.

Property ownership is clearly explained and officially backed with documentary support in the Madina Estate settlement. Authorised documentation covers all landed property in the estate. Individual property boundaries are clearly demarcated and known to owners and their immediate and adjoining neighbours. Apart from 3.8 per cent of the estate participants who stated that they were relatives of the property owner, the remaining 96.2 participants were the actual owners of the properties. After 34 years of resettlement, the estate housing is still occupied by most of the original beneficiaries. They have not been affected by market-driven evictions or the speculative activities of land dealers, even though the values of properties have more than quadrupled since the resettlement exercises in 1975 and 1993, and the sale of the rooms and adjoining plots to the long-term occupants of properties in the 1975 section of the estate. The reasons for this are discussed in detail under the heading “Landed Property Values, Speculation and Dispossession” (see section 7.6). Without government intervention and assistance, there was no way the majority of the residents of the estate would have been able to acquire the estate properties. Estimates
indicate that less than 30 per cent of Ghanaians can pay for or buy real estate (Mahama and Antwi 2006).

### TABLE 5.4 OWNERSHIP OF PROPERTY

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Mine</th>
<th>Spouse's</th>
<th>Inherited</th>
<th>Relative's</th>
<th>Friend's</th>
<th>Tenant</th>
<th>Total</th>
<th>%</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>72.5</td>
<td>7.8</td>
<td>0</td>
<td>11.8</td>
<td>3.9</td>
<td>3.9</td>
<td>100</td>
<td>78.0</td>
<td>8.0</td>
</tr>
<tr>
<td>Christian Village</td>
<td>69.6</td>
<td>17.4</td>
<td>13.0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>78</td>
<td>8</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>96.2</td>
<td>0</td>
<td>0</td>
<td>3.8</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>78.0</td>
<td>8.0</td>
</tr>
<tr>
<td>Total No.</td>
<td>%</td>
<td>78</td>
<td>8</td>
<td>3</td>
<td>7</td>
<td>2</td>
<td>2</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Christian Village, on the other hand, is over 80 years old and has lost most of the first generation of settlers and property owners. The proportion of participants who had inherited the properties of their dead spouses or dead parents and relatives was therefore high (see table 5.4). Thus, most of the participants who claimed ownership of properties in the village were in fact heirs or spouses of the original dead property owners. The individual claims of ownership depended on the mode of transfer of rights to the property. Since the general rights to land and property at Christian Village is based on de facto recognition of individual rights, such ownership rights depended largely on the perceptions of the individual, his/her immediate family, extended family, neighbours and the entire community. In a breakdown of house ownership among the village participants, 69.6 per cent claimed to be the actual owners, 17.4 per cent were spouses of the original owners, and 13 per cent were heirs of the original owners. Currently, there are barriers to entry and acquisition of landed properties at Christian Village because there is no more vacant land in the village.

The housing market at Sodom and Gomorrah was the most active among the three study settlements. This contradicts assertions by researchers like de Soto (2000) who claim that housing markets are least developed under insecure tenurial systems. Demand for
housing (shelters) in the squatter settlement is very elastic with a variety of ownership and tenancy arrangements. Insecurity of tenure has created an informal market situation with high asset liquidity which enables properties to be acquired and traded at will. Speculative purchases and sales of properties are carried out by the squatters. A near perfect market condition prevailed in the squatter settlement, a situation which contradicts part of the literature. The details of this are discussed in chapter 7. Reference to table 5.4 indicates that the majority of the squatters claimed ownership of the structures they were occupying during the period of this field survey. In fact, the rate of house (shelter/kiosk) ownership in the squatter settlement was high, with 72.5 per cent of those interviewed claiming they owned their shelters. While 11.8 per cent, 7.8 per cent and 3.9 per cent got their shelters from relatives, spouses and friends, respectively, the remaining 3.9 per cent were tenants of other squatters (see table 5.4). Squatter tenants were observed to be among the most underprivileged category of residents of Sodom and Gomorrah. The practice of providing accommodation to extended family members and other relatives by squatters was observed during the course of the fieldwork of the present research to be an extension of Ghanaian hospitality and the traditional practice of assisting relatives and members of one’s ethnic group in foreign lands. This traditional practice of caring for tribal members by already settled tribesmen and relatives has reduced the incidence of people living on the streets in the squatter settlement, in particular, and Accra in general. The existence and operation of such practices has helped in housing many of the poorest migrants and squatters in the capital.

5.10 NUMBER OF PEOPLE LIVING IN A HOUSE AND ROOM OCCUPANCY RATES

The total number of sleeping rooms available to a household and the number of household members occupying bedrooms determines the room occupancy rate of that household. According to Songsore et al. (2005), important issues regarding dwelling units are the size, quality and the environmental conditions of the sleeping places of households. Citing Bradley et al. and Benneh et al., Songsore et al. (2005 p.22) note “that excessive crowding together with a list of other conditions do affect human well-being and health of households (Benneh et al. 1993; Bradley et al. 1991)”. Traditionally, houses are built as compound houses in Ghana (Tipple et al. 1998) and this was the predominant house type in the study settlements. Most of the houses have between five and ten or more rooms per house. Households occupying such houses also range from one to more than seven in the
settlements. The exorbitant cost of building a house in comparison with the average earnings of workers has made property ownership expensive and inaccessible to the greater proportion of low-income residents of Accra (Grant and Yankson 2003; Pellow 2002b). In fact, more than 60 per cent of Accra’s population meet their housing needs in compound houses, which constitute the largest proportion of rental accommodation for the low-income residents of the city (Grant and Yankson 2003; Pellow 2002b). This accommodation is mostly overcrowded with lots of pressure on the social amenities, infrastructure and the general environment of places where the houses are located (Grant and Yankson 2003; Songsore et al. 2005). These findings are not that different from the experiences in the study settlements and the following discussion indicates why.

TABLE 5.5 ROOM OCCUPANCY RATES

<table>
<thead>
<tr>
<th>Settlement</th>
<th>1-4 People/house</th>
<th>5-9 People/house</th>
<th>10-14 People/house</th>
<th>15+ People/house</th>
<th>Total</th>
<th>%</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>60.8</td>
<td>29.4</td>
<td>3.9</td>
<td>5.9</td>
<td>100</td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>Christian Village</td>
<td>30.4</td>
<td>43.5</td>
<td>13.0</td>
<td>13.0</td>
<td>100</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Madina Estate</td>
<td>38.5</td>
<td>38.5</td>
<td>15.4</td>
<td>7.7</td>
<td>100</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td><strong>48</strong></td>
<td><strong>35</strong></td>
<td><strong>9</strong></td>
<td><strong>8</strong></td>
<td><strong>100</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>%</strong></td>
<td>48.0</td>
<td>35.0</td>
<td>9.0</td>
<td>8.0</td>
<td></td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Compound houses are the predominant housing type in Christian Village. Over 50 per cent of the participants have ten or more rooms in their compound houses. As a result, room occupancy rates are lower in the village than at Sodom and Gomorrah. Larger room sizes and higher number of rooms per house ensured that occupancy rates were low. Although 13 per cent of the participants stated that they had 15 or more people living in their houses, that is not to suggest that they necessarily had high room occupancy rates or overcrowding in their homes. Some of the participants had room occupancy rates as low as a person to a room and additional rooms for storage purposes apart from kitchens, living rooms and rooms for other household activities. Table 5.5 indicates that the situation is not
much different at Madina Estate. However, some of the participants admitted that in the not too distant past, there were over five people sharing some single rooms in the estate. The situation started changing from the time the rooms occupied by the estate residents and the adjoining plots to their rooms were sold to them. This has enabled households to construct additional rooms and to undertake extensions to accommodate more household members and thus decongest their rooms. It is worth noting that even before the extension works, room occupancy at Madina Estate was much lower than at Sodom and Gomorrah.

Housing at Sodom and Gomorrah, on the other hand, was characterised by very poor quality structures. The dwellings were so closely packed together that access routes and paths were so narrow they could barely allow the movement of one person at a time in some sections of the settlement. On average, dwelling places in the squatter settlement were observed to be very small (approximately three metres by three metres) throughout the slum. The houses were mainly single-room wood plank and plywood kiosk structures. The influx of Kayayei and other migrants has increased demand for housing in the squatter settlement. This has increased the profitability of rental rooms and living spaces which in turn has served as an incentive for some of the squatter property owners to construct two-storey structures, with the additional rooms rented out or used to house home-based income generating activities. Environmental sanitation was generally very poor throughout the settlement. The few main streets of the settlement were in a deplorable condition, with pools of stagnant water and stretches of bog along them. Sodom and Gomorrah had the highest room occupancy rate among the study settlements. It is also the most overcrowded.

Apart from the high room occupancy rate, the settlement was completely choked, with no space or land available to individual households for horizontal expansion of their shelters. Prospects of vertical extensions were also remote considering the financial resources of the participants and the danger such wooden two-storey structures, with almost vertical, slender and dangling timber stairways, could pose to the lives of their occupants during fire outbreaks (which are frequent occurrences at Sodom and Gomorrah). Vertical extensions on an extensive scale could be a recipe of disaster for the squatters. The average room per household in the squatter settlement was a single room which doubled as the room for every household activity. There were no other rooms for household amenities and other activities. Some of the larger kiosks, approximately four metres by five metres, were said by the present research participants to house over twenty people. Other structures about three times the size were said to house over 100 people, especially on rainy days when the occupants sleep in turns (interview with Francis Arthur 2008). Over
75 per cent of the dwellings kiosks had no windows or ventilations apart from the door. Natural lighting of the inside of the structures was thus very poor, and dampness was very high inside the structures. All of these factors have serious implications for the health of the residents of Sodom and Gomorrah.

5.11 THE TRENDS OF RESIDENCY IN THE STUDY SETTLEMENTS

The participants of the survey were asked to comment about the time they gained residency in the respective study settlements. This was done with a view to assessing the extent of their investments in their locations. The following are accounts of their responses to the question on when they settled in their present locations. The majority (51.9 per cent) of those interviewed in Christian Village indicated that they settled in the village between 1920 and 1950. Another 39.5 per cent arrived between 1951 and 1970. The remaining participants, who constitute the newest wave of settlers between 1971 and 2008, are mainly children, grandchildren, relatives and close associates of the original settlers who, having worked or been schooled elsewhere, have returned to develop their family properties (see figure 5.8).

![Figure 5.8 Graph Depicting When Each Area Was First Settled by the Respondents](image)

**FIGURE 5.8 GRAPH DEPICTING WHEN EACH AREA WAS FIRST SETTLED BY THE RESPONDENTS**

Source: Survey Data, 2008.

The village founders are predominantly Ewes immigrants who originally came from the
Republic of Togo. While some came directly to settle in the village, others lived in other settlements of Ghana, such as Ada (the district capital of the Dangme East District Assembly) before settling in Christian Village. Those who came from Ada said they left that place because of conflicts. This is how one of the participants put it when asked how they came to settle in the village and how the land was acquired:

We beg you please do not come and lead us into any misfortune. Our father was the one who acquired this land and built our house. According to our father, we originally came from the Republic of Togo. After leaving Togo we settled briefly in Ada but were driven away by protracted “wars” [conflicts] which were costly in terms of lives lost and inimical to our development (Interview with Suzie 2008).

The participants of the Little Agbogbloshie section of Madina Estate still complain about the treatment meted out to them by the government. At the time of the fieldwork of the present research, they indicated that they were even considering court action against the government because they were badly resettled and mistreated. They claimed that the Government of Ghana, Accra Metropolitan Assembly and the Accra Brewery Company Limited had breached the agreement to construct shelters for them. Instead, they were resettled on unserviced subdivided land and supplied with only a camp tent per family or household. Figure 5.8 indicates that 88.2 per cent of those interviewed at Madina Estate settled in the estate between 1971 and 1990 (see figure 5.8). This is the reaction of one of the participants from Little Agbogbloshie:

We are planning to take the government to court because they have forcefully driven us from our rightful properties and resettled us in this hitherto wilderness without any accommodation, infrastructure and social amenities. The government has breached all the agreements we had with them to be resettled properly (Interview with Armah 2008).

The majority of Madina Estate residents came to the estate during the 1975 resettlement. Some of the original beneficiaries who were initially unwilling to move into the estate allowed friends and relatives to occupy the properties on their behalf. A few of them lost their rights to the properties as a result, because when the buildings were being sold by the government, priority was given to long-term occupants and not original beneficiaries who had refused to take occupation of the buildings. The Little Agbogbloshie section participants who settled in the estate constitute 11.5 per cent of the estate residents.
interviewed. They settled at their present locations between 1991 and 2008. Similar to participants from the 1975 section of the estate, the reasons given why some of them returned to downtown Agbogbloshie slum areas included the distances they had to travel and the consequent extra costs incurred to get to and from job centres in the central business district of Accra. It was apparent that the additional transportation cost they had to incur while staying at Madina Estate was not something those who took the decision to return to Agbogbloshie were willing to pay, because of the small incomes they earned. However, the land tenure security enjoyed by those who chose to remain at Madina Estate provided enough incentive for households to improve their housing. Incremental housing developments have substantially improved their living conditions and the conclusion at the time of the present research is that they are better off in terms of housing and environmental conditions than their counterparts in the downtown Agbogbloshie squatter settlement.

The results of the present research indicate that most of the participants of Sodom and Gomorrah (98.1 per cent) settled in the settlement between 1991 and 2008 (see figure 5.8). Unlike the other study settlements (Christian Village and Madina Estate), immigration is ongoing at Sodom and Gomorrah. The active nature of the informal property market (for kiosks, shacks and other forms of shelter) is so fluid that people are able to buy and sell properties within very short times. In spite of the high insecurity, speculation is rife and demand for property is surprisingly high. The liquidity of Sodom and Gomorrah’s property market is underscored by the high demand for such properties by the squatters. Poor and low-income people are constantly going to the settlement to look for accommodation and livelihood opportunities. Although others are leaving to find better accommodation elsewhere in the capital, the incoming people outnumber those leaving (Focus Group Discussion 2008). The high demand has led to the stage where there is virtually no space for horizontal expansion anymore. The study participants included people who have lived in the settlement for over 13 years, as well as recent arrivals. The liquidity of the market has enabled some of the newcomers (who settled barely five months before this fieldwork in July, 2008) to buy properties. As noted earlier, tenure insecurity and uncertainty about their rights to the land has encouraged people to trade properties here. The following quotation indicates how some of the participants saw the situation:

People sell their structures when they are moving out. Others come in. It is a
continuous process. Otherwise the place would have become even more congested than it is now. As people move out, other people move in. If not, nobody would have come here and be able to get a place to stay. With tenure security, people will improve their housing because there will be no pressure to leave and so they will decide to stay here instead of moving to other places. Those coming in are more than those going out. Lack of jobs back at home is one of the reasons why people come to stay here. Also, eking out a living here is economical and cheaper…housing is a bonus. After building, you incur only light bills and other smaller expenses. (Interview with Sisu Thaidu and Tengeh 2008).

The fluidity of the property market in Sodom and Gomorrah can be attributed to the fact that, with the breakdown of traditional norms and practices and high levels of mistrust, landed properties have become individualised and highly monetized. Properties can be sold without extended families and society sanctioning or frowning on the owners. Insecurity of tenure has also led to situations where properties left unattended or unoccupied for relatively long periods are ransacked, expropriated or destroyed to create room for new structures. Thus, squatters who intend to embark on journeys to engage in livelihood activities that require them leaving their properties vacant for long periods ensure that such assets are sold before moving out of the settlement. Officers at the area’s police station supervise such transactions even though it is not part of their official duties. One policeman said they do this “to maintain the peace because of the high levels of mistrust and potential conflicts which surround such contracts and transfers” (Interview with Sergeant Grandfa 2008).

5.12 HOMETOWNS AND EMIGRATION AREAS OF PARTICIPANTS

The background of Accra’s squatters needed to be investigated if a comprehensive solution is to be found for their housing needs. Provision of land to the poor with high tenure security and certainty of rights must include efforts to identify where they came from. The investigations must ascertain the “push” factors that drove the immigrants from their homelands. The “pull” factors and attractions for the migrants to emigrate must also be thoroughly analysed. This is important to finding out how to stem the tide of migration into the city. Concerted efforts to make rural areas attractive must be seriously pursued to prevent squatter settlements from developing in the future. The results of investigations into the above issues constitute the analysis and the discussion in the next section.

Most of the research participants from Sodom and Gomorrah (98 per cent) originally came from towns and villages outside the city of Accra. The remaining 2 per cent stated
they were born in the original Agbogbloshie section of the squatter settlement. It would be
difficult for strangers to differentiate between the original Agbogbloshie section and the
rest of Sodom and Gomorrah, because the physical attributes that distinguish them are not
readily apparent (the whole area could best be described as an extensive or a massive slum
where the squatter settlement and those who claim to be alodial land rights owners are
inseparable). The majority of the squatter participants in the present research came from
the three northern regions of Ghana. These participants constitute 47 per cent of the total
number of squatters interviewed for this research. Most of the northerners came from
conflict prone and impoverished areas of the Northern, Upper East and Upper West
Regions of Ghana. Political intolerance, chieftaincy disputes, land related disputes, and
abject poverty due the failure of traditional livelihood forms were among the main reasons
given for their migrating to Accra. Abysmal agricultural productivity (due partly to
unreliability of rainfall and the vagaries of the weather), high costs of agricultural
production and a gamut of other factors have made agriculture as a source of livelihood
unattractive for most of the youth in the northern regions (Opare 2003). Without
alternative options for earning a living, such as rural industries and in the services sector,
most of the unemployed able-bodied youths migrate to the southern urban centres in search
of jobs to eke out a living and better their living standards (Awumbila and Ardayfio-
Schandorf 2008; Opare 2003). They find Accra particularly attractive because it is the
national capital and the hub of all socio-economic, industrial, service, financial and
political activities in the country.

The second largest group of participants from Sodom and Gomorrah (31.4 per cent)
came from the Greater Accra Region. However, one must be cautious when conducting
analysis on the above percentage. Most of those who claimed that they came from the
Greater Accra Region either originally come from other regions of Ghana or are the
offspring and descendants of those immigrants. These categories of squatters have been in
the capital for sometime now and Sodom and Gomorrah may not be their first place of
squatting. Some initially squatted on the premises of the Cocoa Marketing Board, in the
corridors of the Ghana Railways Corporation, and at the Kantamanto Market from where
they were evicted before moving to Sodom and Gomorrah. The following quotations
illustrate the way some of the squatters came to Sodom and Gomorrah:

This place started developing in the 1990s when the Non-Aligned Movement
conference was about to take place. We street hawkers were taken from the
streets and brought here for temporary resettlement. The police arrested people who violated the directives to be off the streets. But after the conference most of our colleague traders left with the complaint that there was no patronage for their goods—their wares were not being bought. We used to come here to play soccer but slept in crowded makeshifts in town. So after sometime we asked ourselves why not use the vacant sheds lefts by the beleaguered hawkers? We therefore decided to settle in them and encouraged other destitute and shelterless people to come since increased numbers at that time meant more personal safety. We normally asked friends—why won’t you join us at Sodom and Gomorrah where you will have free space, stall, and freedom to do whatever you like? (Interview with Francis Arthur 2008).

We came to settle here in 1987 when we were evicted from Tema Station by the then Secretary for Works and Housing—Mr. E.T Mensah (Interview with Quainoo Samuel, a shower operator 2008).

I came here about seven years ago. I used to stay at CMB [another squatter camp] and came here when we were evicted (Interview with Amingo Ayiri 2008).

It was discovered during the interviews for this research that the indigenous Ga people formed only a small proportion of the squatter population. Concerns about the implications of this on the indigenous population in relation to other ethnic groups are discussed in subsequent sections or subsections of this thesis.

### TABLE 5.6 ORIGINS OF PARTICIPANTS

<table>
<thead>
<tr>
<th>Settlement</th>
<th>I was Born Outside the Study Settlement</th>
<th>This is my Hometown or Birthplace</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>98.0</td>
<td>2.0</td>
<td>100</td>
</tr>
<tr>
<td>Christian Village</td>
<td>26.1</td>
<td>73.9</td>
<td>100</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>92.3</td>
<td>7.7</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td>80</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td><strong>%</strong></td>
<td>80.0</td>
<td>20.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

The participants from Christian Village were mainly of the second and third generation of original settlers. As many as 73.9 per cent of those interviewed were born in Christian Village and thus indicated that the village was their hometown (see table 5.6). The majority (65.2 per cent) of the participants who were the children of the original
settlers were 65 years or older at the time of the fieldwork for this research. For instance, the two surviving daughters of the village founder (Christian) were over 80 years old at the time of this research. The remaining 26.1 per cent of Christian Village participants came originally from other parts of Ghana and the Republic of Togo. Forty-four per cent were ethnic Ewes from the Ewe lands of the Volta Region of Ghana and the Republic of Togo. More than 30 per cent (34.8 per cent) of the 26.1 per cent participants came from Ada and its surrounding villages in the Greater Accra Region. It was evident that most of the Ada group were also ethnic Ewes who originally came from Togo. The remaining 8.6 per cent of those not born in the village (26.1 per cent) came from the three northern regions of Ghana (the Upper East, Upper West and Northern Regions). The question to answer is has this ethnic homogeneity played any role in the defence and safeguarding of rights to the land, consolidation of the said rights, or the enhancement of tenure security and certainty of rights to the village? Is that kind of homogeneity a necessity for workable tenurial arrangements for poor people under current customary land tenure systems in Accra? Details of such issues are discussed under the heading “Landed Property Values, Speculation and Dispossession” (see section 7.6) and policy recommendations.

Heterogeneity in terms of ethnic diversity encountered at Madina Estate is comparable to that which exists at Sodom and Gomorrah. Unlike the homogenous Ewe ethnic population at Christian Village, Madina Estate was observed to be inhabited by diverse groups and people from all parts of Ghana. Those who originally came from other towns outside the estate before the resettlement formed 92.3 per cent of the total participants from the estate. The long-term residency of most of the estate residents has, however, shaped them into considering themselves largely as indigenes of Accra. The settlement is physically well integrated into the district planning system. Coupled with this, the high levels of certainty of property rights and the general tenure security offered by the estate can be cited as responsible for this development.

These issues are discussed in detail under the section on the effects of tenure security on social standing and the socio-economic, physical and spatial integration of the study participants into Accra. Most of the participants of Madina Estate and their children have adopted and adjusted to the traditions, languages and values of the city to the extent that it would be very difficult to distinguish between them and the indigenes, based on appearances. At Madina Estate, which is relatively young compared with Christian Village, only 7.7 per cent of the participating household heads said they were born in the settlement and thus consider the place as their hometown. The majority of the original beneficiaries of
the resettlement programme are still alive and performing their duties as household heads. Madina Estate is multi-ethnic or tribal. This, together with intermarriages, has enhanced the estate’s integration into the larger Accra society.

5.13 THE INITIAL STATE OF EACH STUDY SETTLEMENTS BEFORE THE RESPONDENTS SETTLED IN THEM

Place (2009) notes that the relationship between land tenure security and investment is complex and not unidirectional, but could run in both directions. On the one hand, tenure security acts as a catalyst and provides the incentive for investment in the land. On the other hand, investments are deliberately made in land to consolidate and hold on to it and improve tenure security through such undertakings (Deininger and Jin 2006). While the latter assertions are associated more with traditional and customary tenurial systems, there are no empirical claims that it is restricted to only the traditional land tenure systems (ibid). The issue was explored to verify whether the various levels of tenurial arrangements in the study settlements affected the levels of investment undertaken by the participants. To ensure that the linkages were comprehensively understood, it became necessary to provide enlightenment on the stages of development of the respective settlements at the time the participants initially occupied the landed properties.

In order to determine the factors that influenced investment thereafter, it was necessary to recreate and compare the initial stages of development with the current levels of investment. It must be admitted that this issue of causality was very complex to determine, considering the fact that diverse factors come into play to produce the manifested projects in the research settlements. However, the interviews and questionnaire were designed to elicit responses that could be attributed to a large extent as the exact causal factors. The effects of tenure security on the participants’ investment decisions after settling into the respective settlements and the subsequent improvements in housing and living conditions form the basis of the discussion in the next chapter. However, before tackling that, the following sections are devoted to discussions aimed at recreating the initial tenurial arrangements and conditions of the respective settlements before the investments.

The results of the present research indicate that soon after acquiring the land from the traditional landowners, the original settlers of Christian Village felt secure and enjoyed a high sense of de facto tenure security and certainty of their rights to the land allocations. Since the due process of acquiring land traditionally was followed, they felt safe and
assured of their land rights. The prevailing 1920s customary land acquisition procedures required payment of drink monies and performance of certain rites (praying to the ancestors and gods). Once the demands of the original landowners were met, a verbal contract which allowed the acquirer to use the land and enjoy the benefits thereof was perceived to be completed. During the 1920s, land acquisition in remote peri-urban Accra was basically achieved through customary arrangements and law. Such arrangements were as good, if not better than the statutory forms introduced by the colonialists (Interview with Gogon 2008). Based on that sense of security, the forebears of Christian Village residents started developing the village by first putting up huts and hamlets. They also cultivated nearby fallow lands for their sustenance (Interview with Gogon 2008).

Virtually all the Christian Village participants (100 per cent) vividly remembered and described the village as once being a very small settlement with isolated huts and hamlets interspersed with farmlands. At that time, the huts were predominantly constructed using mud or clayey earth from anthills and roofed with thatch. They raised small domestic livestock and grew food crops and vegetables to supplement their incomes which came from both formal and informal employment. In the past, the men worked mainly in nearby educational institutions as junior staff, porters, chefs, cleaners and menial labourers. The main employers were the Achimota College, University of Ghana, Ghana Atomic Energy Institute and other public and private organisations. The women were engaged in farming, petty trading, firewood gathering and the production of charcoal as full-time or part-time livelihood activities. In addition, they offered their services at construction sites as labourers to earn extra money to supplement household incomes.

An abundance of game at this stage of the village’s existence provided the opportunity for some of the men to engage in hunting, especially during the dry season (December to February). Animals hunted included antelopes, grass cutters, rodents, guinea fowls, and other bush meat. High soil fertility resulted in high food production which enabled the settlement to be almost self-sufficient, with a surplus for sale in the nearby and city markets. The village remained largely unplanned due to a failure by the government and city planners to incorporate such traditional villages into the general planning and development schemes of the city. Although the neglect and relaxation of planning regulations benefited the poor residents, it has also resulted in congestion of development in the village. Access around the village is by narrow and crooked roads, alleys and footpaths. The settlement also lacks other infrastructure, such as drains. These issues are discussed in detail in the next chapter which examines the effects of tenure security on the
investments of the study participants.

Madina Estate, on the other hand, was acquired through formal tenurial arrangements by the government and then a public organisation (Accra Brewery Company Limited) to resettle two groups of residents from the informal (slum) settlements of Maamobi/Nima and Agbogbloshie. The resettlements took place during different periods of Accra’s history. Madina Estate proper was planned from the very start or at the inception of the settlement. It has well planned networks of roads, amenities, and utility services. Two accounts of the state of the estate on the first day of settlement have emerged, depending on which part of the estate the interview was from. Participants from the 1975 resettlement section remembered that after they were bundled from their Maamobi/Nima residences, they were allocated rooms in the completed estate houses. The estate was new and the houses were separated by vacant lands which they later utilised as backyard gardens. Although the estate was far from other settlements, the network of roads was good and the streets within the estate were tarred and constructed with side drains. The whole area seemed remote and surrounded by bushes. There was adequate water supply and electricity was connected within a short time.

In spite of all the above facilities, some of the beneficiaries left the estate and returned to the immediate outlying central business district slum areas of Maamobi/Nima in downtown Accra. The proximity factor was responsible for most of the departures from the estate. Since most of those who were resettled had jobs in the city centre, the remote estate inconvenienced them and became unattractive as a result. Apart from the extra transportation costs, unreliability and unavailability of transport to and from their central business district businesses was an additional disincentive. They had to walk long distances to catch a bus, that is if they were lucky to get one. Promises of link bus services fizzled after a few months. Some of the initial estate beneficiaries who had relatives and friends in sections of the Maamobi/Nima slum which were not affected by the highway project returned to join them. Others who could afford to pay rents for accommodation in other parts of the city moved to other areas closer to their jobs. Even though the majority (73.1 per cent) of the estate residents (1975 and 1993 batch) make similar remarks about the remoteness of the estate at the time of their resettlement, conditions under which the 1993 resettlement was implemented were completely different.
a) ONE OF THE TWO TRANSIT QUARTERS

FIGURE 5.9 THE ONLY FACILITIES GIVEN TO LITTLE AGBOGBLOSHIE RESIDENTS AT THE TIME OF THEIR RESETTLEMENT
Source: Survey Data, 2008.

b) THE OTHER TRANSIT QUARTERS
c) THE REMNANT OF THE SINGLE PUBLIC STAND PIPE

d) THE 14-SEATER TOILET
The 1993 estate settlement was ill-planned and those resettled had virtually no facility or shelter on the plots on which they were resettled (see figures 5.9 a, b, c and d). Apart from two five-room wooden structures (earmarked as transit quarters), a 10-cubicle open top bath facility, a 14-seater public toilet (seven each for males and females), and one community stand pipe (which ceased to function just after the resettlement), the people of this section of the estate (known as Little Agbogbloshie) were allocated empty plots (subdivisions) and a small camp tent as their resettlement packages. The only other infrastructure provided was a network of dirt access roads which linked this section of the estate to the main Madina/Social Welfare Road and the Madina/Atomic Energy Junction Road. Participants from Little Agbogbloshie therefore described their original settlement as a resettlement made of remotely cleared land with pitched tents on individual plots. The residents were held hostage and guarded by armed police, military and other security agencies for six months until expansion work on the Accra Brewery Limited was completed. The remaining participants at Madina Estate are either heirs of the original beneficiaries or people who have recently moved in to retake their possessions. To these newcomers, the estate has not changed since they settled into it.

**TABLE 5.7 THE INITIAL STATE OF THE STUDY SETTLEMENTS**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Just as it is</th>
<th>Swampy/Refuse Dump</th>
<th>Remote/Small Settlement</th>
<th>Others</th>
<th>Total %</th>
<th>Total No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>21.6</td>
<td>68.6</td>
<td>7.8</td>
<td>2.0</td>
<td>100</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>15.4</td>
<td>0</td>
<td>73.1</td>
<td>11.5</td>
<td>100</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td><strong>15</strong></td>
<td><strong>35</strong></td>
<td><strong>46</strong></td>
<td><strong>4</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
<tr>
<td><strong>%</strong></td>
<td><strong>15.0</strong></td>
<td><strong>35.0</strong></td>
<td><strong>46.0</strong></td>
<td><strong>4.0</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Moves to own property and settle into or sell property and move out of Sodom and Gomorrah continue. The study participants, therefore, had diverse perceptions of the settlement’s stages of development as they settled into it. Depending on the time of their arrival, the participants expressed opinions ranging from the settlement being “just as it is”, “swampy and an inhospitable refuse dump”, “small village with bushy surrounding”, among others. The majority of the squatter participants (68.6 per cent) who claimed to be
among the group of earliest settlers described the area at the time of initial settlement as a large swampland with large ponds and creeks flowing into the Korle Lagoon. The whole area was said to be flood prone and was frequently flooded during the rainy season. The area was inundated whenever it rained heavily because the settlement is established on a poorly drained swampland. It was also heavily populated by disease carrying vectors, especially houseflies and mosquitoes. The Accra Metropolitan Assembly also at one point used the area as its refuse dumpsite. Consequently the area became overwhelmingly filthy and emanated a very offensive odour. A small percentage of the participants (7.8 per cent) shared similar opinions except for the fact that they omitted the bad environmental characteristics of the area. They thought the conditions were good. To them the place was just a small village interspersed with bushy patches. According to them, because there were few people and the place was without electricity at that time, it provided ideal hideouts for criminals. The remaining 21.6 per cent (see table 5.7) of the participants from the squatter settlement were late arrivals who said they had not observed any major transformation of the settlement since they settled in.

5.14 CONCLUSION

The chapter analysed the gender ratio of the household heads and concludes that differential opportunities and privileges exist for both males and females and their access to property within the Accra context. By analysing the age of the research participants, it became clear that it was mainly young and able-bodied people from deprived and poverty stricken areas, places of civil strife and ecologically disastrous zones of the country who migrated to the city to become squatters. The development has serious ramifications on other socio-economic indicators of both the emigrating and receiving areas. Analysis of the marital status of the participants indicated that circumstances varied depending on the levels of tenure security in the respective settlements. Married and settled couples were predominant in land tenure secured settlements, the situation being reversed in settlements where insecurity of tenure was the norm. The link between educational attainments, employment opportunities, and earnings of the participants were also positively related to the level of tenure security in a settlement. The analyses and discussions provided background information about the participants and their settlements. This in turn provided the basis for analysis and discussions on how tenure security affected investment decisions and transformations in the respective settlements. Details of such issues are the focus of discussions in the following chapters (chapters six and seven).
CHAPTER 6.  TENURE SECURITY, ACCESS TO INFRASTRUCTURE, ENVIRONMENTAL CONDITIONS AND INVESTMENT DECISIONS

6.1 INTRODUCTION

Tenure security is expected to motivate and provide incentives to land acquirers to invest in the land. Controversies about the effects of tenure security on investments and/or investments done to attain tenure security have been analysed with regard to the findings of the present research results. The chapter starts by endeavouring to establish the baseline conditions of the settlements (initial investments) with a view to highlighting the subsequent effects that tenure security (or otherwise) has had on the settlements. That is followed by discussions on the relationships between land tenure arrangements and categories of land rights of the study settlements and the research participants, development regulations and building permit status of the settlements/participants and their effects on housing and access to infrastructure and public amenities. As part of these discussions, the effects of infrastructure and social amenities on tenure security are also covered. Furthermore, the relationship between tenure security, sanitation and the environmental conditions of the settlements is discussed. The chapter ends with a discussion of the relationship between tenure security and investment decisions, followed by concluding remarks on all the discussions in the chapter.

6.2 INITIAL INVESTMENTS MADE ON THE LAND

In accord with Doebele (1983), Zetter (1984) and Gulyani and Bassett (2007), there was evidence of various degrees of investments undertaken by some squatter participants, even when there was no probability of formalising their squatting status. Some squatters have been improving their shelters due to perceived inaction of the government to evict them. Analysis of the survey interviews and observations during the present research indicate that with the government’s hands “tied” because of pressure from human right groups, some of the squatters think they can increase their tenure security through such investments. Investments such as straw and hedge fencing have also been observed at Madina Estate, to increase household property security in places where boundary demarcations were unclear (see figure 6.1).
The interview questions were specifically designed to elicit responses to ascertain whether there were attempts by the participants to consolidate their rights to the land soon after occupation. The anticipation was that the results would help to establish whether such investment decisions were informed by tenure security or were attempts to gain security of tenure through investments, as observed by Place (2009) in the agricultural sector. Discussions with the participants of Sodom and Gomorrah revealed that they undertook many activities during the initial stages of the settlement’s occupation to improve upon the waterlogged land to make it suitable for human habitation. Among the primary purposes of such undertakings was also the intention to lay claim to subdivided plots the early squatter-colonisers allocated to themselves. The majority of those who undertook such improvements on the land were the early settlers of the squatter settlement. According to 76.5 per cent of the squatter participants, they undertook extensive filling-in of creeks, drains, pools and ponds to reclaim the land. Materials used to fill waterlogged areas included sand, stones, gravels, boulders and sawdust. As a result of such initial investments, some of the earlier squatters became illegal “landowners” who charged fees and sold subdivisions of their plots to late arrivals. Additionally, 3.9 per cent of the
squatters said they made improvements to the land on which they settled by constructing access routes and drains to draw stagnant water away from the plots (see figure 6.2).

FIGURE 6.2 INITIAL IMPROVEMENTS UPON THE LAND
Source: Survey Data, 2008.

Christian Village was established on high ground which is well-drained and suitable for human habitation. Having been granted access to good land and given high *de facto* security of tenure at the very onset of the village, the founding fathers started development of the land without making any substantial improvements to it. The majority (82.6 per cent) of the villagers indicated that the founding fathers did not make any initial investments in the land to improve its quality before constructing their shelters. The remaining 17.4 per cent invested in the construction of access routes and drains to improve the settlement. Christian Village is an informal settlement and largely unplanned and so did not initially benefit from government-sponsored infrastructural development programmes. This was the situation until the mid-1980s, when it started benefiting from some of the major current urban redevelopment schemes. Through such projects the village was connected to electricity, arterial roads, and the main water supply network of Accra. Hitherto, such facilities were mainly provided by the residents themselves. However, early on, water was provided free of charge to the village by the colonial Achimota College authorities (from the 1920s) and then the University of Ghana (from 1948), on humanitarian grounds. The two institutions looked upon the village as the main source of their low-level manpower and therefore felt some responsibility for the welfare of the residents.
Similarly, in Madina Estate, because of its resettlement status, the government ensured that the land was fit for habitation. The estate was also well planned and so those resettled did not have to do much to improve the quality of the land. Apart from weeding and laying claims to neighbourhood vacant plots for backyard gardens and other livelihood activities (23.1 per cent), only 3.8 per cent of the participants of the estate (at the Little Agbogbloshie section) constructed drains to divert storm water from the main estate, to prevent flooding of some of their premises (Little Agbogbloshie is located downhill of the main estate). The section of Madina Estate known as Little Agbogbloshie lacks infrastructure and social amenities and so the people living there have to provide such facilities themselves. However, the majority of the participants (73.1 per cent) were of the view that they did not need to do anything to improve the quality of the land before their residency, since the land was already good for settlement.

6.3 TENURE SECURITY LEVELS AND IMPROVEMENTS BEFORE 1998

To verify whether the degree of security of tenure (attained or perceived) had any effect on the participants and therefore their investments on the land, they were asked to indicate the sort of land or housing development investments they made before 1998 (when the majority of the houses at Madina Estate were sold to the long-term occupants). At Christian Village, the results indicate that, with a very highly perceived security and certainty of *de facto* land rights, residents have endeavoured to improve every aspect of their housing and livelihoods conditions. Consequently, all the participants (100 per cent) undertook incremental improvements on their roofs, walls, floors and painted their houses and shelters. A slightly lower percentage of the participants (95.7 per cent) improved their water and electricity supplies, and toilet facilities. The high sense of tenure security and certainty of land rights also served as an incentive and encouraged 100 per cent of Christian Village participants to construct additional rooms in their houses. Others planted trees (87 per cent), hedges or constructed fence walls (91.3 per cent) to consolidate their rights to the lands they occupy (see table 6.1).

Most of the 1975 resettlement residents of Madina Estate proper who participated in the research (excluding resident participants of Little Agbogbloshie), could not undertake many improvements before 1998, because the estate was still under government control at that time and managed by the Ministry of Works and Housing. The estate participants were merely tenants of the government. Improvements within the estate then were limited to amenities that directly affected the residents. Individual households were compelled to
undertake maintenance and rehabilitation activities on some of the facilities because of government inaction and unwillingness to be responsible for such amenities. Consequently, facilities inside and outside the estate houses, especially the shared facilities, were generally neglected and by the time of the present research had broken down. The situation was very bad in houses where there were high degrees of apathy and disputes among the resident households.

**TABLE 6.1 IMPROVEMENTS PRIOR TO 1998**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Roof</th>
<th>Wall</th>
<th>Floor</th>
<th>Water</th>
<th>Toilet</th>
<th>Power</th>
<th>Painting</th>
<th>Extra Rooms</th>
<th>Fence</th>
<th>Trees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>84.3</td>
<td>78.4</td>
<td>72.5</td>
<td>31.4</td>
<td>29.4</td>
<td>70.6</td>
<td>49.0</td>
<td>51.0</td>
<td>25.5</td>
<td>23.5</td>
</tr>
<tr>
<td>Christian Village</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>95.7</td>
<td>95.7</td>
<td>95.7</td>
<td>100</td>
<td>100</td>
<td>91.3</td>
<td>87</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>80.8</td>
<td>69.2</td>
<td>65</td>
<td>46.2</td>
<td>38.5</td>
<td>65.4</td>
<td>73.1</td>
<td>65.4</td>
<td>53.8</td>
<td>46.2</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

As a result of the above factors, a lower percentage of participants of Madina Estate had improved their housing conditions before 1998, compared to Christian Village. However, the situation changed dramatically after the buildings, rooms and adjoining plots were sold by the government to their long-term occupants. The newfound security and certainty of land rights have served as incentives for Madina Estate residents to positively improve their housing conditions, livelihoods and the environmental conditions of the estate. The issue is discussed in more details in subsequent sections of the thesis which address the effects of tenure security on the participants. Table 6.1 indicates that when participants from Madina Estate were tenants, only 80.8 per cent, 69.2 per cent, and 65 per cent undertook activities to improve their roofs, shelter walls, and floors, respectively. Additionally, 73.1 per cent painted their houses and 65.4 per cent, mainly from the Little Agbogbloshie section of the estate, constructed additional rooms and improved electricity supplies to their homes (residents of Little Agbogbloshie gained land tenure security just after the resettlement exercise in 1993). Fencing before 1998 was erected by 53.8 per cent of Madina Estate participants and, as stated earlier, because shared facilities were little
cared for, only 46.2 per cent and 38.5 per cent of them improved water and toilet facilities in their homes, respectively.

The levels of improvements to shelters by participants of Sodom and Gomorrah before 1998 (and even now) were a typical manifestation of how insecurity of land tenure can negatively affect investment. While reluctance characterised investment decisions of Madina Estate participants before 1998, this was even more so the case with the squatters at Sodom and Gomorrah, who were unwilling to invest in their properties because of tenure insecurity and frequent threats of eviction. Apart from crucial investment in aspects of their shelters which directly affected their well-being, comfort and safety, improvements were largely limited. Just as with Madina Estate participants, who invested less in their properties when they did not have ownership rights before 1998, low levels of investments characterised improvements at Sodom and Gomorrah—even to the present day, because of insecurity of tenure. During the period up to 1998, 84.3 per cent, 78.4 per cent, and 72.5 per cent of the squatter participants improved upon the roofs, walls, and floors of their shelters, respectively (see table 6.1). Comparatively smaller improvements were made on other indicators, such as water supplies (31.4 per cent), toilets (29.4 per cent), additional rooms (51 per cent), fencing (25.5 per cent), and tree planting (23.5 per cent). These findings prompt the question: have the land tenure arrangements of the three study settlements and the categories of rights associated with them any effect on the participants’ investment decisions? To answer the question, the next section of this chapter examines the relationship between tenure arrangements, the associated categories of land rights and their effects on investment decisions.

### 6.4 LAND TENURE ARRANGEMENTS AND CATEGORIES OF LAND RIGHTS OF THE STUDY SETTLEMENTS AND THE PARTICIPANTS

Land acquisition in Accra in recent times has become very difficult because of the complex nature of the customary land tenure system in the city (Grant and Yankson 2003). Thus, the levels of tenure security enjoyed by the participants have depended on the bundle of rights associated with their respective land tenure arrangements. To investigate the issues, the interview questions were designed to elicit information about the types of transactions and contracts entered into with the view of ascertaining their effects on investments. This was essential in determining the optimum land tenure arrangement to adopt as part of policy to improve the housing, livelihoods and environmental conditions of low-come people and squatters in Accra.
6.4.1 Land Acquisition and Tenure Arrangements

Land was formally acquired by the government to establish Madina Estate as part of its resettlement programme. In both sections of the estate (the main 1975 section and the Little Agbogbloshie section of 1993), even though the residents do not have registered individual land titles to their plots or subdivisions, all the estate land acquisitions have been documented and are formally backed by law. The majority (84.6 per cent) of the estate participants were therefore confident in their rights to the estate land as beneficiaries of government resettlement programmes. The remaining 15.4 per cent of the estate participants were heirs of the original beneficiaries and therefore stated that they inherited the properties from either their parents or relatives.

Christian Village participants, as stated earlier, acquired land rights to the settlement’s land through customary land tenure arrangements. After the paying initial drink moneys and performing customary rites (refer to chapter 3, subsection 3.5.1), they had *de facto* tenure security which affects the way the land is used. They claimed that they still paid annual rents and royalties on the land to the original Ga landowners. These payments were said to be made every year before the annual Ga Homowo Festivals. They also claimed that their rights to the land had been strengthened after a court case ruling which favoured them. According to the village headman:

Our fathers, starting from Christian Abotsi, acquired the originally greyish savannah land from the Nii Owoo (Peter Mensah) family and not from Atta-Boi. However, in 1984 somebody from the Okoe family sold the whole place without our knowledge for $7.5 million. He collected $3 million advance payment from the prospective buyer and ordered us to leave the place in seven days…we were served notices by Atta-Boi’s son, David Quartey (an Ex-Soldier from Kumasi)...I stood in for our people because the old man Christian was very sick at that time. The person ordering our eviction claimed that we had not been paying our land rents and royalties to the landowners but we said it was a blatant lie—we always paid our rents (normally before the annual Homowo festivals of the Ga’s). He took the action after the death of his father with whom we entered some of our customary land tenure agreements. The issue became a very protracted court case which was eventually thrown out of the court by Judge Apraku. The court threw the case out because under the constitution of the Gold Coast and Ghana, any town that existed for over 50 years is recognised and Christian village which was well over 50 years at that time was no exception. [He asked], why is it now that they want to evict us? They (Atta-Boi’s son and his counsels) were sacked (Interview with Gogon 2008).
A total of 47.8 per cent of the village participants therefore said they acquired the land from the Ga, the original landowners. Another 43.5 per cent inherited their plots from either their parents or relatives, while 8.7 per cent bought subdivisions from friends or acquaintances. The levels of land tenure security, whether derived from *de jure* or perceived *de facto* recognition by the community and/or government institutions, seemed to be very high for both Christian Village and Madina Estate at the time of the present research.

**TABLE 6.2 LAND ACQUISITION AND TENURE SECURITY**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Bought From Friend</th>
<th>Acquired From Ga</th>
<th>Inherited From Relatives</th>
<th>Resettlement Project</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>29.4</td>
<td>33.3</td>
<td>9.8</td>
<td>13.7</td>
<td>13.7</td>
<td>100</td>
</tr>
<tr>
<td>Christian Village</td>
<td>8.7</td>
<td>47.8</td>
<td>43.5</td>
<td>0</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>0</td>
<td>0</td>
<td>15.4</td>
<td>84.6</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total No.</strong></td>
<td><strong>17</strong></td>
<td><strong>28</strong></td>
<td><strong>19</strong></td>
<td><strong>29</strong></td>
<td><strong>7</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td><strong>%</strong></td>
<td><strong>17.0</strong></td>
<td><strong>28.0</strong></td>
<td><strong>19.0</strong></td>
<td><strong>29.0</strong></td>
<td><strong>7.0</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Land acquisition, occupation and establishment of Sodom and Gomorrah have been carried out illegally. Even though 33.3 per cent of the participants claimed that they acquired their plots from Ga landowners, investigations during the fieldwork of the present research revealed that most of them lied because they expected to be compensated in case of an eviction order. However, it was evident that some of the squatters did pay monies to some unscrupulous persons who purported to be landowners and caretakers of the squatter settlement land. Some of the early squatters, who undertook to fill swampy portions of Sodom and Gomorrah, have subsequently become “landowners” who sold plots to newcomers. It is noteworthy that the individual household plots of the squatter settlement were on average very small and can barely accommodate a structure of four metres by five metres, such as a kiosk or shack. Generally, there were conflicting accounts about how the
participants acquired their plots. In fact, 29.4 per cent of the participants claimed that they bought their plots from friends who had “had enough” of the settlement and were leaving to settle elsewhere. The sellers were people who were either moving from one section of the settlement to another section because of conflict, arson, or other disturbances, or were leaving to settle elsewhere in the city. It is noteworthy that some of the hawkers who were relocated by the government in the early 1990s considered the squatter settlement as a resettlement for them. Such squatters constitute 13.7 per cent of those interviewed at Sodom and Gomorrah. About a tenth (9.8 per cent) of the squatters also indicated that they inherited their shelters from relatives, parents, or acquaintances who had either left to live elsewhere or had built new shelters for themselves (see table 6.2).

There is a general sense of insecurity among property owners at Sodom and Gomorrah. The general frustration and insecurity is, at times, manifested in hostilities and confrontations. We (my interpreter and I) were forewarned before an encounter with some antagonistic interviewees of possible hostility. This is demonstrated in statements such as:

Some of the people here do not understand anything. They will quarrel with you, with the sort of questions you are asking. You must be careful in the heart of Sodom and Gomorrah—some of our friends are very antagonistic. The other time they threw some people out, so be careful (Interview with Tengeh 2008). If the government wants to take any action against us, they should go ahead and take the action and stop worrying us. I will just leave and return to my hometown. People are living here out of desperation. When we come to the city, this is one of the easiest places for getting accommodation…we are aware the land is not ours and that we can be evicted at any time (Interview with Seibu 2008).

Apart from their poverty, most of them were just unwilling to construct any permanent, durable or expensive accommodation facility on the land, due to insecurity of tenure and uncertainty of their rights to the land. More than 95 per cent of the settlement was therefore made of wooden kiosks, shacks and other wooden structures which served as sleeping accommodations and facilities in which they operated their livelihood activities.

6.4.2 Categories of Land Rights of the Research Participants

Three main categories of tenure security and rights to land have been observed among the participants of the three study settlements, namely, formal de jure rights to land, de facto recognition of rights to land, and illegal occupation of land and tenure insecurity. This observation derived from questions relating to the respective land tenure
arrangements and the perceived and/or formal rights the participants felt they had over their properties. That line of interview was indispensable for analysis of land use practices and the participants’ responses to their housing needs and environmental challenges. The implications of the respective categories for housing the poor are discussed in detail in subsequent sections of this thesis, and are expected to guide policies aimed at improving the housing needs of poor people living in Accra.

Records on Madina Estate, confirmed by all the participants from the estate, indicate that the estate was formally acquired and the contracts entered into are supported by law and recognised by state institutions and the general public. The settlement therefore qualifies and can be categorised as having tenure security, with high *de jure* elements, and rights to land. Madina Estate was therefore classified as a formal/*de jure* settlement in the present research. Christian Village, on the other hand, was classified as a customary/*de facto* settlement based on the fact that its land had been acquired through customary land tenure arrangements, and the land rights thus mainly perceived to be based on the customary land tenure system and law. The village’s security of tenure has, largely, been derived from *de facto* elements. This was confirmed by all the research participants from the village. The subjective perceptions of the participants about their rights to the land had had a tremendous effect on the way the villagers have used the land. The incentives to invest in the land have been equally affected by these perceived rights. The court ruling in favour of the rights of the villagers to the land served as an added impetus for increased investment. Most of the participants from the village perceived the legal recognition as a boost to their customary rights, and formal recognition by officials of state institutions.

The squatters of Sodom and Gomorrah have neither customary nor formal rights to the land they have occupied. Their illegal occupation of the land has thus been characterised by high levels of insecurity among the residents. As a result, 100 per cent of the participants admitted that they had no rights to the land. The general feeling was that they could be evicted at any moment. The participants were also aware that the constitution of Ghana and the by-laws of the Accra Metropolitan Assembly prohibited the development of unapproved structures and therefore their dwellings could be pulled down at any time; even without consulting them about the demolition. The implications of such feelings are serious and have been manifested in their investments in housing and the way they have cared about their immediate environment. Investments in accommodation, therefore, have involved only the use of inexpensive materials which they have been able to easily scavenge, or can forego in the event of a hasty eviction order and demolition of
their settlement. They have particularly ensured that materials used for housing construction are light, can be easily relocated or dismantled, and collected for reuse elsewhere. It was observed and confirmed during the field research of this study that apart from tenure security and financial resources, other factors, such as building regulations, permits and the levels of their enforcement, affected investments undertaken by the study participants. This is the focus of discussion in the next section.

6.5 DEVELOPMENT REGULATIONS AND BUILDING PERMIT STATUS OF THE STUDY SETTLEMENTS

Certainty of rights and access to land was observed to be a crucial precondition for housing development and improvements in the livelihoods of the participants. However, compliance with development regulations and the manner in which the investments were implemented had effects on the spatial and physical integration and social inclusiveness of the participants and their settlements in the wider environs of Accra. According to McLeod (2001) and Majale (2002), the extent to which poor people are able to incrementally improve upon their housing depends on regulations they are supposed to comply with and the effectiveness with which the rules are applied. The rules, which include town and country planning regulations, policies about zoning, plot size specification, spacing, provisions for amenities, infrastructure, utility services and so on, have consequences on structural developments, socio-economic and environmental conditions of settlements developed by the urban poor (Majale 2002).

The Local Government Act 1993 of Ghana (Act 462) is explicit about the issues. Section 48 of the Act requires that every physical development must comply with the development plans of the district in which it is situated, and Section 49 insists on approval and acquisition of a development permit before any physical development is carried out (Jack and Braimah 2004). Furthermore, Section 62 maintains that there must be compliance with the national laws and district building by-laws of the country (Jack and Braimah 2004) and it is only when these conditions are met that a development project or a settlement can be said to be fully integrated into the planning system of the local authorities. Majale (2002) asserts that most of the planning policies, rules and regulations of the developing world are incompatible with the needs of poor urbanites and act as a major barrier to the improvement of their living conditions and survival in the city. Relatively high housing development standards, complicated, unwieldy and burdensome bureaucratic procedures and official requirements act as stumbling blocks to the efforts of
low-income urban dwellers to develop their own housing and improve their lives (Kirk 2002; Majale 2002). Additionally, the huge expenditures involved in meeting the official standards are beyond the means of the poor (Kirk 2002; Majale 2002). Consequently, most developers flout the regulations by simply paying no heed to them in not seeking development permits before building (Majale 2002). This could be one of the main underlying factors responsible for the chaotic spatial development in Accra.

Just as in those instances discussed by Majale (2002), relaxation and non-enforcement of development and building regulations have affected the supply and quality of housing and the environmental conditions in the respective research settlements. Based on the above, it can be concluded that both Sodom and Gomorrah and Christian Village are informal settlements partly because of their low levels of compliance with the planning regulations of the district assemblies in which they are located. None of the participants of these two settlements had building permits covering their houses at the time of the present research fieldwork. The Accra Metropolitan Assembly authorities and the city planners consider Sodom and Gomorrah an illegal settlement and have therefore neglected it as such. The residents have been left on their own with regard to the planning and development of their shelters and the general environment of the settlement. The result is a very chaotic and haphazard construction and development of shelters and other facilities in the settlement. The whole settlement is a congested development and installation of wooden kiosks and facilities which serve as accommodation and livelihood generating facilities for the residents. Relaxation and non-enforcement of the development and building regulations, and the consequent unplanned developments at Sodom and Gomorrah, have in a way been advantageous to the poor, who could not afford the land space and structures they call houses if they were to conform to the development regulations. Enforcement and compliance with the building regulations, for example with regard to the minimum plot size and material standards, would have virtually disqualified all the approximately 30,000 squatters from having access to the structures they call home. The high costs of obtaining building permits and complying with the associated permit conditions and standards are simply beyond the reach of the majority of the squatters. Among the ramifications of non-compliance, however, are the prevailing congestion and the poor environmental conditions of the settlement. Compliance with the building code would have prevented the overcrowding and addressed the problem of chaotic installation of structures in the settlement.

Christian Villagers have similarly benefited from a relaxed approach to building
regulations and non-enforcement of building codes. However, although this has favoured low-income residents of the village and enabled them to provide their own housing needs, incrementally, the freedom has come at a cost. According to Majale (2002), the non-existence and non-enforcement of development regulations can result in communities being denied the essential amenities because in such settings housing developers often flout the rules and this can adversely affect the health and safety, and the general well-being of the affected areas. Thus, the types of structures at Christian Village attested to the fact that the quality and distribution of housing development in the village was not due to insecurity of customary land tenure arrangements/rights but, rather, to non-compliance with the statutory planning regulations. Christian Village’s informality and chaotic structural arrangements can be traced to the colonial era when there was a general indifference toward the development of such outlying villages (Sietchiping 2005), and their planning and integration into the larger development scheme of Accra.

Neglect and lack of public institutional influence over the village’s development enabled the residents, most of whom are poor, to invest in modest housing facilities. The sizes of household plots, access roads and paths, building materials and houses were designed and developed according to what suited individual households and their immediate neighbours. Although the developments might not be up to the city standards, they have accommodated the residents for over 80 years. With de facto land rights, Christian Village participants (95.7 per cent) have been able to provide their accommodation needs incrementally, even though they have not had development permits. Recently, most of the residents of the village have started modernizing their buildings. The original thatch-roofed mud buildings (Atakpame houses) are being pulled down and replaced by cement block buildings with corrugated iron sheet and tile roofs. One conclusion of the above appraisal is that, with tenure security over the land and relaxed building regulations, the urban poor have managed to provide their own housing needs through self-help and incremental development.

Another example of how relaxed development/building regulations have helped the poor to substantially improve upon their housing needs through incremental development is the case of Madina Estate. Developments at Madina Estate are good illustrations of the fact that when the poor and low-income earners are provided with land tenure security by the state, and are protected against the speculative activities of land grabbers and profit seeking land dealers, they will develop their own housing. Even though 100 per cent of the estate participants claimed they had building permits, further investigation indicated that
the perception was based on the fact that the estate is a resettlement. As a result, all the participants (including residents of Little Agbogbloshie) felt they had building permits, even though they did not possess individual building permits. The original buildings in the 1975 section of the estate have building permits and are in compliance with the statutory planning norms and regulations. However, extensions undertaken by the estate residents after they bought their rooms had largely been done without building permits, at the time of the present research fieldwork.

According to some of the participants, they were supposed to get approval from the State Housing Company Limited (formerly State Housing Corporation) before embarking on any development within the estate. However, due to delays in approving the applications, some of them did not seek approval before undertaking extensions on their sections of the estate buildings. Other estate participants capitalised on the lapses and loopholes in the development/building regulations, to disobey, ignore or break the rules. Little Agbogbloshie participants, in particular, undertook their building projects without any consultations or applications for building permits. It was obvious that they were still angry with the government over the way in which they had been resettled. In particular, they were still bitter with the government for neglecting them and breaching the promise to provide them with accommodation. Even though Madina Estate participants had the freedom to do whatever suited them (with regard to their housing developments), it was evident that they generally complied with the planning regulations of the city. Therefore, the structures (extensions and new buildings) and the whole estate settlement still remained largely as planned, with standard facilities, amenities, and infrastructural layout. This is not to suggest there were no cases of developments using suspicious building materials and lacking structural integrity (see figures 6.3a, b, c, and d).

There were some cases of conflicts and non-compliance with the building regulations at Madina Estate. These issues are discussed in detail in chapter 7 where the effects of such attitudes on social integration, health of household members, physical and spatial integration of the settlement into the larger Accra system, among other issues, are covered. Nevertheless, relaxation of the planning rules, non-enforcement, and non-interference with housing developments by the city authorities enabled the residents to increase the number of household rooms through incremental extensions and construction of new buildings. The next section is an attempt to determine the types of structures the study participants have been able to provide themselves in the respective settlements and under the regulatory conditions discussed earlier.
a) AN INCOMPATIBLE TWO-STOREY BUILDING EXTENSION

FIGURE 6.3 INCONGRUOUS EXTENSIONS AT MADINA ESTATE
Source: Survey Data, 2008.

b) A WOODEN EXTENSION WITH AN OPEN-TOP BATHROOM OVERLOOKED BY THE ABOVE TWO-STOREY EXTENSION
c) DISCORDANT EXTENSIONS WHICH COULD IMPEDE MOBILITY AND VENTILATION

d) ANOTHER EXAMPLE OF INAPPROPRIATE EXTENSION
6.6 EXISTING CHARACTERISTICS OF DWELLING STRUCTURES

The results of the present research indicate that there is a relationship between the level of tenure security and the type of investments research participants from the study settlements were willing to undertake on their properties. The relationship was manifested in the types and qualities of housing and environmental conditions of their settlements. The findings of the present research can be likened to some of the findings of other authors. For example, Kagawa (2001) observes that the physical consolidation of rights to lands acquired is reflected in the kinds of dwelling structures developed on the land, the construction materials used and the number of rooms available to the households. Additionally, the level of tenure security is evident in the status of the settlements, their access to infrastructure such as water, electric power, sanitation and waste management. These indicators in turn affect the perceptions that the city authorities, the general public and the study participants themselves have about their settlements. These are the central issues of discussion in the next sections of this thesis.

Considering the fact that the average earnings of the squatters at Sodom and Gomorrah were higher than those of the participants of Christian Village and Madina Estate, it can only be concluded that their unwillingness to invest and construct permanent and durable housing was because of tenure insecurity. The kiosks, which served as their houses, were characteristic of the sort of impermanent investments people normally undertake on vacant public or private spaces, which do not belong to them, throughout Ghana. Responses to questions relating to attributes of the current dwelling structures at Sodom and Gomorrah indicated that tenure insecurity, uncertainty of rights to the occupied land and the corresponding perceived low rights over the land had tremendous effects on investment decisions. Consequently, very light and inexpensive building materials were used in the construction of dwelling accommodations by the squatters. The roofs of 90.2 per cent of the squatter research participants were made of low-quality corrugated iron roofing sheet materials. Most of the roofing materials were secondhand, having been scavenged or bought from dealers within the squatter settlement. The remaining 9.8 per cent of the participants from Sodom and Gomorrah used even more inferior materials, such as tents or tarpaulins, polythene or rubber sheets, tin and other materials to roof their buildings (kiosks). Similarly, the walls of dwelling structures were made of cheap impermanent materials, such as plywood, wooden planks, polythene sheets and metal sheets. Very few structures had cement block or concrete floor bases.
When compared with the settlements with security of tenure, the materials used for house construction at Sodom and Gomorrah were spectacularly inferior in terms of quality and the functions they were supposed to perform. All the squatters interviewed (100 per cent) confirmed that they used inferior materials to construct their shelters (see figure 6.4). One consequence of the use of these cheap wooden and plastic materials was the extensive devastation and loss of property that occurred whenever there was a fire outbreak (which are frequent occurrences in the squatter settlement). The floors of the structures were similarly constructed. Only 31.4 per cent of the participants used cement to construct the floors of their structures. The remaining 68.6 per cent of the squatter participants used wood and other assorted materials, most of which were easily destroyed by termites, or harboured human disease vectors, parasites, pests, vermin and other organisms (see figure 6.4). As stated earlier, most of the households had only a single room kiosk which served as the space for all household activities. The few squatters, who had extra rooms and structures, such as two-storey buildings, used them as business spaces or as rental units.
Unlike the squatter participants, because of highly perceived tenure security and certainty of rights to the land, the people of Christian Village have always used affordable high quality building materials to construct their housing units. Historically, even the mud-wall and thatch-roof huts were more durable than the dwelling structures of the squatters. Currently, the roofs of buildings in the village are of better quality and more well constructed than elsewhere. Most of the village participants (95.7 per cent) preferred and used only new roofing materials (corrugated iron sheets) to roof their buildings. The remaining 4.3 per cent of the village participants used other good quality roofing materials, including roofing tiles and aluminium sheets. The walls of the houses have also been constructed using more durable materials, such as landcrete blocks, bricks or mud-clay (for the Atakpame buildings) (see figure 6.5). Participants with such buildings constituted 47.8 per cent of all Christian village participants. Additionally, 52.2 per cent of Christian Village participants used cement blocks and concrete in constructing the walls of their houses. While the greater proportion of the buildings are of relatively high standards, some have been poorly built and have inferior roofs with improper angles of inclination, which at times result in leakages. However, generally, houses in the village are of good quality and have served the needs of the residents for many decades (some of the mud houses are
over 80 years old). The floors of the houses of 91.3 per cent of the participants of Christian Village have also been constructed using cement. The remaining 8.7 per cent of the participants said the floors of their buildings were constructed using other durable and permanent materials like floor tiles.

The incremental development and transformations that characterised the stages of development in Christian Village were re-lived by Christian’s older daughter:

When I was a little girl, about 4 years old, all the houses in this village were mud huts with thatch roofs. There were no cement block-houses here. We used to construct the floors of our houses by beating clayey mud with woods and sticks after which we applied black clay to make it hard. As time went on, we gradually began improving our houses by first replacing the thatch roofs with corrugated iron roofing sheets and then the walls with cement block walls and cement floors. Pit toilets were replaced with Kumasi Ventilation Improved Pits (KVIP) and water closets. Houses were connected to electricity and piped water networks…. The issue of tenure insecurity did not arise and such issues did not deter our efforts to improve our housing. We have come a long way...there has been a general improvement of the village (Interview with Mama 2008).

Christian Villagers’ certainty of rights to land, and the assurance that such rights would not be interfered with, enabled the villagers to construct single-storey compound houses which generally have enough rooms to accommodate every household member and extra rooms for other facilities. The implications of the resultant low room occupancy rates on other variables and indicators of the study, including household members’ health, education and the environmental quality of the study settlements, are discussed in subsequent sections of this chapter.

Madina Estate participants have ensured that standardised building materials were used for the extensions and other construction works they have embarked on. The general view expressed by these participants indicated that the main incentive to improving their housing has been the high tenure security and certainty of rights they have over their properties. The roofs of the houses on the estate have been constructed with either corrugated iron sheets (46.2 per cent) or other materials, such as tiles or galvanized iron and aluminium roofing sheets (53.8 per cent). The wall materials are of landcrete blocks (38.5 per cent), burnt bricks (3.8 per cent), cement or concrete blocks (53.8 per cent). The floors of the dwellings of 80.8 per cent of Madina Estate participants have been cemented, whilst 15.4 per cent of them have used other flooring materials, such as floor tiles. As stated earlier, the housing units of the estate were originally designed as self-contained
compound houses to be shared by three to six households. After the sale of the houses to the occupants, new developments and extensions to the original units have sprung up, in the form of satellite individual self-contained housing units attached to the original housing unit, with an internal communal compound (see fig 6.6).

FIGURE 6.6 AN ESTATE BUILDING WITHOUT AN EXTENSION AND ANOTHER ONE WITH A GATED SELF-CONTAINED EXTENSION
Source: Survey Data, 2008.

Little Agbogbloshie, which started without any original estate building, is mostly occupied by single-storey buildings at various stages of incremental development, on individual plots (see figures 6.7a, b, c and d). Large vacant spaces were observed during the fieldwork of the present research to be still available for individual households of Little Agbogbloshie, for future development.

The types of houses at Little Agbogbloshie include compound houses and self-contained houses. Most of the houses have a number of rental rooms which have been built incrementally using household savings and advance rent payments from tenants — many of whom are students of nearby educational institutions. The low room occupancy rate at Madina Estate has implications for the social, economic, and environmental attributes of the estate and its residents. These issues are discussed in subsequent sections of chapter 6 and in chapter 7. However, before such discussions, the next sections focus on the effects of tenure security (or otherwise) on access to social amenities and infrastructure.
a) THE FOUNDATION OF ADDITIONAL ROOMS

FIGURE 6.7 TYPICAL EXAMPLES OF INCREMENTAL DEVELOPMENT AT LITTLE AGBOGBLOSHIE
Source: Survey Data, 2008.

b) DISCUSSING HOUSING DEVELOPMENT AT LITTLE AGBOGBLOSHIE
c) AN UNCOMPLETED HOUSING UNIT

d) A RENTAL SELF-CONTAINED HOUSE
6.7 TENURE STATUS AND ACCESS TO INFRASTRUCTURE AND SOCIAL AMENITIES

There are two views in the relevant literature about the relationship between tenure security and irregular settlement residents’ access to infrastructure. While some authors (for example de Soto, 2000) assert that security of tenure (especially that attained through titling) serves as a precondition for extension and provision of utilities, others (for example Kool, et al. 1989) argue that utility provision could serve as a means to increase security of tenure. Whichever way it is looked at, provision of amenities and accessibility to utilities improves the standards of living of low-income groups. The following sections of the thesis hinge on discussion of how access to amenities and infrastructure (whether based on tenure security as a precondition or provided to increase security of tenure status) has affected the lives of participants of the study. The discussions focus on the effects of access to utilities on the health and other aspects of the participants’ lives. Attempts have also been made to ascertain whether there has been a link between the levels of supply of the utilities and the tenure security status of the respective study settlements.

6.7.1 Tenure Security and Household Water Supply

The results of the present research, to some extent, contradict the assertions of authors like Durand-Lasserve (2006 p.3), who claim that tenure insecurity impedes and “has a direct impact on access to basic urban services and on investment at settlement level, and reinforces poverty and social exclusion”. Infrastructure, social amenities and the supply of basic services were observed not to be necessarily related to land tenure status. Supply and provision of infrastructure to squatters of Sodom and Gomorrah and the residents of Christian Village were observed to be contrary to the positions adopted by Durand-Lasserve and Selod (2007) and other researchers in the literature, that titling and regularisation are preconditions for the supply of such utilities (du Plessis 2005). The present research findings underscore the fact that, in the absence of titles, some kind of *de facto* right was all that was needed by some of the participants to benefit from utility services. Thus, even settlements with no land tenure security are able to obtain such facilities in Ghana. One of the determining factors observed during this research was rather a desire to maximise profit, with this appearing to be the overriding motive of the utilities providers in extending their services to consumers. Although the statute laws and corporate regulations prohibit utility companies from extending and providing their services to unauthorised developers and settlements, investigations during the present research
indicate that the rules have been largely ignored and not adhered to. General concerns about the welfare of others and the government’s sensitivity to the plight of the poor have led to a complete relaxation of the rules. The supply and accessibility of utilities to settlements, in general, have been observed to be rather influenced by the proximity of the settlements to the utility networks and the residents’ ability to pay for their use.

The formality or informality of settlements played an insignificant role in determining access to utilities in all the study settlements. Thus Christian Village, despite being a traditional or customary village, without titles and largely unplanned, emerged as the best in terms of households’ access to piped potable water supplies (Ghana Water Company Limited supplies). The village’s proximity to the main pipelines which supply water to educational institutions in the area (University of Ghana, Ghana Institute of Management and Public Administration and the Achimota College) has guaranteed a regular supply of clean, potable water to the village since the colonial era. Christian Village also had the highest percentage of participants (26.1 per cent) with regularly flowing piped water in their homes. The remaining 73.9 per cent of the village participants, although they did not have taps in their homes, had access to regularly flowing water from vendors located at vantage points throughout the settlement. The supply of water by commercial vendors was started not very long ago as a cost recovery response by the Ghana Water Company Limited to abuse of the previously free water.

The proximity factor and ability to pay for utilities could also be used to explain the relatively high and regular flow of water at Sodom and Gomorrah, compared with Madina Estate. Despite the illegality and informality of Sodom and Gomorrah, the supply of water to the squatter settlement through the Ghana Water Company Limited pipe network is better than that at Madina Estate. Pipe networks within the settlement were observed to be connected to the main Ghana Water Company pipelines located just outside the squatter settlement. Taps within the settlement were owned by some of the participants and water vendors.
As can be seen in figure 6.8, 90.2 per cent of the participants said they accessed water from vendors outside their shelters (kiosks and shacks). Only 2 per cent of the squatter participants relied on direct water tanker services. The quality of some of the water from the above sources was nevertheless questionable. Examination of the water storage facilities indicated that hygiene standards within and around them left much to be desired. Also, the ground on which the pipelines were laid was so filthy that the possibility of water flowing through the pipelines getting contaminated was very high. The remaining 7.8 per cent of the squatters interviewed had private taps inside their shelters (see figure 6.8). This percentage is substantially higher than that of Madina Estate (3.8 per cent), despite the latter’s high formal tenure security status. This buttresses the position that proximity and the ability to pay rather than the land tenure status of the study settlements has determined the supply and access to the utilities. Despite the unhygienic storage and distribution of water within the squatter settlement, the residents were observed to avoid many waterborne diseases because they relied on relatively clean sachet water, popularly called “pure water”, for drinking. Water from water vendors was mostly used for washing and cooking, with most disease pathogens destroyed during the cooking process. However, the implications of the empty drinking water rubber sachets on the environment were observed to be serious. These issues are discussed in the latter sections of this chapter.

Most parts of Madina Estate had been without a direct water supply for more than two decades by the time this fieldwork was carried out. Only a small section on the
southern fringe of the estate had an intermittent flow of water once or twice a month. Those within the estate proper still have pipe networks but have not experienced water flowing through them for the past 30 years. The remoteness of the estate from most of the major pipelines of the capital could be one explanation for this. Madina Estate and its environs were observed to be one of the most deprived areas of Accra, in terms of water supply. Thus, in spite of being the best-planned and formal settlement of the present study, the estate had the worst supply of water among the participating research settlements. Only 3.8 per cent of the participants had pipes connected to Ghana Water Company Limited networks, which flowed irregularly. Some of such participants said they even had to suck the water through the networks by utilising electric water pumps (which is illegal).

The majority of the estate participants (53.8 per cent) relied directly on commercial water vendors located outside or inside the estate for their water needs. The vendors inside the estate, in turn, relied on commercial vendors outside the estate for their water supplies. Scarcity of water was observed to have prompted some of the participants to harvest rain water and/or construct dugout wells to supply their household water requirements. Some of the participants (26.9 per cent) also purchased water from dugout well owners. The remaining 15.4 per cent of Madina Estate participants relied on direct water tanker services to meet their water needs. The commercial vendors charged exorbitant prices which were substantially higher than those paid by those who had regular supplies through Ghana Water Company Limited networks. According to estimates of the Ghana Statistical Service (2002), one-third of the low-income population of Accra lacks access to piped water and purchases water from vendors. Such households, according to the Ghana Statistical Service (2002), pay many times and more for smaller quantities of water compared to households who have access to water supplied by the Ghana Water Company Limited. The cost of water takes a substantial chunk of low-income households’ monthly incomes in Accra (Ghana Statistical Service 2002). The implications of this on the households’ health and incomes are discussed in chapter 7.

6.7.2 Energy for Lighting within Houses

It was observed, and confirmed by the study participants, that accessibility and use of electricity also depended on proximity and the ability of individual households to pay. Even though, officially, this utility is not to be supplied to illegal developers, settlements, and structures without development or building permits, the rules are not strictly enforced throughout the country. Thus, virtually all settlements located near power lines have been
connected to electricity. The participants’ access to and use of electricity, therefore, mainly depended on whether they could afford to pay the monthly electricity bills, rather than on the legality or otherwise of their settlements and housing units. The service providers were observed to be mainly concerned with the profits their companies could make through the supply of electricity rather than the land tenure status and compliance of their customers with building regulations of the metropolitan, municipal and district assemblies under whose jurisdictions the study settlements were located.

**TABLE 6.3 SOURCES OF ENERGY FOR LIGHTING**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Electricity</th>
<th>Kerosene Lamps</th>
<th>Others</th>
<th>Total %</th>
<th>Total No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>94.1</td>
<td>2.0</td>
<td>3.9</td>
<td>100</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>92.3</td>
<td>7.7</td>
<td>0</td>
<td>100</td>
<td>26</td>
</tr>
</tbody>
</table>

| Total No. %         | 95          | 3              | 2      | -       | 100       |
| Total No. %         | 95.0        | 3.0            | 2.0    | 100     |           |

Source: Survey Data, 2008.

According to the Christian Village participants, in the 1980s and 1990s the village benefited from some of the urban redevelopment and upgrading programmes in terms of electrification, water supply, and a major access road development. There was, therefore, complete electricity supply to every part of the village at the time of the fieldwork of this research. All the participants indicated that they were connected to and used electricity as the predominant source of lighting within their houses. The percentage of those who used electricity as the main source for lighting at Madina Estate was 92.3 per cent. Abject poverty among some of the residents of the estate led to their inability to pay for electricity. This group of participants said they relied on kerosene lamps to light their rooms at night. These findings further buttressed the argument that squatters can improve their housing and living conditions if granted land tenure security. This is because the squatters are able pay the bills of utility services and take care of additional responsibilities similar to other well-established residents of Accra. At the time of the fieldwork for this research, the squatters were able to meet their electricity bills and expenditures on other utility services. The utilities were connected by a few individuals (squatters) who in turn
sublet to others in affordable units. As a result, the majority (94.1 per cent) of the squatter participants of Sodom and Gomorrah used electricity for lighting their homes at night (see table 6.3).

This percentage was even higher than that of Madina Estate, even though the estate was planned and the squatter settlement is illegal and unplanned. Thus, it can be concluded that profits and other factors rather than land tenure status were responsible for access to the utilities. Furthermore, electricity was preferred to other sources of lighting at Sodom and Gomorrah because it was relatively safer, considering the highly combustible nature of the settlement in general. Having experienced many fire outbreaks, with serious consequences, the squatters have learnt that other forms of lighting, especially kerosene lamps and candle lights are more hazardous than electricity. In fact, the participants noted that most of the worst fires they suffered occurred at night when some residents accidentally caused such fires through negligence and/or carelessness in handling candles and kerosene lamps. Only 2 per cent and 3.9 per cent of the squatter participants, respectively, relied on kerosene lamps and other forms of lighting (candles and torch light) because they could not afford to pay the monthly electricity bills.

6.7.3 Energy Sources for Cooking and Heating

The responses among participants at Madina Estate were diverse with regard to financial resources and sources of energy for cooking and heating. The use of firewood for cooking in Accra is partly related to levels of poverty, the cost of the product and the location of a settlement in relation to the source of firewood supplies. At Madina Estate, the energy sources and their use for cooking and heating reflect the diversity of the participants, which ranged from fairly wealthy people to very poor people. Due to the high tariffs for electricity, only the very wealthy participants of the present research could afford to use electricity to cook, heat, operate appliances and iron clothes. This category of participants was predominantly encountered at Madina Estate where they constituted 7.7 per cent of the participants. The estate had the highest proportion of those who used Liquefied Petroleum Gas (LPG) for cooking and heating (15.4 per cent). About a fifth of the estate participants (19.2 per cent) comprising the very poor as well as cooked food vendors, used firewood to prepare food and for heating purposes. The remaining 57.7 per cent of the estate participants used charcoal (the most popular source of energy for cooking—though relatively more expensive fuel compared with firewood) for cooking and heating (see figure 6.9).
The percentage of those who used firewood for cooking and heating was highest at Christian Village. The proximity of the village to the sources of firewood supply (at the fringes of Accra), the traditional setup and poverty of the participants have led to as many as 26.1 per cent of the villagers using firewood for cooking. Liquefied Petroleum Gas was used by only 4.3 per cent of those interviewed in the village. As occurs throughout Ghana, charcoal was the most popular source of energy for cooking and heating for the majority (69.6 per cent) of Christian Village participants.

Firewood and LPG use were unpopular at Sodom and Gomorrah because of their combustible nature. Only 3.9 per cent and 2 per cent of the squatter participants used firewood and LPG, respectively, for cooking and heating. Some of the squatter participants (23.6 per cent) did not cook at all but relied on cooked foods bought from vendors scattered throughout the settlement. This category of the squatters claimed that they had very busy schedules and so found it more convenient to buy already prepared and cooked foods. However, the majority of the squatter participants (68.6 per cent) used charcoal for cooking and heating. The percentage of the squatters who used electricity to cook (2 per cent) was also higher than at Christian Village (0 per cent). The implications of the expenditure patterns, socio-economic activities and the general sense of community exhibited by the people of Sodom and Gomorrah have strengthened the view that if
granted recognised rights to land, most of the urban poor, including the squatters of Sodom and Gomorrah, can improve their housing conditions. Apathy and abuse of immediate environments by the squatters are also likely to reduce drastically because the beneficiaries of such a programme would feel that they owned their surroundings. Classic examples of such tendencies were exhibited by participants of the formal/de jure settlement (Madina Estate) and the informal/traditional/de facto settlement (Christian Village). Such issues are the focus of discussions in the next sections of this chapter.

6.8 TENURE STATUS, SANITATION AND ENVIRONMENT MANAGEMENT

Reacting to van Asperen and Zevenbergen’s (2007) call for research into the effects of titling/tenure security on local environments as well as individual home improvements, the present research collected data aimed at bridging this knowledge gap. Consequently, the effects of tenure security on the attitudes of participants and their household members towards their immediate environments were investigated and the following are the results of the investigations.

6.8.1 Household and Environmental Wastes Management

The level of waste management in a household and/or a settlement is reflected in the environmental quality and health of its people. Also, the quality of living of a people is closely related to sanitation and waste management within a settlement. Bearing this in mind, attempts were made during the present research to verify whether the levels of willingness, enthusiasm and interest of the participants in environmental management and sanitation had links with their land tenure status. The results of the research indicate that there were elaborate and well-organised systems of waste management at the household level. However, waste management and disposal at the community level were largely defective and the degree of malfunctioning of the systems varies from one settlement to the other. Coupled with this, variations in the general attitudes of the participants of the respective study settlements, regarding waste generation and distribution, had resulted in vast differences in the environmental qualities within and between the study settlements. Additionally, poverty, ignorance, low levels of environmental education, and the levels of sense of ownership and rights to the settlements’ lands were found to affect the way waste was managed in the study settlements.

Among the three study settlements, Christian Village had the cleanest environment in terms of littering and solid waste distribution. Littering in this village was relatively low.
Due to a very high sense of ownership among the villagers, every open space was monitored by somebody in the immediate neighbourhood, who ensured that it was always clean and neat. Similar tendencies and attitudes were extended to other public spaces where a high communal sense of ownership ensured that neighbouring households and the community as a whole kept such places clean. The same could not be said about liquid wastes and the drainage system of the village. Improper disposal of liquid wastes could lead to many health problems like malaria or psycho-social problems for some people. As a result of poverty and the failure of the city authorities to construct drains in the village, there was virtually no formal or government engineered drain in the village. However, through self-help, the villagers had been able to construct a few drains on their own. However, due to limited financial resources and lack of hydrological expertise, most of the drains were badly constructed and the quality was far below approved standards. Therefore, it was not uncommon to see shallow drains and PVC pipes spewing sullage on to public spaces, alleys and footpaths and other person’s properties in the village. However, despite the liquid waste problems, the residents of Christian Village seemed to be getting along very well with each other and regularly collaborated to rectify problems that arose in the settlement.

**TABLE 6.4 HOUSEHOLD AND COMMUNITY WASTE MANAGEMENT**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Accredited Waste Co.</th>
<th>Garbage Pits</th>
<th>Kayabola Roadside Dumping</th>
<th>Lagoon Dumping</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>0</td>
<td>0</td>
<td>94.1</td>
<td>2.0</td>
<td>4.0</td>
<td>100</td>
</tr>
<tr>
<td>Christian Village</td>
<td>100.0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>88.4</td>
<td>3.8</td>
<td>0</td>
<td>0</td>
<td>7.7</td>
<td>100</td>
</tr>
<tr>
<td>Total No. %</td>
<td>46</td>
<td>1</td>
<td>48</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>
| Source: Survey Data, 2008.

After collection and management of solid waste at the household level, the waste was dumped into containers at a designated public collection point after paying fees...
ranging from 10 Ghana pesewas (equivalent of 10 US cents) to 50 Ghana pesewas. The amount paid depended on the quantity of waste. From this point, the waste was transported by trucks of accredited waste management companies, to approved Accra Metropolitan Assembly or Ga District Assemblies’ dumpsites. In the case of Christian Village, Amanie Waste Company Limited was responsible for waste disposal from the public collection point. All the participants from Christian Village said they dumped their household wastes at the collection point (see table 6.4 and figure 6.10). Women, young girls and boys were responsible for sending household waste to the collection point.

Solid waste and liquid waste management at Madina Estate was also relatively good. However, whilst liquid waste management in this formal and planned settlement could be said to be better than that of Christian Village, the same could not be said about solid waste management and littering within the estate. There were no significant problems with liquid waste at Madina Estate because of its well-planned sewerage systems. Grey water and sullage were effectively drained into either individual septic tanks or centralised sewerage systems of the estate. Premiums and contributions were collected by the residents’ association and other organizations, from households towards the maintenance and operation of the infrastructural systems. However, such arrangements did not cover every part of the estate. Most of the infrastructural systems had completely broken down in the oldest section of the estate. Poverty, apathy, conflicts and disunity among the residents of this section of the estate had led to non-maintenance and collapse of the facilities. Liquid waste management at Little Agbogbloshie was akin to that of Christian Village. This was largely due to the neglect of Little Agbogbloshie by the city authorities and the government’s refusal to provide this section of the estate with drains and other infrastructure. However, Little Agbogbloshie’s liquid waste problems were not of the magnitude of those of Christian Village. This could be attributed to the fact that Little Agbogbloshie is a younger settlement, sparsely populated and is being developed according to a well-planned layout.

Regarding Little Agbogbloshie, the results of the present research indicate that the government, Accra Metropolitan Assembly and the civil society have played important roles in the acquisition of land, the development of the initial layout plan, allocation of plots and provision of basic resettlement facilities. Even though the assistance was inadequate, the interventions have been instrumental in shaping housing development and the environmental improvements that have been experienced in that section of Madina Estate. Therefore, it can be concluded that apart from tenure security and certainty of
rights to land, similar support is needed by contemporary low-income urbanites in Accra, from the government, the general society and, if possible, from Non Governmental Organisations, in order to facilitate the development of their settlements. To meet approved urban standards, these stakeholders must assist in the planning and provision of infrastructure and social amenities to the settlements to enhance their integration and upliftment to conform to the standards of a planned and well-managed city. It is only through such assistance, coupled with self-help and sweat equity that the poor urbanite subjects of the present research can improve shelter conditions, socio-economic status and the environmental conditions of their settlements.

The majority (88.4 per cent) of the participants from Madina Estate relied on accredited waste management companies of Ga East District Assembly for the collection and disposal of their solid waste. The house-to-house mode of refuse collection has been adopted by Amanie and Zoom-lion (the responsible waste management companies). Disposal and frequent burning of solid waste in garbage pits was carried out by 3.8 per cent of the estate participants. Not long ago, most of the estate households used a dumpsite on the northern fringe of the estate as a communal refuse dump. Disposal was free until recently when the area was cleared and the land sold to a developer. Littering was more of a problem at Madina Estate, compared to Christian Village. Hitherto, the sense of non-ownership, the knowledge that the estate did belong to the government and the fact that they were just tenants led to an attitude of carelessness about the estate facilities and environment. Littering of open spaces (“no man’s land”) was an indiscriminate practice of estate residents. The worst affected areas were public facilities, such as schools, drains, and other open spaces not yet claimed by anybody. These irresponsible attitudes seemed to transcend generations to include both adults and the youth alike. However, the situation was observed to be far better and nothing as serious as what pertained in the squatter settlement where there was a very high sense of insecurity and uncertainty of rights to the land. Madina Estate was observed to have experienced tremendous improvements since the residents took over possession of the estate properties. Littering had been drastically reduced because most of the hitherto “no man’s lands” or empty spaces now had owners who kept them clean. The owners were also said, by the focus group of the estate, to keep “eagle-eyes” on their properties and confront anybody who attempted to desecrate them. Consequently, household and communal waste management have improved at Madina Estate. Whether the same can be said about Sodom and Gomorrah is the next issue for discussion.
Solid and liquid waste management at Sodom and Gomorrah was abysmally poor and the worst among the three study settlements. There was no formal system of solid and liquid waste management at Sodom and Gomorrah. Superficially, each household of the squatter settlement seemed to keep its immediate environment clean by engaging the services of individual door-to-door waste collectors known as Kayabola (deriving from kaya which means “goods carrier” and bola which means “solid waste”, “trash”, “rubbish” or “refuse”). However, further investigations into waste generation, management and disposal by the squatters revealed that they were associated with some of the major waste management problems faced by the Accra Metropolitan Assembly in the area in which they lived. Household waste was collected for a fee by the self-style waste-collectors or Kayabolas (see figure 6.11). Their operations involved movement from kiosk to kiosk with a wheelbarrow, a pushcart or with a sack, into which they collected rubbish or refuse. The waste is collected after flexible negotiations with their clients and when both parties are happy a deal is done. The effectiveness and efficiency of waste collection at the household level by Kayabolas is worth emulating and could be adopted to improve waste management in other low-income settlements in Accra.
However, the problem with the Kayabolas mode of waste management is the way they dispose of their loads in the long run. Most often, because the Kayabolas are too lazy to take their loads to the collection points, or are determined to evade the fees paid at dumpsites, they deposit their loads at inappropriate places in the city. Within the settlement, some of the Kayabolas discharge their cargoes into depressions, ponds, or waterways under the pretext of land filling. Some of the Kayabolas have cultivated the habit of dumping the wastes they have collected from the settlement directly into the Korle Lagoon or wait until dark and then dump their cargoes in well-packed sacks at improper places within the metropolis.
a) NUMEROUS CHOKED DRAINS DUE TO INDISCRIMINATE DUMPING OF SOLID AND LIQUID WASTES IN THE SQUATTER SETTLEMENT

FIGURE 6.12 MANAGEMENT OF WASTE AT SODOM AND GOMORRAH
Source: Survey Data, 2008

b) MOST OF THE WASTES END UP IN THE NEARBY KORLE LAGOON
c) THE WHOLE SQUATTER SETTLEMENT IS SURROUNDED BY FILTH

The problem was dramatised by the Director of Ashiedu Keteke Sub-Metropolitan Assembly:

I recommend that the squatters be resettled because their continued stay in the settlement costs the government 5000 Euros per day. All of their wastes are dumped into the lagoon—how do they dispose of their waste?—they dump everything into the lagoon. Their activities are seriously impeding government’s effort to develop the area. The kayabolas’ activities are mostly in the night or at dawn. When they see that the refuse collection points are far away, the look round to ensure that nobody was watching and just dump the stuffs anywhere. Our streets are now dotted with sacks. You may think they are loads awaiting the next cargo truck to Mali or Niger—no, they are rubbish! They know our workers will eventually pick them up (Interview with Alhassan Abdulai 2008).

Apart from the extra costs incurred by the Accra Metropolitan Assembly in removing such illegal loads, the practice was observed to have grave environmental health consequences for the city. Some of the refuse become scattered and dirtied the squatter settlement, water bodies and the adjoining areas. Generally, the squatters’ attitude towards waste generation and littering left much to be desired. Low levels of environmental
education, coupled with the fact that most of the squatters came from countryside settings where waste is normally disposed of free of charge (either in backyards behind houses or on communal dumpsites), have compounded the problem. Most of the squatters have difficulties in coming to terms with the fact that they now have to pay for the waste they generate. In addition, poverty and uncertainty of rights to the land have resulted in general apathy and carelessness towards the environment of the settlement. The majority (94.1 per cent) of the participants of Sodom and Gomorrah used the services of Kayabolas. The remaining participants either dumped their household refuse along roads (2 per cent) or directly into the Korle Lagoon (4 per cent) (see figure 6.12 a, b, and c).

### 6.8.2 Household Sanitation and Access to Toilet Facilities

The level of environmental cleanliness and the health status of residents of the settlement are related to the effectiveness and efficiency of waste management in each community (Ahenkan, Boon and Domfeh 2008; Songsore et al. 2005). It was not clear initially whether the availability of sanitation facilities in the study settlements had any link with tenure security. Thus specific questions were asked to ascertain whether the presence of the facilities depended on the land rights of the participants. It was assumed that households with secured tenure status would do everything to ensure that their members were comfortable. An adequate household sanitation facility was normally one area of priorities. Those who could not afford to construct their own facilities would rely on communal ones whose use they would be levied for. Thus communities which had certainty of rights to land were assumed to be likely to ensure and maintain high standards of sanitation and environmental cleanliness. The following sections discuss the relationship between the tenure status of the study settlements and the research participants’ access to sanitation and toilet facilities.

The survey result indicated that all Sodom and Gomorrah participants (100 per cent) relied on public pan latrines situated at vantage points within the settlement (see figure 6.13). They paid between 15 Ghana pesewas and 20 Ghana pesewas to use the facilities. Although none of the participants agreed that some of the squatters defecated openly on the edge of the lagoon, there was enough evidence along the lagoon to indicate that some people used the area as their toilet. Human excrement was spotted all over the area with some little children seen “doing it” in broad daylight. This is how one of the participants put it: “Most of the human excrement you see here are the products of faceless people and drug addicts at night” (Interview with Alhassan 2008). The general sanitation at Sodom
and Gomorrah was so bad that if steps are not taken to reverse the situation, it could result in an epidemic. The pan latrine system has been outlawed in the Accra Metropolitan Area (Interview with Director of Ashiedu Keteke Sub-Metropolitan Assembly 2008). Yet, it was the predominant type of toilet at Sodom and Gomorrah and a major source of concern about sanitation and health within the metropolis. The raw faeces collected was said to be dumped directly into the lagoon. This description of the process of human excreta disposal by the squatter focus groups indicates that the practice is unhealthy and poses health risks. Thus, the city authorities ought to act fast and step in to prevent the outbreak of an epidemic. Insecurity of tenure and the acute congestion of dwelling structures within the squatter settlement have not allowed the squatters to develop individual household toilets and sanitation facilities. Although some of the participants stated that they were capable of providing such facilities for their households, there were no spaces available for such projects at the individual household level.

The general level of sanitation at both Christian Village and Madina Estate was far better than that which pertained at Sodom and Gomorrah. However, the 11.5 per cent “open defecation in the fields” response recorded at Madina Estate is a typical manifestation of what happens when things go wrong in communal and/or shared facilities.
in compound houses. Lack of maintenance and subsequent breakdown of toilet facilities in some of the estate compound houses during the period of government ownership resulted in 11.5 per cent of the participants defecating in bushy areas near the estate. With just one 14-seat public Kumasi Ventilation Improved Pit (KVIP) toilet (see figure 5.9d) operating on a fee paying basis within the estate, some participants found it more convenient to visit the fields where they paid nothing. Another 11.5 per cent of the participants said they had private KVIP toilets, while 46.2 per cent indicated they had private water closet (WC) toilets in their homes. The remaining 30.8 per cent of the participants from Madina Estate said they relied on the 14-seat public KVIP toilet which is located in the Little Agbogbloshie section of the estate (see figure 6.14).

FIGURE 6.14 SANITATION AND TYPES OF TOILETS
Source: Survey Data, 2008.

It is noteworthy that because of the high de facto security and certainty of rights to the land Christian Village functions as any recognised community in Accra. The quality of and access to sanitation facilities (both private and public) by the residents of the village were the best among the three study settlements. Whilst 13 per cent of the participants have private KVIP toilets, 21.7 per cent have water closet toilets in their houses. The remaining 65.2 per cent of the participants depended on public KVIP toilets and WC toilets that operated on a fee-paying basis in the village. The fees paid depend on the quality of the toilets and services they provide. The participants pay between 15 Ghana pesewas and
25 Ghana pesewas to use the toilets. Apart from the number of options available to the villagers, the seating capacities of the toilet facilities are more than enough for the community. Consequently, none of the participants admitted that people defecated openly on adjacent fields. Christian Village shares a boundary with the biggest and nicest golf course in Accra (the Achimota Golf Course) where many of the young men of the village serve as bag carriers and golf ball retrievers. The environment within the village and the surrounding areas was relatively clean and devoid of defecation.

There are public baths in all the study settlements. Whereas the operators of the baths at Christian Village and Sodom and Gomorrah charged fees for their use, the use of public bathrooms at Madina Estate was free. The shower cubicles at Christian Village were very neat and well kept. The operators charged between 15 Ghana pesewas and 20 Ghana pesewas per shower. The sullage and grey water was also well-managed and channelled into well constructed soak-away pits or areas. Two kinds of showers were found in the village—the type covered with a roof and the open top cubicle type. The latter was the predominant type and operated commercially. They were constructed with cement blocks and the floors and walls were tiled. In contrast, the showers at Sodom and Gomorrah were wooden open top cubicles with cement and, at times, tiled floors. The quality of the bathroom facilities located throughout the squatter settlement varied. The fees charged by the operators also varied, according to the quality and services provided. The charges ranged between 15 Ghana pesewas and 20 Ghana pesewas per shower. Charges for washing clothes were a little higher. Sullage and grey water from the showers of Sodom and Gomorrah were not properly managed, ending up in choked drains or as stagnant pools of water, which became breeding grounds of mosquitoes, and usually produced very offensive odours. Individual household bathrooms were nonexistent in the squatter settlement. In contrast, baths and showers at Madina Estate were mainly private or shared types inside the compound estate houses. However, the original open top 10-cubicle bathroom facility attached to the two 5-room transit quarters of Little Agbogbloshie still existed at the time of this research and continued to be used by some of the residents of the estate. Grey water from the facility was well drained into a soak-away pit, thus eliminating any problem of sullage and grey water disposal.

It is clear from the above discussion that tenure security and certainty of rights to land affect and influence the way land is used and the level of willingness of people to invest in housing and the basic facilities needed to improve their lives. The next sections of this chapter cover investments and improvements the participants have planned to
undertake within the next two years. Tenure security and certainty of rights to land, or otherwise, are assumed to affect decisions on the planned improvements. This assumption is the focus of the next discussion.

6.9 TENURE SECURITY AND INVESTMENT DECISIONS

Assessment of the relationship between land tenure security and investment decisions is complicated. According to Brasselle et al. (2002), empirical verification of land tenure security on investment behaviour is not easy to ascertain. The difficulties relate to the issue of causality of phenomena and how to differentiate and specify the actual causes of observable facts (Brasselle et al. 2002). Another problem is whether the occurrences are unidirectional, or occur in both ways. That is, whether tenure security always leads to investments or, alternatively, tenure security could be sought and achieved through deliberate investments to enhance one’s claims to land. The causality problems are mainly associated with the informal land tenure system in which investments are usually made to improve the tenure security of the investor (Brasselle et al. 2002). The results of the present survey, in line with Brasselle et al. (2002), indicate that there is a two-way relationship between land rights and investments, rather than a unidirectional relationship. The developments at Christian Village supported assertions which question the credibility of regularisation as a prerequisite for investments, since housing development and improvement was observed to have taken place without individual legal titles over the land (Varley 2002). High de facto tenure security was observed to be enough for decisions to be made to improve housing in the village. This sort of experiences might be why Arif, et al. (2005) state that most customary land tenure systems can guarantee adequate tenure security, which makes the insistence on cumbersome and expensive land title registration as preconditions for such investments irrelevant.

Just like Kagawa (2001), it was observed during the present research that land tenure security, certainty of rights and the tenure status of the survey participants, have had a significant influence on their investment decisions and behaviour. Further interrogations of the research participants, however, indicated that tenure security alone is not adequate for dwelling improvements (De Souza 1999; Kagawa 2001). However, it is undeniable that the results of the survey highlighted the importance of tenure security as a catalyst for investment decisions and improvements in the three study settlements. To verify the credibility or otherwise of the above assertions, the participants were asked about the investments and improvements they planned to undertake on their land within the next two
years. The anticipation was that the responses would reveal patterns of investment decisions individuals are likely to make in relation to their tenure status over the land they occupy. The results indicated that participants with the strongest desires and plans to improve upon their properties within the next two years were those of Madina Estate (see figure 6.15).

![Improvements Planned for the Next 2 Years](image)

**FIGURE 6.15 IMPROVEMENTS PLANNED FOR THE NEXT 2 YEARS**
Source: Survey Data, 2008.

High *de jure* security of tenure was observed to have influenced more than 81 per cent of Madina Estate participants to plan to improve upon major aspects of their housing facilities. Similarly, a majority of Christian Village participants (74%) also planned to undertake similar improvements. The high *de facto* rights of the village, which are recognised by government, public officials and the general Accra society, have eradicated fears of eviction and demolition of their dwelling structures. Instead, the customary land tenure security status was observed to have boosted individual household’s morale and spurred them to undertake incremental improvements on their housing whenever they have the resources to do so. The same cannot be said about Sodom and Gomorrah. High tenure insecurity and uncertainty of rights to the land at the squatter settlement have resulted in only a small proportion of participants willing to invest in the land. Planned improvements to be executed within the next two years were limited to pressing needs like the repair of badly leaking roofs. Squatter participants who planned to make investments or improvements within the next two years ranged between 8 per cent and 43 per cent of those interviewed (see figure 6.15).
The survey results indicate that the types and size of planned investments within the next two years, apart from financial resources, related very much to the land tenure status of the participants. Not much difference was observed in the proposed investment decisions between participants of Madina Estate and Christian Village. The small differences observed were proven to be more related to the fact that Christian Village being an old village which has enjoyed *de facto* rights to the land since its inception, residents were in no rush to improve upon their properties. Incremental improvements have been steadily undertaken since the 1920s and there were no intentions to carry out drastic upgrading of landed properties within the next two years. Expectations and the desire to improve upon housing facilities were, however, very high among the participants of Madina Estate. Having become owners of their properties only recently, there was much exuberance among the participants who were keen to consolidate their grip over the estate properties sold to them by the government. Therefore, a relatively high percentage of participants planned to improve upon their properties in the estate within the next two years. The following discussions focus on the various aspects of improvements the participants intended to do within the coming two years.

The majority (96.2 per cent) of the participants of Madina Estate were concerned about the roofs of their shelters. It was one aspect of their houses they would like to see in very good condition during the next two years. Of other aspects of the houses, 92.3 per cent planned to improve walls, household water supplies (by rehabilitating and reconnecting their pipe networks to Ghana Water Company Limited networks and constructing dug-out and bore-hole wells), floors and sanitation, as well as construct additional rooms, paint structures and improve electricity supply. Fencing and hedge and/or tree planting, which constituted a major means of consolidation of rights to land in Accra, were also observed to be high on the agenda of Madina Estate participants. As many as 88.5 per cent and 80.8 per cent of Madina Estate participants, respectively, planned to fence their properties and plant hedges or trees within the next two years. According to Abdulai (2006), in line with long-established customary practices, people prove that they own a landed property by establishing physical projects on the land. Tenure security is attained when the investment is recognised by the neighbours of the investor and the community in which the development project is situated. This could explain the situation in Christian Village. The *de facto* security has led to high percentages of Christian Village participants planning to improve the roofs (78.3 per cent), walls (82.6 per cent), floors (82.6 per cent), water supplies (78.3 per cent), sanitation (82.6 per cent), electricity
(82.6 per cent), construct additional rooms (82.6 per cent) and paint their houses (82.6 per cent) within the next two years. The majority of Christian Village residents have coexisted with their neighbours over many decades without clearly visible demarcations and boundary marks on their properties. However, times have changed and such levels of trust are not as strong as they used to be.

During the fieldwork for the present research, the villagers indicated that changes of attitudes towards individual spaces demanded that people clearly demarcate the boundaries of their properties to avert conflicts. According to 78.3 per cent (see figure 6.15) of them, they constructed wall fences to serve as boundaries to forestall future conflicts between their descendants. This is how some of the participants and the focus group in the village put it:

Since I was a child over 70 years ago, the sorts of land conflicts we witness now were nonexistent. Our forebears were caring people who lived in harmony with each other. There was abundance of everything including land during those days. Thus, there was actually no need for official marking of property boundaries. We just lived together like a big family with impermanent boundary demarcations in the form of hedges and/or trees which served as points of references or benchmarks (Interview with Akua 2008).

The current demarcations have been prompted by the attitudes of some members of the younger generations who have been disrespecting the traditional norms by encroaching on buffer zones, communal plots and other people’s property. Even though some of the conflicting encroachments have been successfully resolved by our elders, family heads and rulers through traditional arbitrations, some of the disputes are ongoing. The problem is some of the misunderstandings are being backed by founding members who know their contemporaries who could have challenged them are dead. They support their erring children to disregard the facts. It is to avoid these problems in the future that fencing has become attractive to most people (Interview with Aziku 2008).

Land conflicts are mostly created by materialistic and selfish members of the younger generation who are encroaching on other people’s property in order to expand their housing and business facilities. Some of the troublemakers are supported by their old parents [founding fathers or their widows] who think their words should always be “the final” regarding individual boundaries…for instance that KVIP toilet over there used to be the site of one of Komlaga’s [not real name] huts. However, the land has now been appropriated by Dzankuma [not real name]. It will eventually become his family property. If concrete fences had been erected from the beginning this problem would not have arisen…that is why we prefer to put up permanent cement block fences now (the lead focus group discussant
The above quotations and other data about the villagers indicate that the older residents of Christian Village have lived with impermanent and imaginary boundaries without problems because of the hitherto abundant land, effectiveness of customary laws and the efficiency of the enforcement mechanisms of the customary land tenure system. However, now, the traditional procedures which ensured that there was fairness, equity and social justice, were said by the village participants to be no longer fully respected. The traditional systems, having been weakened by modern trends of land administration, land tenure arrangements and the belief that formal land tenure systems are better, have resulted in 78.3 per cent (see figure 6.15) of the participants preferring to adopt some formal land tenure practices such as construction of fence walls to safeguard their rights to lands they claim to be their own. Demographic pressures have caused scarcity of land in the village. The resulting difficulties for the younger generations to build new shelters (most of them can only renovate or make extensions to their parents’ original structures) were observed to have contributed to some of the land conflicts in the village. Housing at Christian Village was observed to have reached the level where there are no vacant spaces for construction of new houses. The attitudes of the participants were reminiscent of Place’s (2005) assertion that increased population often results in the subdivision of communal lands and the associated rights which results in the emergence of exclusive individual lots with land rights which is perceptible by the presence of physical constructions to delineate boundaries. Apart from the above reasons, some of the participants (73.9 per cent) planned to plant trees and hedges to serve as windbreaks or to provide shade and seasonal fruit for their household members.

The physical characteristics and conditions of Sodom and Gomorrah were manifestations of the disincentives and negative effects tenure insecurity and uncertainty of rights to land can have on the residents of a squatter settlement. Insecurity of tenure has resulted in very low percentages of Sodom and Gomorrah participants being willing to invest and improve upon their housing conditions. When improvement decisions were made, they were related to vital or pressing needs of the household. Such improvement decisions included improvement of badly leaking roofs by 43.1 per cent of the squatter participants, repairing damaged plywood walls (39.2 per cent), replacement of rotten wooden floor planks (35.3 per cent), and extensions to their structures to create additional rooms to decongest their badly overcrowded kiosks (39.2 per cent) (see figure 6.15). As a
result of high levels of insecurity of land tenure, investments aimed at long-term consolidations such as fencing and tree planting were virtually nonexistent in the squatter settlement. Only 11.8 per cent and 7.8 per cent of the squatter participants, respectively, planned to fence their properties and plant trees within the next two years (see figure 6.15). The participants intimated that apart from the fact that such investments could be offensive to other residents of Sodom and Gomorrah, they could hasten their eviction because they might enrage the government which might interpret them as steps to convert the place into permanent homes. In addition, such undertakings would be too risky to execute because the investments would amount to a waste of hard earned incomes if an eviction order was served and demolition implemented by the government. The risk was even higher considering the fact that even other squatters regarded such investments as unlawful and so disregarded or destroyed such undertakings whenever they sprung up. Such projects were normally pulled down, especially when they were considered to have created problems like flooding, or impeded the movements of other members of the settlement.

6.10 TENURE INSECURITY, DISINCENTIVES AND UNWILLINGNESS TO INVEST IN HOUSING

The percentage of Christian Village participants who were unwilling to invest in and improve their housing was relatively low (21.7 per cent). Their decisions were not based on tenure insecurity but on the fact that the village was congested. The settlement has reached a point where there is virtually no space for horizontal development of new buildings. Vertical extensions are more expensive and normally beyond the means of the participants. Thus, the better option was to invest the funds in other things. Any vertical extension would involve completely pulling down existing dwelling structures (mostly, Atakpame compound houses) which have not been designed to support any superstructure (apart from simple roofs). The weak foundations, no pillar columns and the mud walls are just too weak to carry extra weight. The temporary evacuation of household members was another problem the participants said they could not cope with. This was especially true of families in which family feud and conflicts were rife. Instead, some of the participants indicated that they preferred to buy and develop lands outside the village (see figure 6.16). The following is typical of the responses of village participants who said they preferred to develop other plots and not the current family properties they lived in:

If I have enough money to undertake a housing project in the next 2 years, I
will seek land elsewhere for the purpose. There is not adequate space for any viable horizontal extension on our family property…the other option is to build vertically. However, our buildings cannot be easily turned into storey dwelling structures because they are mostly mud houses which have not been designed and constructed to support such superstructures. They have no concrete and iron-rod reinforced columns or concrete foundations for that purpose. Furthermore, where will our siblings and their children and grandchildren stay during such a project…nagging brethren will not even agree to such a proposal…who finances the project and how will the rooms be shared after the renovation is completed? Do you think people who even have problems with shared utility bills will be willing to support such vertical extensions? (Interview with Atsu 2008).

![Figure 6.16 Reasons for Unwillingness to Invest](image)

**FIGURE 6.16 REASONS FOR UNWILLINGNESS TO INVEST**
Source: Survey Data, 2008.

This is not to say that some families were not undertaking vertical extensions by pulling down bits of their original structures (Atakpame) at a time, and constructing two-storey buildings incrementally (see figures 6.17a and b). This was confirmed by the focus group:

Many relatively wealthy families have been converting their old mud houses into modern concrete buildings. The projects are normally done incrementally by breaking portions of the original Atakpame structures at a time and replacing them with cement block sections, either horizontally or vertically. Those families which are able to do this are mainly those that are either united or still have the original builder who is active and responsible for projects aimed at improving the condition of the housing (Focus Group participants 2008).
Similar reasons were given by 7.7 per cent of the research participants at Madina Estate. However, because vertical extensions were said to be feasible and offered viable options for increasing the number of rooms for households at Madina Estate, such extensions had been undertaken throughout the estate. The problems for the participants who have done such vertical extensions were mainly to do with availability or size of land space and the costs of implementing the projects. Just as in Christian Village, family feuds and conflicts were some of the other reasons cited as disincentives or unwillingness to invest in housing, and not the security of land tenure.

a) MUD-WALLS BEING REPLACED  b) CEMENT BLOCK EXTERIOR

[Figure showing two photos: a) Mud-walls being replaced, b) Cement block exterior]

FIGURE 6.17 AN EXAMPLE OF INCREMENTAL VERTICAL DEVELOPMENT AT CHRISTIAN VILLAGE
Source: Survey Data, 2008.

Contrary to the situations at Christian Village and Madina Estate, tenure insecurity was cited by over 53 per cent of Sodom and Gomorrah participants as the reason they would not invest in any permanent housing structures. Apart from tenure insecurity, other major reasons given by the above participants (over 53 per cent) included the fact that residents of the squatter settlement always entertained fears that they could be evicted at anytime. More than 15 per cent of those participants (15.7 per cent) harboured the fear of losing their lifetime-savings and investments should the threat be carried out and that was enough for them to make decisions not to invest in permanent structures in the squatter settlement. Some of the squatter participants (5.9 per cent) hate the acute congestion and
the abysmally poor sanitation situation that exist in the settlement. Awareness of the consequences of such bad environmental conditions on the health of their children was a major disincentive not to put up permanent housing. According to another group of squatter interviewees (15.7 per cent), they were in the settlement out of necessity. For them, if they had funds for improvements, they would rather move out and invest in housing elsewhere, because of the bad sanitation in their current location, which could result in the outbreak of an epidemic. Other squatter participants (15.7 per cent) attributed their unwillingness to invest in the settlement to the high incidence of arson and/or accidental fire outbreaks, theft, the degrading social status, vices and violent crimes. These have created uncertainty about life and property. As a result, most of the squatters were prepared to make do with what they currently owned and would rather move out of Sodom and Gomorrah to invest where their lives and properties would be safe. This is how one of the participants described their situation:

I plan to move out within the next two years to build elsewhere but I will maintain my structures here. If tenure security is granted, we can even put up permanent structures—block and cement structures. But for now, no because now and then we watch on TV, hear on radio and read in the newspaper that Sodom and Gomorrah will fall and be demolished. Such announcements put fear in us not to undertake any meaningful development in the area. We know this place is a political hotbed. We also know that it will be very difficult to evict us. It will take a very courageous government to do that. Any government which comes into power and waits for over two weeks cannot evict us (Interview with Rastaman 2008).

6.11 CONCLUSION

The foregoing discussions indicate that tenure insecurity and uncertainty of rights to land serve as disincentives for investments in housing. Land tenure insecurity was observed to discourage households from investing in activities that could improve their living standards. From the findings of the present research, it can be concluded that lack of tenure security serves as a major hindrance to people making long-term investments in land and property. The ramifications are a setback for efforts to improve the supply and quality of housing for poor people, efforts which, in turn, could enhance moves to reduce poverty among low-income residents of Accra. On the other hand, tenure security was observed to act as a springboard for improvements in housing, living and the environmental conditions of poor people, and their general integration into Accra. These issues are the focus of discussion in Chapter 7.
CHAPTER 7. SOCIO-ECONOMIC AND ADMINISTRATIVE EFFECTS OF TENURE SECURITY

Urban environments and health are deeply entangled. Policy and practice in urban planning and public health have inevitably shared common missions. What about in the 21st century? [There are] challenges to re-imagine how we might genuinely connect these spheres more effectively (Thompson-Fawcett 2008 p.15).

7.1 INTRODUCTION

Tenure security has multiple effects on the housing, living conditions, environmental and general well-being of the low-income residents of Accra. Therefore, it is necessary to ascertain the socio-economic and administrative effects of the various categories of land tenure security in the study settlements on the participants to inform recommendations on what policy options for tenure status and land tenure arrangements to adopt to improve the conditions of the poor in Accra. The chapter starts with discussions on the social effects of tenure security on the participants. Issues discussed include the consequences on the social standing or status of the research participants, the levels of their integration into the general city society, gender equity and access to property, and the ramifications of tenure security on the health of the participants. The issues discussed under economic and administrative effects of tenure security include the effects on investments in housing, property values, employment status and the ease of working and incomes. Also discussed are issues relating to the cost of attaining land rights and tenure security, the associated administrative constraints and the effects of tenure security on taxation. The chapter concludes with discussion about land tenure arrangement options for policies aimed at improving the housing and living conditions of the urban poor in Accra.

7.2 THE RELATIONSHIP BETWEEN TENURE SECURITY AND SOCIAL STATUS AND INTEGRATION

There is a belief among researchers, such as de Soto (2000) and Durand-Lasserve and Selod (2007), that titling (a source of tenure security) can change the tenure standing of an area into a secure one (Payne et al. 2007). The extent to which the above assertion is applicable to the land tenure categories of the three study settlements of the present research was investigated and the following is an exposition of the findings. The opinions
of the study participants were sought to ascertain whether their individual and community social standing or status, societal integration and incorporation into the larger Accra city were affected by their land tenure status. The results of the research indicate that there was indeed a very strong relationship between the tenure rights of the participants and their social position in the city. The variations were observed to be associated with the differences in the types of land tenure agreements (customary or formal) entered into by the respective settlements and the land rights that their residents have. The social status, integration and the sense of being part of the city among the participants of the study settlements was identified to run along a continuum. High social ranking and well-integrated and well-planned residential areas were observed to be inhabited by households which had the highest forms of formal land tenure arrangement (ranging from full titles to tenancy agreements). The participants of the customarily arranged land tenure settlement (Christian Village) were rated from high to moderate levels of social standing and integration into the city, while the squatter settlement (Sodom and Gomorrah) was categorised as low-class in terms of the above indicators and development.

**TABLE 7.1 SOCIAL STANDING AND A SENSE OF BELONGING TO THE LARGER SOCIETY OF ACCRA**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Regarded as Law-Breakers and Criminals</th>
<th>Cannot Develop Land</th>
<th>Fear of Eviction</th>
<th>Just like Other City Inhabitants</th>
<th>I Don't Know/ I Can't Tell</th>
<th>Total %</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom &amp; Gomorrah</td>
<td>41.2</td>
<td>2.0</td>
<td>2.0</td>
<td>9.8</td>
<td>45.1</td>
<td>100</td>
<td>51</td>
</tr>
<tr>
<td>Christian Village</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>65.2</td>
<td>34.8</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100.0</td>
<td></td>
<td>100</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total No. %</strong></td>
<td><strong>21</strong></td>
<td><strong>1.0</strong></td>
<td><strong>1.0</strong></td>
<td><strong>46</strong></td>
<td><strong>31</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Among the three study settlements, all of Madina Estate participants (100 per cent) were observed to be conscious of the relatively high status of the estate. In addition to the statistical analysis of responses about the status and social integration of the study
settlements (see table 7.1), the following qualitative information (quotation) provided by the focus group buttresses perceptions about Madina Estate:

Yes, surely there is a relationship between the sort of land tenure rights that people and settlements have over their land and the class of property owning groups that they belong to in the city. However, the sense of being part of the capital means more than land rights and having the freedom to utilise land and reap investments from it. It includes factors like social and civil liberties, community infrastructure [and their linkages to those of the whole city], access to utility services and safety within a residential area. In addition, the social ranking and integration of a settlement in Accra could be measured in terms of factors like official documentation and recognition of that area by the city authorities and the general public. If that is the case, then by our estimation, this estate would be among the top positions when compared with the other settlements of your study. Our estate is well planned and has a fairly good amount of the attributes we have mentioned earlier (Focus Group Discussants Madina Estate 2008).

This quotation and statistical data on the estate participants indicate that the underlying high social status, integration and the sense of being part of Accra’s society derived from the high undisputed formal land tenure security status of the estate. The general feeling during the focus group discussion at the estate was that the settlement’s status was as good as that pertaining in any other up-market residential area in Accra. Additionally, social interactions, livelihood activities, education, coexistence and intermarriages between a heterogeneous ethnic population of the estate and the general Accra population have enhanced the assimilation of the estate.

However, at Christian Village, not everybody held such views. Not every participant of the village thought that their de facto rights were as good as those of settlements with high formal tenure security. The popular position of the participants of a focus interaction held in the village is presented below:

In spite of the fact that we have de facto rights over the land and have been able to develop this place over the years without interference [except an eviction order and a protracted court case in the 1980s] does not mean that our status is the same as those of affluent communities. For example, you cannot say that our status is as high as that of the Airport Residential Area [a wealthy enclave]. Generally we consider people who have registered land title documents covering their properties as the most secure asset owners and accord them more respect. Our status has been diminished by the fact that we have no individual registered titles over our properties. However, we can conclude that our social integration is fairly good…the whole settlement is recognised by the statute of Ghana just like other officially
recognised residential areas in the city. So where do you place us? [They asked me] We are pretty well integrated into Accra socially thus we are somewhere there…high or middle level of inclusion in the capital, yes! (Focus Group Discussion at Christian Village, 2008).

Consequent to this dilemma of where to place the village, not all the participants perceived the settlement’s status and its integration into Accra to be as high as those of high-status residential areas. This is reflected in the results of table 7.1 which shows that only 65.2 per cent of Christian Village participants felt that the village was as good as other high-end settlements of Accra in terms of the above indicators. The remaining 34.8 per cent of Christian Village participants were not sure about where to place their settlement’s status.

Consciousness of the informality of developments in the village, coupled with its unplanned nature, relatively high degree of development congestion and the lack of modern infrastructure, were enough reason for denigrating the village. Despite the respondents’ perceived high de facto rights to the settlement’s land, they felt that the nature of the settlement’s development, infrastructure and the fact that they had no documents covering their individual property rights lowered property values and for that matter the status of the settlement. Generally, the social inclusiveness of the respective study settlements seemed to follow pattern of land tenure and social status. Nevertheless, similar to Madina Estate, Christian Village was observed, from the utterances (see quotation above), attitudes, and the way of thinking of the villagers, to be quite socially integrated into general Accra society and life. Through the adoption and assimilation of cultural practices, language, education, occupation, and intermarriage between villagers and other people of the capital, the village was said by the research participants to be fairly well integrated socially into the urban Accra community. The question to address, therefore, was what could be done to increase the status of squatters in case land tenure and rights were granted to them? These are some of the issues addressed in chapter 8 (Discussion, Conclusions and Recommendations).

The research results indicate that illegal squatting and tenure insecurity at Sodom and Gomorrah are among factors that contribute to the settlement’s low social status along the continuum. Consequently, the squatter settlement has the lowest rating in terms of the settlement’s social standing, integration and people feeling that they were part of the larger Accra society. The following statement made during two focus group discussions held at Sodom and Gomorrah sums up the views the squatters have about their social status and being part of the larger Accra community:
We reckon that if settlements in Accra are ranked according to the residents’ land rights and social integration, Sodom and Gomorrah will fall at the bottom. This is because we do not have approval from the government concerning our continued stay on the land—we are squatters or illegal occupants of the land. The general populace of Accra and the media have always treated us like people who do not deserve to live in the city. Thus, socially, we do not feel that we are well integrated into the capital. The conclusion is that our social status and inclusion in Accra is low…very low indeed (Focus Group Discussion at Sodom and Gomorrah 2008).

Based on the above quotation, and statistical analysis of the survey participants’ interviews, it was evident that this perception was held by both the squatters themselves and people living outside the squatter settlement. As a result of their illegal occupation of the land, both government and society at large consider the settlement and its residents as social miscreants. The popular opinion of the Accra Metropolitan Assembly, government officials (including the city planners) and the general public is that the settlement is full of immoral people and criminals, and therefore it must be demolished. Furthermore, there is a strong desire that the squatters should be evicted to pave the way for the Korle Lagoon Ecological Restoration Programme project. However, the research results indicate that even though the squatters live in squalid conditions, most of them are just poor people who are struggling to eke out a living in the city. The squatter research participants intimated that, because of their tenure insecurity and the perception that the settlement is full of outlaws and criminals who are engaged in all sorts of social vices, their social status, integration and inclusion into Accra, as a settlement, had been adversely affected. That is not to say that every individual from the settlement was discriminated against on the streets of Accra. This is how one of the squatter participants described the situation:

People only discriminate against you when you state where you are coming from. It is because of our illegal occupation of land and the substandard shelter conditions of our settlement. It is also due to the derogatory remarks and publications about us by politicians, the media and some researchers that we are being discriminated against and rated as amongst the lowest class of residents of Accra. Most of those who are against us peddle falsehoods that Sodom and Gomorrah is “entirely” a hideout of armed robbers, thieves, drug-pushers and addicts, murderers, prostitutes and all sorts of social deviants…but most of these allegations are not true…that is not to say that there are none of such people here. Nevertheless the majority of us are just poor people who are trying to make a living in Accra. Right now, no settlement in Accra wants us to be resettled near them…typical is the case of Adjen Kotoku [a village near the Amasaman township where the government plans to relocate.
Sodom and Gomorrah] but the chief and opinion leaders say they can only accept the relocation of the businesses and not the residential facilities of the squatters. It is very painful that we have all been tagged as criminals. (Interview with Memuna Sualley 2008).

Apart from the 9.8 per cent (see table 7.1) of squatter participants who claimed they were indigenous Gas and that the land belonged to them and so their social status was as high as people in any other good residential area of Accra, the majority of the squatters acknowledged that their standing in society and the feeling of being part of Accra were among the lowest in the city. Other reasons given for the low social ranking of the settlement was the fact that the residents were subjected to scorn and ridicule. This view was shared by 41.2 per cent of the squatter participants. Only 4 per cent of the squatter participants thought that their low social position and lack of integration into the capital derived from the fact that they could not develop the land because of the constant threat of eviction. The remaining 45.1 per cent of the squatter participants could not determine the settlement’s rating among settlements in Accra. Their attitude was a clear exhibition of low self-esteem due to the illegal occupation of property that did not belong to them. Their responses could only be linked to the low perceptions they have about themselves and the squatter settlement (see table 7.1).

Inferences from the survey data indicate that there is a strong relationship between tenure security and the social status of the participants and their respective settlements. However, the evidence demonstrates that the relationships are complex and involve many other factors, including the social structure of the community, financial resources of individuals, land tenure rights, recognition of such rights and the level of infrastructure provided by the government. It was evident there was interplay between all of these factors in determining the social standing, integration and the feelings and perceptions that people had about the status of their settlement in relation to the larger Accra system. Similarly, the status of an individual or a settlement’s land tenure arrangements along the continuum, and the general compliance levels of that settlement to the statutory planning and development regulations, in part, account for the social status and the level of its integration into Accra. Details of these issues are examined in the commentary on the spatial integration of the study settlements, but before that, the social effects of tenure security on women and children are discussed in the next section.
7.3 GENDER AND PROPERTY RIGHTS

As the literature review indicated, although Ghana’s constitution does not limit the rights of women to land and property, customary practices have resulted in the majority of women in the country only being able to access land through men (Walker 2002; Women in Law in Southern Africa 2001). In Africa, even societies in which inheritance is matrilineal, it is the men who control and administer family properties (Walker 2002; Women in Law in Southern Africa 2001). The implications of these factors on the percentage of women household heads, and the socio-economic effects on such households, are significant, and enhance the comprehension of discussions in some sections of this thesis.

![Graph showing land tenure types and gender equity](image)

**FIGURE 7.1 LAND TENURE TYPES AND GENDER EQUITY**

Source: Survey Data, 2008.

The relevance of investigations into the above assertions is underscored by the fact that women and children are noted by the aforementioned authors and others (Walker 2002; Women in Law in Southern Africa 2001) for not receiving equity in terms of access to landed properties and resources in traditional society settings. Thus, there was a need to ascertain the situation in the pluralistic land tenure context of Accra, which is still influenced largely by traditional norms and practices. Verification of the assertions within the three study settlements, which have different land tenure arrangements and rights, was therefore important for determining how women and children fared under the different
systems. The results of the investigations were also of broader policy significance, since an understanding of the effects could be used in designing a housing programme that would be beneficial to everybody, regardless of gender. The research results (see figure 7.1) indicate that customary influences were still very strong, especially in the traditional and informal community of Christian Village. The village had the lowest percentage of participants (13 per cent) who confirmed that women had equal rights of inheritance and unlimited access to landed property. Although wealthy women could purchase property, the same could not be said about poor women, nor was it the case when it came to inheritance. The popular opinions about women’s access to landed property and rights of inheritance in the study settlements are summarised in table 7.2.

**TABLE 7.2 WOMEN'S ACCESS TO PROPERTY AND RIGHTS**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Popular Opinion About Women's Rights</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom and Gomorrah</td>
<td>Access to property and ownership of assets in this squatter settlement is dictated by the ability of people [irrespective of gender] to buy and assert their rights over what they have purchased. So females who have money are able to acquire property. However, it is mainly older women who are well known and have strong male support who are able to do this. Younger women without influential male supporters are more vulnerable to harassment and dispossession. However, groups of young women at times pool their resources to acquire structures. But, the most common practice is for the young women to rent rooms from older women or men.</td>
<td>Focus Group Discussants</td>
</tr>
<tr>
<td>Christian Village</td>
<td>Our community is a patrilineal one. As a result, it is the males of families who inherit properties here. The property of a couple who do not have sons can be passed on to their daughters. But, eventually, it is normally the cousins, sons, nephews and the grandsons of these daughters who inherit the properties. This has reduced the willingness of females to invest in family properties, unless they are doing so for their children [mainly sons].</td>
<td>Focus Group Discussants</td>
</tr>
</tbody>
</table>
All matters relating to assets in this estate are formally done. Starting from when we were allocated our rooms in the estate, the procedure was to provide for those affected by the eviction exercises [regardless of gender]. Thus, inheritance, and whoever the resettlement beneficiaries wish to pass their property on to, is entirely a decision left for them to make. Due to the documentation of our assets, there is a relatively high degree of equity in terms of women’s access and inheritance of household property. It is very common to see wealthy women developing and undertaking improvements on their family houses.

| Madina Estate | All matters relating to assets in this estate are formally done. Starting from when we were allocated our rooms in the estate, the procedure was to provide for those affected by the eviction exercises [regardless of gender]. Thus, inheritance, and whoever the resettlement beneficiaries wish to pass their property on to, is entirely a decision left for them to make. Due to the documentation of our assets, there is a relatively high degree of equity in terms of women’s access and inheritance of household property. It is very common to see wealthy women developing and undertaking improvements on their family houses. | Focus Group Discussants |

Source: Survey Data, 2008.

The conclusion from the general views of the focus groups indicate that household land and property in Christian Village are mainly transferred to and inherited by the males of families. Similarly the statistical analysis of the survey interviews shows that all of the village participants agree that even when the wife of a deceased man [widow] takes over the property of the husband, she does so on behalf of her male family members who will eventually assume responsibility and manage the assets. The findings reveal that unequal rights and access to land resources based on gender differences have negatively affected the proportion of women who were willing to invest in their family properties. This is how Bososi (a prominent Christian Village woman) states the position of women towards investment in family properties:

My brothers say my children should go to their father’s house to inherit property. They say we Ewes are not a matrilineal society like the Ashantis where inheritance is through one’s mother and maternal uncles. Anytime there is a misunderstanding, I am asked to go to my husband’s house. Can you imagine what will happen to my children when I am dead? So why should I invest my hard-earned money in a property I shall be dispossessed of? (Interview with Bososi 2008).

This sort of sentiment has serious implications on the levels of investment by women and needs to be tackled by policies that will ensure gender equity in any improvement project the government might intend embarking upon.

The breakdown of customary norms and practices at Sodom and Gomorrah, coupled with the fluidity of the property market due to tenure insecurity and uncertainty of rights to
land, have improved women’s access to properties. During the fieldwork, properties in the squatter settlements were observed to be easily sold to anyone with the purchasing power, regardless of gender (see table 7.2). Anyone who met the demands of property sellers could acquire a property. However, women without strong contacts and male support were observed to be vulnerable to harassment, criminal activities and litigation, and at times dispossessed of their properties. The heterogeneity of the population of Sodom and Gomorrah, and the virtual breakdown of traditional laws, have led to the adoption of illegal land tenure arrangements, asset ownership and passing on of properties to others. The practices here could be likened to an unlawful market-centred system. Consequently, about half (49 per cent) of the squatter participants indicated that neither women nor men were discriminated against in terms of property ownership and transfer (see figure 7.1).

The research findings indicate that Madina Estate has the highest level of gender equity in terms of property-ownership, inheritance and transfer. Formalisation of the estate land and property rights, which were well documented and backed by law (including the intestate law) were observed and confirmed by the estate participants to have substantially improved the rights of the women and children of the estate. Therefore, all of the participants of Madina Estate were convinced that there was no discrimination against women in terms of access to land and tenure security over land (see figure 7.1 and table 7.2). The estate research participants intimated that it was common for women to own or invest in family properties without fear of being dispossessed of the properties. The conclusions from the interviews at Madina Estate indicate that financial resources and funds for such investments were the main determining factor of whether a woman invested or purchased a property in the estate. This finding is very important for policies aimed at improving squatter settlements in Accra, because it is evident that formal land tenure arrangements, like those of the estate, guarantee more equity, access and security of tenure to women than the other systems of land tenure. The next sections of the discussion focus on some of the social effects household investments or otherwise have on the participants’ (and their household members’) health, education and the general well-being.

7.4 TENURE SECURITY AND THE GENERAL WELL-BEING AND EDUCATION OF HOUSEHOLD MEMBERS

In response to calls for information on the effects of tenure security on household health, education and reproductive health and fertility (Payne et al. 2007), these issues were explored as part of the research investigations. Any programme aimed at improving
the lives of squatters in Accra will certainly have to include the enhancement of these aspects of their existence if it is to succeed. Assessment of the effects will help to determine the type of land tenure arrangements that will offer high levels of tenure security, as well as improve those facets of the lives of the low-income residents and squatters of Accra.

The survey results indicate that household health was poorest at Sodom and Gomorrah. General structural congestion, overcrowding and high room occupancy rates, vices, poor hygiene and environmental conditions were observed and confirmed by focus groups and public officials to have contributed to the poorer health status of the squatters. The following are the observations and remarks made by some health officials, focus group discussants and the director of the Ashiedu Keteke Sub-Metropolitan Assembly (under whose jurisdiction the illegal settlement falls):

### TABLE 7.3 THE EFFECTS OF TENURE INSECURITY ON GENERAL WELL-BEING, HEALTH AND EDUCATION AT SODOM AND GOMORRAH

<table>
<thead>
<tr>
<th>Commentator</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Officials</td>
<td>Sodom and Gomorrah is congested, choked, filthy and unfit for human habitation. As a result, as expected in such squalid conditions, there are high cases of communicable diseases. Our records show that the most common diseases reported at our facility by the residents of our catchment area, which includes the squatters, are cases of upper respiratory infections, skin diseases, malaria, diarrhoea (especially among children) and sexually transmitted diseases (STDs). On average, the growth and development of the squatters do not differ from the general picture in Accra…their children are quite healthy. However, there are other factors like drugs and alcohol abuse and other health and safety attributes which impact negatively on the lives of the squatters.</td>
</tr>
<tr>
<td>Focus Group Discussants</td>
<td>Generally, we look healthy, but there are so many of us who are suffering quietly [sick]. We will appreciate it if the government comes to our aid by constructing drains to draw-out mosquito breeding grounds within the settlement…but the lagoon is the main source of the vectors. The most vulnerable people are our children. It is a fact that most of the squatters are not interested in education. They either lack the financial resources to put their children in school or just do not see the need for education. In addition, conditions in the squatter settlement are just not conducive for education. Even the wooden structures meant for pre-school children are in such deplorable conditions that many parents would rather keep their wards at home.</td>
</tr>
</tbody>
</table>
Sodom and Gomorrah can be accused of being an endemic area of some of the infectious diseases in Accra. The unsanitary conditions under which the residents live are a major source of concern to health and the city officials. Furthermore, the ways by which both solid and liquid wastes are managed in the settlement are likely to contribute to the spread of diseases. The squatters are mainly concerned about survival in the city. Education is just of secondary priority. Moreover, the general atmosphere in the settlement is inimical to any serious form of education.

Source: Survey Data, 2008.

Obviously, the quotations in table 7.3 and the survey results indicate that some of the recently reported disease outbreaks in Sodom and Gomorrah are probably due to the congestion and bad sanitation in the settlement.

In addition to the information in table 7.3, personal observations during the research fieldwork show that not much difference exists between children of the study settlements in terms of weight-for-year/height and malnutrition. At least the physical appearances and analysis of data on the weighing cards of children randomly selected within the research settlements did not show any significant differences. The average weights of some one-year and two-year-old children as shown on their weighing cards during the course of the research were 10 kilograms and 13 kilograms, respectively, which is normal for such age groups. The following is how the squatter participants compared the health of their children to other children in Accra:

Our children are well nourished and grow properly like other children of the capital city. Do not forget that the Agbogbloshie market is the cheapest wholesale foodstuff market in Accra (Focus Group Discussants 2008).

Food is very cheap here. With just GH¢ 1 (equivalent of $US1), you can get four sizeable tubers of yam, lots of cassava or plantains with the same amount” (Interview with Kobina Akawuni 2008).

These claims have been confirmed by further fieldwork investigations. Foodstuffs were really cheap at Sodom and Gomorrah. Some of the items were five times cheaper than the same products elsewhere in Accra. Thus, the squatters had little difficulty feeding their young family members.

Furthermore, a local drugstore operator in the squatter settlement said “the main ailments reported for medication here are upper respiratory diseases, chronic chest pains, heart burns and gastrointestinal disorders …the sufferers are mainly adult men and
women” (Interview with Abdul Rafui 2008). The general unhygienic environment in which food was prepared for sale at Sodom and Gomorrah raised questions about the quality and wholesomeness of cooked food being sold there. Could this be responsible for some of the ailments? This is an area for future empirical research. Generally, there were health problems everywhere in the squatter settlement. According to the personnel of some of the neighbouring health facilities who were interviewed, even the free immunisation programme against childhood diseases, dubbed in Ghana “The Six Childhood Killer Diseases” (cholera, whooping cough, polio, diarrhoea, measles and diphtheria), was more difficult to implement within the squatter settlement. The chaotic arrangement of structures within the squatter settlement, coupled with non-interest of the parents of some of the children in the programme, often led to non-treatment of their children. Such uninterested mothers were also very difficult to apprehend, to get them to have their children immunised, because of the difficulties in tracing and locating them. The health status of the squatters has also been jeopardised by the activities of some of their own heavy smoker-population. Some squatter participants complained of always being exposed to passive smoking from the numerous smokers who live in the settlement. The situation was described by some participants of the focus groups:

Every evening and early mornings, in particular, in this settlement is like living in a smoke chamber. The air is always full of Indian hemp scent and smoke of tobacco. There are smokers everywhere, every time and constantly smoking us like rats. If you are asthmatic or allergic to such pollutants, you will suffer in this place. Nobody controls the activities of those indulging in the habit…you complain about their attitudes at your own risk…you could be severely beaten if you confront the smokers (Focus Group Discussants 2008).

In addition to passive smoking, the smoke generated from fires set to extract metals from electronic waste was said to be another source of pollution in the settlement. Just as in the remarks in the above quotation, nobody controls the activities of these metal extractors who constantly pollute the whole environment. Further dangers are posed by the numerous drunkards and drug addicts who live among the squatters.
In contrast, the general health indicators at Christian Village were observed to be good. The relatively high levels of environmental cleanliness due to the high *de facto* tenure rights to the land and the sense of ownership and care for open spaces have reduced the populations of most disease vectors in the village (mosquitoes, houseflies, bugs and cockroaches). The research results also indicated that the environments in which the villagers interacted (especially children’s playgrounds) were always kept clean and were relatively neat (compared with the generally filthy environment of Sodom and Gomorrah) and thus positively enhanced the health of the villagers (see figure 7.2). It was observed that the psychosocial and environmental conditions within homes and the vicinities of accommodations in the village were conducive to the health, growth and development of children. In addition, a high sense of community ensured that health information was effectively disseminated and people were encouraged to seek and maintain good health and environmental sanitation. Observations during this fieldwork indicated that it was far easier for children to be immunised and to benefit from other health programmes at Christian Village than was the case at Sodom and Gomorrah. The relatively low room occupancy rates and better ventilation of rooms (compared with those of Sodom and Gomorrah) also meant there were lower rates of disease transmission at Christian Village.

Among the multiple consequences observed and confirmed in relation to the land tenure arrangement and tenure security enjoyed by the research participants at Madina Estate was good health among the participants and their household members and the
presence of quality health indicators (good environmental sanitation, spacious and well ventilated houses, infrastructure etc.). This observation was corroborated by a focus group of the estate which listed some of the ripple effects of tenure security on the estate during a group discussion. Included in the list were good housing projects which were being incrementally implemented, improved environments and sanitation and the development of amenities and infrastructure. These were said to have, in turn, positively affected the physical and the psychosocial health status of the participants and members of their households. It was also confirmed that there was a positive relationship between tenure security and the education and well-being of the participants and their household members.

According to the research participants, tenure security has encouraged them to undertake housing development ventures which are improving the estate’s social, economic, physical and environmental conditions. These, in turn, have made in-house activities easier to undertake and have created a favourable atmosphere for educating their children.

The positive effects of land tenure security on the quality of accommodation and infrastructure found in the de facto and de jure settlements, as noted earlier, were observed to be also directly related to the high levels of health and education among the household members of Christian Village and Madina Estate. The opposite conditions were observed and admitted by participants of the squatter settlement. Tenure insecurity, unsanitary conditions, suffocating congestion, excessive noise, frequent fire outbreaks, proliferation of drug and substance abuse, crime, vices, and the constant threat of eviction were observed to have negative effects on the squatters. The general sense of insecurity did not create conducive environmental, mental and physical conditions for improvements in health, education and the general well-being of household members of the squatter participants. Apart from the lack of enthusiasm for further education among the squatter participants, the general environment of the settlement was not favourable for education. There was excessive noise throughout the settlement around the clock (24-hour). The following describes how a squatter participant, at a place noted as a notorious marijuana use area, perceives his experience in the settlement:

I am a Kayakaya (male porter) who off-loads goods from cargo trucks which bring vegetables from Kumasi, Sunyani, Techiman and Begoro. I work twice a week—on Mondays and Thursdays (market days). I earn about GH¢ 20 on market days but earn only about GH¢ 4 on ordinary days. I came to settle here in 2006. I rented this place for GH¢ 10 per month—it used to be GH¢ 6 per month. I am living here alone. When I initially came to Accra in 1999, I used to sleep at the lorry station because most of the cargo trucks I off-loaded
came in the night and so I had to be at the station in order not to lose the jobs. Now, even when I am not around, they wait for me because I am their trusted worker. They call me by my mobile phone. Even though some other Kayakaya people take some of my jobs, I still get enough jobs from people who like me. I came to settle here because of cheap rent. We encounter serious problems whenever it rains as the whole area becomes flooded. Flood waters enter our rooms and destroy our properties. After heavy rains, we spend hours soaking and scooping water from our rooms. As a result, we have raised our bedding from the ground. There are many thieves here but the thieves do not break locked doors, but if you leave your door open and unprotected, somebody could enter and steal your items. The thieves here normally go outside the settlement to steal. Many people come here because of the freedom we enjoy here. Some people are just night visitors. Some come here because they know that here you can smoke Indian hemp without being arrested by the police. Did you not see that when you were coming some people were holding/smoking taba [Indian hemp] and never bothered to run? It is because of the freedom here. They cannot do such things in town. You know our boys [referring to the rude boys of the squatter settlement] like that thing [referring to marijuana]. They can stay and smoke it in their rooms. However, I am planning to leave this settlement. If I get enough money I will leave this place. I am looking for a better job and as soon as I get one I will leave. There are too many troubles here. Here even if you do not want trouble, the trouble will come to you. If you take a look into that room, you will see it is full of smoking and drug gadgets—it is only this morning that this place is quiet. I do not like this place...there is no peace. The smokers and their girls are always fighting whenever they are here to smoke. After a hard day’s work, all that some of these girls know is to fight, fight and fight! Deadly fights!—just wait for a few minutes and you will understand what I am saying...if you do not have patience, you cannot stay here. How can people have their peace of mind to study here? (Interview with Yankey 2008).

It is obvious from the above quotation that a major reason why some of the squatters are in Sodom and Gomorrah is because of the advantages of being closer to where they find their livelihoods. The settlement could also be suitable for them because of the cheap rents charged by property owners. The interviewee also vividly described the challenges and the hazards he faced, including flooding and health and personal security risks. It is understandable that most residents stay in the squatter settlement out of necessity and poverty and so will relocate to other parts of Accra if there is an improvement in their financial status.

Low levels of education and aspiration, combined with high levels of poverty, have resulted in high fertility rates among women of the squatter settlement. Teenage pregnancy rates among the three research settlements were highest at Sodom and Gomorrah. One out of every three women participants in the squatter settlement under the age of 24 had two or more children. Older women had three or more children. The attitude of having children
irrespective of whether a conjugal relationship existed or whether those involved were capable of looking after the children born was dramatised during an occasion where a group of teenage girls were grooming each other and singing:

I will born you pikin (a baby), my heart is for you ooh, so don't worry, I’ll born you pikin—I want you. My heart is for you sweetie [a song]. You see, they say there are 15 girls to every man in this settlement. No one dares take my man…I will do anything to capture his heart. I will have serious conflict and fight with any girl or woman who dares to snatch my sweetie (Interview with Akosua 2008)

Thus, it can be concluded that, because of poverty and lack of sex education, teenage pregnancy is widespread in the squatter settlement. Many teen mothers were encountered during the course of research at Sodom and Gomorrah. The situation supports the argument posited in this research that resettlement of the squatters should be carried sooner rather than later, because without improvement to their lives the squatters’ wards are likely to become street children and squatters in the future.

7.5 THE EASE OF INDIVIDUAL AND HOUSEHOLD RELOCATIONS BETWEEN AND WITHIN RESIDENTIAL AREAS

Payne et al. (2007) and de Soto (2000) assert that land titling increases property transactions, which in turn results in residential relocations and movement of households. However, to the contrary, the participants in this research, who have land rights and tenure security (Christian Village and Madina Estate), have not experienced any such mobility, but have been living in the same houses and settlements for more than 30 years (see figure 5.8 in chapter 5). The research participants from Christian Village and Madina Estate intimated that households seldom moved from one place to another. According to them, such movements were usually as a result of occupational transfers or the desire to be close to the source of employment, education or other activities, and not because of attainment of tenure security. As stated earlier, because Ghanaian traditional society, norms and practices frown on the sale of household assets, households normally become attached to the same family properties for very long periods, without moving. The housing markets were therefore observed to be poorly developed at Christian Village and Madina Estate. Although the rapid urbanisation of Accra was changing this trend, it was observed and confirmed that it was only under extreme financial difficulties and bankruptcies that a household property would be sold or mortgaged. The same cannot be said of Sodom and
Gomorrah where tenure insecurity and uncertainty of rights to land, coupled with the ineffectiveness of traditional practices, have rather encouraged the development of an illegal property market that has promoted easy and a dynamic residential asset transactions and frequent movement and relocation of households. The informal and illegal property market at Sodom and Gomorrah was observed to be highly developed. The squatter participants viewed the settlement as a transit settlement and therefore a stepping stone to permanent residency in the greater Accra area. The following was how Batu Takoro (a squatter participant) expressed his view about the issue:

The problem is that most of us are hustlers from the north who came to the city. We do not have money and so we find this place as the only place we can stay with our tribesmen before we find better accommodation elsewhere in the city. Relatively wealthier long-term residents of the squatter settlement [both men and women] usually construct kiosk accommodations and rent them out to new arrivals and young girls [mostly Kayayei]. You could find between 20 and 30 girls in a single kiosk. However, we have been put under a constant threat of eviction. At times, we hear that the government plans to evict us and demolish the place and find another place for us. (Interview with Batu Takoro 2008).

Furthermore, the high risks of losing property and land space in the squatter settlement due to fire outbreaks and long absences compel the squatters to trade their properties in order to avoid losing them. The tendency of attachment to squatter properties as a long-term plan to settle in Accra was therefore very low at Sodom and Gomorrah, compared to the situations in the tenure-secured settlements of Christian Village and Madina Estate. The issue of speculative and market-driven dispossession of land rights of poor people when low-income settlements attain tenure security was also investigated. It is anticipated the findings will assist in the development and adoption of land tenure arrangement guidelines that will ensure the poor are not dispossessed by market-driven evictions when their lands become attractive because of land tenure security. This is the focus of the discussion in the next section.

7.6 LANDED PROPERTY VALUES, SPECULATION AND DISPOSSESSION

The process by which the speculative activities of land dealers and the mechanisms of the market lead to the dispossession of the land rights of poor people is known as gentrification (Dey et al. 2006). The practice involves land profiteers acquiring land from the poor at low prices in the hope of selling at a later date when the values of the properties
appreciate (Dey et al. 2006). According to Payne (2001 p.423), when informal settlements are regularised, their status and the commercial values of landed properties within the formalised settlements increases, which results in “downward raiding” of the assets by higher income groups and increases the vulnerability of the poor. These issues were verified during the research fieldwork. Nevertheless, it was evident that such speculation on the lands of Christian Village and Madina Estate was very low. The participants of focus group discussions in the two settlements indicated that the manner in which land was held in the settlements prevented such market-based dispossession mechanisms from working (see table 7.4).

**TABLE 7.4 GROUP PROPERTY OWNERSHIP REDUCES MARKET-DRIVEN DISPOSSESSIONS**

<table>
<thead>
<tr>
<th>Settlement</th>
<th>General Opinion</th>
<th>Commentator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom and Gomorrah</td>
<td>There are people who are constantly on the lookout for properties to purchase in order to develop rental accommodation or sell at higher prices in the future</td>
<td>Focus group discussants</td>
</tr>
<tr>
<td>Christian Village</td>
<td>Because of the way in which we acquired our properties [that is, by customary land tenure arrangements], and the fact that we do not have individual titles over our properties makes sale of assets very difficult.</td>
<td>Focus group discussants</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>What we have here are not individual titles but the estate properties in general are covered by registered documents and supported by law. Since the assets are vested in groups of households, it is difficult…if not impossible for any one household to sell the group property.</td>
<td>Focus group discussants</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

However, there have been some incidences which could be likened to market-driven dispossession. For instance, at Madina Estate the chief and the original land owners (the Torgbor family of La) were reported by the research participants to have taken back about 50 per cent of the land originally acquired for Little Agbogbloshie, claiming that they had not been adequately compensated by the government for the land. The appropriated land has already been sold at higher prices to private estate developers. Nonetheless, the group and communal land tenure arrangements that characterised the *de facto* and *de jure* rights to land of the research participants at Christian Village and Madina Estate have kept land
grabbers and speculators at bay (see table 7.4). The strong community spirit and the land tenure arrangements have made the settlement lands unattractive to speculators. This revelation is very useful for the formulation of policies that aim to provide inalienable land rights to low-income people and squatters to enable them to develop their own housing.

Additionally, because the sale of household houses is traditionally frowned upon by society, household asset disposals have been kept at insignificant levels. Houses were observed to be the rallying points of the family and considered as assets which do not belong to only the owner and his/her immediate family but are the assets of extended family members, as well. Sales occurred only under rare and extreme situations of bankruptcies or need for money. These attitudes and the traditional values have curbed market-driven dispossession and evictions at Christian Village and Madina Estate. However, instances of market-engineered displacements were evident, but were restricted to open spaces which used to be government and public land. Such plots were observed to have been sold to private developers by people who claimed to be the original owners of the parcels of land. As to whether the traditional land tenure arrangements of Christian Village can still work in reducing market-driven evictions in current times in Accra is an issue that is discussed in the conclusions and recommendations’ chapter of this thesis (chapter 8).

The situation at Sodom and Gomorrah, on the other hand, was different, in that illegal dispossession and encroachments were observed to be rife (see table 7.4). The thriving illegal land and property markets have resulted in unscrupulous self-styled land owners and speculators always being on the look out for vacant spaces to purchase and sell later on. Others have developed such lands for rental accommodation and other business activities. The following is how one squatter participant described the situation:

Many people sell properties here. My two properties will go for GH¢ 800 (GH¢ 400 for each). Due to mistrust, such transactions are done at the police station and witnessed by an officer. This is because people leave this place for their hometowns and other places at will and you will never see them again...even when the police witnesses are transferred, because the transactions are recorded (unofficially though), their colleagues are able to adjudicate in matters relating to such transactions. You will not believe the kind of people who own properties here. Some policemen and military personnel have properties here. They regularly come in the month to collect rent from girls (Kayayei) who occupy their structures. They are not so hard on them. Once they get the rents, they go and come at another time…they ask the girls—if you have GH¢ 2, bring it, GH¢ 3 or GH¢ 4 bring it (Interview with Ibrahim Moses 2008).
It is obvious from the quotation that insecurity of land tenure has created an illegal housing market where squatters try to quickly invest in accommodation and are eager to reap the benefits as soon as possible in order not to lose them. Although formal real estate developers and speculators were observed to be not interested in the land of Sodom and Gomorrah, because of the settlement’s insecurity of land tenure status, the activities of the illegal squatter speculators was a serious source of concern to squatter research participants. Focus group discussions held with some squatter participants revealed that the self-styled landowners were always on the look out for vacant spaces to buy or sell. The squatters were therefore virtually confined to their properties for fear of losing them should they venture outside the settlement for long periods of time (months) in search of other livelihood opportunities. Some of the speculators were said to go as far as destroying vacant structures in order to lay claim to the land space. Despite these market-driven dynamics, tenure insecurity and the physical development of the squatter settlement has adversely affected its spatial integration into Accra. These issues are discussed in the subsequent sections.

7.7 TENURE SECURITY AND SPATIAL INTEGRATION OF SETTLEMENTS

A direct relationship was observed between land tenure security and the spatial integration of the three study settlements. Just as was observed in discussions about the relationship between land tenure categories, social status and the sense of belonging to Accra, the land tenure standings of the settlements were also observed to play significant roles in the levels of spatial incorporation of the various settlements. The tenure status and certainty of rights to land, together with the degree of conformity and compliance with the planning and building regulations, were confirmed by the research participants to significantly affect the respective settlement’s spatial assimilation into the formal urban environment of Accra. Districts assemblies are the statutory planning institutions which have been mandated to control development projects being undertaken in areas under their authority (Gough and Yankson 2000). Therefore, the degree of integration of a settlement, and the housing developments of that settlement, would depend on the levels of conformity and compliance with the development or building laws and by-laws of the district. Nevertheless, Kirk (2002) notes that the stricter the rules, regulations, and the higher the standards to be met before development projects are approved, the larger the proportion of the urban poor who are disqualified from participating in the development of
urban housing. Kirk (2002), therefore, advocates that to integrate more low-income urbanites into the housing system, there is a need for development principles, regulations and yardsticks to be relaxed. The interplay of the above on the research participants and settlements is the focus of the discussion in the following sections.

### TABLE 7.5 SPATIAL INTEGRATION OF THE RESEARCH SETTLEMENTS

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Degree of Spatial Integration</th>
<th>Attributes of a Spatially Well Integrated Settlement</th>
<th>Commentator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom and Gomorrah</td>
<td>Least integrated</td>
<td>Not planned, no building permits, inadequate and poorly developed infrastructure, substandard dwelling structures, acute congestion, filth, poor sanitation and bad waste management.</td>
<td>City planning officers, survey participants and focus group discussants</td>
</tr>
<tr>
<td>Christian Village</td>
<td>Fairly integrated</td>
<td>Not planned, no building permits, fairly well-developed infrastructure, relatively good residential facilities, high degree of development congestion, fairly clean environment, and good community waste management.</td>
<td>City planning officers, survey participants and focus group discussants</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>Well integrated</td>
<td>Well planned layout, building permit coverage, fairly well-developed infrastructure, good residential facilities, adequately spaced housing and social amenities, fairly clean environment, and good waste management.</td>
<td>City planning officers, survey participants and focus group discussants</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

Discussions with the participants and key informants of this research revealed that Madina Estate was the most integrated of the three study settlements (see table 7.5), followed by Christian Village, with Sodom and Gomorrah emerging as the least integrated settlement of the three. Interviewees, focus group discussion members and key informants attributed their positions on the issue to the fact that for a settlement to be well integrated into urban Accra spatially, that settlement must be well planned and physically incorporated into the city’s development plan and layout. Also, that settlement’s
infrastructure, social amenities and other utility networks must be linked to and be blended into the total Accra system (see table 7.5).

**a) WELL PLANNED LAYOUT AND INFRASTRUCTURE NETWORKS**

![Figure 7.3 Madina Estate is Well Planned and Properly Integrated into Accra Spatially](image)

Source: Survey Data, 2008.

The physical connections and blending of the settlement must also conform to and be in compliance with the laws, rules and regulations of the statutory planning institutions under whose jurisdiction the settlement falls. In order to be spatially integrated, it is obligatory to acquire a local district’s Town and Country Planning Department building or development permit before any development is carried out. Among the documents required to be attached to a development or building permit application, is a legal title or an uncontested documentation of the land to be developed. The fact that Madina Estate was legally acquired and the rights of the participants have been formally documented gave them an advantage in meeting the demands of the state and planning institutions. Additionally, because the estate was planned to fit into Accra’s wider physical development, the degree of spatial integration of the estate and the participant’s housing developments were observed to be satisfactorily compatible (see figures 7.3a, b, c and d).
b) PROVISION IS MADE FOR ROADS, BUFFER ZONES AND OPEN SPACES

c) MAJORITY OF THE EXTENSIONS MEET THE CITY STANDARDS
d) APPROPRIATE BUILDING MATERIALS AND ARCHITECTURAL DESIGNS ARE USED FOR THE HOUSES

Christian Village, on the other hand, was observed to be less integrated into Accra’s spatial planning, even though the participants enjoyed high *de facto* tenure security and certainty of rights to the land. Lack of individual documentation of land rights coupled with the lack of building permits and general planning of the village have substantially reduced its spatial integration into the Accra system. Part of the difference between Christian Village and Madina Estate in terms of spatial integration is the fact that apart from the individual and household parcels of land being far smaller than the minimum approved plot sizes, the village’s physical development was observed to be highly chaotic and congested. The unplanned nature of the village, coupled with the fact that there appeared to be virtually no space on the layout for infrastructure development and utility services connection to the urban system, have all contributed to the village’s reduced level of integration into Accra (see figures 7.4a, b, c, d, e and f). Nevertheless, it can be concluded that this lesser degree of integration into Accra is one of the costs the village has paid to increase the housing and accommodation supply for its residents. Most of the villagers whose buildings were the mud/Atakpame compound houses would have been homeless if the building codes had been invoked.
a) DOMESTIC WASTE-WATER FLOWING FREELY ON ROADS AND ALLEYS

FIGURE 7.4 POOR PLANNING AND REDUCED INTEGRATION INTO FORMAL ACCRA PLANNING
Source: Survey Data, 2008.

b) THE ALLEYS ARE NARROW AND HAPHAZARDLY ALIGNED
c) NUMEROUS DISCONTINUED ROADS DUE TO POOR PLANNING AND ENCROACHMENT

d) THERE IS LITTLE SPACE FOR FUTURE INFRASTRUCTURE DEVELOPMENT
e) MOST OF THE ROADS HAVE BEEN ERODED AND IMPASSABLE

f) THE VILLAGE IS HIGHLY CONGESTED
The minimum requirements for building plot sizes, layouts and the approved construction materials would have disqualified most of the households from owning houses in Accra. However, because of the high de facto security and rights to the village land, coupled with the limited upgrading of infrastructure that occurred within the community in the 1980s and 1990s, the village’s spatial integration was observed to have improved. Currently, Christian Village is connected to the main arterial road networks, infrastructure and utility services of Accra. Additionally, the research participants of the village felt that because the settlement was recognised by traditional institutions, government officials, and civil society organisations and had been incorporated into the general developmental planning and cadastral maps, the village was well integrated into Accra. All of these factors have enhanced the village’s integration into Accra spatially and physically.

In contrast, the tenure insecurity and uncertainty of rights to land at Sodom and Gomorrah have reduced both the social inclusiveness and spatial integration of the squatter settlement into the urban Accra system. Non-recognition of the settlement by traditional institutions, public officials and the government meant that the settlement was excluded from any long-term development and assimilation into Accra. Coupled with this, the constant threat of eviction was observed to have psychologically and physically excluded the squatter settlement from Accra. Some of the more recent threats of eviction warnings are presented below:

- Sodom Flexes Muscles (Nathaniel Y. Yankson 10-09-2009).
- Minister Seeks Public Support for Demolition of Sodom and Gomorrah (Ghana News Agency 11-09-2009).
- Battle over Sodom and Gomorrah (Public Agenda 11-09-2009).
- Accra Metropolitan Assembly Endorses Ejection of Residents of Sodom and Gomorrah (Ghana News Agency 11-09-2009).
- Sodom and Gomorrah—Our Collective Shame (Appiah-Danquah Kufour 16-09-2009).

The preceding newspaper headings summarise the degree of insecurity the squatters of Sodom and Gomorrah face. Why were the Kayayei on strike as reported by the Joy FM on 9th September, 2009? It was because pressure was being put on the government by the general public and politicians to evict them as a result of the killing of a group of squatters by a rival faction. The squatters were said to have flexed their muscles because they vowed
to resist eviction orders through street demonstrations and were ready to die if they were not properly resettled. However, when the pressure became too much for the government and there was an indication that the Accra Metropolitan Assembly was about to carry out the eviction order and demolition of Sodom and Gomorrah, the squatters started pleading with the government to intercede. The minister of the Greater Accra Region then sought the views of Ghanaians whether the settlement should be destroyed. In the meantime, the Accra Metropolitan Assembly met and endorsed the eviction exercise. Ga chiefs added their voice to those calling for the demolition of the squatter settlement. They said the crisis in the illegal settlement undermined the security of the Ga state and so the squatters must be removed and no resettlement or compensation paid to them because the settlement was unlawful. However, others adopted a human rights approach and argued that the settlement should be considered as our collective failure to house our unfortunate and poor countrymen, women and children. This clearly shows the fear under which the squatters live.

During the interviews, the squatter participants generally indicated that they were aware of the level of the settlement’s integration into Accra. They intimated that under no circumstances could they pretend that in its current state, Sodom and Gomorrah was well integrated into the layout, infrastructure, and desired environmental conditions of Accra. More than forty per cent (41.2 per cent) of the squatter participants regarded Sodom and Gomorrah as not being spatially integrated into the development planning of Accra or well represented on the developmental maps of Accra. All the key informants (which included government officials, opinion leaders and the city authorities) were also emphatic about their desire for the settlement to be demolished and the residents resettled. The following are examples of typical remarks made by the majority of the public and civil service key informants:

How can such a place be integrated into Accra? The place is a complete squalor, unplanned and undeserving to be located close to the central business district. Poverty and the education levels of the squatters also means that even if they are housed in decent accommodations assuming the land was good for human habitation, they would still impact on the environment adversely. The zoning of the area is incongruous with the settlement and the activities of the squatters. Are we serious about developing Accra? How can such illegality be allowed if we seriously wish Accra to develop? Have you seen how Beijing is on the TV? [This interview was conducted during the 2008 Beijing Olympics period] (Interview with Osei 2008).
This is even not an issue to be discussed…Sodom and Gomorrah should not even be brought up at all. It is so fragile a land that it should not even be an issue...there is nothing anybody can do about Sodom and Gomorrah. Government’s position is very clear about that settlement...it must be demolished. Even if you give them official rights they cannot develop the land. The situation of the squatter settlement is not only because they lack tenure security and thus the incentive for putting up heavy permanent structures on the land but it is because the nature of the land is also a deterrent as well. The land cannot just take such structures. The whole place was filled with sawdust...the land is below sea level and a disaster in the making (Interview with Doris 2008).

The public officials’ stance is because a critical analysis of the spatial integration of Sodom and Gomorrah revealed that the illustrations on TV and in publications are generally a far cry from the reality on the ground (see figures 7.5a, b, c, d, e and f).

a) **THE KORLE LAGOON IS HIGHLY POLLUTED AND SMELLY**

![Image of the Korle Lagoon](image)

**FIGURE 7.5 BAD ENVIRONMENTAL CONDITIONS AND POOR SPATIAL INTEGRATION OF SODOM AND GOMORRAH**

Source: Survey Data, 2008.
b) THE ROADS AND NEIGHBOURHOODS OF SODOM AND GOMORRAH BECOME A QUAGMIRE OF FILTH WHENEVER IT RAINS

c) INSTEAD OF CONCRETE DRAINS, WOODEN PLANKS ARE USED TO RETAIN, CONTROL AND DRAIN WATER FROM THE SQUATTER SETTLEMENT
d) SUBSTANTARD STRUCTURES ARE UBIQUITOUS IN THE SETTLEMENT

e) NARROW DANGLING WOODEN STAIRWAYS, EXPOSED PIPELINES, AND FILTHY CONDITIONS ARE EVERYWHERE
f) Sodom and Gomorrah is highly congested and most of the alleys are chaotic and very narrow

Provision of utility services and amenities has been observed to be solely done on humanitarian grounds. Relaxation of government regulations, profit motives of the utility providers and pressure from local and external human rights and civil society organisations were observed and confirmed to be responsible for the supply of utilities to the settlement. Without such generous gestures and pressures, the squatter settlement would have been long gone—and probably without any policy to provide the evicted squatters with alternative housing facilities. This finding strengthens the importance of this research and underscores its relevance as a baseline for recommendations on providing the squatters with reasonable land tenure arrangements and tenure security which, in turn, could serve as leverage in improving their living conditions. Similar to the findings of Payne et al. (2007), it can be concluded that because of poverty, the urban poor of Accra, in general, and squatters, in particular, can only develop and/or access their types of housing in the informal and unplanned settlements of the city. Consequently, such settlements, including Sodom and Gomorrah, are not spatially integrated into the formal urban system because of the strict planning and development regulations of the city. The cost of complying with the city rules is beyond the means of the poor, thus their elimination from the recognised official system. The land rights and the standing of the research settlements were observed
and confirmed by the participants to be related to the property values of the respective communities. This issue is the focal point of the next discussion.

7.8 EFFECTS OF TENURE SECURITY ON PROPERTY VALUES

The results of this research indicate that tenure security, especially the type associated with land title registration, increases land and property values, while land tenure insecurity reduces the values of properties. However, as Porteous et al. (2005) state, there is a cost for low-income people because when the values of properties increase, they become too expensive for the majority of poor urbanites. Part of the focus of this research was to verify how the respective land tenure arrangements of the study settlements affected the property values of the participants, in order to choose the land tenure arrangements which would increase the values of properties but still protect the poor from market-driven evictions. That aspect of the investigation was underlined by the fact that cheap and easy access to land in Accra was observed to be becoming extremely difficult as population growth and migration pressures on the city intensified. The high demand for land is probably due to the fact that many people are currently using land as an investment because of the volatility of the financial market (Yeboah 2000).

Tenure security and the social status of the study settlements have been observed and confirmed by the participants to affect the value of their properties. However, de Soto’s (2000) foremost claim that land title registration (and tenure security deriving from only titling) would convert untitled assets into secure properties and enable them to be used as collateral to access credit was observed and confirmed during the present research to be flawed. The construction of houses and the majority of other housing improvements being undertaken in the study settlements were said by the research participants to be funded through personal, pooled or family savings and/or rent advances and not by relying on bank loans. Apart from the sanctions of traditional society and practices against using family properties as guarantees for bank loans, the present research participants did not need the huge amount of capital that de Soto allowed for (de Soto 2000). They also did not qualify for such loans because their assets were either substandard or because their capacity to repay was doubted by the lending institutions. Loan granting establishments put their priority on the ability of the borrower to pay back loans rather than accepting land as collateral in case they default on their repayment (Dey et al. 2006).

The results of a focus group discussion at Madina Estate confirmed that arguments suggesting that land titles or formal rights enabled people to access loan facilities were
largely flawed. None of the participants at Madina Estate used their land or house as collateral for a bank loan. Further, the group titles have discouraged the use of assets as collateral. The poorer participants, without regular incomes, were observed to be very reluctant to apply for formal loans by using their properties as collateral, because of societal sanctions and fear of losing generational assets in the event they defaulted in repayment. Furthermore, it became clear that most of the participants’ assets (landed properties) were either of substandard quality or were ineligible for large bank loans. Most of the plot sizes were very small and the properties did not comply with the building codes of the statutory planning authority.

The participants at Christian Village also confirmed that despite the high *de facto* tenure security and property values, traditional practices have safeguarded the sale of the village land and its use as collateral for loans. This is how an elder put it:

> Even what we have is not enough. How can we use the little (housing and land) that we have to get loans? Our children are growing up and need increased accommodation in the village. What if we default? That will mean our children becoming destitute—that will be very irresponsible and selfish on our part…we do not even think about it (Interview with Suzie 2008).

It was an unexpected observation that despite the tenure insecurity at Sodom and Gomorrah, the values of properties kept rising with increasing demand from squatters participating in the illegal housing market of the settlement. However, the increased values were confined to the squatters and had nothing to do with private, well-to-do non-squatting individuals, formal real estate developers or banks that had very low perceptions of the values of the illegal properties. This raises the question as to how costly it is to attain land rights and tenure security in Accra. The results of the focus group discussions on these issues are the focus of the analysis in the next section of this thesis. The appraisal is intended to throw more light on the land tenure processes, security of the land rights, and the situations as they occur in the respective study settlements and are perceived by the participants, and includes my personal inferences and observations made by key informants of the present research. According to UN-Habitat (2003b p.26),

> Freehold is generally the most expensive legal tenure type because it uses professionals to create the right, transfer it and maintain the registration records over time. It also often takes the longest to register. This is because firstly, there is a lack of human and financial capacity, especially of public sector professionals (Williamson: 1998). Secondly, underlying title/deed
ambiguities have to be solved first, e.g. for obtaining the correct land use permissions, sorting out any deceased estate issues, establishing whether there are any other claimants to the land. As a result of the length of time it takes, and the lack of human and financial capacity in government, most countries do not have universal coverage, and in fact in most developing countries only ten percent of land sites or plots are documented (UNCHS:1991).

Bearing this in mind, the concern of the present thesis is to identify a good land tenure arrangement which is not only cheap but also has high tenure security and certainty of rights to land, while simultaneously protecting the poor from speculative activities of land dealers and market-driven evictions. The survey results have confirmed that the majority of the research participants (76.9 per cent) of Madina Estate hold the view that it is very expensive and costly to acquire tenure security through attainment of titles over the land.

![Figure 7.6: The Cost of Land Title Registration and Tenure Security](image)

**FIGURE 7.6 THE COST OF LAND TITLE REGISTRATION AND TENURE SECURITY**

Source: Survey Data, 2008.

Similarly, as many as 80.4 per cent and 69.6 per cent of the squatters of Sodom and Gomorrah and Christian Village participants, respectively, intimated that even though they were aware that the process of acquiring titles over land was frustrating and cumbersome, they could not comment on the cost and expenses involved since they had never attempted to get full titles over their properties (see figure 7.6). As stated earlier (particularly in the
case of Christian Village), they were aware of the dangers of sentiment arousal and possible litigation that their desire to get full titles over the land might cause.

The participants of Christian Village were therefore observed to be content with the status quo. They were satisfied with the present de facto recognition of their rights to the village land which had been easily arranged by their forebears at a considerably lower cost than the contemporary formal land title registrations being sought by prospective developers. Their confidence has been further boosted by the fact that their de facto rights to the land had previously been contested before a high court of jurisdiction. The sale and eviction order by a son of one of the custodians of the village land in the 1980s ended up in a law court and the villagers won. Furthermore, the village research participants anonymously agreed that they would never sell or use their properties as collateral for bank loans. Thus there was no need for formal titles to the land and their properties. The attitudes of the villagers were in consonance with Payne et al. (2007), who observe that land title registration becomes a major concern only when people feel that their land rights are not secure and they are susceptible to removal from their properties. Because of the high de facto rights that the villagers have over the land, their current priority is the community’s modernisation in terms of infrastructure, social amenities and extension of utility services to the settlement (Payne et al. 2007).

7.9 EFFECTS OF TENURE SECURITY ON TAX REVENUES

Payne et al. (2007) are explicit about the connection between land title registration and the ramifications for local government revenue generation through taxation of documented properties. By registering assets, they become integrated into the formal land and housing system which can be easily captured by the tax net (Payne et al. 2007). Although the findings of the present research largely confirm these assertions, it was realised that it was the strict compliance and demand for formal procedures which was partly responsible for the landlessness, squatting and homelessness of Accra’s low-income and poor people. The research results reveal that it has been the failure of the formal (particularly the formal land and housing market) and the traditional land tenure systems to provide for the land and housing needs of the poor which has resulted in squatting in Accra. Consequently, to recommend full land title registration and tenure arrangements for the poor because of the benefits of increasing local government tax revenues would be a futile exercise in terms of solving squatting problems in Accra. This is because it is such market-led, formal land title arrangements and the exorbitant expenditures which have
driven the urban poor into squatting in the first place. Details of these discussions are covered in the discussion, conclusions and recommendations chapter (chapter 8).

The survey results indicate that increased tax revenues and most of the advantages derived from tenure security and certainty of rights to land could be achieved without necessarily granting formal individual titles to the survey participants. Interviews with the present research participants, focus groups and discussions with city officials (key informants) and general observations in the *de facto* and *de jure* settlements (Christian Village and Madina Estate, respectively) confirmed that participants of the settlements need not to have full titles before they can be made to fulfill their tax obligations. However, in consonance with de Soto (2000), greater levels of formality were observed to improve tax revenues in the respective study settlements. Table 7.6 highlights the results of the field investigations.

### TABLE 7.6 OPINIONS ABOUT TAXATION

<table>
<thead>
<tr>
<th>Settlement</th>
<th>View About Taxation</th>
<th>Commentator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sodom and Gomorrah</td>
<td>Low levels of taxation; very difficult to collect tax and prosecute defaulters; identification of taxpayers and taxable property is virtually impossible.</td>
<td>Survey participants, focus group discussants, and key informants</td>
</tr>
<tr>
<td>Christian Village</td>
<td>Low levels of taxation, but better than Sodom and Gomorrah; chaotic and haphazard construction makes tax collection difficult.</td>
<td>Survey participants, focus group discussants, and key informants</td>
</tr>
<tr>
<td>Madina Estate</td>
<td>More taxpayers; easier to collect tax; good layout makes identification of taxable assets and people easier; valuation of properties simpler.</td>
<td>Survey participants, focus group discussants, and key informants</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2008.

In Madina Estate it was observed and was confirmed by the estate research participants, focus group discussants, and public officials (key informants) to contribute more to local government tax revenues than any of the other settlements. This can be attributed to the fact that the estate is well planned with a good layout and documentation of the residents which has enhanced the process of identification and assessment of the estate properties for taxation (see table 7.6). Provision of utility services, infrastructure and billing of the beneficiaries were also observed to be made easier under the estate’s formal
system. However, it is noteworthy that land and properties within Madina Estate did not have full individual titles covering them but were under some sort of formal collective or group land tenure arrangements.

Additionally, most of the participants have been able to improve their conditions of living over the years because of the relaxation of most of the building regulations, laws, official conditions and lapses in the implementation of many of the local government revenue laws. For instance, it is no secret that the majority of house and landowners of Accra pay no annual property taxes to the government and the district assemblies within which their properties are located. Since the estate was sold to the occupants, the majority of the residents and the research participants have not paid any property taxes to the Ga East District Assembly. The formal group titles have not helped the situation; neither has the district assembly prosecuted the defaulters. Thus, only a few (26.9 per cent) law-abiding citizens among the participants paid their property taxes. The utility services providers, on the other hand, were observed to be very active on the ground and because of the well-planned nature of the estate were able to recover their revenues with ease.

According to some key informants (especially government and public officials), one of the reasons why the government has neglected the informal settlements of the city (including Christian Village) over the years has been because of the residents’ unwillingness to pay land and property taxes and other levies due to the government (Payne et al. 2007). Not only have they refused to pay but the layouts of the settlements are so chaotic that identification of property owners and tax defaulters has been so difficult and the cost of collecting them so high that it has been better to leave such settlements alone. This has been the situation of Christian Village. Thus, tax revenues for the government from Christian Village over the years have been very low. Only 8.7 per cent of the village participants stated that they regularly paid their land and property taxes to the government. The general view about the payment of property tax was evident in the remarks of the village headman during the focus group interaction:

Most people do not pay any property tax here. Few years ago when tax collection was actively done by district revenue collectors who do house-to-house or door-to-door collection, many people wake up at dawn and either go to farm or vanish in order to avoid the “lan-po” [they meant land toll] people. Due to the frustration the tax officials face, they have stopped coming round...We cannot remember the last time we heard about them (Focus Group Discussants, 2008)
However, the majority of the village participants claim that they regularly paid royalties to the original Ga landowners before the annual Homowo festivals.

Property tax revenue generation was said to be virtually nonexistent at Sodom and Gomorrah. The situation at Sodom and Gomorrah gives credence to arguments in the literature that tenure insecurity leads to low integration of settlements into the urban land and housing markets. The commentators assert that tenure insecurity reduces tax revenues to the government which in turn neglects such settlements in terms of not providing the infrastructure developments and the utility services that are too expensive for the people to provide for themselves (Payne et al. 2007). Only 3.9 per cent of the research participants at Sodom and Gomorrah claimed that they paid land and property tax to the government. However, further investigations into the claims revealed that the said taxes were not land and property taxes but income and business levies collected from a few of the squatters by the Ashiedu Keteke Sub-Metropolitan Assembly revenue collectors. The following is the view of the sub-metro director on the issue:

Who said the squatters pay land and property tax? They are lying! Even the business and small income tax that my revenue officials are able to collect from some of the business operators in the settlement is so difficult to undertake. The sub-metro would not even waste its time to go after any tax. What are we going to tax? Illegal occupants of government land? That will amount to recognising the squatters as the rightful owners of the land…we cannot do that. (Interview with Sub-Metropolitan Director 2008).

According to the sub-metro director, the squatters who paid levies were those whose shelters doubled as small-scale and home-based businesses. Land title registration also has ramifications for the administrative, institutional, legal and political sectors of countries, settlements and individuals. The next section evaluates how the study settlements, participants, the government and public officials are affected by the various land tenure arrangements in the respective research settlements.

7.10 RAMIFICATIONS OF LAND TENURE ARRANGEMENTS ON ADMINISTRATIVE, LEGAL AND POLITICAL INSTITUTIONS

According to Payne et al. (2007), land-titling registration usually results in increased workloads for the institutions that are responsible for the exercise. It is obvious that the land title registration agencies in Ghana are already overwhelmed by the task of registering the little land they are currently covering in the country (Abdulai 2006; Larbi 2006; Sittie
Consequently, should titling be made the only way to own land in Ghana, the land administration organisations would definitely be over-stretched and unable to carry out their duties. The present research participants and key informants intimated that the access of poor people to formal land tenure arrangements with titles in Accra without assistance from the government, non-governmental organisations or civil society is an impossible dream. Aside from the costs, the risks of participating in the prevailing complex land markets in Accra are just too serious for low-income residents of the city to take.

The two main political parties of Ghana, the National Democratic Congress (NDC) and the New Patriotic Party (NPP), have often capitalised on the plight of the poor of Accra over the years. The numbers (populations) and the voting powers of residents of informal and low-income settlements have time and again been harnessed to achieve political goals. The game is not limited to only the politicians since the low-income people, also being aware of their voting power, exploit that power to achieve their aspirations (see figure 7.7). The continuous existence of Sodom and Gomorrah, for instance, can be partly attributed to the fact that some politicians, especially those of the ruling party of the day (New Patriotic Party was in power at the time of this research in 2008) normally exploit the voting power of the squatters and so thwart efforts to evict them.

a) NDC CONSTITUENCY OFFICE  b) NPP CONSTITUENCY OFFICE

FIGURE 7.7 NDC AND NPP HAVE A STRONG PRESENCE IN SODOM AND GOMORRAH
Source: Survey Data, 2008.
7.11 CURRENT TRENDS OF RESIDENCY IN THE STUDY SETTLEMENTS

Large numbers of migrants and permanent residents of Accra have been seeking accommodation in the study settlements. As a result of the shortage of cheap and decent accommodation for low-income people of the capital, many of them have been seeking it in the study settlements. The reasons given by 96.1 per cent of the participants at Sodom and Gomorrah about why people come to seek accommodation in the squatter settlement include the desire to be closer to job opportunities, the freedom (especially for those dealing in drugs and the addicts), cheaper accommodation and the ability to build one’s own “house” (kiosk). Others attributed the settlement’s attraction to poverty and the necessity of the urban poor to have shelter over their heads—the alternative being homelessness. The following was the reason given by Francis Arthur for choosing to stay in the squatter settlement:

Many of us stay here because of our businesses. If they say they will relocate us to Kasoa [a suburb about 20 kilometres away along the Winneba road] how can we access our businesses? It is because of proximity to our businesses that is why we are here. Our children also are able to go to good schools as a result...Do such facilities exist at Kasoa? Our children who are aged between 1-14 years are able to attend good schools like the Great Lamptey Mills School here (Interview with Francis Arthur 2008).

The majority (95.7 per cent) of the participants of Christian Village were also of the opinion that people have been coming into the village to seek accommodation because they wanted to be closer to their work places or, as is the case with students, to be closer to their study places. The peaceful nature of the village and its environmental cleanliness, which derived from the residents’ de facto rights to the land, were said to be among the factors which attracted people to the village. Additionally, the road networks, easy accessibility, the improving infrastructure and social amenities of the village were said by the village research participants to be the contributory factors attracting people to come and stay in the village. Similar reasons were given at Madina Estate by 92.3 per cent of the estate’s participants.

7.12 IMPROVEMENT OF SQUATTER SETTLEMENTS

Most of the participants in the study felt that their settlements had changed over the years. While the changes at Christian Village and Madina Estate have been observed during the fieldwork to be positive, the change at Sodom and Gomorrah can only be
described as having worsened the environmental conditions and the health and safety circumstances of the inhabitants. Various opinions have been put forward by the survey participants, focus groups and key informants as to how squatter settlements in Accra can be improved. Whereas 82 per cent of the squatters intimated that granting of in situ tenure security, assistance from the government, sweat equity and self-help would result in substantial improvements of their settlement, 70 per cent of Christian Villagers did not know how squatter settlements might be improved. The remaining 30 per cent thought that the most viable solution was outright eviction, demolition and resettlement of the residents elsewhere. They also expressed concern about the environmental conditions of the squatter settlement and its impact on the Korle Lagoon and the general environment. The latter views were supported by 73 per cent of the participants at Madina Estate, especially those living in the Little Agbogbloshie section of the estate. The common view was that the only way the squatters’ access to housing and living conditions could be improved was by complete eviction, demolition and resettlement of the squatters, along the lines that they (the people of Little Agbogbloshie) experienced. However, they were of the opinion that the project should be implemented with a human face. This was the way one squatter described the likely implications of an eviction exercise without alternative provision for shelter:

You see, if we are evicted without proper resettlement, it is our sisters (especially our northern sisters) who will suffer most. The majority of them are carrying babies. They have too many little children—each has two or three children. Where will they go? [The look in his eyes betrayed his own fears]. My wife also has little children…but we southerners have friends and relatives around town with whom, we can seek temporary accommodation. What about our northerner friends?...They will invade every space in town after such an eviction and I can assure you that there will be chaos and fire outbreaks everywhere from little fires set to prepare food, hot water and other things for the little kids. The Fire Service people will not have it easy (Interview with Rastaman 2008).

However, discussions with key informants, especially the city planners and local authorities, indicated that they will not agree to anything apart from total eviction and perhaps resettlement elsewhere. The main reason given for that stance was the settlement being a high-risk hazard area which is under a restoration programme (Korle Ecological Restoration Programme). Additionally, they said the presence of the squatters undermines the restoration work and costs the government about 8000 cedis daily. There was
conflicting information that the government had acquired a piece of land at Adjen Kotoku in the Ga West District where it intended resettling the squatters of Sodom and Gomorrah. The government, however, said the arrangements at Adjen Kotoku were just for the relocation of the commercial activities of Agbogbloshie.

7.13 CONCLUSION

It can be concluded that tenure security does give incentives to people to invest in land they occupy. However, it became clear that tenure security is not restricted to only full titles or formal land tenure arrangements and rights to land. The traditional or customary land tenure arrangements have also proven to be capable of offering high tenure security based on *de facto* recognition of land rights. Although the traditional system has worked well in the past, its effectiveness in enhancing the poor people of Accra’s access to land and housing, currently, is questionable. These issues are discussed in detail in the discussion, conclusions and recommendations chapter (chapter 8). It became obvious that the traditional land tenure system is still the cheapest alternative form of land tenure arrangement in Accra and it, for example, provided Christian Village residents with an easy means to access land with tenure security. The inability or rather unwillingness of the villagers and the Madina Estate residents, under their group land tenure arrangements, to use their properties as collateral for bank loans or to sell them is also thought to be good, because it protects them against the speculative activities of land dealers and encourages them to develop their properties incrementally. For instance, that sort of group land tenure arrangement and development gave all the participants of Christian Village access to housing and improved living conditions.

The relevance of the present research to the body of knowledge on the effects of tenure security in Ghana is buttressed by the fact that it has bridged the knowledge gap on the effects of tenure security on squatters within the urban context in Ghana. This research has gone beyond the conventional area of studies on squatter settlements and slums, which have been limited to identifying the problems posed by such settlements and finding solutions to them. The solutions, which were mostly top-down in their approaches, were geared towards the granting of property and ownership rights in the form of titles to squatters (Payne et al. 2007; Dey et al. 2006). Rarely was consideration given to traditional or customary tenure arrangements in the formulation, implementation and evaluation of such squatter settlement improvement schemes. The role of land tenure security in its entirety on low-income people’s access to housing has been virtually overlooked. Thus, the
most significant contribution of this study is the fact that it has explored the link between
the various land tenure arrangements and tenure security and access to housing, improved
living and environmental conditions. Furthermore, the present research has contributed to
the general body of knowledge on the effects of tenure security on land use in urban
Ghana. Most previous studies on tenure security in Ghana were rural-based and centred on
the relationship between tenure security and agricultural productivity (Abdulai 2006; Place
2005). In addition, by trying to understand and analyse the connection between tenure
security (along the continuum) and access to housing and improved livelihoods
holistically, a better understanding and appreciation of the degree of security of tenure
offered by customary or de facto elements of tenure security has been achieved. The
research findings have therefore created the platform to help in designing projects aimed at
providing optimum land tenure arrangements and tenure security for the urban poor in
Accra. The survey information will, hopefully, enable policy makers and implementers to
make informed judgements about squatter settlements and adopt strategies that will
improve the quality of life and environment of squatters and low-income urbanites. These
issues are discussed in the conclusions and recommendations sections of this thesis.
CHAPTER 8. DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

8.1 INTRODUCTION

This thesis contributes to the body of knowledge and literature on the relationships between land tenure security and access to housing and improved living and environmental conditions of low-income urban dwellers. The thesis has also explored and evaluated the prevailing land tenure systems in Accra and highlights how the urban context affects land tenure arrangements and security of tenure. Due to the complexity of the research problem, a mixed method research design has been used to draw on all relevant research tools and techniques for the investigations, data collection, data analysis, and presentation of the research results. The results of the study have revealed that while land tenure security alone was insufficient for the improvements of squatter settlements, it however, served as one of the key factors in low-income urbanites’ access to housing and improved living and environmental conditions. Other factors, such as housing finance, provision of infrastructure, adequate planning, and relaxation of building codes and regulations have also been identified to significantly affect low-income people’s access to housing and better socio-economic and environmental standards in Accra. The present chapter draws the curtain on the study. It does this by first synthesising the findings in the result chapters of the thesis (chapters five, six and seven). The discussion is based on syntheses of the findings, arguments, assertions in the literature and the research questions (raised in the introductory chapters) and the objectives of the thesis (see section 8.2). Second, the chapter evaluates the findings of the present study in relation to existing literature and scholarly knowledge on the subjects investigated. Consequently, affirmations, contradictions, contributions and challenges brought into the body of literature by this research are presented (see section 8.3). Third, and finally, the chapter concludes after outlining recommendations about how squatter settlements in Accra could be improved and suggesting areas where future research could be conducted (see section 8.4).

8.2 THE MAJOR RESEARCH FINDINGS

The investigations of the present research have resulted in important findings. The study is twofold. It serves as a response to some assertions in the literature about land tenure security and addresses the question and objectives of the research. The presentation is along themes to highlight important issues and the contribution this thesis makes to the scholarly debate. The following sub-sections are a synthesis of the significant
contributions of this research to the academic literature.

8.2.1 Squatting in Accra and Ghana

First, it became clear from the literature and the present research results that the problem of squatting has now become a serious issue in Ghana’s largest city, Accra. The seriousness of the problem is revealed in the literature review, as an estimated 5.4 million people in the country currently live in slums and squatter settlements. Furthermore, it became clear that the majority of such settlements were established by poor economic migrants and locally displaced people from conflict and impoverished areas of the country who have come to southern Ghanaian cities to seek work and improved living standards (Acquah 1957; Anerfi 1996; Awumbila and Ardayfio-Schandorf 2008; De-Graft Aikins and Ofori-Atta 2007; Twumasi-Ankrah 1995). Additionally, the problem of squatting has been linked to the lack of funding for affordable houses for the greater majority of Ghanaians. The challenge of inadequate accommodation for poor urbanites has plagued successive post independent governments of Ghana and has been observed to be worsened by the rapid rate of urbanisation, increasing population, in-migration, and the poor economic growth of the country (Mahama and Antwi 2006). The problem is also partly attributable to the failure of the state’s housing plans and the inability of civil society to provide land and housing for low-income urbanites, which has compelled them to squat and establish squatter settlements.

8.2.2 Land Tenure Security

The widespread belief that tenure security is capable of improving the housing, living and environmental conditions of the poor has resulted in two divergent schools of thought. Known as the markets-based advocacy and the human rights-based approach to land rights and tenure security, the debate is about the means by which land tenure security can be achieved and used for the benefit of people. Despite the proponents’ different philosophical positions on the means to attain land tenure security, both camps acknowledge and agree on the fact that land tenure security acts as a catalyst to stimulate low-income people to invest in and improve their housing, livelihoods and environments. Conclusions from the debates also indicate that land tenure security is achievable under both approaches. Additionally, because other land tenure arrangements in Ghana (for example customary land tenure) could also offer reasonable security of tenure, it became apparent that land tenure arrangement without full individual titles does not necessarily
amount to tenure insecurity (Bugri 2008; Place and Hazell 1993; Platteau 2000; Quan 1997). Therefore, it can be concluded that the concept of land tenure security means more than just statutory land titles and that there are many other factors that influence investments than just tenure security. The literature review highlights the complexity of the present research problem and gives credence to the adoption of a mixed method research design in executing the aims and objectives of the research. The following are discussions based on the synthesis of the research objectives, literature review and the findings of the present research.

8.2.3 Baseline Information and Comparative Analysis of the Research Findings

Guided by the main research question, the investigations required that a baseline data be established against which affirmative and contradictory findings, arguments, and assertions could be measured, a broad overview of the profiles of the study participants and their settlements was undertaken. The aim of the design was to discover what broader issues hinged on the social, demographic, economic and housing conditions of the participants. The issues covered included male/female ratios of the participating household heads, age and the marital status of the research participants. That profiling was necessary to set the platform for discussions on the socio-economic status of the people who constituted the study participants (low-income urbanites of Accra), and how the various land tenure arrangements of the city affected their access to housing, living and environmental conditions. While analysing the gender ratios of the household heads, it became evident that there were prevailing inequalities with regard to the opportunities and privileges available to both males and females in terms of their access to property within the Accra context. Also, analysis concerning the age of the participants indicated that it was mainly the young and able-bodied segments of the population of the least developed and conflict prone areas of the country that were moving into the capital to become squatters. This development was observed to have serious ramifications on other socio-economic indicators of both the emigrating and receiving areas.

In consonance with the assertions of Payne et al. (2007), the marital status of the participants also indicated variations in the proportions of married people within the respective study settlements. Married, adequately settled and housed couples were predominantly found in land tenure secured settlements, and unmarried, unsettled people predominated in the settlement with land tenure insecurity. The link between educational attainments, employment opportunities, and the earnings of the participants were similarly
positively correlated according to the level of tenure security a settlement was observed to have. Furthermore, a strong relationship was observed to exist between educational attainments of the study participants and the kinds of employment and occupations they were engaged in. There was no doubt from the survey results that educational attainment improves the individual’s chances of acquiring good jobs in either the private or public sectors of the country. The types of occupations the research participants were engaged in provided the basis for the assessment of income and earnings of the research participants. The responses from the study participants confirmed that literacy and educational attainments were essential in determining the kinds of jobs they did. To conclude, the baseline information provided the foundation for further analyses and discussions on the relationships between the participants’ profiles and land tenure security or insecurity, investments decisions and transformations or otherwise of the respective settlements.

8.2.4 The Relationship between Tenure Security and Investment Decisions

Part of the present research sought to investigate and evaluate the relationships between land tenure security and insecurity, access to infrastructure, environmental conditions and investment decisions. To verify the applicability and validity of assertions made by some authors (eg. Durand-Lasserre 2006 and Place 2009) that land tenure security offered incentives to land acquirers to invest in the land, the investigations focused on such issues. The results of investigations indicate that, in consonance with Doebele (1983), Zetter (1984) and Gulyani and Bassett (2007), various degrees of investments will be undertaken by some squatter participants, even when the probability of their settlement attaining regularisation is slim. The improvements were observed to be the result of the perceived security of tenure due to the reluctance of the government to evict them from Sodom and Gomorrah. With the government’s hands “tied” because of pressure from human rights groups, some squatters thought they could increase their tenure security through such investments (some wooden structures are being replaced with cement block houses). However, it was clear that the squatter research participants were also aware that by law the Accra Metropolitan Assembly can demolish their unapproved structures as mandated by the constitution of Ghana. This sentiment was observed to have serious implications on the general quality of the majority of their investments in housing and the way they cared about their immediate environment. As a result, their investments in accommodation shelters involved the use of only inexpensive materials, which could be easily foregone in case of a sudden eviction order. Due to poverty, they used only light,
affordable materials in building their housing. This ensured that the shelters could be easily transported, dismantled, or scavenged for reuse elsewhere. Conclusions from evaluating the present research findings were explicit, that apart from tenure security and financial resources, other factors, such as building regulations, permits and the levels of their enforcement, affected investments undertaken by the study participants.

8.2.5 Tenure Security, Building Regulations, Housing and Environmental Quality

The survey results indicate that although secure access and rights to land are crucial factors with regard to access to housing and improvements in the livelihoods of the participants, compliance with development regulations and the manner in which the investments are implemented also have significant effects on the quality of developments in the respective study settlements. It became clear that the social, economic and environmental conditions, physical integration and social inclusiveness of the research participants and their settlements into the larger Accra urban area was correlated to the level of their compliance with the building regulations of the metropolitan and district authorities under whose jurisdictions the settlements are located. Relaxation and non-enforcement of development or building regulations have affected the supply and quality of housing and the environmental conditions of the respective research settlements. Insistence on compliance with the building regulations, for example the minimum plot size and material standards, would have virtually denied all the squatters (approximately 30,000 people) access to structures they call home. The high cost of obtaining building permits and compliance with the associated permit conditions and standards were observed to be far beyond the reach of the majority of the low-income households of Accra. Among the ramifications of non-compliance, however, were the prevailing congestion and the poor environmental conditions of the squatter settlement. Compliance with the building code would have prevented the congestion and addressed the problem of chaotic placement of accommodation and small-scale businesses in the settlement. Thus, non-compliance with the building codes could be linked to the level of social belonging and spatial integration of the respective study settlements into Accra. Any effort to improve the lives of Accra’s squatters therefore must take a cue from this in order to be successful.

8.2.6 The Relationship between Land Rights and Infrastructural Development

The findings of this research suggest that it is difficult to establish a definitive view of the relationship between tenure security and access to infrastructure. In the literature,
while Durand-Lasserve and Selod (2007) and other researchers assert that security of tenure (especially that attained through titling) serves as a precondition for extension and provision of utilities, others argue that utility provision could serve as a means to increase security of tenure (Payne et al. 2007). The results of this research indicated that access to infrastructure, social amenities and basic services supplies was not necessarily related to the land tenure status of the research participants. For instance, the provision of infrastructure to the squatters of Sodom and Gomorrah and residents of Christian Village (both being informal settlements) was contrary to the positions taken by researchers such as Durand-Lasserve and Selod (2007)—that titling and regularisation are preconditions for the supply of such utilities (du Plessis 2005). The present research findings revealed that it was not only land titles that determined provision of utilities, but, in Ghana, a level of de facto recognition was enough, and even settlements with tenure insecurity could get such facilities. It was evident that profit maximization and humanitarian considerations, rather than the land tenure rights of the participants, were the factors behind the actions of the utility providers. Although the laws, statute books and corporate regulations prohibit utility companies from extending and providing their services to unauthorised developments and settlements in Ghana, investigations during the present research indicated that the rules were largely ignored and not adhered to. General concerns about the welfare of others, and the government’s sensitivity to the plight of the poor, have led to a complete relaxation of the rules. The supply and ease of access to utilities in the research settlements have been observed to have been rather influenced by the proximity of the settlements to the utility infrastructural networks and the residents’ ability to pay for their use. Thus, land tenure security and formality or informality of settlements played insignificant roles in access to utilities in all of the study settlements.

8.2.7 Tenure Security and Environmental Quality

Responding to a call by van Asperen and Zevenbergen (2007) for research into the effects of titling (tenure security) on the local environment, as well as individual home improvements, the results of the present research indicated there were elaborate and efficient methods of waste management at the household level. However, waste management and disposal at the community level was largely defective, the degree of which varied from one settlement to the other. Coupled with this, variations in the general attitudes of the participants of the respective study settlements, in terms of waste generation and distribution, have resulted in vast differences in the environmental qualities
within and between the study settlements. Additionally, poverty, ignorance, low levels of environmental education, and the levels of sense of ownership and rights to the settlements’ lands were observed to affect the way wastes (solid and liquid wastes) were managed in the study settlements. Additionally, the results indicated that, aside from tenure security and certainty of rights to land, low-income settlements also need assistance and interventions from the government, donors and other goodwill not-profit organisations to facilitate their development. In order to meet the standards of a modern capital city, the state and civil society organisations must assist in the planning, upgrading and improvement of low-income settlements to reach standardised urban levels. It is only through such assistance, coupled with self-help and sweat equity, that poor urbanites can improve their shelter conditions, socio-economic status and the environmental conditions of their settlements.

8.2.8 Tenure Security, Social Standing and Community Integration

One of the objectives of this research was to establish whether there is a link between tenure security and improvements in the socio-economic conditions of poor urbanites. The results of research investigations have highlighted the fact that tenure security has multiple consequences on the livelihoods, well-being and housing conditions of the research participants. The implications were manifested in the social and economic conditions of the affected people. The social standing, the sense of belonging and inclusion of the research participants into Accra were observed to run along a continuum in relation to the tenure security of their settlements. High status, well integrated, inclusive and well planned residential areas and settlements were observed to be inhabited by households which had, indisputably, the highest forms of formal land tenure arrangements (ranging from full titles to tenancy agreements). Participants of the settlements with traditional land tenure arrangements (e.g. Christian Village) were observed to have high to moderate levels of social status, inclusiveness and integration into the city, whereas the residents of the squatter settlement (Sodom and Gomorrah) were well below the other settlements on the continuum, in terms of the above indicators and development. Additionally, the social inclusiveness of the respective study settlements seemed to follow the patterns of the settlements’ land tenure and social standing.

The research results indicated that illegal squatting and tenure insecurity at Sodom and Gomorrah were among the factors that contributed to the settlement’s low social standing on the continuum. The perception that the squatter settlement ranked lowest in
terms of the above indicators was held by both the squatters themselves and people living outside the squatter settlement. As a result of their illegal occupation of the land, both government and society at large were observed to consider the settlement and its residents as social miscreants. Inferences from the survey data indicated that there was a strong relationship between tenure security and the social ranking of the participants and their respective settlements. But the evidence demonstrated that the relationships were complex and involved many other factors, including the social structure of a community, financial resources of individuals, land tenure rights, recognition of such rights and the quality of infrastructure provided to the settlement by the government. There was interplay of all of these factors in determining the social status, integration and the level of inclusiveness of the community into the larger Accra system. Similarly, the status of an individual’s or a settlement’s land tenure arrangements along the continuum and the general compliance levels of a settlement to the statutory planning, development and building regulations were also observed to have tremendous effects on the social ranking, sense of belonging and spatial and the physical integration of the respective settlements and their residents.

8.2.9 Effects of Tenure Security on Household Health, Education and Fertility

Responding to another call for research into the effects of tenure security on household health, education and reproductive health and fertility (Payne et al. 2007), the results of the present research indicated that household health was poorest at Sodom and Gomorrah. The general structural congestion, overcrowding, high room occupancy rates, vices, poor hygiene and environmental conditions were observed and confirmed by focus groups and public officials to have contributed to the poorer health conditions of the squatters. Among the multiple ramifications of tenure insecurity were infections which were said by neighbouring health officials, focus group discussants, and the Director of the Ashiedu Keteke Sub-Metropolitan Assembly to abound in the squatter settlement and occasionally reach epidemic proportions. City health officials contacted during the survey also confirmed the fact that very high incidences of upper respiratory infections, skin diseases, malaria, diarrhoea (especially among children) and sexually transmitted diseases (STDs) have been recorded among residents of Sodom and Gomorrah. However, there was not much difference observed (at least by physical appearances of children) between children of the study settlements in terms of weight-for-height and malnutrition. The average weights of one-year and two-year old children in all the study villages were observed to be normal for their age group. The nearness of the squatter settlement to the...
cheapest staple food market in Accra ensured that the squatters always had access to food at a reasonable cost. Thus, malnutrition, which is a major pre-disposing factor in most childhood ailments and stunted growth, was not an issue and the growth of the squatters’ children was reasonably normal.

In consonance with Pugh (2001), tenure security was observed to give confidence to the research participants to develop and upgrade their housing and the environmental quality of their settlements. The improved housing, in turn, created a favourable atmosphere for the realisation of household members’ ambitions. Some of the ripple effects of a conducive housing environment were improved education and adoption of family planning principles among family members (Pugh 2001). The opposite conditions were observed and confirmed by the research participants of the squatter settlement. Tenure insecurity, unsanitary conditions, suffocating congestion, excessive noise, frequent fire outbreaks, proliferation of drug and substance abuse, crime, vice, and the constant threat of eviction were observed to have negative effects on the squatters. The general sense of insecurity did not create the ideal physical, environmental, mental and psychosocial conditions for improvements in health, education and the general well-being of household members of the squatter research participants. In addition to the lack of enthusiasm for further education among the squatter participants, the general atmosphere of the squatter settlement was not favourable for education. There was excessive noise throughout the settlement around the clock (24-hours). Furthermore, low levels of education and aspirations combined with high levels of poverty have resulted in high fertility rates among women of the squatter settlement. Teenage pregnancy rates among the participating settlements were also observed to be highest at Sodom and Gomorrah. One out of every three women interviewed in the squatter settlement under 24 years old had two or more children. Older women had three or more children.

8.2.10 Tenure Security, Housing Transactions and Household Movements

Contrary to assertions by researchers, such as Payne et al. (2007) and Cantuarias and Delgado (2004), that landed property transactions and the movement of households increases with attainment of formal tenure security (specifically, titling), such deals and movement of families among the research participants of the two study settlements which have tenure security (Christian Village and Madina Estate) was observed to be very low. Focus group discussions in the two settlements revealed that most of the research participants and their households had been living in the same houses and settlements for
more than 30 years. It became abundantly clear that the research participants of these settlements would not move their homes unless they were affected by transfers at their workplace or if there was a need to be closer to a source of employment or other undertakings. This situation could be linked to Ghanaian traditional norms, values and practices, which frown on the sale of houses. Houses are considered as a rallying point of the family and members normally become attached to family properties for very long periods, without moving.

The housing markets were therefore observed to be poorly developed at the traditional Christian Village and formal Madina Estate. Although rapid urbanisation of Accra was observed to be changing this trend, it was confirmed that houses would only be sold in rare cases of bankruptcy or if money was needed to meet crucial needs. Ironically, and contrary to assertions in the literature, the same could not be said of Sodom and Gomorrah, where tenure insecurity and uncertainty of rights to land, coupled with the ineffectiveness of traditional practices, have rather encouraged the development of an illegal property market that promotes easy and a dynamic residential transactions and movements of households. The informal and illegal property market at Sodom and Gomorrah was observed to be highly developed. The squatter participants viewed the settlement as a transit settlement and a stepping stone to permanent residency in the greater Accra system. Thus, their tendency to be attached to properties in the squatter settlement, as part of a long-term plan to settle in Accra, was very low compared with the situations at Christian Village and Madina Estate.

8.2.11 Property Values, Speculation and Dispossession

Gentrification refers to the phenomenon by which the mechanisms of the market and the speculative activities of land dealers results in the dispossession and displacement of poor people from their land and landed property (Dey et al. 2006). According to Payne (2001), formalisation of the land tenure status of informal settlements leads to the appreciation of the values of such settlements which can lower the tenure security of the residents because of pressure from land speculators and higher income groups who find the properties attractive and try to buy off the original occupiers. Nevertheless, despite the higher values, gentrification at Christian Village and Madina Estate was observed to be very low. That is not to suggest that there have not been cases where the urban poor in Accra have been dispossessed of their land. In fact, there have been some incidences which could be likened to gentrification. For instance, at Madina Estate, the chief and
original land owners (the Torgbor family of La) were reported by the research participants of Little Agbogbloshie to have taken back about 50 per cent of the land originally acquired for Little Agbogbloshie, with the claim that they had not been adequately compensated for the land by the Government of Ghana. The said land has already been sold at higher prices to private estate developers. It became clear that the group and communal land tenure arrangements that characterised the de facto and de jure land rights of the research participants at Christian Village and Madina Estate, respectively, have kept land grabbers and speculators at bay. The strong community organisation and the land tenure arrangements have made property in these settlements unattractive to the speculators.

The situation at Sodom and Gomorrah, on the other hand, was, ironically, contrary to the assertions. Illegal dispossession and encroachment of land were observed and confirmed by the squatter respondents to be rife in the squatter settlement. Thriving illegal land and property markets have resulted in unscrupulous self-styled land owners and speculators always on the lookout for vacant spaces to purchase and to sell later on. Others were said to be in the business of developing such lands for rental accommodation and other business activities. Although formal real estate developers and speculators were not involved in the land and property dispossession process at Sodom and Gomorrah, the activities of the illegal squatter speculators were said to be a serious concern to the residents of the squatter settlement. According to the squatter research participants, they have been practically confined to their properties for fear of losing them should they venture outside the settlement for long periods of time (months) in search of other employment opportunities. Some of the speculators were said to go as far as destroying vacant structures in order to lay claim to the land space. Despite these illegal market-driven dynamics, tenure insecurity and the physical development of the squatter settlement has adversely affected its spatial integration into Accra.

8.2.12 Effects of Tenure Security on Spatial Integration of Settlements

The results of the present research have established a direct relationship between land tenure security and the level of spatial integration of the three study settlements. Just as in the relationship between land tenure status, social status and the levels of belonging to Accra, among the research participants, the settlements’ land tenure statuses were also observed to play significant roles in the levels of their spatial integration. The tenure status and certainty of rights to land, together with the degree of conformity and compliance with the planning and building regulations, were confirmed by the participants to considerably
affect the respective settlement’s physical incorporation into formal Accra. District Assemblies are the mandated statutory institutions for development planning in Ghana and they are responsible for controlling and approving developmental projects under their jurisdiction (Gough and Yankson 2000). Thus, it can be concluded that the degree of integration of a settlement and the housing developments of a settlement depend on the level of its conformity and compliance with the development or building laws and by-laws of the district. However, it was clear that the stricter and the more rigid the laws were, the less the urban poor were integrated into the formal urban system (Kirk 2002).

According to Kirk (2002), in most cases, the higher the standards set in terms of the building regulations, the lower the levels of inclusion of the urban poor in the city’s housing system. He suggested that for greater integration of the poor, the planning rules and regulations must be relaxed. Investigations by this research into these claims indicated that for a development to be spatially integrated in Accra, it is obligatory to acquire a Town and Country Planning Department’s building or development permit before the development is undertaken. Among the documents required to be attached to a development or building permit application is a legal title or an uncontested documentation of the land to be developed. Due to these requirements and the fact that Madina Estate was legally acquired and the rights of the participants have been formally documented, they had an advantage meeting the demands of state and planning institutions. Additionally, because the estate was planned to fit into Accra’s overall physical development, its degree of spatial integration, and the participant’s housing developments, were observed to be the highest among the study settlements.

In the case of Christian Village, on the other hand, where customary land tenure applied, even though the participants enjoyed high \textit{de facto} tenure security and certainty of rights to the land, the village was observed to be less integrated into Accra’s planning arrangements. Lack of individual documentation of land rights coupled with the lack of building permits and general planning of the village have substantially reduced the village’s spatial integration into the Accra system. Part of the difference between Christian Village and Madina Estate, in terms of spatial integration, was the fact that apart from the parcels of land and subdivisions being far smaller than the endorsed city plot sizes, the village’s physical development was observed to be highly chaotic and congested. The unplanned nature of the village, coupled with the fact that there was virtually no space within the village for the development of infrastructure and connection of utility services to the urban system, have all contributed to the village’s reduced level of integration into
Accra. Thus, in line with Payne et al. (2007), it can be concluded that the lesser degree of integration into Accra is part of the costs the village has paid in order to provide for the accommodation needs of its numerous households. Most of the villagers, whose buildings were mud or Atakpame compound houses, would have been homeless if the building codes, which have strict minimum plot sizes, layouts and approved construction materials, were complied with.

Tenure insecurity and the uncertainty of rights to land at Sodom and Gomorrah have reduced both the social inclusiveness and spatial integration of the squatter settlement into the urban Accra system. Non-recognition of the settlement by traditional institutions, public officials and the government mean that the settlement is excluded from any long-term development and assimilation into Accra. Coupled with this, the constant harassment and threat of eviction were observed during the present research to have psychologically and physically excluded the squatters from Accra. Indications by the squatter participants that under no circumstances would they pretend that in its current state Sodom and Gomorrah is well integrated spatially into the layout, infrastructure, and the desired environmental conditions of Accra is testimony to the low degree of spatial integration of the squatter settlement. Thus, similar to the assertions of Payne et al. (2007), it can be concluded that the poor of Accra, in general, and squatters, in particular, are able to access housing in the capital because of the nonconformity and the unplanned nature of their housing and settlements.

8.2.13 Tenure Security and Property Values

Tenure security, especially the type which derives from land title registration, is claimed by authors such as de Soto (2000) to increase land and property values, whereas uncertainty of rights to land reduces the values of properties. However, according to Porteous et al. (2005), these increases in the values of properties leads to prices which are beyond the means of poor people and unaffordable to the majority of the urban population, especially those in the low-income bracket. The investigations of the present research revealed that the levels of tenure security and the social standings of the study settlements affected the values of properties found in them. Nevertheless, de Soto’s (2000) core assertion that land title registration will convert informal assets into tradable properties which could be easily used as collateral for loans and capital for development, was found and confirmed by the research participants to be flawed. The incremental household housing developments and the majority of other improvements being done in the study
settlements were said to be funded without dependence on loans from formal financial institutions, such as banks. Apart from the sanctions imposed by traditional norms on such transactions, the study participants were observed to have rarely demanded the kind of loans that required mortgaging of their properties (Dey et al. 2006). The research participants indicated that they relied on other forms of funds, such as rent advances, household and pooled savings and guarantees from their employers, to acquire capital for their investments.

Group land holdings and titles were observed to have discouraged the use of assets as collateral. The poorer participants, without regular incomes, were observed to be very hesitant in applying for formal loans by using their properties as collateral because of societal sanctions and fear of losing generational assets in the event they defaulted in repayment. Furthermore, it became clear that most of the participants’ assets (landed properties) were not even eligible to be used as guarantees to service the sort of large loans de Soto was thinking about. The plot sizes, compliance with building codes and the general standards of most of the buildings did not qualify them to be accepted as loan collateral by formal banks. However, it was surprising to observe that, despite tenure insecurity, the values of properties kept appreciating with increasing demand for properties by squatters in the illegal Sodom and Gomorrah housing market. Nevertheless, the transactions were observed to be among the squatters only, and had nothing to do with private formal or public investors in real estate development or banks, whose estimations of the values of properties in the illegal settlement were very low.

8.2.14 Security of Tenure and Tax Revenue Generation

The position of Payne et al. (2007) and other researchers that regularisation of the land rights of informal settlements leads to more properties being drawn into the tax net, which results in increased tax revenues for the local government, was investigated. Although the findings of the present research largely support these assertions, it can be concluded that strict compliance and insistence on formal procedures was partly the cause of the landlessness, squatting and homelessness of Accra’s low-income and poor people. The results of the present research revealed that it was because of the failure of the formal (particularly the formal land and housing market) and traditional land tenure systems to provide for the housing needs of low-income people that they have resorted to squatting in Accra. Consequently, to recommend the granting of full individual land titles for them to enable the local government to increase tax revenues would be a futile exercise in solving
the problems of squatting in Accra. It is such market-led approaches and the prohibitive land tenure arrangements which have driven the urban poor into squatting in the first place.

The present research results indicate that increased tax revenues and most of the advantages associated with tenure security and certainty of rights to land could be achieved without necessarily granting formal individual titles to land for the survey participants. Interviews with the survey participants, focus group discussions and discussions with city officials (key informants) and general observations in the de facto and de jure settlements (Christian Village and Madina Estate, respectively) confirmed that the research participants of the settlements did not need to have full land titles in order to be roped into the tax net. However, in consonance with de Soto (2000), formality was observed to improve tax revenues in the respective study settlements. Consequently, Madina Estate was observed and confirmed by the participants, focus group discussants, and public officials (key informants) to contribute more to local government tax revenues than any of the other study settlements. This was attributed to the fact that the estate is well planned. Due to good layout and documentation of the residents, the process of identification and assessment of properties for taxation has been enhanced. Provision of utility services, infrastructure and billing of beneficiaries were also observed to be made easier under the formal estate system.

However, land and property tenure rights within the estate were noted not to be full individual land or property titles but formal group land tenure arrangements. Additionally, most of the participants have been observed to have been able to improve their conditions of living over the years because of the relaxation of most of the building regulations, laws, official conditions and lapses in the implementation of many of local government revenue laws. Most property owners in Accra evade taxes on their properties. It became clear that since the time the estate was sold to the occupants, the majority of residents have not paid any property levies to the Ga East District Assembly. Neither the fact that the estate residents had formal group titles nor the unwillingness of the district assembly to prosecute property tax defaulters helped the situation. Thus, only a few (26.9 per cent) law abiding citizen among the participants regularly paid their property taxes. The utility services providers, on the other hand, were observed to be very active on the ground and because of the well planned nature of the estate were able to recover their revenues with ease.

The survey results also vindicated Payne et al. (2007), as some of the key informants of the study (especially government and public officials) held the view that one reason the government has neglected informal settlements in Accra (including Christian Village) over
the years is because most often their residents have been unwilling to pay land and property taxes and other levies due to the government. Not only have they refused to pay, but the layouts of the informal settlements were observed to be so chaotic that identification of property owners, follow-ups, prosecution, and the general task of collecting the taxes has been so difficult and the costs so high, it has been better to leave such settlements alone. It was not surprising that only 8.7 per cent of the village participants agreed that they have been regularly paying their land and property taxes to the government. However, there were widespread claims that royalties were regularly paid every year to the original Ga land owners before the annual Homowo festivals.

The relationship between land tenure insecurity and low property tax revenue generation was also confirmed, since property tax payment was virtually nonexistent at the squatter settlement (Sodom and Gomorrah). The tax revenue situation at Sodom and Gomorrah gave credibility to arguments in the literature that tenure insecurity leads to low integration of such settlements into the urban land and housing markets and reduces tax revenues to the government, which is, in turn, unwilling to extend essential infrastructural and utility services to them (de Soto 2000; Durand-Lasserve 1996; Payne et al. 2007; Werlin 1999). In fact, only 3.9 per cent of the research participants at Sodom and Gomorrah claimed that they paid land and property taxes to the government. However, further investigations into their claims revealed that the said levies were not land and property taxes but income and business tariffs collected from a few of the squatters by the Ashiedu Keteke Sub-Metropolitan Assembly revenue collectors. The affected squatter participants were those whose shelters doubled as sleeping places and small-scale home-based businesses.

**8.2.15 Effects on Land Administration**

According to Payne et al. (2007), land titling programmes are likely to increase the workloads of institutions that handle land matters and administration. It is acknowledged that most of the organisations that administer land in Ghana are already overwhelmed by the duties they are performing (Abdulai 2006; Larbi 2006; Sittie 2006). Thus, it is anticipated that should titling be made the only way to own land in the country, these land administration agencies will be stretched to a point where they cannot cope with their work responsibilities. Apart from this, the process of registering land is so expensive and cumbersome that it is unpopular among the majority of low-income people in Ghana (Land Equity 2006). Thus, for the poor of Accra, this formal means of acquiring land, without
assistance from the government, donors, benevolent or non profit organisations and civil society, is an impossible dream. It is not only the costs, but the risks involved in the process are just too high to be ignored by poor people in Accra.

8.2.16 Land Tenure Security and Improvement of Squatter Settlements

When asked how squatter settlements in Accra, particularly Sodom and Gomorrah, could be improved, the participants in the study from the settlements suggested numerous ways. (see section 7.12). The majority of participants and key informants of the study believed the most viable option would be outright eviction, demolition of the settlement and resettlement of the squatters elsewhere. Strong concerns were expressed about the conditions in the squatter settlement and its impact on the Korle Lagoon and the general environment. Those views were supported by 73 per cent of the participants at Madina Estate, especially those living in the Little Agbogbloshie section of the estate who felt that the only way squatters’ access to housing and improved living and environmental conditions could be achieved in Accra was by eviction, demolition and resettlement along lines similar to those of the estate.

However, there was a consensus among the estate participants that any future resettlement project should be implemented with a human face. That condition was observed to be popular among the general public as well as among key informants, especially the city planners and authorities who indicated they would not agree to anything apart from total eviction and maybe resettlement elsewhere. The main reason given for that option was that the area is a high-risk hazard and disaster area which is subject to a restoration programme (Korle Ecological Restoration Programme). They argued that the squatters must go in order to allow smooth implementation of the project and to avert any future disaster. Additionally, the presence of the squatters was said to be undermining the restoration work and costing the government about 8000 cedis daily. There were conflicting reports that the government had acquired a piece of land at Adjen Kotoku in the Ga West District where it intends to resettle the squatters of Sodom and Gomorrah. However, current news from the government indicates that the said decongestion arrangements at Adjen Kotoku were just for the relocation of commercial activities from Agbogbloshie to that area.
8.3 CONTRIBUTIONS TO ACADEMIC DEBATE

The complexity of the investigation undertaken for this research required the adoption of a mixed methods design and approach. The investigations necessitated drawing on a wide range of literature, methods, techniques and tools from multiple disciplines, including geography, sociology, planning and statistics, to mention but a few. This study affirms some assertions, challenges others, bridges others and contributes to the body of knowledge on the issues researched within a Ghanaian urban context. The following are some of the major contributions the research has made to the wider literature.

First, the results of this research have made an original contribution by revealing that land and property market dynamics change in the face of breakdown in traditional and customary laws, norms and practices. The results reveal that, contrary to assertions in the literature, tenure insecurity and uncertainty of rights to land, coupled with the ineffectiveness of traditional practices, have encouraged the development of an illegal property market that promotes easy access to accommodation (kiosks) in the squatter settlement. Additionally, the research has revealed that tenure insecurity, within a context of a breakdown of cultural norms and values, could improve the market dynamics and marketability of property in the land and housing market in Accra. Confirmation of this claim is, however, subject to future research to ascertain its validity within other contexts. Furthermore, this thesis can be credited with having contributed to the literature by shedding light on many assertions made by some social scientists. Certain ambiguous statements by some researchers have been clarified, for example, Yeboah (2000) and van Asperen and Zevenbergen’s (2007) claims that strictly speaking there are no informal settlements in Ghana. The clarification was necessary because the assertions could be misleading. The findings of this thesis indicate that despite the fact that customary land laws are recognised and sanctioned by Ghana’s constitution, development of lands under the above system must conform to the rules, regulations, by-laws and laws of the local government authority of the area where the projects are implemented in order to be considered formal. There are many cases of settlements which breach the by-laws and regulations and these can be classified as squatter or informal settlements, depending on the way the land was acquired and developed.

The results of this research indicate that there are numerous cases where people have neither sought the consent of landowners nor are they members of communities’ whose land they have occupied (for example, Sodom and Gomorrah, Abuja, Noahshen, Babylon,
ECOMOG and other illegal settlements along the railway corridors in Accra). Furthermore, there are even some high class residential areas in Accra which, technically speaking, fall into this category of settlements. Some of these areas were originally acquired by the Kwame Nkrumah government for irrigation farming and remain represented as such on the cadastral maps of Accra. Almost all the thousands of houses in such areas still do not have approved indentures or land titles or building permits, and so could be rightly referred to as informal or even squatter settlements. It can be concluded that determination of whether a settlement is a formal or informal settlement should not be limited to only the land rights and tenure security of the occupants, but must include compliance with the rules and regulations of the community and statutory planning institutions of the area in which they are located.

Second, this thesis has made an important contribution to the literature and academic debate by addressing some of the grey areas in the literature. Unlike most of the previous research on the effects of land tenure security which is limited to land title registration, this thesis analyses the effects of various levels of tenure security on low-income people’s housing, living and environmental conditions, along a continuum — ranging from land tenure insecurity through de facto customary land tenure rights recognition to formal land title security. Previous research approaches were limited in their focus of investigation and did not adequately investigate how the poor fared under other land tenure arrangements and security. Thus, the relevance of this thesis to a comprehensive understanding of low-income people’s access to land and certainty of such rights and the effects on their access to housing, improved living and environmental conditions cannot be denied. Therefore, the results of the present research can be credited as constituting an indispensable source of information to inform policies on squatters and their settlements in Accra and beyond.

Third, this thesis has responded to some of the calls by researchers, like Payne et al. (2007) and van Asperen and Zenenbergen (2007), for further research into murky issues connected to the effects of land tenure security and insecurity. One such response was to further investigate the relationships between gender status and land tenure security, access and equity to land and family property. The results of the explorations were observed to be vital for the establishment of mechanisms to ensure that the rights of women and children are safeguarded under any programme designed to improve squatter settlements in Accra. Even more laudable was the fact that the investigations covered issues concerning the rights of divorced women, widows and their children. Additionally, this thesis has made an important contribution in terms of throwing challenges and thus creating further
intellectual gaps related to some opaque academic issues which will serve as the basis of future research. While investigating calls by Payne et al. (2007) for further investigations into the relationship between the provision of infrastructure and social amenities and land tenure security, it was observed that some of the results were mixed and would require further investigations. In such instances, the results of this thesis could constitute the baseline for future research since some of the difficulties encountered in the course of this research (for instance, lack of baseline data for comparing and analysing the effects of land tenure security) have been reduced by this thesis.

Fourth, the criticisms levelled against some of the previous research on the effects of land titling due to a lack of comprehensive methodology have been resolved (Payne et al. 2007). Such criticisms are needless and unnecessary because the present research has an explicit methodology regarding the whole research and how the study has been carried out. Additionally, the credibility of this research derives from the fact that it has been conducted by an independent entity many years after the various resettlement projects covered in the study were completed. There is also a high probability that the present research can be replicated within another context to verify its validity. The research design contains all the steps followed in the research process and illustrates how various phases were implemented in the course of the present research. The discussions include what the mixed methods approach entails, how the methods were selected and the reasons behind their selection. The methodology was explicit about the specific methods adopted in data collection, data processing, the results, analysis and preparation of this thesis.

Finally, it can be concluded that tenure security indeed does give people the incentive to invest in the land they occupy. However, land tenure security was found not to be restricted to land acquired under formal land tenure arrangements or that was fully registered and titled. The traditional or customary land tenure arrangements have also proven to be capable of offering high tenure security based on de facto recognition of land rights. Nevertheless, the ability, effectiveness and efficiency of the traditional customary land tenure system to deliver secured land rights presently in Accra, and guarantee poor people’s access to land and housing, is now questionable. This is the case even though the customary system has been able to achieve this in the past. It is undeniable that the traditional land tenure system is still the cheapest mode of acquiring land in Ghana. However, it is currently extremely difficult, if not impossible, to obtain secure land rights in Accra through the traditional land tenure system because of the monetisation of the system with the increasing effects of urbanisation. Nonetheless, it is good that the
customary group land tenure system in the city protects the poor from gentrification. An example is the case of Christian Village, where the inability of the residents to use their *de facto* land holdings as collateral for bank loans, or sell them, is thought to be good as it has protected them against market-driven evictions and encouraged them to develop their properties incrementally. Similar results were observed to be achievable under formal group titles or ownership rights, as occurred under the resettlement programmes at Madina Estate. Nevertheless, currently, access to such formal group land title ownerships by low-income people is not achievable within the urban Accra context without interventions by the government, civil society, donors, and benevolent or non-profit organisations. Assistance is therefore needed in order to enable poor people to have access to land. Obviously, one can deduce from the above discussions that the present research is significant to the body of knowledge on the effects of tenure security and can be ascribed to have bridged the knowledge gap on the effects of land tenure security and/or insecurity on squatters within the urban context in Ghana and beyond.

8.4 THE WAY FORWARD AND FUTURE AREAS OF RESEARCH

This thesis has made a significant contribution to academic knowledge about the relationships between land tenure security, access to housing and improvements in livelihood and environmental conditions. Apart from affirming certain positions and refuting or challenging others, the study has unravelled and thrown light on some of the opaque issues surrounding the topic. Consequently, a number of issues have been raised which warrant further investigation.

First, there is the need for replication of the present research in other major urban areas of Ghana in order to be able to make generalised statements about the findings. Further investigation also needs to be conducted into the relationship between the provision of infrastructure and land tenure security, since the relationship still lacks clarity and is subject to generalisations. Second, since land tenure security has been observed to be an insufficient condition for Accra’s poor to access housing and improved living and environmental conditions, there is a need for research into the other factors that affect the circumstances of the low-income people of the city.

To conclude, it is recommended that since low-income residents of Accra (and the squatters of Sodom and Gomorrah) have an important part to play in the quality of their shelter and immediate environmental conditions, any programme to improve their housing, living and environmental conditions should include their active participation. They must
be enabled to come up with housing designs which are appropriate to their needs and protect them against the weather and anthropogenic elements while at the same time being acceptable in terms of meeting the standards of a modern city. It is also clear that improvement of squatter settlements cannot be achieved without tackling rural deprivation and poverty which are part of the root causes of rural to urban migration. This could be achieved through equitable regional development to ensure that the national wealth trickles down to the grassroots for development. Rural industrialisation and spread of economic and employment opportunities would reduce the tendency of the youths of least developed areas of the country flocking into Accra for jobs and other livelihoods.

While the granting of land tenure security to low-income urbanites and squatters could be done either in-situ or elsewhere through resettlement programmes, in the case of Sodom and Gomorrah, the present research recommends that the residents be resettled elsewhere (see figure 8.1). This is because the settlement conflicts with both the central business district zoning and the planning schemes of the Korle Lagoon Ecological Restoration Programme. Additionally, apart from the fact that it is a high risk disaster area, the environmental conditions are unfit for human habitation. Furthermore, the security threat of the settlement is too grave for the continuous coexistence of some of the settlement’s residents, namely the Mamprusis, Kusasis, Dagombas, Moshies, Gonjas, Kokombas, Nanumbas, Frafras and Sisalas. The recent (September, 2009) unreasonable conduct of some youths who have brought land and chieftaincy disputes in their home areas into the squatter settlement and killed compatriots there is of great concern for the general security and safety of Accra. These factional disputes, which have been cloaked by politics, are great causes of concern, and have the potential to spin out of control in the future if no action is taken to nip the problem in the bud.

Based on the above, it is recommended that the government, in collaboration with the squatters, civil society, donors, benevolent and non-profit organisations, undertakes programmes to resettle the squatters to other areas of Accra and grant them land rights and tenure security over the resettlement lands (see figure 8.1). Since the traditional customary land tenure system is not at present very efficient within the urban context, formal group titles and ownership privileges should be offered to the squatters at different locations within the Greater Accra Metropolitan Area. The group titles and ownership rights over the land, instead of individual land titles, will guard the beneficiaries against the activities of land speculators, dispossession, and loss of their properties due to pressures from the mechanisms of the land and property market. This will encourage the squatters to develop
their individual subdivisions incrementally. Meticulous, well-planned resettlement schemes carried out with a human face, along the lines of the Madina Estate and Little Agbogbloshie resettlement programmes, will ensure that warring factions are kept apart to maintain the peace.

The conclusion of the present research is that land tenure security does provide incentives to low-income people to improve their housing, livelihood and environmental conditions. However, due to urbanisation and monetisation of land, the poor need assistance if they are to access land. Furthermore, since poverty partly accounts for the quality of housing and environmental conditions in which low-income urbanites live, they must be supported to ensure their developmental projects meet city standards. In addition, the government ought to play active roles in the upgrading, planning and provision of infrastructure and amenities to squatter and informal settlements in order to raise their general standards to the level of modernised enclaves of Accra. It is only by conscientious efforts and the implementation of policies aimed at the massive provision of housing (to drastically minimise Accra’s housing deficit) and easy access to land and housing finance, while reducing urban poverty, that squatter settlements will be improved upon or eliminated in Accra.
Evictions and ad hoc solutions failed.

Government’s hands are tied.

Pressure from human rights groups.

Justification
Tenure security is observed to work
Two schools of thought & advocacy

Failed Land and housing policies

Evictions and ad hoc solutions failed.

Government’s hands are tied.

Pressure from human rights groups.

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Appendix A Interview Schedule for Key Informants

Improvement of Squatter Settlements: Understanding the Link between Tenure Security and Access to Housing and Improvement in Living Conditions of Squatters in Accra

Interview Schedule for Key Informants

1. Background of settlement and informants/their affiliated organisation’s role/s

   History of the area, including its establishment, location, physical size, population, demographic and housing characteristics.

   The main problems in the settlements

   General perceptions of tenure security within the settlements

   What leads to development of squatters settlements? Who is to blame?

   Informants/their organisations’ roles in the settlements

   What should be done to these settlements?

2. Land access and delivery

   Accessibility of land to all groups in Accra

   Affordability of land to all groups

   The most popular and cheapest mode of access to land

   Land category under which most informal settlements fall in Accra.

3. Land tenure types and the degrees of tenure security they offer

   Existing land tenure types and the degrees of security of tenure each offers

   Bundles of rights enshrined in each type

   Property rights available to households (and women) and how these rights are established

   Legal, state, local government and community recognition of the rights offered by the various land tenure types

   Perceptions of the inhabitants about which tenure type offers the most security of tenure

   Ways and means of consolidating security of tenure
Innovative tenure arrangements being used to ensure easy access to property rights and/or improve *de facto* security (e.g. occupancy certificates, licenses, permission to occupy, anti-eviction laws etc.)

Evictions and reasons for evictions

4. Land transfers and dispute resolution

Available transfer rights to squatters

Most common causes of ownership/boundary disputes

Availability of dispute arbitrating and enforcement institutions

5. Effects of tenure security on:

Social standing, being part of Accra and integration

Gender and land rights

General well-being, Health and education

Landed property values, speculations, dispossessions, residential relocations and spatial integration

Investment in housing/property

Property values and cost of access

Household occupations and income

Cost of tenure security

**Tax revenues**

Environment

Access to urban infrastructure and services

Local government administration

Politics

6. Recommendations for improvements of squatter settlements

Thank you
Appendix B Semi-Structured Interview Schedule for Survey Participants

Improvement of Squatter Settlements: Understanding the Link between Tenure Security and Access to Housing and Improvement in Living Conditions of Squatters in Accra

Semi-structured Interview Schedule for Survey Participants

1. Name of settlement:
2. Name of interviewer:
3. Name of participant:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Please tick appropriately</td>
</tr>
<tr>
<td></td>
<td>Loose/informal union [2]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married (monogamous) [3]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married (polygamous) [4]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Divorced [5]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>separated [6]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Widowed [7]</td>
<td></td>
</tr>
<tr>
<td>7. Have you ever attended school?</td>
<td>Yes [1]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No [2]</td>
<td></td>
</tr>
<tr>
<td>8. What is the highest grade completed?</td>
<td>Primary 1 to Primary 6 [1]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Junior Secondary School 1 to Junior Secondary School 3 [2]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Senior Secondary School 1 to Senior Secondary School 3 [3]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Voc/Tech/Com/Agric [4]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Teacher training [5]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nursing [6]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tertiary [7]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full-time paid work [2]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Part-time paid work [3]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Student [4]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Currently unemployed [5]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Retired [6]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full-time home-maker [7]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other [8]</td>
<td></td>
</tr>
<tr>
<td>10. What specifically is your occupation?:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Please indicate which of the following best describes your annual income.</td>
<td>Under 1000 Ghana Cedis [1]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2001-3000 Ghana Cedis [3]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3001-4000 Ghana Cedis [4]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4001-5000 Ghana Cedis [5]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5001-6000 Ghana Cedis [6]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6001-7000 Ghana Cedis [7]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8001-9000 Ghana Cedis [8]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>9001-10,000 Ghana Cedis [9]</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10,001+ Ghana Cedis [10]</td>
<td></td>
</tr>
<tr>
<td><strong>NB:</strong> The above are wage categories in Ghana. 98 Ghana pesewas or cent is $1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Who else in your household is in paid work?:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

283
13. What type of work does the individual/s do?

14. a). Indicate the main source of income for your household
    b) Do you need to stay at home to protect your property?
    c). Do children work to supplement household incomes?
    If yes why?


18. When did you come to settle here?

19. Where were you before settling here?

20. Which district of Ghana do you come from? /Birthplace

21. Why did you choose to settle here?

22. What was the stage of development on this land before you settled here?

23. Did you do any improvement to whatever was on the land when you settled here?

24. What improvements did you do on your property before the past 10 years? (1998)?  

25. How did you acquire the plot?

26. What rights do you have over the land?

27. Do you have a building permit?

28. Who were involved in the construction of the house?  Own household [1]
    Own household and relatives [2]
    Own household and community assistance [3]
    Own household and hired labour [4]
    Hired skilled labour [5]
    I don’t know [6]
    Not applicable [7]

29. What are the existing characteristics of your house?
30. How many rooms do you have in this house?

31. What is the source of water for your household?
   GWC pipes inside the house [1]
   Private tap outside the house [2]
   Borehole sources [3]
   Wells [4]
   Tanker services [5]
   Others [6]

32. What is the source of energy for lighting in your house?

33. What is the source of energy for cooking in your house?

34. If you are not connected to the above infrastructure, why?

35. How do you dispose of your household wastes?
   Collected by Accra Metropolitan Area waste management trucks [1]

36. How much do you pay for waste collection?

37. What type of toilet is used by the household?
   Private pit latrine [1]

38. What improvements do you plan for your property in the next 2 years?

39. If none, why?

40a. How will you rank you status and integration in Accra in comparison to other settlements?
   (b) Just like other city inhabitants []
   (c) Regarded as outlaws []
   (d) Squatters and cannot develop the land []
   (e) I don’t know/can’t tell []

40b. How are your social status, integration and inclusiveness affected by the rights
and the level of tenure security you have over your piece of land? (Explain).

41. How are gender issues affected by the rights and the level of tenure security you have over your piece of land? (Explain).

42. Are your household members’ general well-being, health and education and affected by the level of tenure security you have? Elaborate

43. How about your/your household’s
   a. Residential relocations?
   b. Spatial integration?

44. Are speculative activities of land dealers and disposessions a major problem here? What form does it take?

45. Are those activities related to land tenure arrangements and security? (Explain)

46. How are your decisions about investment in housing and property affected by your land rights and tenure security?

47. How are property values and cost of access affected by the degree of tenure security in this locality? Will you use your property as collateral for a bank loan?

48. How important is land title registration to you and your access to credit and mortgage?

49. Is there any relationship between your household incomes, employment and your land rights and tenure security?

50. How can one make his/her rights to land secure here? Is the process costly?

51. Is there any relationship between the degree of tenure security people have and their attitudes toward their immediate environment? Explain how

52. Is there any link between your settlement’s access to urban infrastructure and the level of tenure security you have?

53. Have large numbers of people moved to this area? When and why?

54. How has the area changed in the last 10 or more years?

55. Has the settlement grown in size? Is it better or worse?

56. Are people moving into this area? Why?

57. Do people sell houses in this area? How much are houses being sold?

58. Do you plan to move out of this area? Why? When?
59. How do you think squatter settlements can be improved?

60. Are there any other issues that you feel are relevant to understand about this area?

Thank you
**Ada** (Foah) is a town in the Greater Accra Region and the capital of the Dangme East District Assembly.

**Allodial rights** is “[t]he absolute interest in land [which] has been variously described as paramount, radical, allodial, final, or ultimate interest and is vested in the community as a whole (Ollenu 1962:5-6; Bentsi-Enchill 1964:11)” (Asiama 2003 p.6). The allodial rights and interests that communities have in land are not restricted apart from limitations by the national constitution in terms of compliance with zoning and development regulations and laws (Larbi 2006). This places the allodial right as the highest form of customary land ownership one can have (Larbi 2006).

**Atakpame houses** are traditional West African buildings constructed with clayey soil and mud.

**Ewes** are the tribe of ewe speaking people who can mainly be found in Ghana, Togo and Benin.

**Gas** are the indigenous people of Accra. They speak Ga.

**Gentrification** refers to the phenomenon by which the mechanisms of the market and the speculative activities of land dealers results in the dispossession and displacement of poor people from their land and landed property (Dey et al. 2006; Payne et al. 2007).

**Household** refers to “a person or group of persons who live together in the same house or compound, share the same housekeeping arrangements and are catered for as one unit” (Ghana Statistical Service 2002 p.viii).

**Kayabola** is a person who collects domestic wastes for a fee. The word derives from *kaya* which means “goods carrier” and *bola* which means “solid waste”, “trash”, “rubbish” or “refuse”.

**Kayayei** (plural) are women head porters. They are mainly young women and teenage
girls who carry loads on their heads for a fee (Opare 2003). The singular form of the word is kayayo.

**Stool and skins** are seats of traditional authority and power in southern and northern Ghana, respectively. They are synonymous to thrones in Europe.

“Urbanisation [refers to the] process of accumulation: of people, buildings and capital” (Beauchemin and Bocquier 2003 p.4).