

# **Urban Growth, Globalization and Access to Housing in Ghana's Largest Metropolitan Area, Accra**

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## **Abstract**

Rapid urbanization and urban growth have made housing one of the critical challenges facing urbanite Ghanaians, most especially in the largest urban centre, Accra. This situation is often attributed to deficiencies and weaknesses of national and city-level policies and strategies on housing development. While these factors are widely acknowledged, a factor often lost in many studies on housing is the strong influence of globalization on housing supply and demand on large Ghanaian cities such as Accra. National and global factors as a cause and consequences of globalization have favoured the concentration of economic activities, capital and people in Accra which inevitably have led to pressure on land resources and shelter within and at the peripheries of the city. Notable actors and agencies in this case include: international non-governmental organizations (NGOs); multinational corporations (MNCs) and expatriates; West Africans (especially Nigerians, Liberians, and Sierra Leoneans); Ghanaian Diaspora community (non-resident Ghanaians living in Europe, North America and elsewhere) and; international returned migrants all seeking a foothold in Ghana's largest metropolis, Accra. As result of the interplay of city, national and global factors the housing delivery system (supply) in Accra is unable to meet effective demand resulting in a straining on the existing housing stock and infrastructure in the city. Consequently, the housing needs of many residents of Accra are increasingly being restricted to areas of the city where much of the housing stock is characterized by overcrowding, declining quality and absence of basic services such as in-house water supply, toilet, bathrooms, etc. Consequently, slums and squatter neighbourhoods are becoming very common in Accra. The paper concludes that unless creative and innovative policies which take into account Accra's contemporary status as a global city are instituted, the problem of inadequate housing is likely to grow worse among the ranks of the city's poor residents.

## **Introduction**

Rapid urbanization and urban growth in much of the developing world are leading to an ever expanding and sprawling cities and towns with limited services and infrastructure. Nowhere are these challenges severe than in sub-Saharan Africa where urbanization has failed to keep pace with economic growth resulting in the inability of local and national governments to provide services and infrastructure needed by the urban population (Tipple 1994; Erguden 2001; BBC 2007; K'Akumu 2007). According to the BBC (2007), while the pace of urbanization in Sub-Saharan Africa can be compared with that of China and India (described as the industrial giants of the future), economic growth rates of African countries do not come near that of these two countries.

A key challenge confronting urbanization in Sub-Saharan Africa is inadequate housing, especially among low-income and poor urbanites.<sup>1</sup> Many analysts have described the housing challenge confronting many cities in Africa as a crisis (Tipple 1994; Songsore 2003). It is argued that the housing crisis or housing poverty is the result of decades of neglect of the sector as a critical area for development as well as the formulation and implementation of a series of fragmented policies rather than a holistic, comprehensive vision to deal with the complexities of the housing challenge.

Ghana like many African countries is experiencing rapid urbanization. The proportion of the total population living in urban areas which was about 8% in 1921, rose to 23% by 1960; 32% in 1984; about 44% in 2000 and; estimated to be about 51% in 2009 (GSS 2005; ISSER 2007; UNFPA 2007). It is projected that this rapid growth of the urban population is unlikely to slow down until the year 2025 when the population urbanized would have reached almost 63%. This sharp increase in the level of urbanization is characterized by limited infrastructure (including housing). However, nowhere is the housing challenge so severe than in the largest metropolis and national capital, Accra. The existing housing condition in Accra is as a result of rapid urban growth fuelled by increased population growth (both natural and rural-urban migration) and exacerbated by economic liberalization and globalization. Increasingly, the effects of liberalization and globalization are re-configuring the housing supply and demand dynamics resulting in increasing land and property values and rent, which is pushing some middle-income Ghanaians to slums and other poor neighbourhoods of Accra. However, the effects of globalization on housing in the developing countries have been given little attention in the urban housing literature on developing countries (Sajor 2003; Owusu 2008).

This paper examines housing among the poor in Accra within the context of the last three decades of economic liberalization and the resultant consequences of economic globalization. After the introduction, the paper provides a brief overview of Ghana's housing policy, followed by a discussion of the scale of the urban housing need. It then examines the new global face of the housing challenge in Accra and its implications for housing the urban poor. The paper ends with a call for an alternative development approach towards providing housing for the urban poor.

### **Ghana's Housing Policy since Independence: A Brief Overview**

In broad terms, Ghana's housing policy has been characterized as fragmented and piece-meal, and not comprehensive enough (NDPC 2005; GoG/MWRWH 2009). As a result, housing development has

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<sup>1</sup> Housing is broadly defined to include the physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it. Housing also covers the solutions geared towards improving the shelter and the environment in which it exist (GoG/MWRWH 2009). This broad definition of housing supports the view that when housing is reduced to shelter or living space only, dwellings tend to be built without regard to the environment and services needed to support their inhabitants (GSS 2005).

never been seriously taken as a critical sector for national development. Despite this, it is still possible to delineate three time periods within the post-independence era with distinct housing policies and strategies, namely, the immediate post-independent era of public housing provision (late 1950s-early 1980s); structural adjustment and economic liberalization era (mid-1980s-early 1990s) and; post-structural adjustment and economic recovery era (mid-1990s to the present). These periods are characterized by distinct political and socio-economic developments which produced different patterns of urbanization with different implications for housing supply and demand in Ghana.

The immediate post-independence era, late 1950s to the early-1980s marked the period which can be described as active and direct involvement of the state in the provision of mass housing. Two state institutions, the State Housing Corporation (SHC) and the Tema Development Corporation (TDC) were established for the purpose of providing mass housing. While the TDC was established for the special purpose of developing houses for the industrial city of Tema as part of a major industrialization drive, the SHC was created to develop residential units in all the regions of Ghana. In addition, state-owned financial establishments such as the Bank for Housing and Construction (BHC) and the First Ghana Building Society were established to provide financial support for public housing. This active involvement of the state in housing provision continued through the 1970s under the various military regimes of the time, of which special mention can be made of the construction of Low-Cost Houses in district and regional administrative capitals under the Supreme Military Council (SMC) regime of General I.K. Acheampong.

Though the private informal sector provided the bulk of the housing, estimated to be about 80%, during the late 1950s to early 1980s (Songsore 2003), the impact of the state provision was significant largely due to the period's low level of urbanization. However, deepening poor economic conditions of the country, especially in the late 1970s, due to economic mismanagement and political instability, resources allocated to public housing agencies ran dry (GoG/MWRWH 2009; Nsiah-Gyabaah 2009). These state housing agencies therefore became a near drain on public resources and unable to pursue their core mandate of public housing provision (Songsore 2003; Nsiah-Gyabaah 2009).

Again, much of the intervention by government in the housing sector in the immediate post-independence era targeted workers in the formal sector leaving the low-income earners and the poor in the large informal sector. Moreover, a number of policy measures such as a cap on rent and poor macro-economic performance affected private individuals' capacity to provide housing. The cap on rent was to make housing affordable but it had the unintended consequence of dissuading private

developers from creating rental housing units. This situation made rental accommodation more difficult to access by urban low-income groups (Tipple 1987; Songsore 2003; The Stateman 2007).

Following the economic crisis which began in the late 1960s through the 1970s and peaked in the early 1980s, Ghana embarked on the World Bank/IMF supported economic recovery programme (ERP) and structural adjustment programme (SAP) to restore macro-economic stability and growth in 1983 (Nugent 2004). The ERP/SAP entailed among others economic liberalization and privatization, and withdrawal of the state from various sectors of the economic. In line with the economic policy of the time, government housing policy took a dramatic departure from that of the proceeding decades – mainly geared towards facilitating and creating enable environment for private sector participation in housing delivery. As such, a number of policy documents on housing since the mid-1980s have emphasized strongly the role of the private sector in housing delivery. This period marked the emergence on the Ghanaian housing market of private real estate companies, with the umbrella name, Ghana Real Estate Developers Association (GREDA).

Backed by economic stability and growth, improved macro-economic condition and incentives for foreign investors, Ghana's door was opened to global capital and investments. However, the spatial impact of economic liberalization and influx of global capital and investments has not been uniform, favouring large metropolis such as Accra. Quarterly updates from the Ghana Investment Promotion Centre (GIPC) on foreign direct investment (FDI) in Ghana reveal that on the average over 80% of all non-mining FDI is concentrated in the Greater Accra region.<sup>2</sup> This situation has made the metropolis attractive to rural-urban migrants as well as foreign actors, and marked the rapid urban growth and outward expansion of the city, and the actual intensification of the housing crisis.

The post-ERP/SAP era (early 1990s to date) has witnessed the intensification of the forces of liberalization and globalization, and the continuous expansion of large Ghanaian cities most especially Accra and the second city, Kumasi (Konadu-Agyemang 2001; Grant and Nijman 2002; Grant and Yankson 2003; Yeboah 2001, 2003; Owusu 2008, 2010; Owusu et al. 2008; Grant 2009). Key to housing is the sharp rise in land prices and property values in the core built-up areas and the fringes of the city of Accra. As land and property prices rose, private real estate developers have consistently targeted middle and upper classes of resident Ghanaians and non-resident Ghanaians living in the diaspora, especially Europe and North America.<sup>3</sup> The increases in rent have resulted in sharp rise in

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<sup>2</sup> See [www.gipc.org.org/publication\\_content.aspx](http://www.gipc.org.org/publication_content.aspx) (accessed on January 24, 2011).

<sup>3</sup> As a common practice in sub-Saharan Africa, especially West Africa, land ownership is largely in the hands of customary institutions (Stools/skins, families, clans and individuals). They account for about 78% of the total land area of Ghana, with the remaining 22% owned by the state (GTZ 2002). Customary institutions involving traditional leaders, family and clan

density levels (overcrowding) in poor neighbourhoods of the city as increasing numbers of low-income Ghanaian residents are priced out of the land and housing market.

Meanwhile government policy on housing has largely remained unchanged from the ERP/SAP era. The Draft Housing Policy, 2009, emphasizes the need to create an enabling environment to strengthen the private sector participation in housing delivery for low-income groups. However, this is unlikely to materialize without appropriate incentives to the private sector. This is because the private sector has never played any meaningful role in housing delivery for the urban poor (ISSER 2008). Faced with high cost of land and building materials as well as town planning regulations which set housing standards precluding the use of local technology and raw materials, private real estate companies have delivered housing units to the segment of the urban population which can afford, namely the urban rich, and to a limited extent the middle-class as well as Ghanaians living in North America and Europe, and other parts of the developed world who want to acquire property back home (Owusu 2008, 2011 forthcoming).

### **The Scale of Urban Housing Need**

Data on the scale of the urban housing need in Ghana indicate an overall large deficit in the housing stock. However, the data on the housing stock and the deficit varied, and also difficult to verify. The Ministry of Water Resources, Works and Housing (MWRWH) based on the 2000 Population and Housing Census report of a total of 2.8 million residential units, estimated that Ghana needs 70,000 housing units annually of which only 35% is currently supplied (NDPC 2005, p. 52). On the other hand, the Draft Housing Policy indicates that the national housing deficit is in excess of 500,000 units with annual requirements of 120,000 units but only about 33% is actually supplied (GoG/MWRWH 2009). These figures indicate that the annual supply of housing units in Ghana falls far short of demand with between 65% to almost 70% of the national requirement remaining unsatisfied.

Other estimates on the housing deficit even present a much grimmer picture. Using the average household size and the number of households per house, Mahama and Adarkwah (2006) estimated the housing deficit in Ghana from 1960 to 2002. The estimates of Mahama and Adarkwah (2006) for the year 2000, based on an average household size of 5.1 persons with about 4.5 households per house, and a total of 2,181,975 housing units nationwide showed a national housing deficit of about 1.5 million. They argued that with a population of about 20 million in 2000, a total of 3.7 million housing

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heads remain the main channel through which individuals and groups access land in Accra (ISSER, 2006; Aryeetey *et al.*, 2007; Bortei-Doku Aryeetey *et al.*, 2007; Owusu 2008). The process of acquiring land through customary institutions is not formalised, and may involve several intermediaries, exposing the buyer to several difficulties such as indeterminate land boundaries, lack of proper documentation, land litigation, etc.

units were required as against the actual recorded stock of about 2.2 million – leaving a deficit of over 1.5 million. Mahama and Adarkwah (2006) note that ideally, the housing situation should be a minimum of 2-bedrooms per household – certainly at present a luxury beyond many households.

**Table 1: Housing Stock in Accra Metropolitan Assembly, 1960 – 2000**

Year	Housing Stock	Estimated Housing Stock Deficit
1960	22,663	52,536
1970	40,802	100,579
1984	64,441	150,935
2000	131,355	237,297

Source: Derived from Population and Housing Census reports and AMA 2006 (ISSER 2008)

Following Mahama and Adarkwa (2006), ISSER (2008) estimated the housing deficit in Accra using census data (see Table 1). Table 1 shows that even though the housing stock in Accra has grown over the years from about 22,663 in 1960 to as high as 131,355 in 2000, the deficit has also witnessed a consistent increase over the period, reaching over 237,000 units in 2000. Logically, the inability of supply of housing stock to meet effective demand provides a natural justification for an upward movement of rents and property prices.

At the heart of the housing crisis is the high rise in land prices and property values, a situation which the conventional literature on urban housing in developing countries has blamed on high rural-urban migration and urban growth (Sajor 2003; Owusu 2008). However, in the context of the cities in the south linked to global capital such as Accra, endogenous institutional and policy factors at the national and city levels ‘intersect with globalizing forces in constituting particular characteristics of the property market and in re-ordering existing spatial patterns in a way that creates redistributive shifts affecting groups of residents’ (Sajor 2003, p. 714). According to Owusu (2008), high land prices combined with a process of formalization of land transactions as well as changing tenancy agreements into monetary terms in Accra are resulting in a situation where usufruct and inheritance rights over land under customary tenure regimes are no longer guaranteed as many people belonging to land owning families (indigenes) are left to compete for less land with ‘migrants’ or ‘strangers’. He adds that in the struggle for land in Accra, the losing parties are poor indigenes and migrants, simply because they cannot afford the price tag on a piece of land.

In the absence of local and central governments provision of public land for housing or regulating land use to secure adequate space for urban poor housing development, increasing numbers of residents of Accra are moving to low-class high density areas of the city with depressing conditions and over-

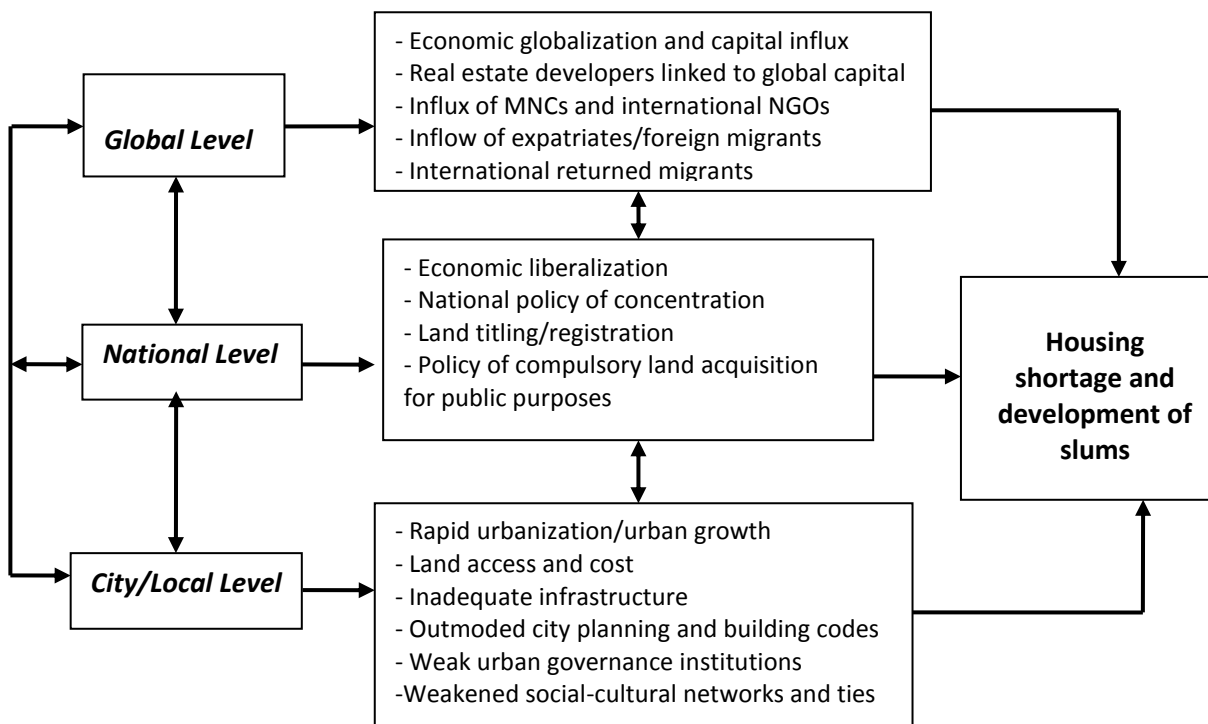
stretched infrastructure and services. AMA (2006), the local government authority in Accra, put the proportion of the city population living in the poor low-class areas at about 60%. It summed up the conditions of housing in low-income areas of the city as follows:

Almost all low-income areas are built up with little room for expansion. This is particularly so in the indigenous areas of the inner city. Conditions are generally depressed with poor supporting social and engineering infrastructure. Buildings in low-income depressed localities have poor quality material such as mud, untreated timber and zinc roofing sheets for walling. The housing environment is characterized by haphazard development, inadequate housing infrastructure, poor drainage, erosion and high population concentrations.

### Global Face of Housing in Ghana: A New Reality?

As earlier noted, the literature on urban housing in developing countries has largely viewed the availability and affordability of urban housing land as a process resulting from the interplay of endogenous factors relating to rapid rural-urban migration and urban growth. The influence of factors at the international/global level as captured in Fig. 1 is rarely considered.

**Fig. 1: Factors Shaping Housing Supply and Demand in Accra**



Source: Adapted from Owusu (2008, p. 181)

As indicated in Fig.1, city and national level factors such as weak urban governance institutions, outdated city planning and buildings codes, inadequate infrastructure, national policy of concentration, compulsory land acquisition and economic liberalization have directly and indirectly constrained land and housing supply in Accra. However, these factors have been amplified by conditions at the global level, more especially regarding the demand for land and housing.

Several studies have noted that though the process of incorporating major Ghanaian cities and towns into the global economy has a long history, the process has been fast tracked by the neo-liberal economic and political policies carried out in the country since the mid-1980s (Konadu-Agyemang 2001; Grant and Nijman 2002; Owusu 2008; Grant 2009). For Accra, the national policy of concentration backed by private and public infrastructure investments have made it the most attractive destination for FDI. As a result, the city has attracted not only resident Ghanaians but also the Ghanaian diaspora population (non-resident Ghanaians living in Europe, North America and elsewhere); foreign expatriates living in Ghana; corporate organization headquarters including multinational corporations(MNCs); international non-governmental organizations (NGOs) and; an ever increasing number of West Africans, especially Nigerians, Liberians, Sierra Leoneans, etc (Owusu 2008).

It is fair to argue that the discovery of oil in Ghana's western coast is likely to attract more multinational corporations into Accra, and possibly increase further the pace of urbanization, a process described as *oil-induced urbanization* (Obeng-Odoom 2009). Already multi-international oil organizations such Tullow Oil, Komos Energy and many others have already established their firm presence in Accra. The presence of these MNCs and others will further increased the demand for land and housing, and the attendant consequences of high rent and property values are more likely to intensify further in the years ahead. Unless pragmatic measures are put in place, the market-driven shifts in land prices will certainly affect access to land to meet the housing needs of low-income groups in Accra.

As private real estate developers have concentrated on groups of Ghanaians and non-Ghanaians linked directly and indirectly to global capital, there has been an intensification of the trend toward imported building materials relative to local production (Songsore 2003; The Stateman 2007; Wellington 2009). The trend toward imported building materials is due to the strong preference or taste for foreign building designs and architecture. Increasingly, new residential, office and commercial buildings are being built with glass and other materials largely imported from Europe, Asia, North America or elsewhere.



Again, the use of foreign designs and architecture as well as building materials has also resulted in new housing types on the Ghanaian urban landscape. To a large extent, the 'self-contained housing type' has come to represent the order of the day. This low rise housing type with designed glazed glass normally containing between 2-5 rooms is ideal for a nuclear family. On the other hand, developers are increasingly shying away from the 'compound house', or what Afram (2009) described as the 'Ghana's traditional house'. The compound house usually comprises of dwellings consisting of many small rooms (housing several households) with an open courtyard and shared facilities such as toilets, bathrooms and kitchens. This type of dwelling unit is very popular with low-income groups because it is affordable and allows the sharing of facilities with known groups and individuals (Afram 2009). However, available data indicates that the percentage of compound house types in the total housing stock of Ghana declined from 62% in 1990 to about 42% in 2000 (Grant 2009). At the same time the self-contained housing type (detached and semi-detached, flats/apartments and related kinds) have increased significantly.

### **Towards An Alternative Housing Development Approach**

Ghana faces a daunting task as it seeks to compete for global capital leading to the ever increasing integration of its largest metropolis, Accra, into the world economy, and consequently an 'ever-shifting topography of land values which quickly and efficiently excludes all potential users who are unable to meet the price of a given parcel of land' (Friedman and Wolff 1982, cited in Sajor 2003, p. 713). At the same time, there is the need to address the high demand for land for housing as a result of the rising rural-urban migrant population in Accra. The difficult balancing act is to ensure the inflow of global capital and their actors, and consequently rising land values while guaranteeing decent housing for low-income groups in the city.

So far the use of the market alone has not guarantee equity and re-distribution of land towards low-income groups in Accra. Weak capacities of the Accra Metropolitan Assembly (AMA), especially in terms of financial resources and managerial expertise, limit its potential to promote a pro-poor and socially viable urban development agenda which enable low-income groups to access affordable land and housing. For these reasons, the critical role of the state as a mediator in determining housing development outcomes cannot be overemphasized. Actions and policies of the state at the national and city levels are very important in determining the extent to which poor and low-income groups will feel alienated from the city. Again, as Thomi (2000) noted, the state in general can be regarded as a regulatory framework for a given territory and its population. As such, national sector policies whether positive or negative, implicit or explicit have a great impact on the development of urban centres.

A new type of urban development which is pro-poor and involves the active involvement of the state is required. The state and local authorities have largely conceived the growth and development of Ghanaian towns and cities within the context of the development experience of urban centres in the west. Such an approach has resulted in the development of building and planning regulations largely alien to the Ghana situation as found in the Town and Country Planning Ordinance (Cap 84) passed in 1945, an ordinance which was transplanted from the pages of the British Town and Country Planning Act Ordinance of 1932 (Konadu-Agyemang 2001). It has been argued that the planning schemes, layouts, minimum plot sizes, etc, outlined in CAP 84 are simply unrealistic in the present Ghanaian context (Konadu-Agyemang 2001; Grant and Yankson 2003; Owusu 2008).

The alternative housing development approach must be responsive to the criticisms and failures of the present market-driven approach in land and housing delivery. This approach must give the urban poor and low-income groups a voice and choices. It should also give meaning to development as an issue of welfare distribution, equality and democratic rights, which facilitate the raising of the productivity of the poor and consequently poverty reduction (Lund 1994). More importantly, it should reflect the true meaning of housing and thus provide a strong justification for adopting the basic needs approach. Housing implies not only the physical shelter but also access to basic public services such as drinking water, sanitation, health and education, etc – key features of the basic needs approach as articulated under the broader alternative development paradigm. As UNFPA (2007) noted, many of the difficulties faced by the urban poor are linked to a greater or lesser extent to the quality, location and security of housing:

A roof and an address in a habitable neighbourhood is a vital starting point for poor urban people, from which they can tap into what the city can offer by way of jobs, income, infrastructure, services and amenities. Decent shelter provides people a home; security for their belongings; safety for their families; a place to strengthen their social relations and networks; a place for local trading and service provision; and a means to access basic services. It is the first step to a better life. For women, property and shelter are particularly significant in terms of poverty, HIV/AIDS, migration and violence.

(UNFPA 2007, p. 38)

Housing is at the core of urban poverty, and can be a critical tool for national development. It is therefore important the state in Ghana takes measures to facilitate the delivery of land and housing to low-income groups. In this context, the state is urged to direct and indirect engage in the housing sector through measures such as: securing land banks for public housing; providing incentives through

legal frameworks which allow private real estate developers to devote part of their resources for social housing and; developing public social housing. Other measures should include: promoting self-help housing construction; upgrading existing informal and slums settlements; promoting research and development (R&D) in local building materials, and more importantly encouraging their use. Within the context of an alternative urban housing development approach, these measures must be pursued within the framework of improving urban governance and promoting a pro-poor urban development agenda as strongly articulated in the Draft National Urban Policy, 2010.

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