Chapter 3

The Physical and Human Geographic Patterns of Accra
3.1 An Introduction to Accra

This chapter presents a description of Greater Accra in terms of its physical and human geographical environment. The physical geography of Accra is described in terms of spatial land development, existing infrastructure, and the existing land use patterns. This includes a discussion of the consequences of urbanization, an assessment of transportation, water and sewer, and solid waste services, and an inventory of the existing industrial, institutional, commercial, and residential land uses. Likewise, Accra’s human geography is described in terms of its politics, economics, and demographics. A discussion of the different instruments for revenue generation including means of taxation is presented and followed by an inventory and assessment of the economic and microeconomic characteristics as well as profiles of demographics including households and their mobility. Electricity is given individual attention in the subsequent chapter.

3.1.1 A Brief History

Most local experts equate the establishment of Accra with the development of a coastal fishing village in the late sixteenth century. The earliest known settlers on the stretch of coastline now named Accra were the Kpesi people. Ga-speaking migrants from the “Niger country” reached this area in the sixteenth century, made their homes among the Kpesi and absorbed them into their communities. This fishing village was east of Korle Lagoon, but eventually would expand to encompass the oldest adjoining parts of present-day Accra, in particular, Jamestown and Ussher Town. Archeaological evidence suggests that the village was spatially organized around the sheltered harbors with low-density shelters adjoining the coastline in an unplanned fashion. (Grant 2009)

During the first part of the colonial period, the slave trade began to reinforce the development of coastal trade centers, where warehouses and permanent installations were needed. During this time a number of forts were built in what is known as present-day Accra (Fort Ussher by the Dutch in 1605, Christiansborg Castle by the Swedes in 1657, and Fort James by the British in 1673). These three forts, all

![Figure 3.1 Spatial Organization of Accra during the Colonial Period (Grant)](image)

...
within three miles, formed a nucleus for foreign commercial enterprise in the early colonial period. In proximity to these forts were walled Ga villages which were oriented towards trading with the European merchants. Scattered settlements connected by footpaths rather than an urban clustered center characterized the emerging organization of Accra. (Grant 2009)

The second part of colonial development involved the British consolidation of power on the Gold Coast in 1874, when they defeated the Ashantis. The rise of Accra as an urban center dates to 1877, when the colonial headquarters were relocated there from Cape Coast. One reason for the move related to the earthquake of 1862, which had severely destroyed large portions of Accra, and presented colonial rulers with an opportunity to plan, rebuild and reorganize the space. During the 19th century the role of the forts changed to administration centers for officials, troops and later police. The British also attempted to improve sanitation and living conditions in the area as well as make spatial distinctions for foreign and domestic sectors. European commercial and residential areas were clearly distinguished from domestic commercial and residential areas. The Town and Country Planning Ordinance of 1945 was the basis for zoning and building codes which was strictly enforced in the European Central Business District. This act has remained in effect and is administered by the Town and Country Planning Department even though the ordinance was enacted prior to the foundation of Ghana as a Republic. (Grant 2009)

During the 20th century and in particular from 1920 onwards, Accra continued to develop as a warehouse city rather than a factory city with commerce replacing government as the primary element in the urban based economy. A major reason for this was the cocoa boom of the 1920s that deepened the interdependence of Accra with the external economy. In 1957 the Republic of Ghana was founded and led by Kwame Nkrumah, a period which is characterized with focus on infrastructure investment and programs aimed towards promoting the economic development of industries. It also was a period that witnessed Ghanaian businesses monopolizing markets and many foreign industries pulling out of the country. Spatially, this period is characterized by a decline of foreign corporate and residential presence, the de-Europeanization of the central business district, and rapid population growth including the rise of national entrepreneurship and a significant expansion in the number and size of domestic businesses. (Grant 2009)

3.2 Greater Accra’s Physical Geographic Patterns

Evidence suggests that eventhough the growth rate has been consistent nationally; the share of population growth is shifting considerably from rural to urban areas. Population trends indicate that by 2010, more than half of Ghana’s population will be living in urban areas, with urbanization expected to reach 65 percent by 2030. Greater Accra is the best example of this urbanization, with its sprawling urban expansion into the surrounding rural spaces. The annual growth rate of Accra is 4.4% with the city predominantly growing towards the west (including Awoshie, Kwashieman, LaPaz, Abeka, North Odokor and the far eastern suburbs (Nungua and Teshie). Areas like Burma Camp, Osu and La have also shown increases in population, while localities adjoining Accra such as Dome, Taifa, Gbawe, New Achimota, Anyaa, Santa Maria, Amanfrom, Nii Boye Town, Mallam, Kissieman, Agboba, which were classified as rural in the 1984 census, have attained urban status in the 2000 census. (The World Bank, 2008) A large conurbation has also been created with Tema, which has taken in La, Teshie and Nungua. Areas like Madina, Adenta, Taifa, Ofankor and Pokase which only a few years ago were classified as Ga Rural District have now firmly become part of the Accra – Tema conurbation. Tema has also expanded to include Ashaiman, a city of more than 100,000. (The World Bank 2008)

A recent study (Angel et. Al 2005) reveals that the built up area in the Accra Metropolitan area increased from 133 square kilometers in 1985 to 344 square kilometers in 2000. The existing urbanization pattern
reveals a historically rooted central urban core, which has retained some vestiges of its British Town Planning design, while clearly expressing a synthesis from the imprint of a more recent Ghanaian influence. The inner core of the city is relatively dense, with the replacement of residential by commercial users in some places. The more recent growth of Accra is typified by an organic, uncontrolled, low density peripheral expansion with a rate of growth which is occurring at a much more rapid pace than the central urban population growth. This type of expansion is illustrated by the ad hoc transformation of Ga District by local tribal rulers (the Nana), from agricultural and forest lands to low density single family housing, and a variety of local commercial uses. (The World Bank, 2008)

Planning in Greater Accra can be described as sporadic and non-compliant at best. Within the context of decentralization, the District and Metropolitan Assemblies (DAs and MAs) have been entrusted with
significant responsibilities related to planning and enforcing the physical development within their administrative boundaries. However it is evident that links between the national planning system and the local authorities are extremely weak. The Greater Accra Metropolitan Structure Plan was developed in 1991 to plan for future growth, but enforcement remains a challenge as there is very limited coordination between the Central Government agencies and metropolitan assemblies. This has resulted in a lack of planning that has benefited the private sector. Without any active enforcement of planning standards, any individual can hire a surveyor (who may or may not be certified by the District Assembly) to develop a layout plan for a discrete development. These layout plans are developed randomly without any consideration for infrastructure, and unless the property requires a title, it normally will not pass through the District Assembly. There is no reliable process for review of permitted uses as part of building permitting, zoning is ineffective and review predominantly does not exist, consideration of impacts as well as the demand for infrastructures as part of a capital improvement plan and comprehensive planning process is non-existent. (The World Bank 2008)

Due to haphazard development in Greater Accra, a responsive disposition rather than a systematic proactive approach to planning that takes into account a multitude of stakeholders will be required. In Accra, new land owners are created quite frequently, but it is impossible for the land sector agencies to keep their records up-to-date. As land owners develop land in all sectors of the city’s periphery, often without the knowledge of the land sector agencies or the city authorities, the city’s boundaries expand as people build on such lands without either development or building permits. Planning authorities can hardly provide exact statistics about the city’s boundaries as illegal settlements continues to sprawl into

![Figure 3.4 Political Subdivisions of Accra (by Author)](image-url)
the suburbs. Additionally, as land owners develop, particularly in the urban periphery, utility providers can hardly keep pace in all parts of the city, nor should they. These types of development impacts have a significantly adverse effect on the implementation of development controls as well as infrastructure and institutional planning. It is likely at some point in the future, costly development impact fees will be needed to counteract years of unplanned and unregulated urban sprawl. Finally, the massive expansion of Accra in all directions indicates the presence of an active private sector involved in the land markets which benefits from this chaotic environment. This is particularly evident in the areas of Ga where titles for customary lands that have been traditionally used for rural and agricultural purposes are being subdivided and used for low density single family homes. (The World Bank 2008)

**Consequences of Urbanization**

The urbanization process as manifested in Ghana has resulted in increasing poverty in urban areas. It is estimated that 1.9 million people live below the poverty line in Ghanaian cities, many whom are admittedly uncounted or undercounted by the Statistical Service. While rural poverty is declining, urban poverty is increasing, and based on the increased migration from rural to urban areas it can be expected that worsening living conditions of the urban poor will continue. The 2005 GPRS also notes that households belonging to the self-employment category have a greater chance of falling into poverty in urban areas compared to rural areas. Additionally, urban poverty has worsened the conditions of women, especially female-headed households, who are statistically significant among the urban poor. (NDPC 2005)

One of the most observed consequences of urbanization is the rapid proliferation of the housing stock. Household formation and housing stock have increased sharply in Greater Accra over the past two
decades (1984 – 2000), largely because of a rapid and significant population shift. (Ghana Statistical Service 2003) A further examination of the housing patterns of the Greater Accra Metropolitan area reveals that close to 42 percent of the population lives in compounds followed by 18 percent in separate houses and 16 percent in semi-detached houses. Compound housing is typically characterized by a large number of households and groups of between 10 and 30 rooms with kitchen and toilet facilities arranged around an open court that is used as a common living space.

Additionally, a recent study by Columbia University illustrates that in 2001 more than half of the urban population in Ghana were living in slum settlements. Approximately 60% of the Greater Accra metropolitan area is comprised of low-income neighborhoods that are characterized by high density, poor infrastructure including low housing quality, existence of informal businesses, and irregular development without any planning or consideration for future expansion. A lack of provisions for affordable housing is also a significant consequence. For example an SSNIT unit in Tema is estimated at $20,000 to $25,000 USD, which is extremely high, compared to an average annual per capita income of $450 USD. (The World Bank 2008) Closer examination of the living conditions reveals that due to poor shelter options, people are forced to live in overcrowded tenements. Overcrowding of settlements poses a serious public health and safety issue, as well as reflecting the gap between the rich and the poor in terms of meeting shelter needs. Accra needs between 14,000 and 16,000 units per year to meet existing growth rates, not taking into account the more than 100,000 units needed to reduce existing congestion. (Columbia University 2003)

3.2.1 Infrastructure
Transportation

In spite of the growing economic importance of Accra, most parts of the city are not adequately served by good access roads. The urban transport environment in Accra is characterized by heavy congestion particularly during peak periods, low vehicle utilization rates, weak implementation of traffic management measures, and inadequate facilities for pedestrians and bicyclists, poor road safety arrangements and extremely high accidents rates. Almost 70 percent of person trips in Accra depend on some form of bus as the dominant mode, using less than 15% of the road space; in contrast, private cars and taxis move less than 30 percent of the person trips but occupy over 70 percent of the road space. The transport sector is a dominant source of local air pollution that is responsible for poor health and other negative impacts. (The World Bank, 2008)

In spite the importance of urban public transport in meeting mobility demands of Accra’s residents, it operates under financial and management constraints. Accra’s inadequate public transport system suppresses the economic and social advantages Ghana’s capital city possesses. There is an increasing vehicle population of more than 10 percent per annum, and in 2006 this reached 15 percent. Commuting times from suburban Accra, Adenta, Madina, East Legon, Aburi etc...can be 3 hours or more for transport time to and from work. These terribly high commuting times reduce productivity, increase pollution from exhaust, increase fuel consumption, and negatively affect the health of Accra’s inhabitants. (The World Bank, 2008)

Long term transportation planning is drastically needed for Greater Accra, which not only takes into consideration public transportation systems such as Buses, but also links land use to transportation infrastructure. Some efforts have been made, as evidenced by the Bus Rapid Transit (BRT) system which is being used on selected roads in Accra, and some efforts at intersection improvements, traffic networking operations, and enforcement of traffic regulations, but much more is needed. Linking land use to transportation planning, implementing concurrency standards, setting the functional classification of
roadways, and level of service standards for road segments are all needed as part of a comprehensive transportation effort. Hiring and training an effective local police force is also critical to the effort where corruption is rampant and undermines reinforcement of motorist behavior.

The Medium Term Development Plan of the AMA paints a dire picture of the city’s hard infrastructure, especially roads. This is partially due to rapid urbanization and the multitude of associated unplanned settlements which have resulted in more than 400 kilometers of un-engineered roads. Service roads, which are essential for commercial and industrial trips are often intermittent or non-existent, especially in Central Accra, where they are crucial. Overall, the condition of roads in the AMA are listed as more than 45% in poor condition, and almost 30% in fair condition.

Accra is also served by a number of divided major and minor arterials. These include the Tema Motorway, which is supposed to be controlled access, and its extension to Malam, the so-called, soon to be improved George W. Bush Highway. Ring Road, Kwame Nkrumah Boulevard, Liberation Road, Ridge Road, Gifford Road, Kanda Highway are some of the other more significant arterials. High and Oxford Streets as well as Graphic, Spintex, and New Town Roads and Nima Highways are some of the more significant Major Collectors. Some of the more important junctions in Accra are Kwame Nkrumah Circle, Tetteh Quarshie Interchange, Ako Adjei Overpass, King Tackie Tawiah Overpass, and Obtsey Lampetey Circle. With few exceptions, all of these road segments and interchanges are failing nearly all if not all standards for Level of Service.
Potable Water Supply and Sanitation

Current reports of water supply in Accra indicate that access to public water has decreased from 85% in 1990 to about 60%. Likewise, access to a public sewer for flush toilets is estimated at only 30%. The decaying situation of public water provisions is a combination of inadequate funding for infrastructure (a reported deficit of about $20 Million USD per year in order to achieve 85% access by 2015) and unbridled, unplanned low density urban sprawl. The result is a disadvantageous economy of scale for water and sewer provisions, as well as the added complexity associated with revenue collection. Furthermore poor planning and improper management has affected the water sector, as evident by a $20 Million USD World Bank funded wastewater treatment plant which has been constructed but has not been in operation since its completion. The majority of sanitary waste is pumped from the millions of septic tanks located throughout Accra and trucked to Korle Gonno where it is released directly into the Gulf of Guinea.

Problems with water supply for industrial or commercial consumption typically depend on several factors, principally the size of firms or their location. Larger established businesses rarely suffer from shortages because they are located in sectors where water distribution is prioritized or they compensate for service with private storage facilities. On the other hand, for small and medium scale businesses (SMEs), such as hair-dressing salons, car washing bays, and chop bars, intermittent water supply can have a significant, negative economic effect. While there are several strategically located reservoirs and water towers throughout the city, delivery to households and SMEs tend to fall below demand because of inadequate production at the two main water pumping stations: Weija and Kpong – Akuse. It is unclear as to the reason why the Kpong - Akuse station is not used to supply more water to Greater Accra. (AMA, 2004)

Figure 3.7  Inoperable Wastewater Treatment and Septic Truck Disposal
Stormwater & Flooding
Ambiguities in the responsibility for maintenance of storm drains have contributed to inadequate investment and ineffective service of storm drains in Accra. In Accra, the Hydrologic Service Department of the Ministry of Works and Housing is responsible for the maintenance of large drains and AMA for the rest. Much of the drain cleaning is done as needed and without planning, and in the past, contracts have been awarded to more than one agency for the same area. The Department of Urban Roads had maintained the street side drains as a temporary measure, but in 2002 handed this responsibility over to the AMA, albeit without budget transfers. A proposal to establish a drain maintenance unit was not implemented because the AMA did not want to assume financing responsibility. The result is that storm drains are not properly maintained and many have silted and accumulated refuse to a level where they act as garbage dumps. No Total Maximum Daily Loads have been established in regards to any stormwater runoff, and toxicity levels are well beyond anything appropriate for a humane urban environment.

Solid Waste
The AMA spends about 37 percent of its current expenses on garbage collection. Residents of Accra generate about 1500 to 1800 tons of solid waste per day. On average only 70% of this waste is collected. A Waste Management Department has been established and empowered, and has seen some improvement with regard to privatization (Zoom Lion is one example).

3.2.2 Existing Neighborhood and Land Use Assessment
In many ways, Accra is simply a combination of small villages that have grown over the years, blurring the
lines between where neighborhoods begin and end, and eventually aggregating and synthesizing in becoming what we now know as Greater Accra. Many Accranaians still refer to the multitude of neighborhoods that comprise Accra as if they are individual towns or cities, and in fact, most of the neighborhoods retain distinct characteristics. As a good starting point, Greater Accra can be delineated in accordance with those neighborhoods which comprise the AMA, Ga, and Tema districts.

**Industrial Land Uses**

Industrial land uses are range in intensity of use from heavy to light. Locations for the most intense industrial land uses are relatively well defined in designated industrial areas. The largest ones are located in proximity to the rail line either along Graphic Road or in the north or south industrial parks. Large scale industrial operations such as Coca-cola, Fan Ice, or Star Beer are located here. While also often just as intense but smaller in size, machine shops and car repair outfits are also located throughout the city. These are often more disaggregated, often fronting one the higher traffic thoroughfares.

**Institutional Land Uses**

Numerous institutional uses are located throughout the Greater Accra Region. Two of the larger complexes are the Korle Bu Teaching hospital in Korle Gonno, west of the Lagoon, and the Military Installation on Gifford Road. The national ministries in Accra Central are also a significant agglomeration of institutional uses, including many of the Greater Accra district level offices. The University of Legon, which is located north of the Tetteh-Quarshie Interchange, is also very significant in size. Smaller scale hospitals, police stations, and schools are also spread across the district and region.

Figure 3.9  Industrial Land Uses Located in the South Industrial Area between Obetsey Lamptey Circle and the Odaw River (by
Commercial Land Uses
Located throughout Accra are a number of markets which are an agglomeration of multiple uses. Two of the larger regional markets are the Makola Market in Agbogbloshie and Malam Ata Market in Kokomlemle. Numerous other commercial districts are located throughout the city, including at Kaneshie and along New Town Road. Commercial activities are also particularly active at Kwame Nkrumah Circle as well as throughout Central Accra. Commercial uses along Osu Road cater more to foreign populations and more affluent Accranaians. This is also true of the Accra Mall, a new development located at Tetteh-Quarshie, as well as the higher quality uses which can be found throughout East Legon to Adjookano and Transaco Village. Still, pretty much throughout Accra, small scale commercial uses are found everywhere located in kiosks or converted freight containers (TEUs) and very often located within street right-of-ways.

Residential Land Uses
Housing types in Accra can be characterized more or less in terms of the size and value of the building, as well as its density. The highest quality and most expensive housing, which is generally for foreigners and only the most affluent Accranaians, are single family detached dwellings located within planned residential subdivisions with gated access by a private street. The next step in quality of housing are single family homes located on subdivided plots with direct access by a public road. While not part of a gated community, these types of homes are generally accessed via a gate and surrounded by a 6 to 8 foot wall which is centered on the property line. While these may be inhabited by foreigners, it is more common to find families with more long standing ties to the community, or perhaps second generation immigrants (Lebanon, Russia in some instances, and elsewhere). By far the most common type of housing in Accra is the compound structure, which is typically a combination of rooms, around a common open area. Like the detached home, the quality of housing is often correlated to its access. Higher quality compound structures can be found and accessed via a public street or from a short walk, while some of the lower quality compound structures are only accessed via footpath, insulated and surrounded by numerous other compound structures, which likely comprise a larger slum like neighborhood.

Compound structures account for almost 70% of the housing stock in Accra, while those living in separate
houses or semi-detached homes comprise about 15% of all dwelling types. Flats or apartments comprise 9% of the stock. More than 50% of all households in Accra rent spaces located within a compound structure, while only about 25% own their home. Of the compound houses located in Accra, 54% are comprised of a single room, while 31% are comprised of two rooms. The mean area occupied by a household in Accra is 42.6 square meters. Approximately 85% of all households in Greater Accra have access to water from a supply pipe, either indoors or in proximity to their domicile. Almost 90% of all households in Accra have access to electricity for lighting purposes, but still more than 50% use charcoal for cooking, while only 35% use natural gas. Only 40% of Accranaians report their garbage is collected, while more than 42% dispose of their garbage in a ‘public dump’ and nearly 10% ‘dump it elsewhere.’ Additionally, only 30% of Accra’s households report the use of a flush toilet, but it is unclear if these flush into a sanitary sewer system leading to a wastewater treatment facility or a combined sewer, which drains into the roadside storm sewers and eventually into open canals, the water table and towards the Gulf of Guinea. (GSS, 2008)

High End Developments and Properties
Within the last two decades Accra has gone through a far reaching social and economic transformation resulting in an increasing fragmentation of urban residential space. As foreign direct investment led to more foreign nationals requiring a residence in Accra, demand for private enclaves which have been clearly demarcated from the surrounding environment have been demanded. This is partly due to the demand to create microenvironments within the city which are more akin to western style housing (or eastern in some cases) as well as problems associated with widespread land law cases, which have seen anywhere from 15,000 to 60,000 cases pending in the recent past. Individual units, depending on the gated subdivision, generally range in price from 30,000 to 460,000 USD (the high end being the homes located in Transacco Valley). Once these 23 gated communities are all completed, the total number of units will be 3,572 houses and 72 apartments or about 3% of the current stock.

Detached Homes, Flats and Apartments
While the majority of Accranaians continue to reside in compound structures, Single Family Homes or

![Figure 3.11 Gated Communities throughout Accra (from Grant)](image)
detached homes have gained more and more popularity over the recent years. Census results indicate that 68,340 new houses were built in Accra since 1984 with the largest increase being in semi-detached homes as well as flats and apartments. The value of single family homes is typically dictated by the neighborhood and the public services which are provided. Single family homes in East Legon, Cantonments, Osu and Airport Residential are some of the most expensive properties in Accra. While the normally access paved public streets, they also also typically walled and accessed via a gate. Single family homes in neighborhoods such as Kokomlemle or La are generally second tier properties which or normally not surrounded by a wall. The surface quality of the access road will also have a large impact on the residential value of the property.

**Compound Structures**

By current accounts compound structures account for anywhere from 45% to 70% of the housing stock in Accra, and are the most dominant type of residential housing structure. Due to the popularization of western styles of housing, this type has shown a decrease in popularity since 1984. Part of this decrease in popularity was often inability to sell or transfer the property due to the associated idea that property was the birthright succeeding generations, rather than being at the disposal of the living. A compound house normally consists of many small rooms off a private internal courtyard. This open, unroofed courtyard leads directly to household living spaces directly from the courtyard or sometimes by a porch or veranda. Compound dwellings can also vary in size, with most being single story structures, but multi-story buildings also exist.

### 3.3 Greater Accra’s Human Geographic Patterns

Ghana is subdivided into 10 Regions and 170 Districts, the Greater Accra Metropolitan Area spans two of these regions (Greater Accra and Central Regions) and five of these districts (AMA, Ga East, Ga West, Tema, and Awutu-Senya). Complicating political subdivisions further, the Greater Accra Region is comprised of 2 Metropolitan Assemblies (Accra and Tema, both which have populations of more than 250,000 inhabitants) and 6 Municipal Assemblies (Adenta, Ashaiman, Ga East, Ga West, Ledzekuku-Krowor, and Weija which have populations of more than 95,000 inhabitants). Additionally, the Municipalities of Kasuo and (to a lesser extent) Nsawam have been absorbed into sprawling Accra. Both

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*Figure 3.12  Detached Home and Flats typical of Accra (from Bertrand)*
are politically located in different regions (Central and Eastern Regions respectively) with different seats of Regional and District administrative authority, but physically and economically are connected to Accra. (Ministry of Local Government, 2009) These District Assemblies which comprise the Greater Accra Metropolitan Area have been part of the decentralization process enacted as part of Law 207 (PNDC) in 1988. In 1993, the Local Government Act granted District Assemblies (DAs) the power to: (i) exercise political and administrative authority in the District; (ii) provide guidance for district inhabitants; (iii) supervise all administrative authorities in the District; (iv) and assure overall development of the District including development of basic infrastructure, provision of municipal works and services, and management of human settlements and the environment. (The Republic of Ghana, 1993)

Local Government Decentralization in Accra
Since the fight against poverty introduced a social dimension to structural adjustment, the community ideal has influenced urban development which has been promoted and financed by international donors in African towns. The intent of this ideal has been to plan for a decentralized, socially regulated, urban fabric which is highly disaggregated, to the block and even plot with the intent to make public administration of policy (for example urban taxation) more efficient. These “Urban Projects” of the World Bank have assumed the virtues of all that is local, while highlighting decentralization measures, community upgrading, and local participation. Part of the intent is to introduce into the willingness and capacity of townspeople to pay for their services, and also points to the residential anchoring of urban dwellers as the best guarantee of mobilizing these necessary resources. In this framework, landowners are considered the best settled and most solvent taxpayers, thought to making up a stable territorial pattern, with a clear identity on the very local scale of intervention and of urban markets. (Bertrand 2005)

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<td>-</td>
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<td>0.3</td>
<td>-1.7</td>
</tr>
<tr>
<td>Total revenues</td>
<td>7.1</td>
<td>30.6</td>
<td>16.8</td>
<td>21.2</td>
<td>17.6</td>
</tr>
</tbody>
</table>

Figure 3.13 Comparison of Resources and Expenses from Five African Cities (from Farvacque-Vitkovic et al.)
In the more specific context of Accra, at the end of the 1980s, district assemblies were given new powers and means as part of the decentralization framework, while during the last decade local government has evolved towards election and designation of assembly members and Unit Committees. This transformation has also brought to the surface older problems, notably in the relations between indigenous people and outsiders, the former using customary procedure as a defense against migrants’ demographic pressures. The real objects of pressure and identity manipulation at the local level, especially among the impoverished populations are limitations upon: the access to land, the influence of community opinion, neighborhood representation and municipal lobbying. Urban development in Accra has overlooked the questions regarding tenant participation when addressing poverty reduction and the result of the local “good governance” concept has concealed disintegrating social relations in the rental sector. One cannot overlook that the aggregation of local governments comprising Greater Accra, which have been both required and promised by international donors, has largely contributed to the disenfranchisement of migrant populations and remains an obstacle to poverty reduction. (Bertrand 2005)

**Local Government Funding Mechanisms**

District Assembly revenues are largely made up of transfers from the central government or donors. Of the Greater Accra DAs, approximately 84% were transfers, while only 16% was generated from internal revenues such as rates, fees and land revenues. Still while all DA revenues represent about 5 percent of central Government revenue, the central government transfers only 4.5% of its budget to the DAs. In 2004, DAs spent 78 percent of their total budgets on investments while only 11 percent was for personnel salaries. A comparison of the municipal finances of five West African cities shows a sharp differentiation especially between Accra and other capitals of the Region. A recent study estimated that an investment of $80 USD per capita over more than 300 square kilometers would be needed to upgrade basic infrastructure services in Accra. (The World Bank, 2008)

When comparing the five largest DAs in Ghana data reveals that they represent 44% of the total current internally generated revenues, but only 10% of the grants. This is a testament to the fact that revenues per capita in large DAs are low compared to the average, with Accra having among the lowest revenue per capita of all the cities. In addition to receiving a disproportionate share of the grants from the central Government, internally generated revenues have also been very low in Accra, averaging around 15% of

![Figure 3.14 District Assembly Revenues per Capita (from Farvacque-Vitkovic et al.)](image)

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the total budget. Also, the formula for the allocation of the District Assembly Common Fund disproportionately weights the smaller DAs. For example, an average district represents 0.72 percent of the total population of Ghana, and usually receives the same proportion of the Common Fund. But the Accra Metropolitan Assembly (AMA) represents nearly 9% of the population, but receives a bit more than 1% of the Common Fund. Clearly this distribution favors the small DAs, with the statistical distribution being diametrically opposed to the population size. In large countries, transfer mechanisms tend to favor large cities as they are most often the providers of divers and expensive services. However, under the existing Ghanaian fiscal transfer system, the resource transfers favor rural districts and small towns. (DACF 2005)

The situation is similar for HIPC grants, which also follows a distribution formula similar to the DACF. For example compare disbursements to the Upper West Region which received about 135,000 Cedis per capita, while the Greater Accra Region received closer to 60,000 Cedis per capita. Again rural areas are being favored over urban areas, and the northern regions over the southern ones. Another illustration of this preference are the grants to Tamale, the poorest metropolitan area, which receives the same amount per capita as Accra due to substantial grants. Additionally, other donor support is concentrated on half the Districts, with large cities such as Accra receiving close to nothing. (The World Bank 2008)

**Land Valuation**

The Land Valuation Board carries out the valuation of properties in each of the districts (AMA, Ga, Tema, etc...) and prepares a Valuation List which is a list of all the assessed properties and their values. This taxation mechanism is called the Property Rate and it is the only tax that is based entirely on property, with its valuation method based on the replacement cost. Land in Greater Accra is a vastly undervalued fiscal resource as well as an untapped instrument for potential sustainable land development. Likewise,
property taxation is a potentially important tool for the Accra Metropolitan Assembly, requires drastic revision from a simple method for generating revenue to one that serves specific land management goals and objectives. (The World Bank 2008)

Revenue generated from property in Accra is no better than 2 GHC per capita, which lends serious doubt as to whether the resources yielded by the property rates are commensurate with the cost of administering the assessment of individual Property Rates in order to create the Valuation List. Determining the replacement cost of all the properties in a district is extremely time consuming, and becomes even more so when valuating specialized properties such as plants and machinery for very large industrial buildings. A better approach is to base property taxation on the open market value. This has the advantage of discouraging speculation by weighing the tax more heavily on vacant lands and would also capture land values which are not the result of landowner investment decisions (unearned increments to land value). Levying based on the open market value would make the assessment faster and less cumbersome with the ability to process mass valuations and limit the number of man hours need from a Regional Valuation Board which has been rife with corruption. (GSS, 2008)

3.3.1 Economics
While there are no official statistics on the contribution of the overall urban economy to Ghana’s GDP, it may be estimated, based on the share of industry and services (which are mainly urban-based) that the urban economy contributes about 60 percent to GDP. (GPRS-II, 2005) The AMA estimates that Accra’s total economic activity accounts for at least 10% of Ghana’s GDP, with manufacturing activities contributing to over 50% of value added. This implies that focusing on Ghana’s urban economies, especially Accra, to add more value to their agricultural output is critical to achieving the nation’s aim of achieving middle income status. Additionally, nearly 80% of all Foreign Direct Investment in Ghana were investments located in the Greater Accra Region (approximately $160 Million USD in 2005 alone), further emphasizing the importance for urban development research.

Adequate urban infrastructure and services, a supportive urban policy framework at the AMA, Greater Accra Region, and National levels, and good institutional capacity are essential for the growth of the urban economy. Infrastructure investments serve to promote an enabling environment for micro, small and medium enterprises (MSMEs). However, in Accra, inadequate infrastructure facilities and public services hinder the formation and growth of firms by increasing the cost of doing business, limiting access to markets, and reducing efficiency. Urban productivity is also hampered by low-density urban sprawl, which

Figure 3.16 Foreign and Domestic Businesses in Accra (from Grant)
increases the cost of infrastructure and commuting. Concentrations of small and micro enterprises in urban areas provide thousands of jobs and serve as incubators for the growth of firms, but these lack most basic services and are at risk from ill-conceived location schemes. In the medium to longer term, the development of industry will be constrained unless measures are taken to facilitate the availability of land and services for industries. Emerging enterprises with premises and sufficient technical knowledge and the more sophisticated technologies with dynamic growth potential (such as a welding shop, for example) are more likely to have a direct impact. Enterprises whose operations are closer to subsistence than to the market economy need to be considered separately policy wise due to an unlikelihood for growth potential and wealth accumulation. At the household level, the productivity of the urban poor is kept low by among many things, deficiency in basic services, especially road access and sanitation. (Camilleri, 2006)

**Labor Force and Earnings**

The informal sector accounts for 40 percent of the national income, with the majority of this earned in urban areas. In Accra, the informal sector, which is predominantly comprised of self-employed workers often employed in retailing or light volume trading services, accounts for somewhere between 45% and 80% percent of the total labor force. Of the approximately 3 million Accraianans, 60 % of all persons between the ages of 15 and 64 are economically active, while this number increases to 80% of males and 70% of females between the ages of 25 to 64. (GSS, 2008) Most have either wage employment (males nearly 50%) or are self-employed without employees (females a bit more than 50%). The main occupation listed for 45% of all persons between 15 and 64 was either service & sales or craft and related trades. An economic breakdown of employment by sector also reinforces the significance of the informal sector with more than 30% employed in the trade industry, and 16% in manufacturing. It is estimated there are more than 440,000 businesses spread amongst the manufacturing, trading, and “other” sectors. Interestingly, female operated businesses outnumbering male owned ones almost 3 to 1, thus emphasizing the importance of household enterprises. Agriculture, primarily fishing is also a significant contributor to household income in Accra. (GSS, 2008)

Greater Accra has an average annual income of 1,529 GHC and a mean annual per capita income of 544 GHC. In terms of household sources of income, the majority of money brought into Accra’s homes is from wage income (almost 60%) while non-farm self employment accounts for about 25%. Those working in the financial services, real estate, and electricity sectors consistently worked more than 40 hours per week. Public administration, education, and health and social work also received more than 35 hours per week of work. The financial and real estate industries paid the best, with employees receiving more than 1.5 and 1.25 GHC per hour respectively. Likewise, those classified as legislators/managers or professionals

![Figure 3.17 Activity, Distribution, and Earnings of Accraianans (from GSS)](image-url)
expectedly received the highest hourly earnings, also 1.5 GHC or more. Comparatively, those working in the services and trades made closer to 0.5 GHC per hour. Remittances are also significant, accounting for almost 10% of all household income in Greater Accra, particularly amongst mothers with children living abroad. (GSS, 2008)

3.3.3 Demographics

The report of the fifth round from the Ghana Living Standard Survey (GLSS) indicates that approximately 921,000 households are located in the Greater Accra Region, and that the mean size for these households is 3.4 persons. This 2005 estimate is down considerably from the 2000 census of 4.6 persons per household, but should be carefully considered in terms of its accuracy. While the neighborhoods of Osu, Cantonments, and East Legon reflect a typical subdivision, Kokomlemle, Nima, New Town, La, Dansoman, Nungua, Madeina & Adenta, and many others are better examples of the typical neighborhood that comprises this largely residential urban metropolis. The midyear census for Greater Accra as well as the GLSS 5 estimate the population for Greater Accra between 3.1 and 3.7 million persons and, estimates the Greater Accra Metropolitan Area, which comprises the AMA, TMA, and their surrounding urban areas, at 2.6 million. These population estimates should also be carefully considered in terms of its accuracy.

Most of the heads of households in Accra are male and more than 40 years old, while 65% of all households are inhabited by a married couple. Accra’s population is young with a large segment of the men being under 30 years old (more than 30%) and women under 25 years old (more than 28%). Most Accra residents trace their ethnicity to Akan (Asante or Fanti) or Ga lineages (more than 75%), while Ewe ancestral lineages (generally from the Volta Region) comprise about 14%. Also, more than 80% of all households profess a Christian denomination, the highest concentration in Ghana, while a significant and noticeable Muslim population is also reflected in the statistical count (about 12% of households). Unlike more rural parts of Ghana, Accra residents neither practice traditional African religions nor consider themselves non-believers in statistically significant numbers. (GSS, 2008)

A survey of the proportion of households owning various items revealed interesting characteristics with implications for the future. Less than 2% of all households in Greater Accra owned an air conditioner, while about 50% owned either a kerosene, electric or gas stove. Additionally a bit less than 50% owned a refrigerator. Only 6% of the households in Accra owned a computer and less than 2% owned a washing machine. While 73% of all households in Accra possessed a television, only 10% owned an automobile and 5% a bicycle. The average annual expenditure of families dwelling in a compound house was 2,263 GHC per year, while separate houses and semi-detached houses had expenditures of 6,835 and 3,830 GHC respectively. Survey results indicated that flat apartment expenditures were 4,147 GHC per year. (GSS,

![Figure 3.18 Households by Type, Ethnicity and Religion (from GSS)](image_url)
Household Mobility

According to the social and territorial dynamics of the metropolis, urban development is a dialectical process between the residential mobility of individuals and households and the anchoring effects resulting from capital improvements. On the regional scale, one cannot study rehabilitating Accra without examining the constraints and opportunities presented by housing and employment markets. Where an individual lives and works affects the redistribution of populations through a combination of inward and outward movements, and recomposes local territorial groups according to criteria of accessibility and transport services. Since independence, several studies have considered migration in its classical sense, as a one-way, definitive movement, but there has not been a study of residential mobility in the center of Ghana’s principal labor pool and property market. (Bertrand 2005)

To establish what differentiates the mobility of the inhabitants of Accra, within the perimeter of the capital region, several demographic and socioeconomic indicators were recorded as part of a study by the Institut de Recherche pour le Développement (IRD) in the Centre Population et Développement (CEPED) at the University of Paris. The purpose of the study was to measure mobility and to examine variations of its intensity in Accra. To ensure representativeness throughout the Greater Accra Metropolitan Area, seven survey zones were chosen: Old Teshie, Lagos Town (New Town), New Fadama, New Gbawe, Tema City 5, Ashaiman, and Dodowa. The choice of neighborhoods was based on the spatial configuration of Accra and the history of its settlements. The primary attributes taken into consideration when choosing these 7 communities were: distance to center, type of housing stock (compound house, self-contained house, and flats), socioeconomic level of households, and indigenous versus migrant populations. Bertrand and Delaunay established several demographic and socioeconomic variables as well as religious and tribal affiliation indicators in order to differentiate the Accra-nians’ mobility.

The Affect of Time

From the perspective of studying residential mobility, we can assume that when a person decides to move, for whatever their reason, that decision reflects that the value of the new location is higher than the hazard of moving. As time passes, and individuals grow in age, stability becomes more of the norm and the tendency to move diminishes. Bertrand’s study in Accra generally found this to be the case. The

![Figure 3.19 Mobility by Age (from Bertrand)
frequency of moving increases until the age of about 25, which coincides with the search for work and accommodation, and the settling of an independent household; then residential mobility rapidly decreases after this age. It is also important to identify that different cohorts are more mobile than others at the same moments in their lifetimes, a reflection of the fact that Accra as a city is also ever evolving and affecting intra-urban residential mobility. For example, 20 – 24 year olds in the year 2000 have a 17% probability of choosing to move over the hazard presented by moving as compared with a 11% probability observed retrospectively for the sum of all other cohorts aged 20 – 24. This increase in the likelihood of residential mobility may depend on the historical context of the city at that precise moment. Permanent settling seems is becoming more difficult, likely due to expanding and overpopulating the oldest urbanized areas as well as increases in salaried work which creates incentive to relocate.

**Location and Reason for Move**

According to the study, the profiles for Metropolis Accra and Tema have similar mobility rates, while Ga and Dangbe west, districts which are more so in the urban periphery, also have similar rates. These latter areas, or more recently urbanized at the western limits of the region, tend towards much higher mobility, due to a concentric effect with their location at the peripheral suburbs encouraging mobility. With regard to the reason for a move, short stays tend to be motivated by education, while professional reasons precipitate longer stays. Three reasons lead to undifferentiated duration of stays: the return to the hometown or to the family, the simple change of accommodation, or the accompaniment of a husband.

**Individual Characteristics**

Bertrand also developed the respective mobility based on a number of individual characteristics indicated as part of their survey. Regarding sex, residential mobility clearly indicates that men are significantly more mobile than women. The prominence of male mobility was particularly prominent in Upper Dodowa. Marital status had a less prominent indication of mobility, with single people apparently making shorter stays as compared with married and divorced persons. Interestingly, divorced persons were significantly more mobile than separated individuals. Separation is particularly characteristic of poor levels, typical of the Ga in Teshie and the Shai in Dodowa, who marry more often within their community, where they can benefit from usufructuary rights. Level of education is a strong discriminating factor in mobility, with mobility rates steadily increasing as educational status progresses towards more advances education.
Professional status can also provide some details as to the residential mobility of an individual, with public sector workers having the highest rates (11% with a move per year). Mobility can also be ascertained in accordance with ethnic group and religion, with Akan and Ewe groups showing the highest incidences of choosing a new residential location, while Northerners and those from other West African origins illustrated lower rates. In terms of mobility in accordance with religious affiliation, traditional cults showed the lowest rates, while those who did not attend church or described themselves as having no religion had the highest chance of relocating. Moslems, Catholics, Protestants and Pentecostal/Charismatics had rates ranging from 6% to 11% respectively.

Households and Housing Types
In general individuals in single person households were less mobile than those in households composed of several people, with the frequency of moving decreasing when a household comprised three or more persons, but increased when nine or more individuals occupied a domestic unit. The considerable rise in the mobility of spouses and children is also likely when compared to the head of household. Compound housing often brings together families of modest incomes or even living in poverty, while flats and self-contained houses are reserved for the middle class. Mobility is higher amongst flats and self-contained houses while occupants of compound houses tend to settle more or may be restricted by the land and property market in Accra.