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Fragile and compromised housing: Implications of land conflicts on housing development in peri-urban Accra, Ghana

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ABSTRACT

Existing housing literature in the Global south suggests housing development processes are linear and do not appear to incorporate unexpected events such as land conflicts, which cause destructions, stoppages, and setbacks to housing development. This paper argues that the nexus between land conflicts and housing development can best be conceptualised as fragile and compromised housing. This concept draws attention to the highly violent politics of land and its impact on the housing process, the housing product, and the well-being of the housebuilder. Using evidence from peri-urban Accra and drawing on interviews, the study unpacks the lived experiences of individual housebuilders in navigating through land conflicts to build. The study found that the impact of land conflicts on housing development manifests in complex ways including multiple financial commitments, capital lockdown, cyclical building, compromised housing, and compromised well-being. Arguably, these findings highlight the contemporary perspectives to understanding incremental and piecemeal housing in peri-urban Accra and by extension, the Global South.

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1. Introduction

Housing development in most countries in the Global South is dominated by self-built housing. This is defined as a range of housing types, including slums where private individuals engage in land acquisition and land registration, housing design, hiring of labourers, and funding the house to completion (Bangdome-Dery *et al.*, 2014; Jenkins *et al.*, 2006). Existing data reveals that self-built housing alone contributes 75 percent to the housing stock in the Global South (World Bank Group, 2015). Particularly in Sub-Saharan African countries, the contribution of self-built housing surpasses the average figure for Global South. For instance, self-built housing

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contributes 80% to the housing stock in Nigeria, 97% in Cameroon, 90% in Ghana, and 80% in Zambia (World Bank Group, 2015). These significant contributions are largely traced to several universal agreements, which intensified the adoption of individual and private sector-led participation in scaling up the housing stock (Zhang & Ball, 2016; Obeng-Odoom, 2009; Keivani & Werna, 2001; United Nations, 1997). The World Bank's strategic paper on 'Housing: Enabling Markets to Work' (1992) and the 1996 'Habitat Agenda' (Jenkins *et al.*, 2006; Zhang & Ball, 2016) constitute key agreements that argued for the decrease in state engagement in housing provision particularly in the Global South.

Despite the contributions of self-built housing to the housing stock, the sector faces a myriad of challenges. Existing literature, for instance, points to underdeveloped housing financing, bureaucracies in obtaining land titles and building permits, increasing cost of labour and building materials as major challenges of self-built housing (Teye *et al.*, 2015; CAHF, 2019; Ahadzie & Badu, 2011). While these are true, I argue that little academic and policy attention has been paid to the role and impact of tenure insecurities in self-built housing. Tenure insecurity in this paper implies the lacking of legal and social rights to land ownership, use, and management, giving rise to different forms of contestation such as land conflicts, whereas tenure security refers to the certainties in the "bundle of land rights." (see Place, 2009 p.1327; Obeng-Odoom & Stilwell, 2013). Some few studies have made reference to waste of time in building and corrupt practices of some land registration officials as some effects of tenure insecurities on self-built housing (Bangdome-Dery *et al.*, 2014; Jimu, 2012). Theoretically, framing self-built housing development as a linear process, as suggested in the works of Beyer's (1965) spectrum of housing knowledge and Agumbiade *et al.*'s (2014), processes of housing development, does not appear to acknowledge and incorporate unexpected events such as land conflicts, which cause destructions, stoppages, and setbacks to housing development. Land conflicts hereafter refer to the competitive struggle between two or more parties who have competing interests in land use and land ownership over some time (Asafo, 2020; McMichael, 2016; Wehrmann, 2008a). Given that land plays a pivotal role in housing development (Wehrmann, 2008a; 2008b; CAHF, 2020), it has become relevant to examine how its associated insecurities such as land conflicts shape the process and outcome of self-built housing, particularly in peri-urban areas.

The peri-urban in most cities in Sub-Saharan Africa are considered centres for new development following the relative availability and cheaper cost of land, which has enabled most individuals, particularly the middle-class to acquire land and build (see Mercer, 2020; Bartels, 2020; Owusu & Agyei, 2007; Organisation for Economic Co-operation and Development (OECD), 1979). Nonetheless, the evidence of tenure insecurity manifesting as indeterminate boundaries, multiple land ownership and multiple land sales (see Ubink, 2008; Wehrmann, 2008a; Bansah, 2017) has resulted in widespread land conflicts which are disrupting self-built housing in peri-urban areas. This resonates with Ubink's (2008 p.23), assertion that peri-urban areas have 'become tenure hotspots, where property relations are subject to intense contestation and where access to wealth and authority is undergoing rapid change'. While several scholars have unpacked the causes and impact of peri-urban land conflicts, particularly on land use planning, land cover change,

and agriculture production (Arko-Adjei, 2011; Owusu, 2013; Jimu, 2012; Obala, 2011; Wehrmann, 2008b), there are relatively limited studies about the implications of this intense violence and struggle over land for housing development (Ehwi and Asafo, 2021). Against this background, this paper answers the critical question, how are land conflicts impacting on the processes of self-built housing and the housing structure in peri-urban areas? Filling this knowledge gap is important given that self-built housing constitutes the largest land use activity around which all other infrastructures evolve in most peri-urban areas in Sub-Saharan Africa, including peri-urban Accra (Asafo, 2020).

Focusing on Greater Accra Metropolitan Area (GAMA) in Ghana to discuss the impact of land conflicts on self-built housing has become significant following its rapid peri-urban developments. Studies have revealed that GAMA, within which most peri-urban areas are located is experiencing swift developments following Accra's rapid urbanisation and sprawl, with a population growth rate of 3.1% (Bartels, 2020; Owusu & Agyei, 2007). Despite the functional integration of peri-urban Accra with the city, the policy failures in providing affordable housing, coupled with high rent costs, and the illegal but socially accepted two-year rent advance constitute some compelling factors pushing many residents into peri-urban areas to build (Ehwi *et al.*, 2020, 2019; Bartels, 2020; Gillespie, 2018). These are compounded by the rising housing deficit from 1.7 million in 2012 to 2 million housing units in 2019 (Citinewsroom, 2019). Accordingly, the National Housing Policy of 2015 estimates that about 5.7 million rooms are required to solve the urban housing shortage by 2020 (Gillespie, 2018). Like most Sub-Saharan African cities, peri-urban Accra is bedeviled with complex land conflicts which are affecting all forms of land use, particularly housing. Closely related is the peculiar case of landguardism¹, which is deepening land administration problems and producing a perilous, intimidating and insecure environment for self-built housing (Ehwi & Asafo, 2021). To this end, important questions about how individual housebuilders navigate these land conflicts and insecurities to construct their houses remain largely unanswered. This paper, therefore, adds to existing housing literature by investigating the politically violent and intense conditions of land conflicts and how this impact self-built housing development processes, the housing structure, and housebuilders.

The rest of the paper is structured into five sections. Section 2 discusses fragile and compromised housing development as a conceptual lens for understanding the impact of land conflict on housing. Section 3 presents the method and context of the study and Section 4 uses empirical evidence to demonstrate how land conflicts impact housing development. Section 5 concludes the paper.

2. Conceptualising fragile and compromised housing development

This paper employs the notion of 'fragile and compromised housing' (Asafo, 2020 p.8), embedded in Situated Urban Political Ecology idea to draw attention to how politically violent and intense conditions of land conflicts cause setbacks and destructions to housing development processes, the housing structure, and the individual housebuilder in peri-urban Accra. To attain a clear understanding of

fragile and compromised housing, the section establishes what constitutes land conflicts, how housebuilders get involved, and how fragile and compromised housing is produced.

Despite the involvement of different actors in land conflicts (see Asafo, 2020; Wehrmann, 2008a), the paper considers chiefs, family, and clan heads (land sellers) as the main actors who perpetrate land conflicts given that they are the main custodians of customary land in peri-urban Accra. Accordingly, the causes of land conflicts include landguardism, indeterminate boundaries, multiple sales of land, weak enforcement of planning regulations (Asafo, 2020; Bansah, 2017; Aryee *et al.*, 2011; Darkwa & Attuquayefio, 2012; Wehrmann, 2008b) and reflections of historical and continuing land commodification processes in Africa (Obeng-doom, 2020). This results in widespread unending litigation between a variety of land sellers in the peri-urban land market. Against this background, housebuilders fall victims to land conflicts by purchasing such contested land from the peri-urban land market. Put differently, housebuilders inherit land conflicts from the land sellers and this mostly manifests as ownership and boundary disputes with other land sellers. Besides, housebuilders also engage in encroachment and boundary disputes with other housebuilders due to multiple land sales or unclear boundary demarcations. While these situations present the underlying conditions that rope in housebuilders in land conflicts, housebuilders face other forms of conflicts with municipal authorities when they build in unapproved spaces or build without a permit.

From this perspective of housebuilder's entanglement in land conflicts, the idea of fragile and compromised housing demonstrates how these forms of land conflicts shape various stages of housing development, which generally include land acquisition, land registration, procurement of building permits, hiring a contractor and funding the construction to completion. The terms 'fragile' implies an easily broken or damaged object, whereas 'compromise' connotes accepting lower standards of what is desired (Oxford University Press, 2020). This fragility undermines quality housing and effective housing delivery. Analytically, the fragile and compromised idea serves as a lens for investigating how boundary disputes, multiple sales, institutional inefficiencies, and landguardism impacts housing development. Fragile and compromised housing manifests in several forms including loss of land, financial loss, repeated construction (cyclical building), and property destruction. These forms manifest at different stages of housing development. For instance, while loss of land occurs at the land acquisition stage, cyclical building and property destruction occur at the construction stage. Nevertheless, some fragile and compromised housing forms such as multiple financial losses transcend the different housing development stages. This is because funding is required at all stages of housing development.

The idea of Fragile and compromised housing is grounded in the Situated Urban Political Ecology (SUPE) literature, which considers everyday politics and practices of urban change, in this case, peri-urban development and associated land conflicts within the context of socio-economic, political, and historical factors (see Lawhon, 2014; Bartels *et al.*, 2020, 2018; Cornea *et al.*, 2017). As peri-urban areas become frontiers of urbanisation (McGregor & Chatiza, 2019), the focus on everyday peri-urbanisation processes such as housing development is critical in understanding everyday urban transformations and the 'taken-for-granted ideas', which broadens

the scope of urban theories (Bartels *et al.*, 2020 p.11; Lawhon *et al.*, 2014; Zimmer, 2010). Bartels *et al.* (2020), for instance, suggest the notion of de facto privatisation of land, which captures how uneven power relations to land compel individuals such as chiefs to dis-institutionalise communal land for private individual control. Drawing on such example reveals how everyday activities shape access to land and potentially inform housing development processes. Additionally, exploring housing development as a component of periurbanisation through the lens of everyday politics of land helps in understanding the configuration of housing development from a bottom-up perspective (Cornea *et al.*, 2017 p.14; Lawhon *et al.*, 2014).

The idea of fragile and compromised housing further draws on urban governance more broadly to provide insight into how housebuilders navigate land conflicts and interact with multiple actors (state and customary actors) in housing development processes. This is in line with the notion of urban governance defined as decision-making and implementation processes involving participation and collaboration between several actors (both state and non-state actors) for urban development (Obeng-Odoom, 2016). Recent studies have shown how the interaction between these different actors manifests diverse outcomes of urban governance practices in decision-making and implementation of urban agenda (Ehwi & Morrison, 2022; Asante & Helbrecht, 2019). Similarly, different actors govern the process of housing development in peri-urban Accra, and these include municipal authorities, customary authorities, the private sector, and civil societies (Narain & Nischal, 2007; Simon *et al.*, 2004). Accordingly, their interaction also influences the outcome of these houses. While there are several urban governance frameworks in peri-urban areas (Goodfellow & Lindemann 2013; Shaw, 2005; Simon *et al.*, 2004), these do not directly relate to housing development processes. In the context of peri-urban Accra therefore, the concept of fragile and compromised housing addresses the key question of how housebuilders navigate land conflicts with various actors with competing interests and how these conflicts impact housing development processes.

3. Context & methods

GAMA was chosen as the case study area because it is Ghana's fastest-growing urban area, with rapid spatial expansion, environmental change and functional integrations with the city of Accra. Additionally, evidence from scholarly articles and electronic media suggests that GAMA is characterized by several cases of land conflicts and associated landguardism, resulting in fragilities in the housing market (Myjoyonline.com 2022; Ehwi & Asafo, 2021; Bansah, 2017). Evidence from the work of Asabere *et al.* (2020) also reveals that the built-up area in Accra City Region, which includes GAMA had increased by about four-fold from 105km² in 1985 to 468km² in 2017 (Figure 1a). More revealing is the built-up area in peri-urban Accra, which had increased by about 13.5 times from 16.5km² in 1985 to 222.6km² in 2017 (Asabere *et al.*, 2020). These expansions are not only complicating peri-urban land governance but also, resulting in the emergence of new actors such as landguards, whose activities in the land market are largely informal and illegal and consequently creating insecurity in the housing economy. Significantly, these growths are characterised by rapid housing developments amid complex tenure insecurities. Accordingly, the study

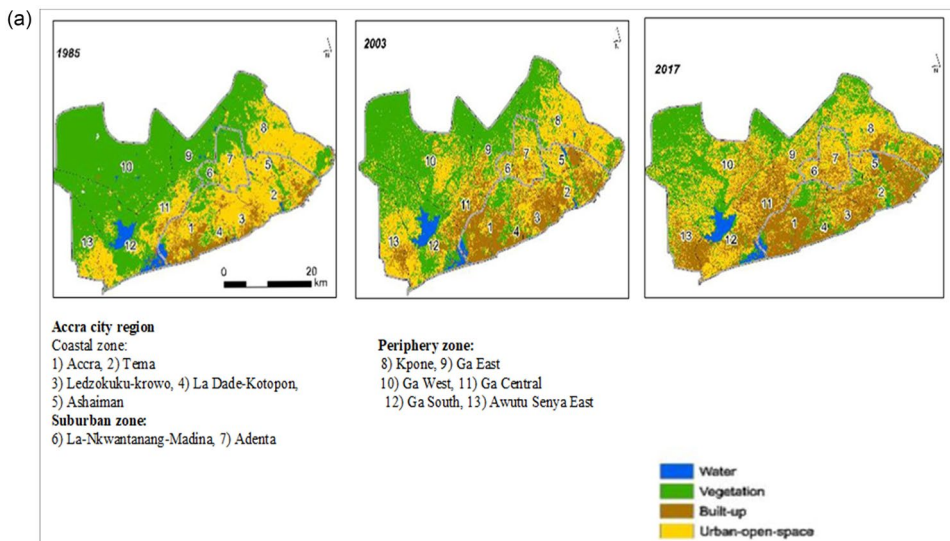


Figure 1. a. Map showing built-up area in Accra City Region (including GAMA) in 1985 and 2017. Source: Asabere *et al.*, (2020) **b.** Map of GAMA showing case study locations. Source: Author’s own construct (2020).

selected four case study communities within GAMA namely: Oshiyie, Achiaman, Abokobi, and Oyibi (see Figure 1b). The selection was done in consultation with the municipal spatial planning officers in the selected communities, given that they had information on communities with widespread land conflicts. The set criteria for selecting the cases included the existence of customary land, evidence of land conflicts, landguardism, and rapid housing development. Land in the case study communities is largely owned and controlled by the customary authority (Chiefs,

families and clans). In Abokobi however, the land is a religious land owned by the Zimmerman congregation of the Presbyterian Church, Ghana. A distinct feature in the case of Oshiyie was that there was evidence of chieftaincy dispute which constituted a major factor in deepening land conflicts and creating new ones.

The study adopted a qualitative approach to investigate the impact of land conflicts on housing development in peri-urban Accra. This allows the study to explore the nuances, opinions and lived-experiences of individual housebuilders (Gray, 2014; Mason, 2002) in navigating land conflict during their building process. Also, adopting qualitative approach for the study draws attention to different in-depth analysis and meanings of housing problems which Maginn (2008) argues has largely focused on quantitative analysis. Therefore, exploring the everyday experiences of building in contested spaces such as peri-urban Accra offers an important insight into contemporary housing challenges. As a result, the narratives are largely drawn from housebuilders and some chiefs across the four cases.

A total of 27 individual housebuilders were interviewed in this study, with at least five respondents from each of the four communities (see Table 1). The focus on individual housebuilders is informed by the fact that they contribute about 90% to the housing stock in Ghana, particularly in Accra (Gillespie, 2018; World Bank Group, 2015); more so, the impact of contemporary challenges such as land conflicts on this housing mode is least explored. A snowball method was employed to recruit the housebuilders considering that these builders are largely informal. To facilitate easy access to respondents, interviewees were recruited through four access points. The first access point involved housebuilders who referenced mostly their neighbours as respondents while the second access point involved land sellers referencing their clients as potential respondents. The third and fourth access points involved the district courts and police stations (within which these communities were located) which shortlisted complainants involved in land conflicts. The recruitment from these establishments was also approved at the headquarters of these institutions and consent was equally sought from these respondents before the interviews were scheduled on different dates. The references from housebuilders yielded more participants followed by those from the land sellers. Fewer participants were accessed from the police and the law courts due to many people declining to participate in the interviews.

The main criteria for selecting housebuilders included the involvement in land conflicts in their building process. As a result, all housebuilders were involved in land conflicts, particularly boundary and ownership disputes mostly with different land sellers and housebuilders. While very few of the housebuilders had completed their houses, many were still at the construction stage, leaving many houses at different stages of completion. These housebuilders, aged between 38 and 68 were significantly males (21) with six females, revealing the gendered nature of self-built housing among households. While five of the housebuilders were employed in the formal economy, the rest of the 22 worked within the informal economy as business owners or employees of private businesses. Most housebuilders acquired their land from the customary, primarily from family and clan heads, with only a few others obtaining theirs from chiefs.

Interviews were also conducted with four traditional authorities and 14 family heads across the communities. See Table 1. A list of land sellers was collated from

Table 1. Data on case study locations.

Category of respondents	Study location	No. of interviews	Mode of land acquisition & Mode of land sale*	Interview discussion
Housebuilders	Abokobi	6	Stool and family land	Discussion focused on: involvement in land conflicts, navigating land conflicts in the building process, and the impact of land conflict on the building process, the housing structure, and wellbeing
	Oyibi	6	Stool and family land	
	Oshiyie	8	Stool land	
	Achiaman	7	Stool and family land	
Land sellers including the traditional leaders from each community	Abokobi	5	* Stool and family land	Discussion focused on: changes in the land market, the drivers of land commodification, and triggers of land conflicts in the respective communities
	Oyibi	4	* Stool and family land	
	Oshiyie	4	* Stool land and family land	
	Achiaman	5	* Stool and family land	

Fieldwork data (2018). Most of the community's land ownership is presented in bold words.

the respective chiefs within each community to ensure easy identification of land-owning families. The issues discussed centred on the changes occurring in the land market, drivers of land commodification, and triggers of land conflicts in the community. All interviews (both housebuilders and land sellers) were tape-recorded with the majority conducted at the residence of the various respondents. Only two land sellers had their interviews conducted in their offices. The interviews were conducted in two phases over a period of nine months. The first phase, comprising the main interviews, took place between September 2017 and April 2018. The second phase, comprising follow-ups, took place between December 2018 and February 2019. Most interviews lasted about 40 minutes on average.

The study also engaged in random observations over two months across different places. This included a district law court, two district police stations, the Lands Commission, and several building sites of housebuilders. This revealed the everyday experiences of housebuilders in negotiating different spaces in the building process. The observations were recorded in fieldnotes with some captured as photographs. These complemented the interviews as they captured relevant information that could not be easily expressed in the interviews (Gray, 2014). The interview data and observation notes were analysed thematically adapting from Braun & Clarke (2006) thematic method. This involved familiarising with the data to determine the scope, content and pattern of the interview responses. NVivo version 12 was used to code the data and generate preliminary themes. The themes were generated inductively to conceptualise the effect of land conflicts on housing development (Gray, 2014). Finally, the preliminary themes were reviewed into substantive themes and then interpreted as results of the study.

4. Findings

4.1. Impact of land conflicts on housing development

This section presents the empirical results of the study drawing on fragile and compromised housing idea, which demonstrates how land conflicts impact the

housing development process, the housing product, and the wellbeing of housebuilders. While land conflicts impact on each phase of housing development (housing design, land acquisition, land title, building permit acquisition, and construction), this impact is most noticeable during the land acquisition and building phases due to the close interaction with the land market. Furthermore, although tenure formalisation and acquiring building permits constitute an important phase in the building process, most housebuilders hardly mentioned this stage due to the disregard for land titles during conflict situations and the bureaucracies in the registration process. The subsequent section presents the various ways in which land conflicts impact housing development.

4.1.1. Multiple financial entrapments and Capital lockdown

As discussed in Section 2, most customary land in peri-urban Accra is bedeviled with conflicts. Affirming this, a land seller, whose view represented many other land sellers gave an account of the current state of the land market in peri-urban Accra. He revealed that

‘... if you visit every family selling land, they will tell you boundary demarcation is their major problem. Our forefathers used rocks, trees, rivers, and anthills to demarcate land, and everyone respected this. Now all these things have vanished, so people are struggling with the actual boundaries of their land. As I speak with you now, I am in court with three other families because two have encroached on my land and the third family says I have entered their land. That is what we are facing now (Traditional Authority-Oyibi, 2018).

The narrative points to conflicts between land sellers, revealing the struggle over boundaries or the ownership of land. Accordingly, most housebuilders are roped into these land conflicts at the first stage of housing development through the purchase of land with undefined boundaries. These conflicts are mostly between other land sellers who make claims of ownership to the land or who may have sold the land to a different individual housebuilder. All the housebuilders interviewed revealed that the impact of this conflict at the land acquisition stage creates three major financial challenges namely, multiple payments for the cost of land, bribery, and corruption, and payment of informal levies. The multiple payments for the cost of land originate from situations where housebuilders pay additional money to ‘new owners’ after the initial cost of land payment is made to the first land seller. These payments are repeated whenever new land sellers make claims to the land. In Oyibi, Abokobi, and Achiaman, where land is largely controlled by families, housebuilders make these payments to different family heads. However, in Oshiyie, housebuilders make these payments to two contending chiefs who control large parcels of land in the community. Narrating the ordeal of endless payments for the cost of the same land, a housebuilder stated:

‘...I bought two plots of land from a family at ₵ 9,000 (\$1,868)² per plot in 2010. In all, I paid 18,000 cedis (\$3,736). In 2012, another family came to me with a judgement document that they are the current owners of the land. So I had to buy the land again for ₵20,000 per plot (\$4,151). I bargained to pay ₵10,000 (\$2,075.72) per plot and also in installments. So I made the first payment of ₵5000 (\$1,037.86) so I

can have my peace of mind, and they also gave me the documentation covering the plots' (Housebuilder-Abokobi, 2018)

The judgement document mentioned in the narrative reveals an existing conflict between two land sellers over the land. In this case, the land has been passed from the existing owner to a new owner. The narrative further highlights a more worrying trend where housebuilders pay higher prices to new land sellers for the same parcel of land. This upward price change represents the increasing value of land over time. For instance, a female housebuilder in Oyibi revealed how she had paid ₦6000 (\$1,245.43) for a parcel of land to her original land seller in 2006 and subsequently paid ₦35000 (\$7,265) to a second land seller in 2018, although the house is fully built.

Attempts by housebuilders to engage state organisations in solving land conflicts result in cases of extortion, bribery, and corruption. Most housebuilders mentioned the Lands Commission, and the police as key organisations engaged in these acts. Housebuilders revealed that aside from paying the administrative fees required for services, some personnel within these organisations extort money from them to facilitate the required services. Some housebuilders revealed how they had to offer money to some personnel at the Lands Commission to facilitate the acquisition of land title certificates. Similarly, housebuilders' request for police to make trespassing arrests, assaults on housebuilders, and fraudulent land sales all involve extortion. Many housebuilders revealed that these payments to the officers are usually captioned as *per diem* or *fuel for the police vehicle*. A housebuilder lamented that

'when I and two other brothers reported to the police that some people were working on our land, they told us they will go to the field with us, but we need to first settle the officers who will go to the site. So, we paid ₦1000 (\$207.57) for fuel. Later when we got to the land, they demanded we give them another money before they step out of the cars. We had to pay another ₦700 (\$143.30) for them to step out of the car' (Housebuilder-Oyibi, 2018)

These extortions transcend the hierarchies of these organisations, with the amount increasing with the hierarchies. A case in point is a female housebuilder in Oshiyie who paid ₦200 to some individual officers (\$41.51) at the district police office, ₦1000 (\$207.57) at a divisional headquarters and ₦10000 (\$2,075.72) at the national headquarters to deal with landguards on her land. The involvement of individual personnel in the various hierarchies of these institutions, particularly the police service signifies either dissatisfaction with services at the lower ranks or an attempt to build a strong network of social capital to assist in land conflict.

Another major financial problem faced by housebuilders in peri-urban Accra is the payment of informal levies. While these levies are implications of land conflicts (indeterminate boundaries) from the land acquisition stage, they also manifest at the construction stage. As such, these informal levies are paid to Landguards at different stages of the housing development (see [Table 2](#)). It is also important to note that these levies are beyond the implication of land conflicts, as they are also collected primarily for reaching a particular housing stage in the building process.

Table 2. Types of informal levies in peri-urban Accra.

Category of levy (per plot)	Oyibi ₪	₪	Abokobi ₪	₪	Achiaman ₪	₪	Oshiyie ₪	₪
Foundation/digging fee	1000-1500	207.57-311.36	500-1500	103.79-311.36	500-1000	103.79-207.57	500-1000	103.79-207.57
Walling fee	200-500	41.51-103.79	200-1000	41.51-207.57	200-800	41.51-166.10	200-500	41.51-103.79
Roofing fee	200-500	41.51-103.79	200-500	41.51-103.79	100-500	20.76-103.79	100-500	20.76-103.79
Painting fee	200-400	41.51-83.00	200-400	41.51-83.00	150-400	31.14-83.00	200-400	41.51-83.00

Fieldwork data (2018).

Discussing the ordeal with landguards, all the housebuilders interviewed revealed that they have paid more than one form of informal levies during their housing development. These include foundation or digging fees, walling fees, and sometimes painting and roofing fees. The foundation fee, which is a fee paid for commencing the building, is the most expensive and widespread while the walling, roofing, and painting fees constitute the cheaper and uncommon levies. Lamenting about these payments, a housebuilder whose view represents the majority narrated:

'In 2016, my husband and I bought two plots of land here in Achiaman and we paid for it at once. But before we started building, landguards came to the site and demanded that we pay digging fee. I know that whenever you want to build, they will ask for the digging fee, so we paid it to them. That was ₦2,200 (\$456.66) for the two plots (Housebuilder, Achiaman, 2018)'

Similar to multiple payments for land, housebuilders also make multiple payments of informal levies to different landguards. Discussion with most housebuilders revealed that many landguards were affiliated with different land sellers hence, every payment made to a land seller had an accompanying informal levy.

Residents' associations in the study communities constitute one of the community-based organisations managing multiple payment practices. These associations formed by housebuilders negotiate ways to mitigate the impact of land conflicts such as agreeing on payment plans for its members engaged in multiple financial entrapments. More broadly, they also engage in other roles including enhancing the provision of services such as security for the community. In relation to land conflicts, Oshiyie had the most vibrant residents' association (Seaview Residential Association) because the members had a common problem of chieftaincy-induced land conflicts and landguardism. That is, the association at the time of the study was ensuring that housebuilders had a payment plan to pay for the multiple cost of land and also assist in the process of land registration, which was not very successful due to the conflicts. In the case of Abokobi, Achiaman, and Oyibi, however, these associations were not very vibrant because although individual housebuilders had similar land tenure insecurities, these were with different land sellers hence it became difficult to deal with the individual land sellers collectively. It is worth pointing out that these residents' associations do not prevent or mitigate land conflicts rather, they mitigate the impact of the conflicts through negotiations.

The overall outcome of these multiple financial commitments on housing development constitutes what this study term as '*capital lockdown*'. This implies 'the situation of housebuilders committing excess money into different stages of the building process during which time they cannot expect any returns in investment, as a result of being unable to complete their houses' (Asafo, 2020 p.218). Put differently, the commitment of a colossal amount of money in the building process neither yields the outcome (house) nor the money refunded to the housebuilder. These circumstances account for the inability of housebuilders to start the building process in the first instance or complete their building on time.

4.1.2. Landguardism and cyclical building

A major impact of land conflicts on housing development is the issue of ‘*cyclical building*’, defined as the repeated construction of a particular section of a building that has suffered persistent demolition (Asafo, 2020). Most of the housebuilders revealed that this phenomenon, which occurs at the construction stage is caused by conflicts between other land sellers and different housebuilders due to indeterminate boundaries and multiple land sales. These demolitions range from the pulling down of fence walls (see Figure 2), and excavation of the foundation to the demolition of houses mostly found at the lintel level. Discussions with many housebuilders revealed that they have experienced more than one cycle of demolition during their building process and this narrative captures one of the incidences.

‘...I was on-site with my workers when a landguard came and insisted that we stop working. I told him I cannot, else the workers will get paid for no work done and the already mixed concrete will turn bad. He left and came back with about 8 to 10 people to the site. They pulled down the whole building, which was at lintel level. They removed and broke the door frames, destroyed someone’s wheelbarrow and the tank I hired, and the 15 bags of cement we were mixing as concrete all got destroyed in my face. My brother, that day was not easy for me at all. When we quantified the destruction (materials and hired equipment destroyed), it was more than ₦3000 (\$622.72)’ (Housebuilder-Achiaman, 2018)

These demolitions are caused by two major factors: landguardism and court orders, although the most prevalent are from landguardism. Some landguards



Figure 2. A fence wall pulled down by Landguards.
Source: Fieldwork photo, 2018 (By Divine Asafo)

undertake the demolition as a warning on behalf of their clients or a punishment to some housebuilders for refusing to pay the informal levies. A housebuilder recounting his experience in Oyibi revealed how his refusal to pay for a walling fee after paying ₦1000 (\$207.57) as a digging fee for two plots led to the demolition of his fence wall. Similarly, some housebuilders rely on court orders to demolish the structures of their contenders after winning land cases in court. While this was evident in Oshiyie, Abokobi, and Oyibi, the case of Achiaman was very significant. In that, a housebuilder in Achiaman experienced a court-order demolition of his houses in 2015. Here, the housebuilder had acquired the land in the late 1990s and built his five-bedroom house. However, in 2015, an individual with a court order emerged and demolished his house including other houses. This same land was resold to the victims to restart building from the scratch. While this case is extreme, the everyday demolition particularly from landguards accounts for the persistent rebuilding of usually the same part or the entire housing structure over time.

4.1.3. Compromised housing design

The cases of undefined boundaries, multiple ownerships, and landguardism associated with the land acquisition stage trickle down to impact on housing designs. In Oshiyie where land ownership struggles are intense compared to the other cases, land sellers offer different land to housebuilders to build on. This frequent reallocation of land causes delays in the building process as well as results in the building of unintended housing designs. Citing such scenarios, a housebuilder revealed:

...so where I am now was not the initial land that I acquired. I paid for the first plot in 2010 and started digging a four-bedroom foundation on it. Later, a landguard came to inform me that the place belonged to someone. They destroyed the foundation, and I was moved to a different land. Three different people from the same family had sold this second land to different individuals. Luckily, I didn't do anything on the land. On the third land, I decided to build a single room to protect it but again landguards destroyed it. I have been given the fourth one now. So you can imagine, from 2010 to 2018, I am yet to start building. (Housebuilder-Oshiyie, 2018).

The narrative captures one of the extreme cases of land reallocation experienced by housebuilders. Nonetheless, most housebuilders had experienced at least two cases of land reallocation. A major implication of this is the delay in the start of the housing construction. An additional impasse is the financial loss associated with these situations as the building (irrespective of the stage of the development) on the original land and the building materials are usually abandoned or destroyed. In many cases, thieves and landguards become the beneficiaries of the abandoned building materials as they sell them to unsuspecting housebuilders.

These conflict situations result in compromised building designs, a situation where housebuilders build unintended housing designs as a means of protecting the land. Except for a few housebuilders who had built their intended houses, many housebuilders remain unsatisfied with the emerging outcome of their houses. A case in point was a housebuilder in Abokobi who built a two-bedroom detached house instead of a four-bedroom single-story house. Similarly, another housebuilder recounted:

“I had wanted to raise a two-chamber and halls house with an upper apartment. However, because of land conflicts, I had to rush and dig a one-bedroom foundation in the middle of the land. If you go to the land now, you will see that the house is in the middle of the land with large spaces around it. Though I am not happy about this, I am ok because I am able to house my family’ (Housebuilder-Oyibi, 2018)

The swift attempts by housebuilders to build on contested land further account for the changing building designs. This practice usually described as ‘announcing one’s physical presence’ on the land is undertaken against the competing interests of other housebuilders (see [Figure 3](#)). The implication is that, given the rush to occupy the land, many housebuilders abandon their original architectural designs and build a simple structure to secure the land. In some circumstances, competing housebuilders agree to subdivide the contested land to avoid the complete loss of land or excessive financial commitment to resolving the conflict. This reduces the land size, which subsequently affects the original design and number of rooms intended for the house. Unpacking these everyday struggles, a housebuilder disclosed:

“I was fighting over one plot of land with another man but at the end of the day, we both realised the land sellers had left us to our fate. We agreed to divide the land by half and because the size of the land had reduced, I also reduced the number of rooms to 2 instead of 4 which was my initial plan. Apart from my children and my wife, how do we keep family members who want to visit or spend the night at my house in the future? (Housebuilder-Oyibi, 2017)



Figure 3. A compromised building built to protect the land /announce one’s physical presence on the land.

Source: Fieldwork photo, 2018 (by Divine Asafo)

4.1.4. *Compromised wellbeing*

The struggle over land including the persistent harassment from landguards also compromises the well-being of most housebuilders. During the interviews, most housebuilders disclosed the health challenges they face from land conflicts. These ranged from physical harm, harassment, threats, frustrations, and in some cases, loss of life. Significantly, harassments and abuse from landguards, coupled with uncertainties of court outcomes and the emergence of new landowners, account for these conditions. Consequently, some housebuilders have suffered and continue to struggle with insomnia, hypertension, anxieties, depression, and in some cases stroke due to the lack of emotional resilience and capacity to cope with all the insecurities of land conflict especially, the persistent emergence of new land sellers. Commenting on the everyday experiences of living in peri-urban Accra, a female housebuilder disclosed that *'as I am staying in this house now, I am not at peace and every day, my children ask me if landguards are going to take the house from us'* (Housebuilder-Oyibi, 2018). This housebuilder recounted how she purchased a parcel of land in 2006 and completed her building project in 2012. However, in 2018, new land sellers with their landguards threatened and harassed her to pay new prices and levies for the already developed land. This new development led to the demolition of her fence wall and eviction from the house for three days. In a related and more prevalent case across the communities, another housebuilder revealed:

'...ever since my husband and I started going to court over this land, I have never been able to sleep. Every day I am sad and depressed. Even my husband's own [mental health] is worse because the thinking gave him high blood pressure, which led to a mild stroke. So as you can see, I am taking care of him while fighting for the land too. It's not easy but our God is alive and will save us' (Housebuilder-Achiaman, 2018).

Several housebuilders have also suffered physical harm to their bodies due to the physical abuse received from landguards. Several housebuilders narrated how they and their labourers have been beaten with metals and machetes while working at the building site. In a harrowing narrative, a female housebuilder in Achiaman disclosed how the physical abuse from landguards led to the loss of her three month old pregnancy. This has left many housebuilders in continuous anxiety and fear of intimidation from landguards.

5. Discussion

With evidence from peri-urban Accra, this paper explored the lived-experiences of housebuilders in navigating land conflicts in building their houses. The findings showed that land conflicts, which manifest from undefined boundaries, landguardism, and multiple land sales which, in turn, arise from the wider commodification of land (Obeng-Odoom, 2020) transcend the different stages of housing to impact the housing process, the housing structure, and the wellbeing of housebuilders. The paper argued that while multiple financial entrapments and capital lockdown, landguardism, and cyclical building constitute the impact of land conflicts on land acquisition and land title registration and constructions stages of the building process, compromised building designs demonstrated the consequence of land conflicts on

the housing structure. Accordingly, compromised wellbeing emphasised the consequences faced by housebuilders in building in peri-urban Accra. This section discusses the findings drawing on the notion of fragile and compromised housing and the wide-ranging literature on housing development challenges in the Global South.

Housing financing constitutes one of the major challenges facing self-built housing in the Global South (CAHF, 2020; 2019). Given the underdeveloped housing financing issues, many housebuilders rely on salaries, savings, and family support to build their houses (CAHF, 2020; Teye *et al.*, 2015; Jenkins *et al.*, 2006). The paper, therefore, argues that the multiple financial entrapments resulting from land conflicts are compounding and deepening the existing financial difficulties of funding self-built housing. This increases the fragility of self-built housing, as the need to manage land conflicts (paying multiple owners, informal levies, and extortions from some state officials) during the housing development process requires a colossal amount of money, which is difficult to access in the first instance. A more implicating issue deepening the financial woes of most housebuilders interviewed was that the majority of them (22 out of 27) were employees in the informal economy. This condition renders housebuilders susceptible to applying for loans as most financial institutions decline to support employees and jobs in this sector. This demographic characteristic affirms the population dynamics of Accra where 71% of the population are employed in the informal economy (UNDP, 2007; Gillespie, 2018), and at the same, it resonates with existing studies that banks usually offer loans to formal employers and employees while the microfinance companies, which was established to enhance the informal economy targets the funding of enterprises instead of housing (UN-Habitat, 2011; Arku, 2009).

Indicatively, self-built housing across Sub-Saharan Africa is characterised by piecemeal and incremental building following the underdeveloped housing finance sector (CAHF, 2019; Sawyer, 2014). This paper however contends that the impact of land conflicts at the different stages of housing development presents a contemporary and more complex perspective to the piecemeal and incremental building. Significantly, the case of multiple financial entrapments and cyclical building involving the repeated construction of part of the house or the entire house due to persistent demolitions by landguards result in stoppages and disruptions. Similarly, the case of land reallocation arising from multiple land sales coupled with municipal authorities preventing people from building in unapproved spaces or without building permits fuel the condition of setbacks where housebuilders are unable to either start their building in the first instance or continue the building. Indeed, these disruptions do not only unearth complexities embedded in incremental housing development processes but also, the gross delays in housing development. As observed in several narratives, most housebuilders were unable to build immediately after acquiring their land. An extreme case was the housebuilder in Oyibi who had not been able to start the building as of 2018 though he started the process of land acquisition in 2010. This evidence of setbacks from land conflicts reveals further reasons why many self-built houses in Sub Saharan Africa spend between 5-15 years in housing development (CAHF, 2019).

The conforming attitude of housebuilders in committing to multiple financial payments, building without land titles and the formation of residents' associations

(see Amanor, 2006; Gough & Yankson, 2011) draws attention to how housebuilders navigate governance processes in building in peri-urban Accra. As observed in the narratives, state actors including the Lands Commission and municipal authorities offer formal security in the form of land titles and building permits for housing development processes. Nonetheless, housebuilders rarely engage with these actors following instances of inefficiency, corruption, and lack of trust. Consequently, housebuilders negotiate their interests in the building process with non-state actors such as chiefs, residents' associations, and landguards. The engagement with these actors echoes the notion that non-state actors, particularly customary actors, are relatively flexible, reliable, and less expensive to engage with (Asafo, 2020; Amanor, 2006; Ubink, 2008; Wehrmann, 2008a). Significantly, the uneven interaction of housebuilders with diverse actors reflects not only the coexistence of multiple actors governing peri-urban areas (Narain and Nischal, 2007; Simon *et al.*, 2004; Gough & Yankson, 2011) but also the complex forms of urban governance outcomes that characterise peri-urban housing development. The formation of residents' associations as highlighted in the findings for instance demonstrates *activism* (Asante & Helbrecht, 2019; Ehwi and Morrison, 2022), in which housebuilders collectively negotiate with state actors on attaining tenure security for their houses. The outcome of this collective engagement is usually dependent on the activeness of the association, their social capital and economic power of its members. Overall, housebuilders' fragmented engagement with urban governance processes accounts for the uncoordinated and haphazard housing developments in peri-urban Accra.

The fragile nature of self-built houses and their compromised designs translate to different levels of dissatisfaction experienced by housebuilders in peri-urban Accra. According to Bangdome-Dery *et al.*, (2014), the structure or design of a house plays a significant role in the aspiration of people. Similarly, housebuilders in peri-urban Accra sought to build magnificent structures, with several rooms to depict their achievement and status. Additionally, the increasing trend of converting the front view of self-built houses for personal businesses further shows the socio-economic aspiration of most peri-urban housebuilders in Accra. These aspirations resonate with some studies that housing in contemporary times is a multi-functional asset, which provides shelter and economic gains for future capitalization (Mercer, 2020; Agunbiade *et al.*, 2014).

Nonetheless, most housebuilders in peri-urban Accra are unable to achieve these aims due to the impact of land conflicts. As it were, most building designs are far from what was intended. Additionally, the rapid building of temporal structures as a form of securing the land has resulted in many housebuilders in peri-urban Accra living in uncompleted, 'undeserved' and makeshift structures. These circumstances do not only cause dissatisfaction to housebuilders but also raise questions about the structural integrity of most self-built houses. Studies have established that most self-built houses are built below accepted standards due to the engagement of local artisans rather than experts such as professional contractors (Bangdome-Dery *et al.*, 2014; UN-HABITAT, 2011). In land conflict situations, however, the speed with which these houses are constructed raises questions about whether due diligence is followed. Undeniably, these circumstances, coupled with the bureaucratic procedures

for obtaining land titles and building permits certainly add to understanding why 90% of houses in Ghanaian cities are largely informal, that is, falling outside the formal planning and regulatory systems (UN-HABITAT, 2011). These conditions reveal a double burden of housebuilders' dissatisfaction with housing development as most also face the problems of poor social services including sanitation, roads, and lack of potable water, which characterises peri-urban Accra (Gough & Yankson, 2011).

The impact of land conflict transcends the housing development process to affect the well-being of housebuilders. In peri-urban Accra, housebuilders are faced with threats, physical harm, emotional abuse, and in some cases deaths. Despite these challenges, the increasing desire to own a house, embedded in broader socio-economic factors including increasing housing deficits, high cost of rent, and the payment of two-year advance rents (Ehwi *et al.*, 2020) continue to compel people to build in peri-urban areas. Additionally, despite gated communities offering some security to land and housing (Ehwi *et al.*, 2019), its associated high cost compels people to purchase peri-urban land. Although recent accomplishments in managing land administration challenges have been evident (see Ehwi and Asante, 2016), the susceptibility associated with building on peri-urban land expose the persistence of the land administration challenges. What this means is that while self-built housing contributes to the housing stock in Accra, these structures are insecure and housebuilders remain dissatisfied, frustrated, and continues to live in fear due to the perpetuity of land conflicts.

Overall insight from fragile and compromised housing development in peri-urban Accra points to two key issues in the self-built housing and peri-urban literature. Firstly, the self-built housing development process is more complex than one could comprehend particularly when considering land administration challenges such as land conflicts. As the study has justified that the process of self-built housing is not linear, it is important to also consider self-built housing as a venture embedded in complex politics of negotiations and control. Secondly, the complexities produced by peri-urbanisation in Accra offer a new perspective of the peri-urban as a contested space where access to resources such as land is driven by uneven power relations largely entrenched in informality.

6. Conclusions

Considering the rapid development of peri-urban Accra and its associated tenure insecurities, this paper offered insight into the effect of land conflicts on self-built housing development processes. Drawing on the idea of fragile and compromised housing development with insight from SUPE, the paper filled a significant gap in Global South housing literature by taking into account unexpected events such as land conflicts that cause setbacks, destruction, and stops in housing development, as opposed to previously held views that primarily consider housing development as a linear process (Agunbiade *et al.*, 2014; Beyer, 1965). With narratives from housebuilders and traditional authorities in peri-urban Accra, the paper evidenced that the impacts of land conflict on housing development process, the housing structure, and the housebuilder manifests in different forms including multiple

financial burdens, capital lockdown, landguardism, cyclical building, compromised housing design, and compromised wellbeing.

The consequences emphasised are deeply rooted in everyday politics of land, competing interests of different actors and complex governance practices of peri-urban areas. In the case of peri-urban Accra, most housebuilders had to interact with different actors including land sellers, municipal authorities, the Lands commission, the police, the courts and landguards, just to build their houses. The paper suggests that these interactions are not only entrenched in complex social capital, but massive financial burden that limits many housebuilders' ability to complete their houses. The paper further contend that tenure insecurity is a catalyst for the increasing informal housing development in peri-urban Accra. That is, housebuilders' willingness to make payment for informal levies and multiple land costs as forms of security for their house deepen the informal qualities of the peri-urban land and housing market. As a result, many houses in peri-urban Accra lack land titles and building permits, contributing to rising housing fragilities.

The impact of land conflicts on housing development presents a new lens to understanding piecemeal and incremental housing, which are major setbacks to self-built housing development in the Global South (CAHF, 2019; Sawyer, 2014). Thus, this paper contends that consequences of land conflicts on housing such as cyclical building, caused by landguardism contribute to the long durations in completing houses in peri-urban Accra. Arguably, the growing desire of many people to build in peri-urban Accra characterized by tenure insecurities will not add any significant number of houses to the housing stock as most of these houses do not see any progress over a long period. As previously noted by Gough & Yankson (2000), peri-urban Accra has intrinsically evolved into an area distinguished by different housing structures, most of which are at various stages of completion.

The empirical insight from this paper points to new research areas that need attention. Notably, the responses of different genders and population such as emigrants in navigating tenure insecurities in housing development processes are not explicitly captured in literature. This will help in deconstructing the power dynamics in land and housing development, and more importantly, provide policy guidelines for specific population within the land and housing economy.

Notes

1. Landguardism- is the 'act of employing individuals or a group of young people who use illegitimate forces to protect land and landed properties as a service in exchange for cash or in-kind remuneration' (See Ehwi and Asafo, 2021; p.3; Badong, 2009)
2. Exchange Rate as at 31 December 2018 was US\$1 = GH¢ =4.8176 (See <https://www.bog.gov.gh/treasury-and-the-markets/historical-interbank-fx-rates/>)

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