



## City profile

# Accra

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Accra, the capital and major economic city in Ghana, is undergoing a major restructuring of much of its infrastructure and, more important, its physical form and appearance. Much of Accra's growth parallels the introduction of liberalization policies since 1983. During this time the economic foci of the urban economy have been shifting away from the old colonial city to a more diffuse spatial organization. Uneven economic and residential development is associated with these trends. Accra is developing independently of any spatial urban planning. Present-day Accra is characterized by fragmented economic and residential geographies that if left unchecked will undermine sustainable urban development.

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## Introduction

Accra is the capital city of Ghana and the largest city in the country. Like many cities in Sub-Saharan Africa, it is experiencing a rapid rate of growth. Indeed its rate of urbanization makes it one of the fastest-growing cities in West Africa (United Nations Center for Human Settlements, 1999). According to the most recent census figures given by the Ghana Statistical Service (GSS, 2002), the Accra metropolis grew at 4% per annum between 1984 and 2000. On the eve of independence, in 1957, the population of Accra was only 190,000; it increased quite appreciably to 1,658,937 in 2000 (GSS, 2002) from just 1 million in 1984. Population projections envision a city of 4 million people by 2020.

One visible expression of this growth is the spatial expansion of the city's

limits over time. In the 1870s the area, of less than 10 km<sup>2</sup>, consisted of the townships of James Town, Christianborg and Ussher Town. The present greater Accra metropolitan area (GAMA) comprises the Accra metropolitan assembly (AMA) area with 57% of GAMA population, Tema municipal assembly (TMA) area with 17% and the Ga district assembly (GDA) area with 26% of the GAMA population. Of the three administrative districts, AMA is the most completely urbanized and largely constitutes the city of Accra (see *Figure 1*). By contrast, peri-urban development generally characterizes the remainder of built-up area in the Ga and Tema districts.

The city of Accra<sup>1</sup> is bounded by the

Gulf of Guinea in the south, by the University of Ghana in the north, by Tema Township in the east and by Korle Lagoon in the west (see *Figure 2*). The built-up area's dimensions are about 25 km east to west and about 12 km north to south. Within the city itself there is considerable open space between Teshie and Tema, where large tracts of land are reserved for military use.

Accra has the most diversified economy of any area in the country. The city's economy experienced the most rapid and sustained expansion after the introduction of structural adjustment policies (SAPs) in 1983,<sup>2</sup> which has

includes AMA, Ga, Tema, Dangme West and Dangme East.

<sup>2</sup>SAPs involved a wide range of policy measures, including the privatization of parastatals, the introduction of competition in the economy, the deregulation of currency markets, the active encouragement of the private sector and foreign direct investment, the reduction of public services and especially trade liberalization.

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<sup>1</sup>The city of Accra is defined as the continuously built-up area of AMA and the town of Tema. This is a smaller area than the GAMA. Broader definitions of Accra also exist such as the Greater Accra Region that

## Greater Accra Metropolitan Area

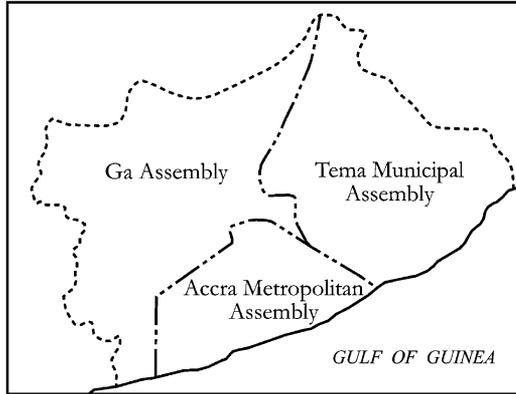


Figure 1 Greater Accra metropolitan area

resulted in a sprawl along all frontiers (AMA, 1999; Amuzu and Leitmann, 1994, p 5). Accra's formal economy has, however, recently suffered a downturn after what appeared to be a period of economic revival in the late 1980s and early 1990s. Nevertheless, marketization has intensified trends of differentiation in the urban economy: for example, a more visible presence of foreign companies as well as more widespread home-based micro-economic enterprises. This profile offers an overview of the effects of liberalization initiatives on the spatial economic organization of Accra. The present-day urban geography of Accra is best

understood in the context of its historical development (e.g. the colonial and nationalist policies that organized its space for particular purposes).

### Historical development

Most local experts link the establishment of Accra with its development as a coastal fishing port in the late 16th century (Gough and Yankson, 1997, p 9). In the pre-colonial period the main urban settlements were found inland, where they functioned at the crossroads of trans-Saharan trade routes and as the political centers for tribal empires (Korboe and Tiple, 1995). During the

17th century a number of forts were established by the Europeans in present-day Accra (Ussher Fort by the Dutch in 1605, Christiansborg Castle by the Swedes in 1657 and James Fort by the British in 1673). However, a Portuguese map of the area from that time indicates that Accra was not connected to any of the major trade routes along the Gold Coast (Kea, 1982, p 31). Even in the early 19th century Accra was little more than a trading post, undifferentiated from many of the other posts along the Gold Coast (Acquah, 1957). A visitor to Accra in 1874 portrayed the area as "one compact mass of thatched buildings arranged in a haphazard manner and separated by narrow crooked streets" (Stanley, 1874, p 77).

The rise of Accra as an urban center dates to 1877, when the colonial headquarters were relocated from Cape Coast. Accra was selected as the site for colonial administration for a number of reasons, prominent among them were health-related issues (building up a newer area was thought to protect Europeans from native-borne diseases) as well as a geographical concern (Brand, 1971). Moreover, the earthquake of 1862, which had destroyed large portions of Accra, presented colonial rulers with an important opportunity to rebuilt and reorganize the space. The selection of Accra as the

## City of Accra

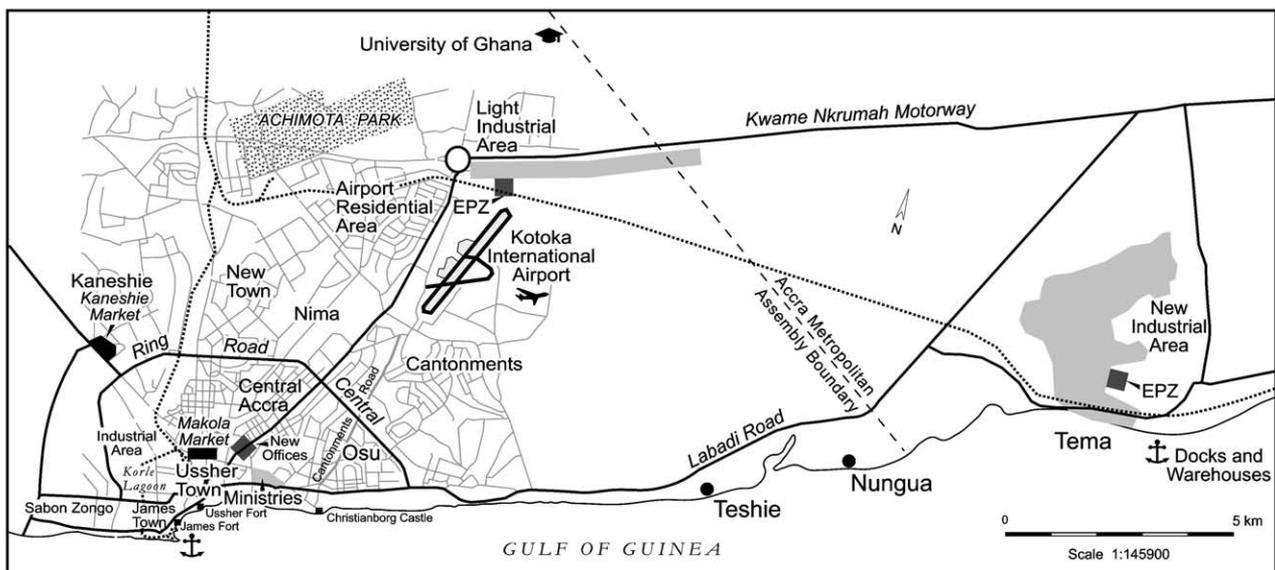


Figure 2 The city of Accra

seat of government, however, ran contrary to the typical pattern in West African territories. For instance, Abidjan and Dakar were selected as capital cities because of pre-existing economic advantages. Accra was selected largely based on initially non-commercial advantages.

With the colonial machinery in Accra came a large number of merchants, and in this process political and economic power became focused here for the first time. As a result of these developments a great deal of investment capital was channeled to the town, and the volume of trade expanded henceforth. By 1899 Accra had become the busiest port on the Gold Coast and contained the largest number of warehouses (Dickson, 1969, p 259). The integration of Accra into the external economy reversed the traditional urban and economic patterns in Ghana by anchoring the territory to the coast. The major terminal point of the colonial economy was Accra, and transport links pushed directly inwards by the early 1920s to sources of exportable commodities. Once cocoa became prominent among Accra's exports, commerce replaced government as the primary activity. But throughout the remainder of the colonial period legislation limited the development of manufacturing in Accra (with the exception of beverages and food) (Grant, 2001). Even when this legislation was relaxed, many companies (e.g. Guinness), interested in producing for the domestic market, opted for a Kumasi location because Accra did not have a manufacturing tradition. At independence in 1957 the Accra economy was limited to non-manufacturing and dominated mostly by export-orientated foreign firms. This led to its development as a warehouse city rather than as a factory city.

There are four main features in the spatial organization of colonial Accra (Figure 3). First, the city was spatially organized around a port that connected the Gold Coast economy to England. Centrally located, the docks, warehouses and railway terminals all supported functions of trade, storage and distribution. Most of the buildings of the colonial administration and military bases were also located in the immediate vicinity. Slum clearance took place,

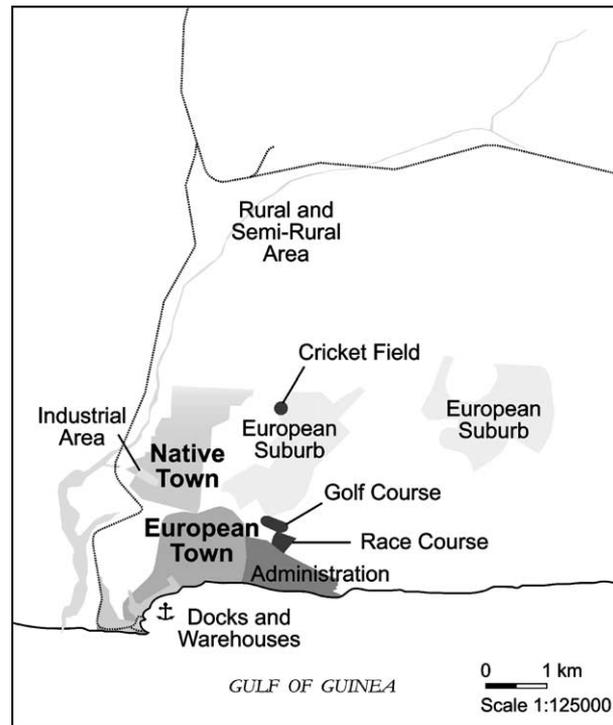


Figure 3 Colonial Accra

and the British attempted to impose a rectangular-style pattern on the pre-existing unplanned area. Second, adjacent to the port area was a well-defined European central business district (CBD) that served as the headquarters for foreign companies. The CBD functioned as a commercial area for trade, banking, storage and distribution and as a transportation center. Zoning and building codes were strictly enforced to maintain an orderly European character and ambiance in this district. Third, traditional markets were located in a nearby district called "native town". Makola No. 1 market was built in 1924, and small periodic markets gave way to this large permanent trading area during the rest of the 20th century.

The colonial government neglected urban planning in this district, which led to a crowded, cluttered, congested environment with poor structures and unhealthy conditions. There was little separation between native residential and petty commercial trade activities, resulting in a bazaar-like atmosphere in native town. This area attracted local and rural immigrants and was physically separated from the European-styled CBD by an open green area. Fourth, a rigid policy of residential seg-

regation ensured clearly demarcated areas for European residences near the European CBD (e.g. Ridge) or at retreats further away on higher elevation (e.g. Cantonments). One early commentator described these European residential areas, with their luxurious homes, racecourse, golf, polo, cricket and tennis amenities and a racially segregated hospital, as a "piece of England grafted into the townscape of Accra" (MacDonald, 1898, pp 199–200). Maintaining higher European living standards was a market necessity to attract and keep skilled persons in a perceived hardship location as well as a deliberate effort to differentiate the living conditions and quality of life for Europeans above those of the indigenous population. The colonial administration thereby maintained "a city within a city" (Konadu-Agyemang, 1998, p 70). In essence, during the colonial period the city developed largely in a concentric manner around the CBD.

### After independence

After independence the Nkrumah government promoted the city as the capital and growth pole of the national

economy. Successive administrations all prioritized the central functions of Accra in the national economy—to the detriment of other cities, particularly Kumasi, Ghana's second most important city economically. Nationalist economic policies sought to promote a Ghanaization of industries and to limit foreign involvement in the economy. Subsequent policies went as far as to permit Ghanaian monopolies for small firms engaging in import-export trade, some manufacturing and a variety of service industries (Grant, 1999). In general, the nationalist economic policies accelerated the development of the city in the decades following independence. Four specific developments enhanced geographical expansion.

First, administrative functions for the entire country were greatly expanded in the center of Accra after 1957. Independence brought about a power shift there, and the indigenous elite took over the former European posts (administrative, military and business functions) and all of the benefits associated with them. The former European CBD was at once de-Europeanized and nationalized, politically and economically. The government established a parastatal economy, functioning as the major shareholder in 400 different enterprises, from "the ministries" district, in proximity to the CBD. In addition, the CBD became nationalized in a symbolic sense with the location of a newly established central bank and state-controlled companies there. The elimination of legislation that had formerly discouraged native enterprises led to a rapid growth in the number of those companies, now free to locate around the city. Moreover, the rise of a national entrepreneurial class meant that an explicit foreign space was diluted, as income became the more important criterion for determining commercial and residential patterns. More relaxed zoning policies meant that there were mixes of commercial and residential uses of properties in the city center.

Second, markets in the CBD, particularly the Makola market, expanded as many small domestic businesses moved into the area. Makola market began to encircle the CBD, increasing the acute congestion in the city center that had developed from colonial policy



Figure 4 Makola market area

(see Figure 4). The situation only increased over time despite efforts to promote Kaneshie market.

By 1966 the daily attendance of traders in Accra's markets numbered over 25,000 and supplied 70% of the food for Accra households (Robertson, 1983, p 470). As the market area expanded, the boundaries between the indigenous district, with its market areas and petty trade functions, and the European corporate CBD began to blur. The government continued its neglect of the central market district: little funding was earmarked for maintaining or improving the non-European CBD markets. For instance, less than one-third of the revenues collected from the markets were channeled back into the district (Robertson, 1983, p 471). The neglect of the Makola market area continued until 1979, when the government razed the market and reorganized the space.<sup>3</sup>

Third, the development of Tema alleviated some pressures on the central city. The Tema port, approximately 29 km from the built-up area, was constructed in 1962. The development of that complex led to the abandonment of Accra harbor as the commercial port. A master plan for Tema in 1961 proposed a town of 300,000 population just north of the port (UNDP and HABITAT, 1992, p 45). The building up of Tema

as a planned area with residential estates and industrial areas meant that it has since developed as a satellite urban area for the city of Accra.<sup>4</sup> That commercial and residential development could proceed in and around the CBD was another implication of the Tema initiative.

Fourth, the government, as part of its new role in national development, became the main instigator of public sector housing development in the city through the construction of bungalows for senior public and civil servants as well as housing estates by public and quasi-government institutions. Residential development had been proceeding in a concentric pattern, emphasizing the development of new lower-income housing in the western part of the city. Government housing policy, however, was unsuccessful. Higher than expected demographic growth rates coupled with increasing rural-urban migration pressured an already overstretched housing stock. New housing production—especially by the state, quasi-government and private sector institutions and individuals—increased at a slower pace than population growth, leading to more and more housing shortfalls. There was a mere 1% rate of growth in the housing stock in Accra between

<sup>3</sup>In order to obtain wider support for razing the market the government reinforced the stereotype that market women were responsible for Accra's economic ills. Despite this concentrated effort, long-established market functions were not destroyed in the area; Makola trade was resumed shortly afterwards.

<sup>4</sup>On occasion planners have discussed the role of Tema as a "competitor city" or "twin city" to the city of Accra (UNDP and HABITAT, 1992, p 57). In practice, however, Tema has emerged as a complementary urban development. The implementation of the gateway project (discussed later) cements further the linkage between Tema and the build-up area of the city of Accra.

1984 and 1990 (UNDP and HABITAT, 1992).

By 1980 the centralization of planning and administration within a socialist ideology had led to acute economic problems throughout Ghana. Trade and financial policies that involved the overvaluation of the national currency (the cedi) and the printing of bank notes to finance budget deficits became unsustainable. Per capita income, which stood at US\$490 in 1957, declined to US\$400 by 1990, a fall of nearly 20%. Nationalist economic policies were crippling for both national economic growth and the provision of public services. Furthermore, nationalist policies deflated foreign involvement in the economy to an extent that by the early 1980s there was only a modest foreign presence in Accra and many foreign companies (e.g. Firestone) had halted their Ghanaian operations. As a direct result of these policies, living standards deteriorated among Accra residents to the extent that housing conditions in 1980 were worse than in the 1950s (Konadu-Agyemang, 2001, p 15) and commercial and administration properties and the citywide infrastructure decayed (Larbi, 1996). At the same time a sizeable informal economy was emerging.

The socio-economic mismanagement had a tremendous impact on Accra's spatial development. The absence of effective government control and land-use planning meant that buildings sprang up on most vacant sites in Accra. What little planning took place was limited to state-controlled lands (representing less than 13% of residential Accra [Larbi, 1996, p 213]) and neglected the far more extensive customary lands.<sup>5</sup> A sharp contrast existed between the planned high-income, low-density residential areas such as Ridge, Cantonments, Airport Residential Area and Labone and the low-income high-density unplanned residential areas such as Nima, James Town and Sabon Zongo. Policies enforcing minimum plot and building size as well as the cost of housing kept the economically disadvantaged out of elite areas. State control over land ownership and use in

these prime areas also ensured that only the most influential parties gained access to plots in these enclaves. Moreover, the wealthy and politically connected used their power almost at will to encroach upon spaces and road reservations when they felt it necessary. Many of the new buildings erected in Accra by the elite were without titles to land and planning permission, which partly explains the lack of open public spaces and parks in the city. In addition, throughout the city the provision of roads, water and electricity lagged far behind the provision of buildings. These circumstances were present when the state began to implement SAPs in 1983 to halt economic decline and to resurrect its growth. Urban development became one of the strategies for achieving this goal.

### **The spatial organization of Accra in the liberalization era**

National liberalization policies most dramatically affected the city of Accra. The liberalization program re-formed the state-controlled business environment and made life easier for those conducting business in Ghana. For example, it introduced more transparency in all sectors of the economy, lifted barriers to both importing and exporting and made the establishment of new foreign companies routine. For those with money, trade liberalization has permitted much easier access to many commodities, including building materials and motor vehicles (many of the latter secondhand and nicknamed "Eurocarcas"), which led to residential developments around the perimeters of the city of Accra, extending them further and further into Tema and Ga districts over time, particularly along the major thoroughfares. The liberalization program indirectly contributed to the physical expansion of Accra.

The infrastructure-building program that accompanied the economic reform program has transformed the geography of the formal economic sector. With the assistance of development organizations (such as the World Bank) the government has embarked on "gateway infrastructural development" (World Bank, 2000), which entails

major road construction around Accra to improve connectivity (new thoroughfares, a ring road, flyovers, etc.). In addition, the international airport in Accra (Kotoka International Airport) and the port at Tema are being upgraded in an effort to promote linkages with the global economy. This gateway project also incorporates the establishment of export processing zones (EPZs) particularly in the Tema and Light Industrial Area to attract foreign investors. One especially ambitious EPZ initiative in Tema involves a consortium initiative among the Ghanaian government, a Malaysian business group, Business Focus (BF) and international development organizations to target companies worldwide to locate in the Tema enclave. Once operational the BF-Tema development will be the first private free zone in Africa.

One of the most visible impacts of the liberalization program is the dramatic rise in the number of new foreign companies that have established operations in Accra, which is currently headquarters for 655 foreign companies (Grant, 2001, p 1005). The arrival of many foreign business arrangements has been so extensive and recent that the traditional CBD has not been able to accommodate them. Some companies have established headquarters in non-traditional locations on the outskirts of the CBD and typically erect temporary billboard signs to identify their business locations (*Figure 5*).

The largest number of foreign companies in Accra are involved in the mining sector, but some are participating increasingly in sectors newly opened to foreign investors, such as producer services, telecommunications and the management of industrial estates. One of these companies, Data Management Internationale, is involved in processing New York City parking tickets at the BusyInternet Building in Ring Road, Accra. Foreign companies provide employment for approximately 55,000 Accra workers (GIPC, 2002, p 1). Although many of these companies are small (employing less than 20 workers) they nonetheless show that the foreign sector in Accra has greatly expanded.

Although the liberalization program has positively benefited some parts of

<sup>5</sup>Customary land may be family or stool (belonging to the chiefs).



Figure 5 Corporate temporary signs in Accra

the economy, it has had negative effects on portions of the Accra workforce. The wage and salary freeze implemented during the restructuring period has ensured that income has not kept pace with the rising costs of living (Benneh *et al.*, 1993; GSS, 2002). The Ghana Living Standards Surveys (e.g. GLSS 3) by the GSS (1995) revealed that the number of households in poverty in Accra more than doubled between 1988 and 1992: from 9 to 23%. In addition, low-income residents are spending a greater share of their incomes on feeding themselves (up to 60% in some instances) (Accra Study Team, 1998). The increase in poverty in Accra between 1988 and 1992 was most noticeable among the non-farm self-employed workers (UNDP, 1997, p 67). The preliminary results of the 2000 population census show a further increase in poverty in Greater Accra over the last decade (GSS, 2002).

Unequal employment opportunities under the liberal regime are intensifying trends in social differentiation, which is evident in the built environment. One noteworthy exception in contemporary Accra is the rise of a small urban middle class, some of whom live in new flats in Sakumono Flats on the outskirts of Tema and in newer apartment buildings in East Legon, for example. Many of this middle class patronize the new International Food Court in Osu and they are the target population for new suburban shopping malls being built to the south and east of Airport Residential.

The new trend in employment and residential differentiation is particularly well illustrated in the informal sector, where approximately 40% of Accra's workforce is employed. First, micro-enterprises in production and services

have sprung up everywhere, particularly in homes and residential areas, along the major thoroughfares, in road reservations and in areas reserved for other purposes within the built environment (Pellow, 2002a,b). Typically home-based economic activities have been characteristic of residential communities in the urban fringe, but they are now representative of all low-income residential areas in Accra (Yankson, 2000a, pp 200–215, b, pp 313–334). They operate in the open courtyards of compound houses or are operated from temporary workshops attached to houses. Second, there is an increase in the number of street traders on busy intersections, around markets and major transport depots and, especially, in the CBD of the city. Most of the new young entrants into Accra's labor market without the requisite skills and capital to set up their own enterprises have taken to street trading. Many of Accra's hawkers are forced to eke out a living on less than US\$2 per day (Figure 6). Even many school children have to hawk to supplement family income. Young girls, at the bottom

of the hawking hierarchy, sell low-priced plastic bags of water.

SAPs have altered the geography of employment in other indirect ways that have contributed to the fanning out of Accra's urban area. For instance, they have led to a deregulation of public transportation, which consequently led to a proliferation of transport carriers ranging from informal operators of minibuses (locally referred to as "tro-tros") to mass transit buses that ply some selected routes in Accra. Old traditional villages in the fringe areas around which new residential areas are fast developing have attracted a large number of people in search of cheap rental housing (Gough and Yankson, 2000). Some peri-urbanites have found low-paying jobs in the formal sector of the economy of Accra while others are engaged extensively in home-based enterprises such as food processing, food preparation and sale, petty trading, etc. The unemployed in the fringe communities are also engaged in the extraction of resources of the environment through sand and stone winning activities that tend to degrade the environment (Yankson and Gough, 1999).

The liberalization era has coincided with and been party to the acute housing problem in Accra, which involves poor physical planning as well as housing shortages. The increase in population in Accra, fueled by intra-Ghana migration, has only made a bad situation worse. By 2001 the housing deficit reached 253,200 and a further 10% of Accra houses were listed as non-upgradeable (Ministry of Works and Housing, 2002, p 23). There have been two salient consequences of SAPs on



Figure 6 School girl hawking plastic bags of water along Cantonments Road, Osu

the housing market. First, in response to the more liberal conditions of SAPs, the expatriate community in Accra has increased in size, which along with an expanding middle class has intensified pressure on housing. In addition, the liberalization of the financial sector has enabled foreign currency transactions, and much of this money originates from Ghanaians working abroad and can be used for investment in Accra housing. Researchers indicate that Ghanaians in 1996 alone remitted US\$276 million from abroad (Briggs and Yeboah, 2001, p 23). House building also attracts investment from nearly all middle-income Ghanaians seeking to insulate their savings from inflation. At the upper end of the housing market private developers have built houses that can cost up to US\$390,000 or more for a four-bedroom house for a wealthy local and foreign clientele in exclusive suburbs (e.g. The Trasacco Valley Estate in East Legon). In some instances, new gated-community housing developments with resort amenities (e.g. Royal Palms Estate in East Airport Residential) are being built to cater to the non-resident Ghanaians. The bullish housing market coupled with Ghanaian's dream of home ownership has yielded significant returns for property investors. House building has been a driving force in the expansion of Accra, with individual builders prepared to build in areas that are unserved, in anticipation of future service provisions, and to speculate on the lower land costs in these areas (Briggs and Yeboah, 2001, p 21). Estimates suggest that up to 50% of all buildings erected since the introduction of SAPs went up without building permits (Yeboah, 2000, p 99).

The second consequence of SAPs on the Accra housing market has been the rise in the proportion of residents in rental properties to a staggering 64%. Obtaining land has always been a complicated process in Ghana because of the traditional land tenure system, whereby much of the land belongs to tribes and is superintended by chiefs or family elders. Anyone not a member of the land-controlling family is considered a "stranger" and consequently has to pay higher fees than the family to obtain land for housing (Gough and Yankson, 2000). Ironically, the

relaxing of these notions and the emergence of market forces in real estate both promote more land speculation, making access to land even more difficult and expensive for the poor. Draconian rent control laws (e.g. PNDCL 138 of 1986), which stipulated the amount of rent that can be charged by landlords, acted as a disincentive for the production of rental housing for the low-income group. However, in the current de-regulated economy, rent laws pertaining to rent levels for certain categories of housing have proved generally ineffective. A plethora of building codes, with origins in the colonial period, mandates minimum plot sizes, layouts, and construction materials (sandcrete blocks with corrugated iron sheets or asbestos as roofing materials), further constraining the building of affordable houses. Moreover, mortgages are not available to most residents because interest rates range from between 30 and 40% and a minimum downpayment of 20% is expected. The high cost of housing vis à vis the average worker's wages ensures that homeownership remains beyond the reach of the vast majority of Accra residents. As a result over 60% of Accra's residents live in overcrowded, deteriorating, low-income rental accommodations in places such as Nima, Sabon Zongo and James Town without basic amenities (sanitation, proper roads, drainage, water and waste disposal systems (Pellow, 2002b) (*Figure 7*). Up to 40% of all renting households rent two to three rooms (Konadu-Agyemang, 2001, p 19), and more and more households rent single-room accommodations. Uneven residential development has produced striking variations:

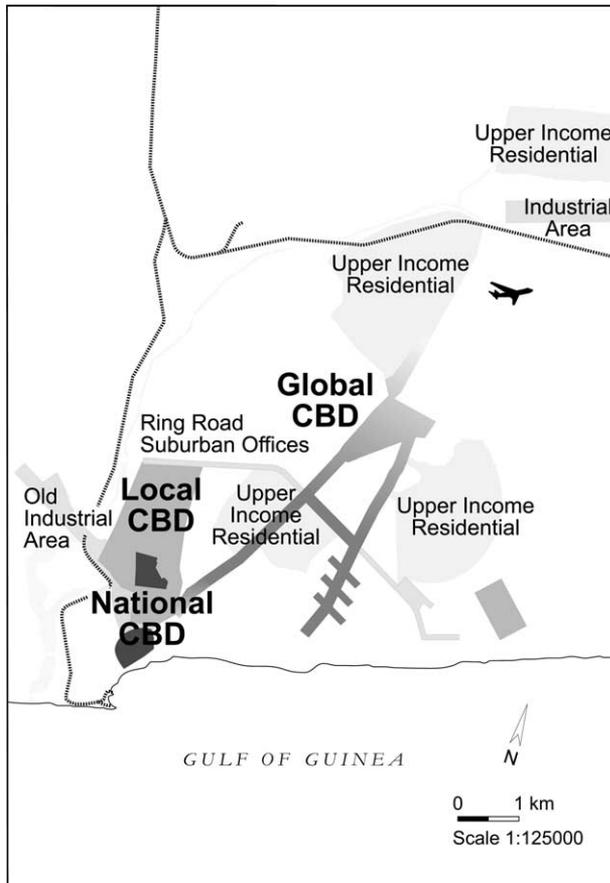
average dwelling densities varying from 49 per dwelling in Nima to nine in Cantonments (Konadu-Agyemang, 2001, pp 20–21). However, that individuals in Accra are able somehow to rent properties precludes the type of shantytown developments common to many cities (e.g. Rio de Janeiro and Mumbai). Instead, the pattern that emerges is one of sprawling, low-rise, single-family, self-contained units.

Pressures on the residential land market have constrained the development of commercial properties. The government has given priority to industrial property development. Its EPZ emphasis has ensured that large parcels of land are allocated for industrial development, but the failure of the manufacturing sector to develop has meant that many of these lands remain under-utilized. Private property developers have been far more involved in the residential market, to the detriment of the commercial property market. The latter has been so tight that companies have been forced to rent houses in residential areas for use as commercial sites. For example, the Cantonments and Airport Residential areas contain a large number of foreign companies (many of the mining companies) that are headquartered in rented houses. It has only been since 1999 that high-rise office buildings are being constructed for corporate and international organizations in central Accra.

The most significant change in the organization of corporate activities in Accra is the emergence of different CBDs (*Figure 8*) (Grant and Nijman, 2002). The lack of any planning in terms of land-use and functions for the commercial heart of Accra (particularly



**Figure 7** Nima



**Figure 8** Accra's three Central Business Districts

manifest in the shortage of corporate office space and the city-wide growth of micro-enterprises) has meant that market forces have become more salient in determining land-use. Presently, three CBDs are discernable and represent the main clusters of corporate headquarter activities in Accra. A response to the geographical agglomeration of many of Ghana's economic activities in Accra, these CBDs—Osu/Cantonments and Airport, Ussher Town and Central Accra—are all different in terms of historical origin, the nature of economic activity and, most importantly, their relevance for foreign and domestic companies.

Central Accra overlaps in large part with the old native town from colonial times (Figure 8). It has residential functions and a mix of small domestic trade, craft and retailing businesses; there is a noticeable absence of foreign companies. Central Accra also contains the Makola market, the largest market in Accra for petty trade, in spite of the government's efforts to decentralize

market functions by its promotion of Kaneshi market. Most businesses are locally orientated within the metropolitan area and the area functions as a local CBD. Ussher Town corresponds fairly closely with the European CBD from colonial times. The district's residential function is limited, and it contains many large domestic companies and a substantial number of foreign companies, a number of which are older established companies in Accra (e.g. Cadbury and Barclays). Most businesses have a pronounced orientation to the economy of the country as a whole so the area functions as a National CBD. Finally, Osu/Cantonments and Airport are relatively newly developed business areas. As already mentioned, this district has a large concentration of foreign mining and finance and producer services. Osu along Cantonments Road is quite distinctive within the district, as a prominent up-market commercial strip has emerged along the major thoroughfare. The rising urban middle class and the

cosmopolitan elite can be found shopping and dining in this area, locally known as "Oxford Street". In contrast, the vast majority of Cantonments and Airport areas are residential with commercial clusters of new buildings along the major thoroughfares and converted residential office space within the neighborhoods. Businesses in this area, more so than in any other district, are articulated with the global economy. The overall success of these new CBDs and their abilities to develop complementarities will be vital to the success and future development of the Accra metropolis.

### Conclusions

Most of the physical expansion of Accra as well as the growth in all types of commercial activities (foreign and domestic corporate as well as micro-enterprise) coincides with the implementation of SAPs in Ghana. Trade, investment and foreign currency liberalization initiatives established an environment whereby capital and local forces combined to fuel Accra's expansion. A number of factors account for this trend. First, high inflation made real estate a safe domestic investment, and coupled with increasing demand for housing from expatriates, the emerging middle class and affluent migrants drove the expansion. Second, Ghanaians' dream to build their own home and the pressure exerted by up-and-coming family members to invest in housing is also significant. Third, local land arrangements whereby a large proportion of land was owned by families and stools and entered the private market in ad-hoc ways also abetted disjointed development. Moreover, the weak institutional environment—in which private developers, planning agencies (e.g. Lands Commission and the Town and County Department) and the traditional owners of land have different objectives—means that development is uncoordinated. It also means that most buildings are erected prior to official inspection. Most buildings are allowed to stand, resulting in a fragmented, unorderly urban environment. The construction around Accra has been so extensive that the boundaries between the city of

Accra and peri-urban Accra are increasingly blurring.

Government policy has prioritized infrastructure projects (port, airport and EPZ development) that facilitate more connections with the world economy. These initiatives serve as important nodes in the city today. However, the emphasis on this type of infrastructure planning and development has unintended consequences, namely, that development outside of the gateway projects has been unplanned. Most of the existing buildings have been one or two-story, intended for residential purposes, but many of those located near major roads will be converted for dual purposes. The conversion of the lower floors of residential buildings into stores for retail is a common trend in central Accra (e.g. Osu). Little office building construction took place up to recently (with the exception of Cedi House, Opeibea House, Gold House, SSNIT House, BusyInternet Building and a few airline office buildings), and the building underway is intended for banks, foreign companies and international organizations. The emphasis on uncoordinated building conversion rather than new commercial building has resulted in three separate CBDs with different functions and specializations. Much more prominent today (outside of the CBDs) are home-based micro-enterprises. Low-level services and production activities, such as chop bars (local fast-food operations), kiosks (corner stores), cement block manufactures and building material retailers, are the norm along major roads. Often these non-corporate economic activities fuel the further expansion of Accra's frontiers.

Accra is in dire need of comprehensive land-use planning. To date most planning has been based on the outdated Town and Country Ordinance of 1945, which does not provide for connections between land-use planning and policies for social and economic development. Comprehensive land-use plans have not been implemented in the liberalization era. Planning since 1983 has centered on initiatives to attract foreign direct investment and has been more infrastructure-oriented and sector-based to the detriment of spatial planning (Ofori, 2002). The Strategic Plan for the Greater Accra Area, developed

in the early 1990s (UNDP and HABITAT, 1992) with assistance from the World Bank, has not been implemented (except for the ring road and industrial development components). The current administrative framework of dividing GAMA into three separate and independent districts has further impeded spatial planning. It also means that the urban district of Accra has different planning elements and priorities than the largely peri-urban districts (Gough, 1999). Because planning has only focused on the formal economic sector, the problems of physically accommodating informal economic units within the built environment and of providing the necessary supporting infrastructure and services have not been addressed. The problems of the central city (crowding, congestion, inadequate infrastructure, environmental and other hazards) are a driving force in Accra's spatial development outwards from the center. The traditional CBD, located in close proximity to James Town, appears to withering away. James Town itself needs to be redeveloped, which is complicated by the controversy of slum clearance there and elsewhere, particularly when it concerns the Ga residents, the original settlers and their cultural attachments to the "family home".

The Kufour government's National Shelter Strategy of 2001 (Ministry of Works and Housing, 2002) is a step in the right direction in terms of formulating a plan to involve the government in residential planning and housing provision. An acquired US\$120 million loan from a Slovakian bank for land purchase allows for the initiation of an Accra-based government "land-bank". This time around, however, the government will work with private developers to build new housing for rental as well as for private sale to various income groups in Accra. Government-sponsored urban renewal and regeneration projects for the three CBDs are slated for 2006. Whether the National Shelter Strategy can be integrated with other economic planning efforts remains to be seen. The central issue for Accra policymakers is how to make the city a sustainable environment, which requires paying more attention to living and housing conditions, improving the broader physical

infrastructure, raising health and environmental standards and implementing ambitious policies that connect the sizeable informal economy to formal activities (Simon, 1992). Accra is in urgent need of strategic and spatial planning—planning that would connect to and integrate with planning endeavors throughout the entire country so that the geographic agglomeration of economic activities is not entirely Accra-based (Scott, 2002).

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