



GOVERNMENT OF GHANA

**MINISTRY OF LOCAL GOVERNMENT
AND RURAL DEVELOPMENT**

Habitat III National Report

**THIRD UNITED NATIONS CONFERENCE ON
HOUSING AND SUSTAINABLE URBAN
DEVELOPMENT**

DECEMBER 2015



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List Of Acronyms & Abbreviations

ADB	African Development Bank
AFD	Agence Francaise de Development
BAC	Business Advisory Centre
CSOs	Civil Society Organisations
DACF	District Assemblies Common Fund
DDF	District Development Fund
ECG	Electricity Company of Ghana
EPA	Environmental Protection Agency
FOAT	Functional Organisation Assessment Tool
GHG	Green House Gases
GIZ	German International Cooperation
GREDA	Ghana Real Estates Developers Association
GSGDA I	Ghana Shared Growth and Development Agenda I
GSGDA	II Ghana Shared Growth and Development Agenda II
GSOP	Ghana Social Opportunities Project
GSS	Ghana Statistical Service
GUTP	Ghana Urban Transport Project
GWCL	Ghana Water Company Limited
HFC	Home Finance Company
HIPC	Heavily Indebted Poor Countries
ICT	Information and Communication Technology
IDA	International Development Association
IGF	Internally-generated fund
ILO	International Labour Organization
KNUST	Kwame Nkrumah University of Science and Technology
LAPI	Land Administration Project I
LAPII	Land Administration Project II
LUPMP	Land Use Planning and Management Programme
MCRT	Micro Concrete Roofing Tiles
MDAs	Ministries, Departments and Agencies
MDGs	Millennium Development Goals
MESTI	Ministry of Environment, Science, Technology and Innovation
MLGRD	Ministry of Local Government & Rural Development
MMDAs	Metropolitan, Municipal and District Assemblies
MSE	Medium Scale Enterprises
MSP	Municipal Services Partnership
MTDP	Medium-Term Development Plan

MWRWH	Ministry of Water Resources, Works and Housing
NADMO	National Disaster Management Organization
NDPC	National Development Planning Commission
NGOs	Non-governmental organisations
NPCU	National Programme Coordinating Unit
NPSC	National Programme Steering Committee
NSC	National Shelter Commission
NSS	National Shelter Strategy
NSUPFF	National Slum Upgrading and Prevention Financing Facility
NUP	National Urban Policy
NYEP	National Youth Employment Program
PFI	Private Finance Initiative
PPP	Public Private Partnership
PRODICAP	Promotion of District Capitals Project
PURC	Public Utilities Regulatory Commission
PWD	Public Works Department
R&D	Research and Development
RCC	Regional Coordinating Council
REP	Rural Enterprises Program
TCPD	Town and Country Planning Department
UDG	Urban Development Grants
UDU	Urban Development Unit
UESP	Urban Environmental Sanitation Project
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UN-Habitat	United Nations Human Settlements Programme
USAID	United States Agency for International Development
VIP	Village Infrastructure Project

Foreword

The issue of urbanization has gained attraction in development circles and global agenda more than ever. Since Habitat I & II, the rate of urbanization has more than doubled and the phenomenon has been seen as an essential catalyst for transformational development and change. Indeed, Ghana has experienced its fair share of rapid urbanization. This is informed by the fact that in 1970 the urban population was 29%; this rose to 32% in 1984 and 44% in 2000. The 2010 Population and Housing Census revealed that Ghana's urban population was 50.9%. In recognition of this rapid urbanization, Ghana has implemented several project and programmes to provide urban infrastructure in the area of urban roads, housing and energy. Since, the Habitat II, Ghana has achieved a lot and reduced poverty in urban areas culminating in better living conditions and growth in GDP. Ghana in recognizing this demographic change and its importance for the development process, that it initiated the process to formulate the National Urban Policy and Action Plan and launched it in 2012 to highlight critical issues to facilitate effective urban development. The Policy provides the overall framework and action areas for effective urban development. Sequel to that, the Ghana Urban Management Pilot Project (GUMPP) was designed and being implemented in four cities vide: Ho, Tamale, Sekondi-Takoradi and Kumasi Metropolitan and Municipal Assemblies to provide a number of urban infrastructural projects and to build capacity of the beneficiary Metropolitan and Municipal Assemblies. Similarly, there has been several housing projects to reduce the housing deficits in our towns and Cities. Quite obviously, the increasing urbanization of Ghana throws up both challenges to be managed and opportunities to explore. The key challenges revolve around the following:

First is the management of urban growth such that we ensure that the potential economic and social development arising out of urbanization are optimized so as to reduce poverty, improve the quality of life of the urban population as well as take appropriate steps to protect the environment.

Secondly, we need to develop and implement strategies that will improve service delivery in our cities and towns. This requires scaling up services such as water supply, management of solid and liquid waste, and inadequate sanitary landfill facilities, among others.

Thirdly, increasing population density brings on board the development of slums, environmental and health problems, air and noise pollution and generation of waste that is difficult to manage.

Finally, there is a yawning gap between demand for infrastructural services and the capacity to finance urban development.

It is in the effort to contain these challenges and improve on the living conditions of the urban population that this report, Habitat III, has been prepared. The report takes cognizance of the challenges in ensuring sustainable urban planning and design, improving urban land management, enhancing urban and peri-urban food production, and addressing urban mobility challenges, among others.

The Habitat III Report acknowledges the challenges encountered during the past 20 years (i.e. Habitat II) of implementing various urban programmes and interventions. The Report further documents the key lessons learnt during the period. These lessons would be taken into account in shaping the “New Urban Agenda”.

The preparation of this document has gone through a number of reviews, among multi-stakeholder interest groups, to ensure that the Report is widely accepted and owned by all; meeting the major requirement of ensuring inclusiveness of all stakeholders in the preparation of the report.

We wish to commend all the Ministries, Departments, Agencies, public and private sector stakeholders that have shown commitment and cooperation towards the preparation of this document. Let us continue to commit ourselves to the formulation of appropriate policies, programmes and projects that are integrative, sustainable, inclusive, resilient and productive.

We also affirm Ghana's support to the mandate and set goals of the UN-Habitat towards improving Human Settlements in Ghana and across the globe.



HON. ALHAJI COLLINS DAUDA (MP)
Minister for Local Government and Rural Development

Introduction

This Report presents, in terms of the Habitat Agenda, Ghana's achievements, the challenges, experience and lessons learned, future challenges and issues that could be addressed in a New Urban Agenda. The areas listed below are covered:

1. Urban Demography
2. Land and Urban Planning
3. Environment and Urbanization
4. Urban Governance and Legislation
5. Urban Economy
6. Housing and Basic Services
7. Urban Indicators for the years 1996, 2006, and 2013

The Report, in its preparation towards Habitat III, has made substantial use of a number of reports, including:

- Urbanisation Review, 2013
- Ghana Shared Growth Development Agenda (GSGDA) II, 2014-2017
- National Urban Policy Framework, 2012
- Hierarchy of Settlements Study, 2014
- National Housing Policy (Draft)
- National Infrastructure Development Plan, 2013
- National Spatial Development Planning Framework, 2013

The Ministry of Local Government and Rural Development established a multi-stakeholder National Habitat Committee (See Annex 2) to hold consultative meetings on the preparation of the Government's Habitat III Report, in accordance with the Format and Guidelines national reports. The consultations involved representatives of key government ministries and departments; academic, research and scientific institutions; the media; and the private sector including NGOs.

The preparatory process for each of the chapters involved several or all of the following activities:

- A multi-disciplinary national team of experts prepared reports on specific subjects.
- A steering committee consisting of representatives from various sectorial ministries and NGOs provided direction and made comments.
- National workshops / seminars were held to obtain broad views and consensus from private and public sectors as well as the views of citizens

Annex 3 shows a list of participants at consultative meetings on the preparation of this Report; and Annex 4 presents the participants who attended a national validation workshop on the Draft Habitat III Report.

Urban Demographic Issues and Challenges for a New Urban Agenda

ACHIEVEMENTS SINCE 1996

1.0 Managing Rapid Urbanisation

There have been several initiatives by the central government as well as local authorities to manage population growth and to address the pace of rapid urbanisation, including:

- promoting birth control actively through collaborations with donors and nongovernmental organisations using social marketing methodologies over the last two decades.
- assisting local governments, especially those hosting large urban populations, to meet demand for infrastructure services arising from their growth¹.
- implementing urban management measures which sought to rehabilitate infrastructure and improve solid waste management in the major cities (Accra, Kumasi, Sekondi-Takoradi and Tema) and in selected secondary towns/urban areas.
- Other projects helped in various ways to meet the demands of urban population growth. Some of the projects include:
 - The US\$ 82 million Urban Transport Project (1993-1999). This project impacted on Accra, Tema, Sekondi-Takoradi, Kumasi and Tamale. Its objectives were to improve urban transport policy development, increase safety for pedestrians and users and reduce fuel consumption and air pollution in cities.
 - The US\$96 million Urban Environmental Sanitation Project, 1994-2003 (Accra, Kumasi, Sekondi-Takoradi and Tamale). The main objectives were to improve access to water, sanitation; improve drainage, and solid waste services; establish community responsibility for operations and maintenance; and to promote productivity and raise living standards.
 - The US\$ 62 million Second Environmental Sanitation Project (2004-2012) also focused on Accra, Kumasi, Sekondi-Takoradi, Tema and Tamale. The objectives were to improve urban living conditions with

- respect to environmental health, sanitation, vehicular access, and solid waste management.
- The US\$ 22 million Ghana Urban V Project (2001-2004) focusing on 23 medium-sized urban centres in the country. The project aimed at strengthening the technical, managerial and financial capacities of District Assemblies and to finance the development and rehabilitation of basic infrastructure.

In 2012 the Government published the National Urban Policy (NUP) and the companion Action Plan to help address the challenges and opportunities of urbanisation. The goal of the policy is to *“promote a sustainable, spatially integrated and orderly development of urban settlements with adequate housing, infrastructure and services, efficient institutions, and a sound living and working environment for all people to support the rapid socio-economic development of Ghana”*.

Specifically it provides a framework and direction for addressing some of the fundamental problems associated with urban development and management, and urbanization challenges; dealing with issues of governance, safety and security in the urban areas; promoting urban economic development with emphasis on local economic development and informal sector; improving access to adequate and affordable housing; and improving the environmental quality of urban life, and undertaking effective planning and urban management to curb excessive urban sprawl.

The formulation of the NUP received financial and technical assistance from GIZ's support for Decentralization Reforms Programme, and the World Bank's Ghana Urban Transport Project. The Ministry of Local Government and Rural Development, Local Government Service, the National Development Planning Commission, and the Town and Country Planning Department are discussing the companion NUP Action Plan, which identifies Action Areas, the Policy Initiatives, Key Activities to be directed towards the achievement of the policy objectives, Implementing Bodies for every activity, and supporting Ministries, Departments and Agencies.

2.0 Managing Rural-Urban Linkages

Between 1997 and 2015 successive governments have taken actions that are directed towards managing rural-urban linkages, recognizing that (i) the growth of urban and rural economies depends on strong functional linkages such as road networks, service delivery linkages, goods production and distribution linkages, and political and administrative linkages; and (ii) that the preceding and other linkages are weak in Ghana.

The National Urban Policy (2012) states that human settlements across the national territory are functionally interdependent, and that an integrated settlement system enhances rural-urban linkages and promotes equitable distribution of the benefits of development to reach populations in the various settlements of the country. Objective 2 of the Policy deals with the promotion of spatially integrated hierarchy of urban centres. The initiatives to achieve this objective include: (a) spatially integrating regional and district capitals by transportation and communications facilities and other relevant services within the context of the guidelines provided in national and regional spatial development frameworks as recommended in the outputs of the Land Use Planning and Management Project (LUPMP); and (b) minimizing the travel time between service centres of all sizes and their hinterlands.

Unlike the Accra Region, the other nine regions of Ghana, which consist of rural and urban settlements have benefited from inter-urban and feeder road improvements – new road construction, reconstruction of existing roads, bitumen surfacing or other upgrading, general improvement of regional road networks, and construction of bridges and culverts. The list of completed and on-going projects fills pages. For example, under the Ghana Social Opportunities Project, 150 feeder roads totalling 592 km. have been constructed. All of the above-mentioned improvements have facilitated rural-urban road linkages – rural-urban commodity flows, service delivery, economic development, population movement, and improved the accessibility of rural service centres, and district assemblies.

Improvements in other rural-urban functional linkage: There have been some interventions aimed at small and medium sized towns to strengthen their roles as intermediate service centres in the link between urban and rural settlements. Prominent among these interventions were: the Promotion of District Capitals Project (PRODICAP), and the District Towns Project I, III and IV.

During the same period, clinics, hospitals, schools, markets, and other services and facilities have become closer to rural communities who used to travel long distances to access them. Now the distances are shorter because of improvements in decentralization and local governance, involving the establishment of many district assemblies, and the transfer of functions, responsibilities and resources from the centre to local governments.

The following projects helped to improve livelihoods in rural areas and reduce rural-urban migration:

The Village Infrastructure Project (VIP, 1998-2003) supported the government's efforts to reduce poverty and improve the quality of life of rural poor people through decentralization. It identified and implemented mechanisms for:

- transferring more technical and financial resources from the central government to district assemblies in rural areas
- building capacities to plan and manage investments more carefully
- strengthening institutions and empowering communities to operate and maintain community transport and water infrastructure and storage, processing and marketing facilities

The programme focused on strengthening local government institutions that are representative of, and responsive to village-level concerns and priorities for investment. It created self-sustaining infrastructures, especially at village level; promoted more vibrant economies that generated tax revenues to finance local government costs; and reached out to the poorest people to ensure that they benefited directly from support.

The Rural Enterprises Programme first started as Rural Enterprises Project in 1995 as part of the efforts of the Government of Ghana to reduce poverty and improve living conditions in the rural areas. Implemented in 66 districts across the country from 1995 to 2011, the project was modeled on three building blocks:

- access to business development services through a district-based Business Advisory Centre (BAC);
- technology transfer through technical skills training and demonstrations, mainly delivered by Rural Technology Facilities (RTFs) and
- access of MSEs to rural finance through linkages with Participating Financial Institutions (PFI), including Rural Community Banks (RCB) and their ARB Apex Bank

Due to its success, the Government of Ghana and its development partners decided to convert the experience into a nationwide programme to be known as the Rural Enterprise Programme to run from 2012 to 2020 at the cost of US\$ 185.00.

3.0 Addressing Urban Youth Needs

Ghana's population has a youthful structure (Table 2.1), with a broad base consisting of large numbers of children and a conical top of a small number of elderly persons.

TABLE 2.1 Age Profile of Population in Per Cent 1960-2010

Age	Sex	1960	1970	1984	2000	2010
0-15	Male	44.6	47.6	46.2	41.9	39.9
	Female	44.5	46.3	43.9	40.6	36.8
	Bothsexes	44.5	46.9	45.0	41.3	38.3
1524	Male	16.0	16.6	18.5	18.5	20.1
	Female	17.5	17.5	19.0	18.4	20.0
	Bothsexes	16.8	17.0	18.7	18.4	20.0
2559	Male	34.1	30.3	29.7	32.4	34.1
	Female	33.1	31.0	31.3	33.6	36.0
	Bothsexes	33.8	30.7	30.4	33.1	35.0
60+	Male	5.2	5.5	5.8	7.2	6.0
	Female	4.6	5.2	5.9	7.2	7.3
	Bothsexes	4.6	5.2	5.9	7.2	6.7
65+	Male	3.3	3.7	4.0	5.3	4.1
	Female	3.0	3.6	4.0	5.2	5.3
	Both sexes	3.2	3.6	4.0	5.3	4.7

The nomenclature and location of the responsible public policy agency has evolved over time and is now coupled with sports as the Ministry of Youth and Sports. A new National Youth Policy, launched in 2010, focuses on empowering the youth and formalising their role as important development agents. It is the main instrument by which the State articulates and operationalizes its youth activities. The National Youth Authority is the main agency under the Ministry driving the implementation of the policy.

Additionally, successive governments have initiated several youth-focused interventions with their thrust oriented towards school enrolment and retention, employment, entrepreneurship and investment activities, including:

- The Education Capitation Grant commenced in 2005 with the aim of increasing access to basic education in Ghana. It is a subsidy scheme by the state covering tuition and other school levies seeking to progressively improve school enrolment and retention towards the attainment of the constitutional requirement of Free Compulsory Universal Basic Education (FCUBE). Under the programme, each public school received a grant equivalent to USD 2.70 for boys and USD 3.80 for girls. Complementing this is the School Feeding programme, which was also started in 2005. The

primary objective of the programme is to improve school enrolment, attendance, performance and retention for children aged 6-15 using food rations.

- The Integrated Community Centres for Employable Skills (ICCES),² established in 1986, was progressively expanded across the country. However by 2001 funding had tapered off considerably. The government formulated a new initiative, the Skills Training and Employment Placement (STEP) Programme in 2001, which trained 27,500 people in various skills. The programme had a microfinance component (Amankrah, 2008).
- In 2006 the National Youth Employment Programmes (NYEP) was established. It evolved into the Ghana Youth Employment and Entrepreneurial Development Agency. It is currently facing challenges and is being restructured to respond to contemporary needs. The most recent initiative is the establishment of the Youth Enterprise Support Fund, launched on 12 August 2014 by the President.
- Allied to these interventions, the state has been promoting a national voluntarism initiative since 2003, which is run by the National Service Secretariat. It promotes rural work placement and utilises the vehicle of volunteerism to engender entry into work force especially for unemployed youth.

4.0 Responding to the Needs of the Aged

A number of actions have been carried out aimed at meeting the increasing needs of the aged, including:

- a National Ageing Policy (2010) which has all the elements of the Madrid Plan of Action.
- introducing and piloting the Livelihood Empowerment Against Poverty (LEAP) Programme (March 2008). It is a social cash transfer programme, which provides cash and health insurance to extremely poor households and the elderly across Ghana to alleviate short-term poverty. The programme is being implemented by the Department of Social Welfare (DSW) in the Ministry of Gender, Children and Social Protection (MoGCSP).³
- addressing the needs of the aged (persons over 65 years) through the free subscription to the National Health Insurance Scheme (NHIS), NHIS Indigent Card Scheme, Free Bus rides on public transport services (Metro mass transit bus service) and targeted micro-nutrient support and supplementary feeding.⁴
- introducing reforms to the pension scheme through the passage of the New Pensions Act (National Pension Regulatory Authority) in 2010. By this new

law, workers pay a minimum of 18.5% of their wages in order to earn higher returns on the investments of their pension contributions through a three-tier mandatory-voluntary framework.

- declaring since 2003, the 1st July Annual Holiday as a National Senior Citizens Day in order to highlight their contribution to nation building.

5.0 Integrating Gender in Urban Development

Gender issues gained the highest level of political acceptance when the government established the Ministry of Women and Children in 2001 (Later renamed the Ministry of Gender, Children and Social Protection in 2009). During this period, the national development agenda⁵ has, for the first time, been subjected to gender sensitive impact analysis leading to the formulations of gender-based budgeting at national and sub-national levels to ensure equitable resource allocation and systematic compilation of sex-disaggregated data for planning and policy.

Although there is a limited number of gender interventions that are urban-specific, there are interventions that generically address gender mainstreaming across various sectors and levels of government. Currently, the Gender Responsive Sills and Community Development project is an attempt by the Government to assure the achievement of Target 3 of the Millennium Development Goals. The project aimed at promoting gender equitable socio-economic development through institutional capacity building, and improvement of women's gainful employment and entrepreneurship.⁶ Other gender mainstreaming initiatives have been undertaken in land management (implemented by COLANDEF),⁷ in forestry (by FAO), in energy, oil and gas, poverty reduction, and in Parliament.

6.0 Challenges Experienced and Lessons Learnt

6.1 Managing Rapid Urbanisation

Several challenges were experienced from which important lessons have emerged as follows: Songsore (2009) observes the driving forces of Ghana's urbanisation are rural-urban migration, natural increase in towns and cities and reclassification of villages as they attain the threshold population of 5,000 (as cited in GSS, 2013). The capacity of local authorities in general and cities in particular to efficiently deliver infrastructure and services has remained stressed by rapid and uncontrolled urban growth (Farvacque, 2008; MLGRD, 2012).

The fragmentation of existing cities to create new local government districts poses new challenges in urban governance.

6.2 Managing Rural-Urban Linkages

Although Government is very much aware of the importance of rural-urban linkages (National Urban Policy, 2012), and a lot of development project have improved rural-urban linkages, as noted above, the formulation of the projects was not informed by an analytical study and needs assessment of rural urban functional linkages. In spite of the investment in rural areas and medium-sized towns and the growing contribution of such towns to the total urban population, rural-urban linkage remains tenuous and there still remains a skewed distribution of population, economic activities, investments and services with Accra and Kumasi overly dominant in the hierarchy of settlements.

6.3 Addressing Urban Youth Needs

Unemployment among the youth (15-24) decreased from 74.5% in 1984 to 36.1% in 2000. It increased to 45.6% in 2010, recording the highest proportion of the unemployed, mainly because of the transition from various levels of education to the job market for the first time (GSS, 2013, page 271). The unemployment rates among persons 15+ were higher in the urban areas than the rural areas for the total as well as among males and females in the three last censuses, 1984, 2000 and 2010. Unemployment rates were highest among persons with secondary school education in both 2000 and 2010 at 9.6% and 19.7% respectively.

Similarly, unemployment among persons with tertiary education increased from 2.7% in 2000 (3.2% for male, and 2.1% for female) to 9.1% (12.9% for male, and 6.1% for females) in 2010. It is not surprising, however, that unemployment among persons without formal education reduced from 44.7% in 2000 to 17% in 2010 given the strength of the informal economy. Lastly, since the combined effect of the education sector initiatives resulted in increased enrolment, schools were unable to expand their facilities to fully accommodate the school-age population.

6.4 Responding to the Needs of the Aged

Urbanization and migration, and the consequent dispersal of kin group members as well as individualism, have undermined traditional practices of care for the elderly (Oppong, 2004; Mba, 2004). Consequently, non-family sources of care for the elderly are emerging as a result of the inability of children and extended family members to care for their elderly parents (Mba, 2004; Apt, 2001).

7.0 Future Challenges and Issues for Consideration in New Urban Agenda

Looking into the future, there are a number of issues to be considered in the preparation of a new urban agenda based on the experiences of Ghana.

7.1 Managing Rapid Urbanisation

- The capacity of city governments to ensure effective planning and management of urban growth and sprawl especially of the primate cities and large urban centres must be given high priority.
- A robust monitoring and evaluation system at the local level relating to tracking trends of urbanization has to be established. In particular, the issues of urban primacy (as is the case for the Accra-Tema city region and Kumasi metropolis). Efforts should be made to review the hierarchy of settlements and ensure a balance in the system of cities (Yeboah, Codjoe, Maingi, 2013).
- Data collection and research on patterns and trends of urbanisation need to be undertaken frequently, to be used for planning and managing cities. In this respect, it is important to reconceptualise the notion of “urban” and urbanisation to draw in considerations of economic viability and service levels (Yeboah, Codjoe, Maingi, 2013).
- Family planning practices must be decentralised. Cities must consciously undertake to build capacity, and lead family planning interventions.

7.2 Managing Rural-Urban Linkages

Government will define, promote and invest in the development of intermediate towns and rural centres to strengthen their specialised roles and functions as part of an integrated human settlement system. Also, an analytical study and needs assessment of rural urban functional linkages will be required, followed by a strategic spatial strategy to inform the preparation of projects that would strengthen rural-urban linkages.

7.3 Addressing urban youth needs

Since the rapid growth of the adolescent and youth population exerts increased pressure to increase employment opportunities, it is important to create a diversified economy, which will generate varied employment opportunities for the urban youth.

There is a need to reinforce school enrolment and retention rates by the introduction of dry ration subsidy – an initiative whereby students who have been consistent with school attendance for a minimum of 21 days are rewarded with food items to take home in order to convince parents to maintain their wards in school.

It is important to decentralize and mainstream the implementation of youth policy into the activities of the Assemblies, rather than from purely sectorial point of view.

7.4 Responding to the Needs of the Aged

Improve the opportunity of the elderly to own or rent a house and have access to improved sanitation (GSS, 2013).

Develop a new approach to social welfare that encourages traditional welfare arrangements to complement the orthodox statutory welfare regimes rather than allowing the latter to erode indigenous self-help forms of support (Apt, 2001).

Land and Urban Planning

ISSUES AND CHALLENGES FOR A NEW URBAN AGENDA

A National Land Policy was passed in 1999 and directed towards land management and land use. To rationalise the sector, a new Lands Commission Act was ratified in 2008. It reformed the organisational framework of the Land Commission bringing four different agencies under one institution, and compelling improved inter-agency coordination and collaboration.

8.0 Ensuring Sustainable Urban Planning and Design

Government initiated the Land Use Planning and Management Project (LUPMP), an integral part of the Land Administration Project. The overall objectives were (a) to develop a coherent, and sustainable land use planning and management system, which is decentralised and based on consultative and participatory approaches, and (b) to manage the development of human settlements. Under this project, the Town and Country Planning Department (TCPD) has introduced a three-tier Land Use and Spatial Planning System, which dovetail into each other to provide the basis for sustainable land use and spatial planning. The system consists of (i) a Spatial Development Framework (SDF) addressing the spatial implications of economic, social and environmental development policies over a long-term horizon; (ii) a Structure Plan (SP) dealing with the broad land use zoning for a particular geographical area; and (iii) a Local Plan (LP), which further subdivides the proposed land use zones into parcels for acquisition and investment.

Government has also formulated a National Spatial Development Framework (2016-2035), and a subnational SDF for the Northern Savannah Ecological Zone (2016-2035). Other SDFs for the Western, Greater Accra, and Ashanti Regions are at various stages of completion.

The TCPD under the Ministry of Environment, Science and Technology (MEST) also initiated actions in 2008 towards reforming the legal framework for spatial planning in Ghana. The Draft Land Use and Spatial Planning Bill has been finalised and approved by Cabinet to be submitted to Parliament for passage into law. The Legislative Instruments for the implementation of the proposed law

are also being formulated. Additionally the TCPD has developed and passed the Zoning Guidelines and Planning Standards (2011), a Manual for the Preparation of Spatial Plans (2011), and the New Spatial Planning Model Guidelines (2011).

To exploit the benefits of Information and Communication Technology (ICT) in planning, a Land Use Planning and Management Information System (LUPMIS) has also been introduced by the department to improve urban planning and management and serve as the GIS platform for the implementation of the Street Naming and Property Numbering Policy and Guidelines initiated by Government in 2012.

9.0 Improving Urban Land Management, including Addressing Urban Sprawl

One of the most significant projects undertaken to improve urban land management is the Land Administration Project (LAP), supported by the World Bank. The project sought to implement the key actions recommended in the National Lands Policy of 1999, and to address land administration issues. The first phase of the project (LAP-1) implemented from 2003 to 2010, undertook legislative reviews and institutional reforms; established a Customary Lands Secretariats; digitised land records; and established land courts, and Systematic Title Registration, among others.

The second phase (LAP-2) for the period 2011- 2016, is (i) consolidating the gains of LAP-1, (ii) deepening the reforms to enable the Land Sector Agencies to be more responsive to clients, (iii) reducing the cost and turn-around-time for doing business, (iv) providing an enabling environment for transparent and efficient service delivery, and (v) mapping and providing support to the judiciary to improve adjudication of land cases, and thus reduce customary boundary disputes.

To address urban sprawl, a policy-seeking study on human settlements was conducted under the LUPMP. The recommendations of the study led to the formulation of the National Urban Policy (See Section 1 above). Objective 5 of the NUP is directed at ensuring effective planning and management of urban growth and sprawl.

The upgrading of slums has featured in the Ghana Shared Growth and Development Agenda (GSGDA 1&2) over the past decade, and a Slum Upgrading Strategy has been developed. Conscious efforts have also been made to upgrade a number of slum conditions in Nima – Mamobi, Ga Mashie, Old Fadama, Ashaiman, and other slum areas, by providing minimum infrastructure and social services to improve standards of living in these areas.

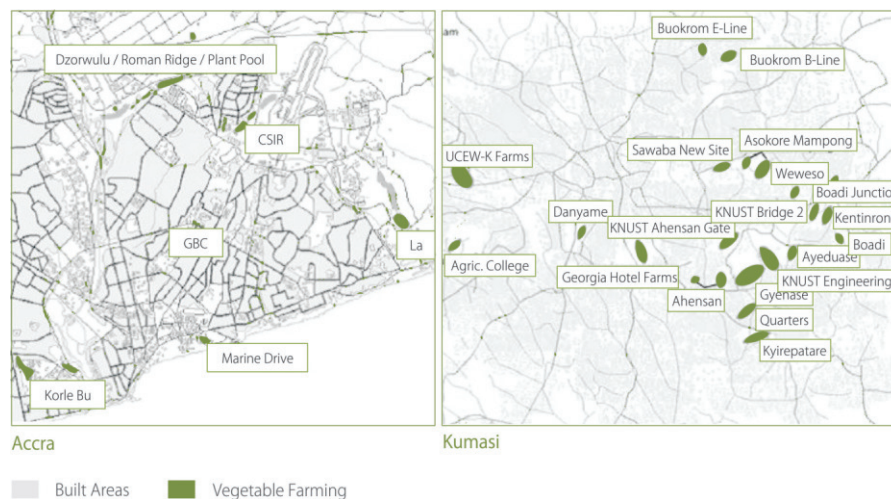
10.0 Enhancing Urban and Peri-Urban Food Production

Government has been promoting urban and peri-urban agriculture (UPA) and, among other things, has established a separate category for UPA in the official annual awards on “Farmers’ Day.” A national policy seminar was organized in 2005 by RUAF Foundation,¹ to consolidate the commitments from the Government on the importance of UPA.

The participants in urban vegetable production are up to 2000 urban farmers. There were about 1,700 to 2,000 urban farmers producing lettuce and cabbage. For example, in Tamale, 80% of the cabbage comes from the city directly and 20% from the peri-urban settlements. Similarly, 90% of lettuce supply to the city comes from farms within the city. The Figure below (3.1) shows vegetable-producing sites in central Accra and Kumasi. (Danso, in: Drechsel, Keraita, 2014)

In addition, there are several small-scale irrigation schemes such as dams, dug outs and boreholes scattered in the region. Examples include the irrigation sites at Michel Camp and Klagon for vegetables and fresh maize production, Anyakpor irrigation scheme for women tomato farmers in the Dangme East district, and vegetable farmers at Dzorwulo who have been supported with wells for production of vegetables.

Figure 3. 1: Vegetable-producing sites in central Accra and Kumasi



Source: Danso et al, in Drechsel and Keraita, 2014

11.0 Addressing Urban Mobility Challenges

In 2003, the Government established the Metro Mass Transit (MMT) to improve the supply and quality of intra-urban and inter-urban mass transport services in the country. Since then, the company has been operating in 16 cities and towns. Between 2003 and 2007, the company has carried 36.46 million passengers over 12 million kilometres². Complementing the efforts of the state, Stanbic Bank Ghana in 2008 financed the acquisition of 200 minibuses to the tune of USD 6 million for the private operators, GPRTU.

Government has introduced an Urban Transport Policy and Strategy aimed at addressing the challenges in urban mobility. The policy is to invest in and improve public transport systems so as to cover 80% of all passenger trips; provide sufficient urban public transport infrastructure and regulations; develop and implement a decentralised institutional and regulatory framework for public transport; and integrate urban public transport into a strategic urban development structure (Ministry of Transport. 2007).

Figure 3. 2: **Transportation Use in
Accra by Mode**



Source: Okoye, Sands, Debrah, 2010

The GUTP, a USD 95 million investment, was launched in 2007 to operate from 2008 to 2012. The major component of the GUTP is the bus rapid transit system (BRT) being piloted in Accra and Kumasi. Using dedicated lanes and routes for mass transit buses, the project aims at easing the intra-urban movements of passengers.

Figure 3. 4: **Map of Accra Pilot BRT network**



Source: DUR, 2010

The Ghana Railway Master Plan (GRMP) of 2013 was also introduced to address urban mobility. It seeks to link public urban transport systems, including the large buses (B-Buses) light trains, etc., to the railways in Accra, Sekondi-Takoradi, and Kumasi.

A National Infrastructure Plan (NIP), 2013-2020, introduced by Government, contains urban transport proposals. In the National Spatial Development Framework (2015-2035), conscious efforts have also been made to introduce Urban Networks to facilitate urban mobility.

12.0 Improving Technical Capacity to Plan and Manage Cities

The leading public universities - Kwame Nkrumah University of Science and Technology, University of Ghana and the University of Cape Coast - have been the source of skills development and knowledge acquisition for the technical staff servicing the city and district governments³. In 2002, KNUST restarted a degree programme in Settlement Planning after its suspension in 1978⁴.

The Institute of Local Government Studies (ILGS) was commissioned in 1999 under the MLGRD to equip the local government system to play a pivotal role in development. Subsequently established by law, Act 647 of 2003, it has been training leaders and management personnel of metropolitan, municipal and district assemblies.⁵ Since its inception the Institute has trained over 9,000 participants in a wide range of subjects affecting city development (ILGS, 2012)⁶. It has initiated graduate level academic programmes in four disciplinary fields - Environmental Science, Policy and Management; Local Government Administration and Organisation; Local Economic Development; and Local Government Financial Management. Now in its fourth stream, over 400 students, mostly from city and district administrations, have been cumulatively enrolled.

The Institute has also partnered several local and international organisations, including UN-Habitat, IHS, Penplus Bytes, Revenue Watch Institute, World Bank, Cities Alliance, European Commission, and Global Communities, to undertake several applied research and customised training, conferences, workshops and seminars for city administrators and civic leaders.

The Ghana Institute for Management and Public Administration, a public university, has also been offering a graduate level degree programme on Governance and Leadership since 2005. Through this programme, many people in various positions have received training and are influencing city management formally and informally.

13.0 Challenges Experienced and Lessons Learnt

13.1 Ensuring Sustainable Urban Planning and Design

Planning practice continued to pose challenges because of the outmoded Town and Country Planning Ordinance (1945). Consequently, it has been impossible to undertake proper planning and exercise development control to ensure the sustainable development of land and improve the quality of life. However, a new Draft Land Use and Spatial Planning Bill was approved by Cabinet and is to be submitted to Parliament.

Graduates in economics, architecture, civil engineering, geography and sociology have not been taking postgraduate courses in planning in order to enter the planning profession. Consequently, the planning departments cannot properly undertake, for example, planning surveys, and the preparation of urban structure plans, slum upgrading schemes, urban designs, housing schemes, and urban transportation plans which call for multidisciplinary inputs.

13.2 Improving Urban Land Management, including Addressing Urban Sprawl

Although the Land Title Registration Act (1996) determined title registration as the official system for registering property, there are weaknesses in the registration processes resulting in competing claims to land and thereby engendering litigation. Between 1986 and 2006 only 42,000 applications for land registration were submitted to the Land Title Registry, and less than 30% of those were actually registered. As of 2006, the courts of law were clogged with 35,000 land disputes. Progressively, policy and legal reforms are being undertaken to address the challenges of the sector.

Exploitation of natural resources, environmental degradation, and climate change have all been recognised as serious land-sector issues. Pressures on land and resources are due to un-regulated and illegal mining; deforestation and desertification through poor farming practices, overgrazing and soil erosion; and loss of agricultural land through urban sprawl. Sea-level rise is threatening coastal settlements and affecting livelihoods of the residents.

Inadequate budgetary support and a weak statutory basis for strategic planning, land use control and urban management have resulted in haphazard development, urban sprawl, and squatter/informal settlements – all with grossly deficient basic urban infrastructure and services.

13.3 Enhancing Urban Food Production

Land for agricultural purposes has been developed for non-agricultural purposes, as shown by the findings of IWMI in a study of Accra indicating a loss of over 50% of open spaces and urban farm areas between 2001 and 2008 (Drechsel, Keraita, 2014)⁷.

13.4 Addressing Urban Mobility Challenges

The Urban Transport Project slowed down considerably, and some goals were not attained. Therefore some stakeholders became despondent. Among the private sector partners, there was growing mistrust of the government agencies involved.

The project focuses exclusively on vehicular transport, and very little has been achieved with regard to non-motorised transportation. Other modes, such as light rail transport, must be reconsidered. Clearly the project requires a review, which will also take into consideration intra-and inter-urban linkages⁸.

The regulation of the operations of private operators of public transport is inadequate and this has caused cartel formation in the controls of terminals, routes and access. The overall quality of public transport is poor, most vehicles are old, and maintenance standards are extremely low. There is high vehicle maintenance cost due to poor road surfaces and limitations imposed on earnings, which prevent the operators from investing in new vehicles. The limited number of vehicle and their low capacities result in long waiting times during the morning and evening peak hours. All of this calls for a good management system. There is a need to incorporate all informal transport sectors into the various trade unions and appropriately surcharged.⁹

13.5 Improving Technical Capacity to Plan and Manage Cities

Most metropolitan, municipal, and district assemblies do not have qualified physical planners, notwithstanding the fact that the resumption of the training programme for physical planners at KNUST has increased the number of new graduates. However, financial constraints have affected recruitment into the various district assemblies.

14.0 Future Challenges And Issues To Be Addressed By A New Urban Agenda

14.1 Ensuring Sustainable Urban Planning and Design

Sustainable urban planning and design will be achieved by (i) implementing the key actions in the Ghana National Urban Policy ACTION PLAN (2012), especially, the activities outlined under Environmental Quality of Urban Life, Urban Economic Development, and Planning and Management of Urban Growth and Sprawl; and (ii) introducing multidisciplinary planning practice involving planners, architect-planners, landscape architects, environmental planners, civil engineer-planners, and urban economists.

The transfer of planners from one local government authority to another, after a short period at position, is affecting built capacity and institutional memory. There is a need for longer retention of staff.

14.2 Improving Urban Land Management, including Addressing Urban Sprawl

Enforcement of rules in land management by which problems of multiple land sales can be curtailed should not be limited only to city managers, but should be expanded to include community members and groups, and non-governmental agencies.

The development of large residential areas without supporting community facilities results in dormitory towns. Cities have to be assisted to promote integrated neighbourhoods that ensure a measure of self-containment and reduce commuting.

When the Land Use and Spatial Planning Bill (which has been approved by the Cabinet) is passed by Parliament, planning authorities will be in a better position to address urban sprawl.

Lastly, the establishment of a platform and processes for civic engagement on the issues of land management and land uses needs to be encouraged.

14.3 Enhancing Urban Food Production

The following are future challenges and issues, which require special attention:

- Designation of specific zones in the strategic development plans of cities for agriculture. In this respect, there must be support for city authorities and traditional leaders to appreciate the importance of urban and peri-urban food production.
- Enforcement of the environmental protection of streams, rivers and other water sources which support urban agriculture.
- Introduction of the greenbelt concept, and zoning to protect agricultural lands in order to ensure the viability of urban and peri-urban agriculture.

The national policy seminar on UPA organized in 2005 by RUAF Foundation (See above), concluded with the resolutions outlined in Box 3.1 below).

14.4 Addressing Urban Mobility Challenges

There is a need for a better management and regulation of the operations of private and public transport operators in order to deal with (i) the undesirable cartel formation in the controls of terminals, routes and access; (ii) over-aged vehicles on the roads and poor maintenance standards; (iii) high vehicle maintenance cost due to poor road surfaces; and (iv) the very long hours passengers have to wait for vehicles during the peak hours of the morning and the evening.

While the large-scale importation of over-aged vehicles has made it easier and cheaper for households to buy or own vehicles, there is a need to curtail private individual transport in favour of public transportation. Allied to this is the need for the introduction of a rail, motorist and cyclist routes as part of the transport system in all major cities. In designing streets and transportation infrastructure the needs of the elderly and persons with disabilities should be considered.

BOX 3.1:

Statement of the Vision on Urban and Peri-Urban Agriculture (UPA) at policy seminar on "Urban and Peri-urban Agriculture" in Accra

UPA plays an important complementary role to rural agriculture in contributing to food security, employment and income generation, especially for the urban poor.

While contributing to livelihoods and food security, it is recognised that UPA faces numerous challenges and constraints such as limited availability of land, access to safe water and other production resources, and market constraints.

There is the need to overcome current and emerging challenges facing UPA by coordinating all stakeholders, streamlining its operations and creating policy and legislative framework.

Overcoming the challenge calls for the recognition of UPA in the sector Ministries and agencies and for policies to effectively integrate UPA in urban planning and development.

Statement of Consensus

We call for the promotion of a shared vision on UPA that takes into account the specific needs and conditions in the country and urge policy makers, in partnership with Development Partners, to develop gender sensitive policies and appropriate instruments that will create an enabling environment for integrating and supporting UPA into our economies.

Endorsed on 13 December 2005 by the participants in the presence of Honourable Clement E. Ili, Deputy Minister of Food and Agriculture.

14.5 Improving Technical Capacity to Plan and Manage Cities

Notwithstanding the increase in the number of physical planning, and development planning graduates who enter the job market, recruitment of planners into the physical planning departments of the metropolitan, municipal, and district assemblies has been limited because of budgetary constraints. This has led to persistent personnel shortages, and a growing trend of planners being attracted to other sectors (for example, banking), thus abandoning their vocation as planners.

University courses have so far has concentrated on development planning and town planning. In order to introduce multidisciplinary practice in planning and urban management, a post-graduate course in physical planning should be introduced for candidates with first degrees in say architecture, civil engineering, development economics, land economics, and sociology.

Environment & Urbanisation – Issues & Challenges For A New Urban Agenda

ACHIEVEMENTS SINCE HABITAT II

15.0 Addressing Climate Change

Climate change is an important development issue in Ghana. The Ministry of Environment, Science, Technology and Innovation (MESTI) chairs the National Committee on Climate Change. A number of measures have been taken as follows:

- A National Climate Change Policy was formulated and launched in May 2013 aimed at attaining “*a climate resilient and climate compatible economy while achieving sustainable development through equitable low-carbon economic growth for Ghana*”.¹
- A National Forest Plantation Development Programme was launched in 2001. The objectives were to recover degraded forest areas and to improve environmental quality.
- An Environmental and Natural Resources Advisory Council has been established to advise Parliament on environmental and natural resource issues.
- A National Biosafety Framework was formulated in 2002, in collaboration with UNEP, to assist in the implementation of the Cartagena Protocol on Biosafety.
- The National Forest Policy was reviewed in 2012, with emphasis on the promotion of climate change adaptation and mitigation. There was also a scoping study to review economic assessments and policy options for the transition to green economy in Ghana.
- There were two major initiatives under the Africa Adaptation Programme (AAP) Report,² as follows: Local government officials in 170 Districts were trained in mainstreaming Climate Change Adaptation (CCA), and Disaster Risk Reduction (DRR), both of which incorporate the Ghana Building Code. Secondly, climate change was integrated into the Functional Organization Assessment Tool (FOAT).³

These preceding initiatives have collectively strengthened the long-term planning mechanisms to cope with the inherent uncertainties of climate change; and have progressively built the institutional frameworks and the leadership capacity to manage climate change risks.

16.0 Disaster Risk Reduction

Several measures have been taken to deal with disaster risks and to promote sustainable human settlement planning and management in disaster-prone areas. In 1996, the National Disaster Management Organization (NADMO) was established by Act 517 (1996) to be responsible for the management of disasters in the country. Following its establishment, NADMO formulated and implemented Disaster Management Plans to prevent and mitigate disaster, and ensure preparedness at the national, regional and district levels.

The Rural Housing Department of NADMO has been engaged in improving sustainable housing construction in flood prone areas, particularly in the Northern and Upper Regions.

The Building and Road Research Institute (BRRI) and the Council for Scientific and Industrial Research (CSIR) have been supportive in these efforts through the introduction of new technologies such as the Shingle Roof Technology⁴.

In pursuit of the Hyogo Framework for Action, a National Platform for Disaster Risk Reduction was established in 2006 to improve co-ordination and control of disaster management activities amongst stakeholders. Additionally, multi-sectorial and multi-disciplinary Technical Advisory Committees have been established at national, regional and district levels.

NADMO, together with key stakeholders has been building the capacity of communities to cope with climate change and to manage disasters. These actions include the creation of 900 zonal offices with about 15 to 20 villages in each zone, thus bringing disaster management activities close to the communities; and the establishment and training of disaster volunteer groups. Other initiatives include the dredging of the Luwuhe river bed, a tributary of the Volta River in the Dangbe East and West Districts; and the establishment of the flood forecasting and early warning system for settlements along the White Volta River basin for better management of flood-related crises.

17.0 Reducing Traffic Congestion

The state of traffic congestion in urban in Ghana has been very difficult to manage for a long time and in spite of the many interventions by the state. The situation is compounded by the high urban population growth rate (4.2%) and the corresponding growth in number of cars in urban areas. A recent urban transport study in major cities in Ghana conducted by the Dutch company DHV Netherlands, with assistance from the Municipal Development Collaborative Limited of Ghana, suggests that more than 70% of major roads in Accra and Kumasi (the second largest city) are congested with travel speed recording lower than 20 km/hr and it is likely to get worse if current trends are maintained (Agyeman, 2009: 56) The situation is compounded by the declining capacity of public transportation services to meet the need for mobility. As at 2004, Accra was estimated to have 181,000 vehicles in the city and this is expected to exceed 1 million vehicles by 2023 (Quarshie, 2004). This spate of growth in vehicles is driven by a small section of the society with less than 5% of the population owning vehicles. Over 50,000 vehicles per day at certain points have been recorded for Accra during weekends. On a typical weekday 270,000 vehicle trips are made into, or out of, the Accra central area. Approximately 1.3 million passenger trips per day are estimated to enter or leave the area within the Accra Ring Road and 1.6 million passenger trips into or out of the area within the motorway extension. World Bank report (2010) included a breakdown of city residents' primary transportation mode choice to and from shopping and work. Tro-Tro (jitney minibuses that operate informally along specified routes) are overwhelmingly the most popular mode of motorised transport, followed by private cars, taxis and Metro Mass Transit (MMT) buses (see Figure 3.2).

First law and regulation in terms of traffic regulation were launched in 1952 through the Road Traffic Ordinance, which was later repealed by the Road Traffic Act 683 of 2004 and amended with Road Traffic Act 761 of 2008. In addition the Road Traffic Regulations, LI 953 of 1974 was repealed and replaced by LI 2180 of July 2012. The Road Traffic (Amendment) Act 2008, Act 761 states that 'no vehicle may obstruct the free movement of traffic on a road by parking, standing, loitering or in any other manner. No person shall park a motor vehicle on a road abreast of another motor vehicle'. The enforcement of these new rules is expected to help curtail the spate of traffic congestion afflicting the country's cities.

In order to reduce traffic congestion and to improve traffic management various measures and projects have been established, which are presented in chapter 11.

18.0 Air Pollution

Government has taken several steps to mitigate the potential impacts of air pollution. The Environmental Protection Agency (EPA) has developed Air Quality Standards for selected pollutants in Ghana, and implemented other programmes towards managing air pollution in the country. These include the Environmental and Biological Lead Monitoring Programme implemented in 2003 with a follow up assessment in 2006. This programme assessed the levels of lead in soil and ambient air as well as in the blood of high-risk groups such as school children, fuel dispensers and truck drivers.

The EPA implemented the Vehicular Exhaust Emissions Testing programme to support the development of vehicle emissions control standards and regulations as well as to create awareness of the health impacts of vehicular exhaust emissions; and formulated a Vehicular Emissions Inventory Programme, which gathered relevant activity data and on-the-field emission estimates in Accra and Kumasi metropolitan areas. Also, the EPA with support from the United States EPA, USAID and UNEP implemented the Air Quality Monitoring Capacity Building Project in 2004. The project led to the establishment of ten monitoring sites, seven permanent sites at residential, industrial and commercial locations; and four roadside sites along major traffic routes, for monitoring various air pollutants including particulate matter (PM10), Ozone (O3), Sulfur Dioxide (SO2), Nitrogen Dioxide (NO2), Carbon Monoxide (CO2), Lead (Pb) and Manganese (Mn) in PM10.

The EPA with support from other stakeholders has also implemented several programmes to control the impacts of road transport, including the deregulation of fuel importation (Oil marketing companies can import high quality fuel); restriction on the age limit of vehicles imported into the country; and the mainstreaming of environmental issues by ensuring that SEA's are undertaken for all transport sector policies, plans and programmes.

19.0 Challenges Experienced and Lessons Learnt

19.1 Addressing Climate Change

The 2008 assessments of climate change revealed its negative effect on the coastal zone, agriculture, water resources, and social development (in terms of poverty reduction, health and women's livelihoods). The second national communication report (2011) to the UNFCCC observed the incidences of flooding, high temperatures, greenhouse emissions (which increased by 244.3% between 1990 and 2006)⁵, declining rainfall totals, and disasters in Ghana's cities.

Erosion and salt-water intrusion along Ghana's coast demonstrate these impacts, with areas such as Ada, Keta, Ningo and Prampram at risk of losing houses and infrastructure.

Although several attempts have been made to deal with these impacts, they have yielded little success for various reasons. For instance, the Ghana Meteorological Services Agency (GmeT) faces numerous logistical constraints including inadequate professional staff, poor or outdated infrastructure for climate change information gathering and forecasting, and lack of efficient telecommunication systems, among others, thus limiting GmeT's ability to support NADMO and other stakeholders in managing climate change challenges.

Most local governments lack the technical capacity to mainstream climate change issues in development plans, programmes and public awareness campaigns.

19.2 Disaster Risk Reduction

Flooding has been one of the most frequent disasters that occur in several urban areas of the country. In 2013 alone, up to twenty three thousand, two hundred and seventy seven (23,277) persons were affected as a result of flooding, rainstorms, and windstorms nationwide⁶.

Figure 4. 1: Flooding in Accra, April 2008



Source: www.citifmonline.com, 2015

To date not many vulnerability assessments and studies have been carried out on the management of floodwaters. The paucity of information has hindered planning for effective disaster risk reduction, disaster mitigation and effective response to the various disasters. Although drainage master plans have been prepared to mitigate flooding in Accra, Kumasi and Sekondi-Takoradi, implementation continues to be a challenge due to funding limitations.

There have been severe fire outbreaks over the last two decades, especially in market centres and informal settlements of the two most congested cities, Accra and Kumasi. The country recorded over four hundred and seventy-eight (478) fire disasters with 11,766 affected persons in 2013 alone⁷, and damages estimated at GHC 15,164,792. According to the 2013 NADMO report, these fires are mainly attributable to the non-observance of basic fire safety regulations as well as planning and building regulations.

Another challenge is the lack of finance for policy and programme implementation, coordination of disaster related programmes among key stakeholders and the adoption of a pro-active approach to disaster related issues⁸. These challenges are made even more formidable because of weak institutional capacity and a lack of detailed profiles on earlier disasters that would equip local governments to address similar problems in the future.

19.3 Air Pollution

The major sources of ambient air pollution in the cities are still vehicular emissions mostly from unmaintained vehicles, emissions from industrial sources, open burning of waste and materials as well as road and windblown dust. Land preparations for large-scale housing schemes and road construction have now been noted as major sources of particulate matter causing air pollution and, consequently, upper respiratory problems⁹.

Air pollution monitoring in the country has not been systematic and dates only to 1979, when the quality of the air over the industrial and a residential area both in Tema and a commercial area in Accra were monitored over a 5-month period¹⁰.

As noted in the National Urbanisation Review Report (2014), indoor and outdoor air pollution have emerged as serious health threats for most people.¹¹ The study found that indoor air pollution and urban air pollution (PM10) are two of the three largest burdens on the quality of life, contributing an estimated GHC 5.5 per person exposed, and GHC 8¹² respectively each year¹³.

An air quality monitoring report by EPA in 2012 reveals that the emissions and pollutions at the roadside locations and commercial sites exceed the EPA-Ghana

24 hour PM-10 air quality guideline of 70ug/m³, which is attributed to road dust and vehicular exhaust emissions (Fiahagbe, 2012). Lead and manganese do not seem to be a major issue in Accra's ambient air quality as these were found to be below the 24-hour EPA guideline of 2.5ug/m³ and 1.0ug/m³ respectively. Similarly, despite the heavy vehicular traffic, the roadside observations have recorded low SO₂ concentration perhaps due to the low sulphur content of the crude oil used by Tema Oil Refinery. A survey found that the import of old, overused vehicles led to increased concentrations of particulate matter, sulphur dioxide, and sometimes lead in people, especially those living along road corridors. This led to the phasing out of the production and use of leaded fuel in 2004.

20.0 Future Challenges and Issues for Preparation of New Urban Agenda

20.1 Climate Change

To address climate change impacts, the following initiatives must be considered:

- Increased capacity building is needed to support management of climate change adaptation and mitigation strategies as well as improve public awareness at all levels.
- The proposed Research Centre on Climate Change¹⁴ will be established, as a matter of urgency, with permanent staff support and resources to fill the research and knowledge gaps and to inform policy options.
- Policy decisions need to be robust enough to withstand many different climate change scenarios. These must be backed by efficient governance and implementation structures, and supported by effective monitoring and reporting systems.
- There is a need to introduce (i) climate change education programmes into school curriculum and encourage the use of scientific knowledge and indigenous knowledge to improve management of climate change impacts; and (ii) regular environmental education activities to create an awareness of the harmful effects of deforestation and other activities that may increase vulnerability to climate change impacts.

20.2 Disaster Risk Reduction

The potential impacts of disasters and other risks are a challenge to urban development mandates, and call for the following initiatives to be taken:

- Educate the public on disaster risk reduction, preparedness, and prevention; and initiate effective early warning and response systems.
- Enhance human capacity building of the staff and key partners involved in disaster risk reduction.
- Include disaster management into the school curriculum, and train teachers and other professionals to teach it.
- Continue to mainstream disaster risk management and sustainable development into local development planning, and commit a proportion of a local authority's budget to targeting disaster risk management and climate change issues.
- Make city-level vulnerability assessment and profiling mandatory.
- Improve/develop infrastructure, such as sea defence walls and floodwater channels, and regularly maintain the channels.

20.3 Air Pollution

Given the potential impacts of air pollution and the associated threats to socio-economic development, this report proposes the following initiatives and actions:

- Continue air quality monitoring of PM10, SO₂, NO₂, lead and manganese at more permanent sites, and road-side sites and establish similar air quality monitoring programmes in other major cities.
- In collaboration with local stakeholders, transform the EPA's air quality guidelines into air quality standards.
- Create awareness of the health effects of air pollution.
- Establish innovative funding mechanisms to ensure long-term sustainability of the monitoring programme.
- Expand and strengthen sanitary inspection programmes by local authorities to include the monitoring of all activities with potential for pollution of water resources, air and soil, and institute appropriate action for the prevention of pollution¹⁵.
- Develop and implement a nationwide vehicular emissions control system, which should also include a fuel economy improvements system in Ghana.
- Develop and ensure enforcement of vehicular emissions standards and regulation.

Urban Governance & Legislation - Issues & Challenges For A New Urban Agenda

ACHIEVEMENTS SINCE HABITAT II

21.0 Improving Urban Legislation

In accordance with Habitat II, the demands of population growth, and the need for improved planning and public administration legislative instruments (L.Is.) were enacted, including:

- Land Use and Spatial Planning Bill, which is expected to be presented to Parliament in 2016.
- Planning Standards and Land Use Zoning Regulations (2011)
- National Building Regulations, 1996 (L.I. 1630)
- Environmental Assessment (Amendment) Regulations, 2002 (L.I. 1703)
- Financial Administration Act, 2003 (Act 654)
- Local Government (Finance) Bill, 2008
- Public Procurement Act, 2003 (Act 663)
- Public Private Partnership Bill (2013)
- Real Estate Agency Bill (2014)
- Local Government Consolidated Bill (2012)
- Local Government Department of District Assemblies (Commencement) Instrument of 2009 (L.I. 1961)
- Local Government (Creation of New District Electoral Areas and Designation of Units), 2010 (L.I. 1983)

22.0 Decentralization and Strengthening of Local Authorities

Since Habitat II, Government has enacted legislative instruments, undertaken institutional reforms, and established new organizational structures in governance and urban development as follows:

- The establishment of the Institute of Local Government Studies (ILGS) in 2003 by Act 647 as a body to train and build the technical capacity of local government officials and other personnel in the areas of municipal financial management, development planning, urban environmental management and climate change, local governance, service delivery and performance management among others.
- The review (2007) of the decentralization process under the Support for Decentralisation Reforms Programme (SfDR), with funds from GIZ. One outcome is the National Decentralisation Policy Framework (NDPF) in 2010, which is being implemented, focusing on the following priority areas of action: legal issues, administrative decentralisation, decentralised development planning, spatial planning, local economic development, fiscal decentralisation, popular participation and accountability, the social agenda and the involvement of non-state actors in local governance.
- The passage of the Local Government Commencement Instrument (L.I. 1961) in 2009 to transfer functions in the Third Schedule of L.I. 1961 to the relevant Departments of the District Assemblies, and the resultant transfer of staff of the Departments of the District Assemblies from the Civil Service to the Local Government Service; and the introduction of the Composite Budget System at the district level whereby budgets of the (Government) Departments (at the district level) are integrated into the budgets of the District Assemblies, thus strengthening financial capacity of these units.
- The Ghana Urban Management Pilot Project (GUMPP) from 2010 to 2014, with support from Agence Française de Développement (AFD), was directed at improving the management capacities of District Chief Executives, District Directors, Local Planning and Budget Officers of four major cities – Kumasi, Sekondi-Takoradi, Tamale and Ho.
- The Local Government Capacity Support Project (LGCSP), a five-year project, was launched in 2012 to empower and strengthen the forty-six (46) Municipalities and Metropolises in Ghana financially and technically to promote efficiency in urban service delivery and urban management.
- An Inter-Ministerial Coordinating Committee (IMCC) on Decentralization was established in 2010 under the chairmanship of the Vice President of Ghana to facilitate policy coordination and collaboration for smooth devolution of political, administrative and financial authority from the centre to local authorities.
- Specialized financing and funding arrangements have been introduced for the cities and towns in the areas of infrastructure rehabilitation, environmental systems improvement, institutional strengthening and capacity building.
- Parliament passed the Local Government Establishment Instrument of 2010, L.I. 1967 to replace L.I. 1589 of 1994. The L.I. 1967 is expected to

ensure that the sub-district structures (Urban, Zonal and Town Councils, and Unit Committees), especially the unit committees, perform effectively in accordance with their statutory functions.

23.0 Improving Participation and Human Rights in Urban Development

- In 2010, Parliament passed the Local Government Establishment Instrument, L.I. 1967, to replace L.I. 1589 of 1994, which created the sub-district structures, setting the tone for the implementation of decentralisation at the sub-district level and providing an avenue for grassroots participation in local governance.
- More recently, the ILGS embarked on the implementation of the Social Accountability Platform for Local Governance Project with support from the European Union. The project aims at increasing performance of non-state actors and their networks to ensure a more effective and committed engagement of communities in local planning and decision making processes by local authorities. In addition, the District African Peer Review Mechanism (APRM) Governance Project was recently initiated to investigate the state of governance and service delivery at the district level¹. This initiative makes a significant contribution to citizens' understanding of good governance practices and also provides a useful self-assessment tool for participating districts. Other similar assessments include the Citizen Participation in Local Government Survey Conducted by LOGODEP in 2013².

24.0 Enhancing urban Safety and Security

Urban safety and security addresses three major threats to the safety and security of cities, which are urban crime and violence, insecurity of tenure and forced evictions, and natural and human made disasters. Government has made specific interventions as follows:

- The implementation of the National Street Naming and Property Addressing system is expected to contribute to the effective delivery of health, fire, and security services in times of emergency.
- Police-citizen ratio has improved from 1:976 in 2011 to 1:847 in 2012³. This ratio is far from the United Nations policing standard of one police personnel to 500 people, but it is an improvement.
- Recent policy responses to the threat of tenure insecurity and legislation against forced evictions and secure campaigns include the Slum Upgrading

and Prevention Strategy (2013); Draft Housing Policy (2013); National Urban Policy (2011); and the Land Administration Project (LAP) I & II. The latter has contributed significantly to promoting secure tenure campaigns, titling and legalisation as well as improved land administration. At the sub-national level, Civil Society organisations and non-governmental organisations such as People's Dialogue and Amnesty International are building capacities of local governments on rights-based international and national guidelines on eviction procedures.

Further, according to the 2012 Annual Progress Report on the implementation of the GSGDA, the country has recorded significant improvements in traffic management, highway patrol, community-policing activities, day and night patrols, and snap checks. These improvements are partly attributable to the 17% increase in number of police personnel nationwide between 2011 and 2012 alone. With regards to insecurity of tenure and forced evictions, findings from the national stakeholder consultations suggest that Government officials are increasingly accepting the legality of informality and increasingly developing a firm understanding of the economic and social realities that draw residents to areas such as Old Fadama in Accra.

25.0 Improving Social Inclusion and Equity

The Ghana Growth and Poverty Reduction Strategy I (2002-2005), and GPRS II (2006-2009), established the first major social protection measure and special programmes for the excluded and vulnerable. In addition, Government established the National Health Insurance Scheme (NHIS) in 2003, under Act 650 (Act was revised in 2012, now Act 850), in order to secure financial risk protection against the cost of healthcare services for all residents in Ghana. The scheme covers 95% of disease conditions. In May 2008, the President directed that in addition to pregnant women, persons under 18 years should be exempted from payment of premium. During the review of the Act in 2012, people above 70 years old were also exempted from premium payment.

According to a 2013 Assessment Report by Universal Access to Healthcare Coalition, up to 15 million Ghanaians have been registered under the scheme, representing about 65% of the population⁴. Members of the NHIS benefit from "...general outpatient services, inpatient services, oral health, eye care, emergencies and maternity care, including prenatal care, normal delivery, and some complicated deliveries".⁵

The Ghana School Feeding Programme (GSFP) initiated in 2005, has contributed, among other things, to increased household incomes as well as food security in deprived communities in the country⁶.

The Government of Ghana in 2007 prepared a National Social Protection Strategy (NSPS) which among other things identified social protection program gaps, including the Livelihood Empowerment Programme (LEAP), 2008 under which extremely poor households are given conditional and unconditional cash transfer on bi-monthly basis. The cash is intended to insulate beneficiaries from shocks and enhance access to basic services.

Other programs included the Ghana Social Opportunities Project (GSOP) which seeks to improve targeting in social protection spending, increase access to conditional cash transfers nationwide, increase access to employment and cash-earning opportunities for the rural poor during the agricultural off-season, and improve economic and social infrastructure in target districts.

26.0 Challenges Experienced and Lessons Learnt

26.1 Urban Legislation

Two observations have been made during the national consultative meetings, as follows: First, there are existing legislative instruments without subsidiary regulations to support planning and development processes.

Many local authorities are burdened by laws, such as the Town and Country Planning Ordinance 1954 (CAP 84), that do not match the prevailing urban reality and the capacity to enforce existing laws and regulations is often lacking⁷.

The multiplicity and rigidity of laws and regulations compel citizens to pursue informal routes to conduct land and property transactions, do business, acquire means of a livelihood, and access basic services.

The absence of comprehensive statutory provisions to regulate the planning practice has contributed to the emergence of haphazard buildings, slum housing, squatter settlements, increased cases of fire outbreaks, and perennial flooding in many parts of the country. Moreover, unskilled personnel have been allowed to man some local government planning departments, thus producing sub-standard plans.

26.2 Decentralisation and Strengthening of Local Authorities

From all indications, the implementation of the NDPF based on the NDAP (2010-2014) is progressing satisfactorily in the areas of political decentralisation and legal reforms; administrative decentralisation; fiscal decentralisation; and institutional arrangements for policy coordination. However, popular participation and accountability; and the involvement of non-state actors in local governance are the least performing action areas.

According to the IMCC report, the Constitutional Amendments recommended by the Constitutional Review Committee (CRC) (the Government White Paper) are yet to be adopted, and this makes it impossible to make a move on those aspects of the NDAP which depend on constitutional amendments. Other national assessments and studies (Osae, 2009; Ahwoi, 2010; Ofori Panyin, 2010; Appiah-Agyekum, Danquah and Sakyi, 2013) suggest that Ghana's decentralisation system and local authorities still have challenges. These are summarised as follows:

- Inadequate managerial and technical capacity at the local level, contribute to the poor implementation of the decentralization policy and adopted initiatives. (MLGRD, 2004) ⁸.
- There still exist fiscal and budgetary constraints emanating from unreliable central government transfers. The lack of effective public financial management expertise in most of the MMDAS further compounds this challenge.
- The inadequacy of logistics and technical capacity of personnel to execute their functions as required poses serious difficulty in realizing the aims of effective local governance.

26.3 Improving Participation and Human Rights in Urban Development

The phenomenal increases in population and rapid urbanization in Ghana are generating complex urban challenges and making it increasingly difficult for local authorities to satisfy the basic human rights of inhabitants with respect to urban services and infrastructure. It has been observed that increased urbanisation is resulting in the breakdown of traditional family structures, thus contributing to the increasing numbers of street children in all urban centres⁹. Many of these children are engaged in voluntary and forced labour, and are thus denied an opportunity to have an education, housing and other basic services.

Engagement of Civil Society Organizations (CSOs) in policy formulation, implementation, monitoring and evaluation continues to improve. However, findings from the stakeholder consultations revealed that while there is an increased awareness of a human-rights based approach to programme development, the correct application of this approach to development has been

utterly fragmented. Most CSOs also lack the basic understanding of these concepts and therefore cannot engage public institutions to facilitate the rights-based approaches in development planning, implementation and project/programme evaluations.

The 2012 Annual Progress Report on the implementation of the GSDA indicates that female participation in local governance and urban development has improved over the last two decades, although at a slow pace. For instance, the proportion of female MMDCEs, elected members of the Districts Assemblies and Chief Directors of MDAs has remained the same as the 2011 level of 5.1%, 7%, and 8.3% respectively. In the area of housing, the Draft Housing Policy (2013) notes that women are, traditionally, a disadvantaged group with respect to housing in terms of the design, development, ownership and use, resulting from discriminatory societal and cultural norms. Therefore, it is not uncommon for state and non-state actors to violate the rights of women. This is evident in their lack of access to credit by financial institutions (in spite of their proven industry), frequent abuse and eviction by landlords.

The non-establishment or non-functioning of sub-district structures such as area councils, zonal and unit committees, not only weakens local participation in governance, but also adversely affects the ability of citizens to collectively assert their human rights in urban affairs.

26.4 Enhancing Urban Safety and Security

Inadequate urban employment opportunities, the large army of unemployable youth with limited skills and training, and the high dropout rates in schools are contributing to a high crime wave in urban Ghana, especially in the large cities¹⁰ - Accra, Kumasi and Tamale. According to the 2012 progress report on the implementation of GSDA I, over the period 2007-2012 assault, stealing and threatening have continued to top the commonly reported offences. The report shows that while there has been a steady decline in armed robbery cases (-8.8%), and use of narcotic drugs (-6.5%), reported cases of rape and defilement continue to increase by 3.7% and 12.4% respectively. In view of this, well-placed urban dwellers are beginning to seek private solutions to the increasing concerns of insecurity. This is evident by the increasing number of security-guarded estates and gated communities in many wealthy neighbourhoods.¹¹

Turning to insecurity of tenure and forced evictions, it is estimated that thousands of urban dwellers are forcibly evicted every year. The most insecure urban residents are the 45% of urban poor living in slums¹². Incidents of forced evictions are often linked to bulldozing of slums and informal enterprises, as well as gentrification, public infrastructure development, and urban redevelopment projects (Table 5.1).

TABLE 5.1 Forced Evictions 2007-2014

Community	Location	Date	Organisation	Reason for demolition
Chorkor Chemuna	Accra	2009	AMA	Storm drainage, Mampose
Sakama	Accra	2009	AMA	Storm drainage
Avenor	Accra	2009	AMA	Reconstruction of rail line to Tema
KorleGonnoShoreline	Accra	2009	AMA	Cleaning of the beach
WeijaJoma	Accra	2011	AMA, GWCL	Prevent encroachment & pollution
DomeMarket	Accra	2011	GEMA	-
DanquahCircle	Accra	2011	Private	Development
OdornaRailwayLine	Accra	2012	AMA	Construction of new railway
AwudomeFlats	Accra	2012	AMA	Decongestion
DansomanAgegeLastStop	Accra	2014	AMA	Decongestion
RegionalHospital	Ho	2014	NADMO, Assembly	Buildings cited at water ways
OldKasoaMarket	Kasoa	2006	Assembly	Relocation to the new market
KasoaLampreyMillsArea	Kasoa	2008	Private	-
AkwatiaLine(Bombay)	Kumasi	2007	KMA	Decongestion
Abinkyi	Kumasi	2007	KMA	Clearance of unauthorized
Abinkyi	Kumasi	2010	KMA	Clearance of unauthorized
Adehyeman	Kumasi	2014	Private	-
OldKaladonBarracks	Tamale urbanface -lifting	2013	Lands Commission	Redevelopment of CBD
AdjeiKojo	Tema	2014	TDC	Development project

Source: People's Dialogue, 2014

The most affected groups of forced evictions are often women, children and other vulnerable and disadvantaged groups.

The urban poor are often more exposed to crime, forced evictions and natural disasters than the rich. The poor have limited access to assets, thus limiting their ability to respond to hazards or manage risk – for example, through insurance.

26.5 Improving social inclusion and equity

The attempts of GoG to promote social inclusion and strengthen equity have yielded tangible outcomes. Nevertheless, several challenges continue to hinder the maximum outcomes expected from these initiatives. These challenges include political interference in the implementation of social protection programmes¹³; and difficulty in effectively targeting beneficiaries and monitoring social

protection programmes (especially with regards to programmes such as LEAP, NHIS),¹⁴ which ultimately result in high costs of implementation. Two major observations have also been of concern. First, social inclusion programmes are often expensive to implement given the need for multi-stakeholder involvement. Second, the implementation of social protection interventions is often fragmented and uncoordinated.

This situation hinders effective implementation and often results in duplication of efforts. Recently, however, Government (through the Rationalisation of social protection expenditure programme under the GSOP), has taken steps to address this challenge¹⁵.

27.0 Future Challenges and Issues

27.1 Improving Urban Legislation

- Amend the national building regulations, L.I. 1630 of 1996, to conform to the land use and planning bill when it comes into force.
- Encourage local governments to initiate enabling regulations. This requires the extension of capacity-building initiatives to include sub-district structures.
- Pass additional Local Government (Departments of District Assemblies) Legislative Instrument to transfer functions, functionaries and finance of other Departments from the Civil Service to the District Assemblies and therefore to the Local Government Service, and integrate their budgets into the budgets of the District Assemblies.

27.2 Improving Decentralisation and Strengthening Local Authorities

- The MLGRD should prioritize the establishment of the M&E system to ensure the availability of accurate, reliable and timely data for monitoring performance at the local level, and also accelerate the implementation of the report on local government legislations review.
- In order to sustain the gains made so far in administrative decentralization, the effort by LGS to establish more Human Resource Units and District Works Departments in the MMDAs should be prioritized and supported, while ensuring accelerated integration of Departments under Schedule II of L.I. 1961 into the MMDAs to enhance their capacity.

27.3 Improving Participation and Human Rights in Urban Development

There is urgent need to continue to strengthen fiscal decentralisation while placing much effort on improving the lagging action areas, particularly popular

participation and accountability; the social agenda; and involvement of non-state actors in local governance, in order to contribute to the local and urban problem solving process.

In addition, the following actions would contribute to improving participation and human rights in urban development:

- Support the Affirmative Action Committee established under the Ministry of Women and Children Affairs (MOWAC) to coordinate the drafting of the Affirmative Action Bill and, upon the passage of the Bill, to ensure its implementation.
- Have the MWRWH in collaboration with the Ministry of Gender, Children and Social Protection, and the Ministry of Justice and Attorney General's Department conduct periodic reviews of social norms and practices that discriminate against the rights of women in housing and propose measures to address these concerns¹⁶.
- Further, as proposed in the draft housing policy, ensure that all housing designs adequately address the needs of the disabled and the aged.
- Pass the Draft Property Right to Spouses Bill, which seeks to provide for and regulate rights of spouses during or upon termination of a marriage in accordance with article 22 of the Constitution.
- Involve civil society in social accountability initiatives to maximise the impact of social accountability interventions¹⁷.
- Strengthen the capacity of Independent Governance Institutions including the National Commission on Civic Education (NCCE) to promote the rule of law¹⁸.

27.4 Enhancing Urban Safety and Security

Any serious attempt to improve urban safety and security must place people, poverty reduction and community participation at the centre of urban planning and development, and address several issues including:

- Incorporating specific security and disaster prevention and management mechanisms in urban planning and management.
- Intensifying education on individual and community responsibility and initiative in urban safety and security.
- Enforcing standards and regulations on the provision of fire hydrants.
- Ensuring the passage and enforcement of the revised Ghana Building code.
- Amending the national building regulations to fit into the land-use planning bill when passed.

27.5 Improving social inclusion and equity

Although Ghana has made many efforts towards improving social inclusion and equity, this Report proposes the following actions:

- Support and mainstream the newly developed Common Targeting Approach (CTA) for pro-poor programmes initiated by MESW, MOE, MOH, MOFA and MLGRD
- Support and ensure the implementation of the on-going rationalisation of social protection programmes being undertaken by the Ministry of Finance and Economic Planning.
- Support the rationalisation of pro-poor spending by increasing the share of public expenditure going to well-targeted programmes such as LEAP and Ghana Health Insurance subsidies for poor.
- Ensure an adequate human resource capacity to implement pro-poor programmes.

Urban Economy – Issues & Challenges For A New Urban Agenda

ACHIEVEMENTS SINCE HABITAT II

28.0 Improving Municipal / Local Finance

While the District Assemblies Common Fund (DACF) Act, 1994 (Act 455) designated “not less than 5 per cent of tax revenues of Government”¹ to be transferred to all local governments for development, a national fiscal decentralization project 2000(funded by CIDA), also developed a roadmap toward improving municipal finance in Ghana. In addition, the Financial Memorandum (2004) and the Financial Administration Act, 2003 (Act 654), have reinforced financial management at the local government level.

Furthermore, the Internal Audit Agency Act, 2003 (Act 658), was enacted to establish an Internal Audit Agency to coordinate, facilitate, monitor and supervise internal audit activities within ministries, departments, agencies, and local governments. A draft Local Government Finance Bill is now being reviewed for submission to Parliament.

Another mechanism for improving local government finances is the establishment of GoG and donor establishment of the District Development Facility (DDF) and the Urban Development Grant (UDG),² both of which are performance-based central transfer arrangements. Allied to this, is the establishment of the Fiscal Decentralisation Unit (FDU) at the Ministry of Finance and Economic Planning (MoFEP) in 2008. The Unit aims at improving coordination of public service delivery, judicious allocation of resources, comprehensive and transparent governance, and strengthening oversight.

An Inter-Governmental Fiscal Framework (IGFF) was formulated in 2008 and approved by Cabinet for implementation in 2014. The IGFF seeks the rational allocation of expenditure and revenue responsibilities, intergovernmental transfers, and subnational borrowing, within an accountable public financial management system.

The rationalisation of the variety of funding streams resulted in the initiation of the Composite Budgeting system in 2012 with the aim of harmonizing and coordinating better local government financing.

29.0 Strengthening and Improving Access to Housing Finance

Since 1996, the activities of the formal housing finance sector have experienced some growth albeit marginal, and the implementation of the successive phases of the Financial Sector Improvement Project (FINSAP) has culminated in limited improvement in terms of the number of actors, the support available, and the quality of the instruments existing in the market³. The progressive deregulation of the banking sector operations allowing universal banking has enabled more banks to establish mortgage and construction finance credit operations. Subsequently, the promulgation of the Ghana Home Finance Act, 2008 (Act 770) was directed at streamlining foreclosure procedures to the benefit of creditors, and providing incentives for more banks to provide mortgage credit⁴.

In 2006, a term sheet was developed outlining incentives offered by Government for investors interested in housing. The incentives include (i) a tax holiday of five (5) years, (ii) exemption from payment of import duties on plant, equipment, machinery and other supplies, subject to approval of Parliament, and (iii) full and unconstrained repatriation of proceeds in the event of the sale or liquidation of the enterprise, or any interest attributable to the investment. That same year, the government again stipulated terms for which sovereign guarantees can be provided for loans acquired by the state for housing.

The Government used savings accruing from the Highly Indebted Poor Country Initiatives from 2005 to initiate a so called “Affordable Housing Project” comprising a total of approximately 5,000 units in six regions of the country. The decline in the fiscal conditions of the country changed the conditions for borrowing, and in 2013 the Government secured loans with higher terms from commercial banks in Ghana and Brazil for the construction of 9,120 units by two developers.

The state has been instrumental in the growth of housing finance operations, through its partnership with some banks, to facilitate direct wage deductions and transfers in support of public servants' participation in mortgage-financed home ownership under the Public Sector Home Ownership (PSHOME) Scheme since 2007. In this regard, other international actors including UN-Habitat, International Finance Corporation and State Secretariat for Economic Affairs (SECO) of Switzerland (jointly), and lastly the Overseas Private Investment

Corporation (OPIC), are important players that have been involved in improving housing finance in Ghana.⁵

30.0 Supporting Local Economic Development

The practice of local economic development is premised on the conceptual understanding of “connecting people with resources for better employment and a higher quality of life” (NIP, 2013: 349). Among the most important achievements in this regard are the following:

- The Local Government Act 1993 (Act462) provides for Local Economic Development (LED), and the establishment of the Department of Trade & Industry (DoTI) at the district level as one of the Departments of the Assembly.
- Assistance from ILO, UNDP, GIZ and a few other partners helped to establish Business Advisory Centres and Sub-Committees on Production and Gainful Employment (SPGE) as the principal vehicles for implementing LEDs. Stakeholders are involved in every SPGE.⁶
- In NDPC's guidelines for the preparation of the District Medium Term Development Plans, LED is a mandatory requirement for all cities and districts.

31.0 Creating Decent Jobs and Livelihoods

In the past 20 years the Government has facilitated the creation of decent jobs for the poor and vulnerable persons and households within the context of national poverty reduction interventions. An Interim Poverty Reduction Strategy Paper (I-PRSP) was developed in 2000. The interventions were finally operationalized following the subscription to the Highly Indebted and Poor Country (HIPC) Initiative of the G-8 countries from 2001, resulting in broad consultations on the formulation of a national poverty reduction strategy and the subsequent passage of the Ghana Poverty Reduction Strategy, GPRS 1 (2003-2005). The broad macro framework for poverty reduction was supported through the state's partnership with ILO in the formulation of the Ghana Decent Work Pilot Program (DWPP) from April 2002. Starting from institutional harmonisation and organisational re-alignment, the DWPP progressively expanded.⁷ GPRS1 was revised, substantially, and the outcome was GPRS2 (2006-2009).

At the micro level, the DWPP selected two districts in the Central Region to pilot instruments for decentralised poverty reduction and improvements in the

informal economy. It facilitated a survey of economic activities, the creation of databases of small to medium scale operatives, the formation of small business associations, and the establishment of business information centres.

Addressing funding limitations for SMEs, funds from the World Bank and the Africa Development Bank (AfDB) were channelled through the Social Investment Funds to applicants with business plans who were vetted. Government established the Microfinance and Small Loans Centre (MASLOC) in 2006.

On the basis of the GPRS, AfDB supported the Government with US\$18.5 million in 2006 to design and implement the Urban Poverty Reduction Programme (UPRP), which ended in 2012⁸. The UPRP resulted in a cumulative total of GHC 3,083,795.02 being disbursed to 19 Partner Financial Institutions, for on-lending to 1,583 beneficiaries, comprising 170 males and 1,413 (89.26%) females. Out of a total of GHC 3,083,795 disbursed, GHC 1,654,401 (53.7%) was given to male beneficiaries whilst GHC 1,429,394 (46.3%) went to female beneficiaries.

32.0 Integration of the Urban Economy into National Development Policy

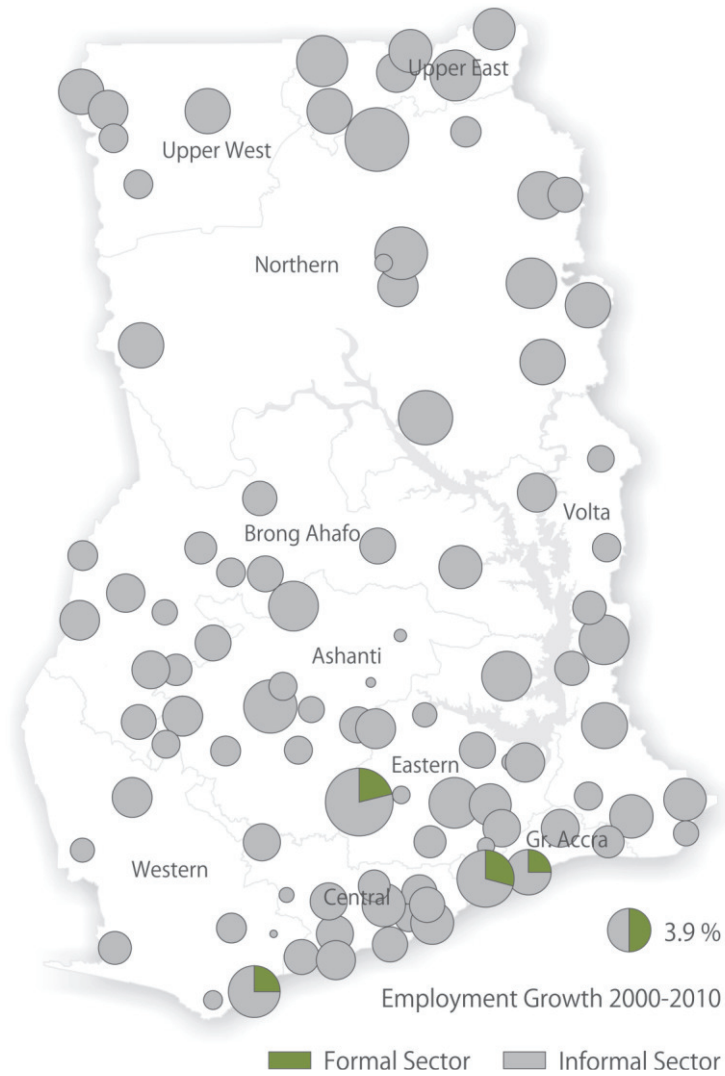
Generally, Ghana's economy has witnessed improvement in macro-economic indicators with average growth rate around 5% in most years (over 7% since 2008). Over the years, Government has created the “right” framework for private sector development, based on the premise that the private sector is the engine for the development of the economy. Accordingly Government hived off a substantial portion of its activities to the private sectors.

Objective Three of the National Urban Policy is directed towards promoting urban economic development through eight strategic initiatives. The initiatives range from promoting local economic development, improving urban services and infrastructure to support economic development and industrial investments to enhancing competitiveness of Ghanaian cities in regional and international context. The rest of the initiatives have placed special emphasis on the promotion, and integration of the informal economy into national development.

Over the last decade, the urban informal economy has become the main source of employment for a large proportion of workers in towns and cities in Ghana. The most recent Ghana Living Study Survey (GLSS 6) indicates that 86.1% of all employment is to be found in the informal economy. As seen in Figure 6.1 below, the urban informal economy is growing.

The national LED policy seeks to create the necessary policy for various actors to contribute to national economic development.

Figure 6.1 : **Employment Growth by Sector 2000-2010**



Source: Adapted from MLGRD (2013)

33.0 Challenges Experienced and Lessons Learnt

33.1 Improving Municipal / Local Finance

With the introduction of decentralization policies in Ghana, local authorities are expected to take on increasing responsibility in providing urban infrastructure and services from their own resources. The authorities are therefore faced with fiscal and budgetary constraints as well as unreliable transfers from central government. Metropolitan, municipal, and district assemblies (MMDAs) have inadequate staff capacity and know-how in revenue mobilization. Consequently, local authorities continue to depend on funds from central government such as the DACE, DDF and other external inflows. The dependence on financial transfers further serves as a disincentive to local revenue collection (Osae, 2009).

Studies conducted in various districts across the country reveal a general positive trend of citizens' greater appreciation and awareness of their civic responsibility to fulfil tax obligations to respective MMDAs. However, this higher awareness of civic responsibility has not translated into a higher level of compliance. A study by Atuguba (2006) on the 'Tax culture of Ghana' reveals that up to 50% of citizens who paid taxes were prompted or "chased" by tax collectors. The underlying factors, inter alia, leading to citizens' non-compliance include poor service delivery culture by MMDAs, and citizens' perceived waste of tax revenue by the MMDAs. In addition, another major concern is that there are too many unregistered businesses in the urban economy. As noted earlier, a significant proportion of the local economy is largely informal and unregistered. These conditions continue to stall efforts towards revenue generation at the local level. The inability of local governments to mobilize property rate is another challenge.

33.2 Strengthening and Improving Access to Housing Finance

Faced with low-income jobs in the urban informal sector and poor wages and salaries, many urban dwellers fall into the poverty bracket. They cannot afford formal housing; so they seek a foothold in slum and squatter settlements. Furthermore, as a result of rising urban unemployment and problems of access to land and other resources, the family is ceasing to be the basic economic unit of production, distribution and consumption that can ensure the survival of its vulnerable members – infants and children, old persons and the disadvantaged. This situation contributes to streetism and homelessness.

] Most households in Ghana cannot afford to borrow money to build a house; they borrow for business and use profits to build. Of successful house-building householders, the majority use personal savings or family loans. Micro-finance is just beginning and may help the low-income majority. Although there is a conventional formal sector finance system, as indicated earlier, the banks deal

only with the very rich because they can afford high down-payment and high interest rates.

Credit for housing construction has been very expensive in the local markets and developers are resorting to overseas arrangements to solve the liquidity crunch. Staged development pre-financing schemes target Ghanaians living abroad.

33.3 Supporting Local Economic Development

The urban economy faces difficult challenges. It continually fails to (i) generate enough industrial development and growth; and (ii) induce and advance adequate development and growth of the urban hinterland. There is a large number of struggling people in the informal sector that receives little institutional credit support.

Until recently, there was a policy vacuum regarding the urban economy. The Ministry of Finance and Economic Planning, as a matter of course, tended to focus on a national/macro-economic development policy; but at the local level, a negligible number of district assemblies have departments exclusively responsible for local economic development.

33.4 Creating Decent Jobs and Livelihoods

The TUC has noted that more than 40% of all workers earn less than GHC 6.00 per day, making life in the cities a permanent struggle⁹. The wage to living cost ratio is rising almost by the week and homelessness is on the rise.

Contrary to general expectations, the urban centres have been unable to create enough jobs. The unemployment rate is higher in urban areas (7.4%) than in rural areas (3.1%)¹⁰. In fact, the urbanisation review report states that urban unemployment is higher in the large industrial cities (Sekondi-Takoradi and Tema), and low in towns. It is envisaged that the National Urban Policy as well as the LED policy would provide a more strategic direction for the informal sector and facilitate productivity.

In spite of the interventions to create increased opportunities for decent work and improved livelihoods, the attitude of city government staff towards the informal sector operators remains ambivalent. In other words, they collect rents and business licence fees, and daily tolls, and yet undertake periodic demolition of the facilities and locations used by the informal sector operatives to aid displacement by formal sector operatives, or in pursuit of beautification schemes.

33.5 Integration of the Urban Economy into National Development Policy

Efforts by MoFEP tend to focus on national/macro-economic development

policy. But at the local level, local authorities lack departments responsible for economic development and there was no formal policy direction and support for local economic development until recently.

National efforts to induce and advance adequate development and growth of the urban hinterland have achieved less success perhaps due to the unfavourable policies towards the large struggling informal economy. This is evident by the little institutional credit support available to the informal economy. In addition, the urban economy generates limited, inadequate employment for a rapidly growing urban population.

The informal economy, as noted in Chapter 3, is yet to be properly integrated in the formal economy and supported properly, in terms of urban management and planning.¹¹

34.0 Future Challenges and Issues for Preparation of New Urban Agenda

The Government needs to address a series of problems that are hampering internal and regional growth. The following actions will contribute significantly to addressing these challenges.

34.1 Improving Municipal / Local Finance

- It is important for the Government to revisit its stand on labour laws and counsel police forces as well as municipal workers on the importance of the informal economy. This will give more confidence to workers and their relatives, strengthen the general business environment, and drive internal growth.
- There is a need to build the capacity of MMDA's, in order to facilitate local economic development.
- The emerging decentralization reform will increase the number of functions managed by MMAs. Resolving and clarifying the timing and sequencing of this transfer, for each of the key sectors, will be critical for effective urban development in the next decade.
- The recent development in regulations guiding Public Private Partnerships could potentially expand the options available for municipal financing, but requires additional technical assistance and regulatory clarification to take off. The new PPP Policy in 2011 could potentially open options in the future for municipalities to expand capital for infrastructure financing.
- There is a need for local governments to maximize property rate collection.

34.2 Strengthening and improving access to housing finance

- Facilitate socio-economic development of urban and rural region. This will lead to improving the conditions of life and make it possible for low-income families to have access to housing finance.
- Explore non-conventional housing finance, which is known to benefit low-income families in other parts of Africa.

34.3 **Creating Decent Jobs and Livelihoods**

- Given that the informal economy employs the larger population of urban dwellers, provide suitable accommodation for them, with supporting infrastructure and environmental services for their enterprises.
- Adopt participatory approaches for planning and construction-related assistance in settlement upgrading and expansion. This requires the full involvement of tripartite actors and other stakeholders
- Improve institutional arrangements for LED at all levels of government through enhanced institutional, legal and regulatory framework to facilitate economic growth and employment.
- Strengthen SMEs through improved local competitiveness, transparency and accountability and stakeholder participation in LED processes.

34.4 **Integration of the Urban Economy into National Development Policy**

Ghana's National Urban Policy (2012), has outlined initiatives to promote urban economic development. The companion Action Plan has recommended key activities to be directed towards the promotion of urban economic development, as follows:

- Undertake a comprehensive study of the local economy, its challenges and prospects, covering: industry, tourism, commerce, services, agriculture, employment and related land requirements.
- Prepare comprehensive urban information and key facts, including (i) investment, development, and business prospects; (ii) existing and proposed business establishments by year, and by industrial classification; and (iii) available vacant land, by land-use category, and make them available to prospective investors, MDAs and existing entrepreneurs.
- Formulate a LED Framework to guide MMDAs.
- Develop and implement LED strategies based on best practices and the peculiar circumstances of the local areas.
- Upgrade inner city areas in order to revitalize social and economic activities.
- However, guidelines regarding the integration of the urban economy into national development policy are yet to be prepared.

Housing & Basic Services – Issues & Challenges For A New Urban Agenda

ACHIEVEMENTS SINCE 1996

35.0 Slum Upgrading and Prevention

After what is recognized as three decades of a housing policy vacuum, the Ministry of Water Resources, Works and Housing revised previous draft housing policy documents and in 2013 formulated a Draft National Housing Policy. The policy statements relating to slum upgrading and prevention are as follows:

- (i) Progressively regenerate slum areas which exist within formal neighbourhoods and communities, or on their outskirts;
- (ii) Ameliorate the effects of poverty in slum areas through a combination of infrastructure investments, quality of social services, incentives for upgrading and assistance for land regularization; and
- (iii) Establish participatory housing development, monitoring and control in partnership with the Metropolitan, Municipal and District Assemblies (MMDAs), including mandatory exhibition of planned schemes of neighbourhoods and communities.

Over the past two decades, Ghana has addressed slum issues on a project basis, notably the World Bank's Urban Projects, followed by the Urban Environmental Sanitation Projects. These projects dealt with improvements in roads, drainage, sanitation, and solid waste services in deprived communities in selected cities. Other programmes/initiatives included the Village Infrastructure Project (VIP) implemented from 1998 to 2003. This enhanced the quality of life of Ghana's rural poor through increased transfer of financial and technical resources for adequate shelter provision.

The UN-Habitat, under a Slum Upgrading Facility (SUF) in 2003, supported a slum housing cooperative in a pilot project which resulted in slum upgrading and the provision of 31 dwelling units, 10 shops and two public toilet facilities in the Amui Djor slum of Ashaiman. With the SUF experience, UN-Habitat included Ghana in the Participatory Slum Upgrading and Prevention Program (PSUP),

under the Millennium Development Goal 7, Target 11. In 2013, the MLGRD developed a National Slum Upgrading Strategy to guide the identification, categorization and improvement of slum areas. The Strategy is currently awaiting funding for national validation and subsequent passage by Cabinet for implementation.

36.0 Improving Access to Adequate Housing

The policy objectives for housing under the GSGDA are: (i) increase access to safe, adequate and affordable housing; (ii) improve housing delivery in rural areas; and (iii) upgrade existing slum areas. At present, Government's focus is on encouraging the private sector to develop quality housing for salaried workers¹. It also has a loan scheme for civil servants.

In 2007, Government introduced the Affordable Housing Programme. This was basically tailored towards salaried workers, especially government employees. Recently, Government, through the MRWRH, embarked on a Government-led Public-Private Partnership housing

project with invitation for proposals from prospective investors willing to invest in the housing sector especially for the benefit of the security services and other public sector workers. This yielded some results with 168 units handed over to the Bureau of National Investigations (BNI). Another 368 units of Phase II has commenced for the Navy.

37.0 Ensuring Sustainable Access to Safe Drinking Water

The water sector has shifted from being completely state-managed by the Ghana Water and Sewerage Corporation (GWCL) to include partly private sector operations. These reforms involved

- (a) a transformation of the role of the public sector from that of service provider into a facilitator of decentralized demand-driven service delivery;
- (b) the establishment and strengthening of regulatory bodies for water resources management and economic regulation of urban water supply;
- (c) the entrenchment of community ownership and management;
- (d) the highlighting of the role of water and sanitation services in poverty reduction; and
- (e) the introduction of private sector participation (PSP) into urban water supply.

However, the Ghana Water Company is still responsible for providing, distributing, and conserving water in 82 urban localities with more than 5,000 inhabitants. Local private companies are in charge of meter installation, customer billing, and revenue collection.

Other organisational reforms within the water sector included the founding of the Water Resources Commission (WRC) in 1996 to be in charge of overall regulation and management of water resources utilisation. In 1997, the Public Utilities Regulatory Commission (PURC) came into being with the purpose of setting tariffs and quality standards for the operation of public utilities. With the passage of Act 564 of 1998, the Community Water and Sanitation Agency (CWSA) was established to be responsible for the management of rural water supply systems, hygiene education and provision of sanitary facilities. Finally, a Water Directorate was also created within the MWRWH in 2004 to oversee sector policy formulation and review, monitoring and evaluation of the activities of the agencies, and co-ordination of the activities of donors.

To consolidate the various subsector policies, a National Water Policy was formulated in 2007 “to achieve sustainable development, management and use of Ghana's water resources to improve health and livelihoods, reduce vulnerability while assuring good governance for present and future generations.” The policy also provided a framework to guide the development of the water sector as well as to coordinate the activities of the various sector ministries (MWRWH, MLGRD, MoE, MoH) operating within the water sector.

Other initiatives that involve private sector include the establishment of (a) the Ghana WATSAN Journalists Network in 2007 to work with stakeholders to raise the profile of water and sanitation in Ghana (MWRWH, 2009); and (b) the Water and Sanitation Monitoring Platform (WSMP) in 2008 by the water directorate of MWRWH, as a three-year pilot project to support WASH sector in (i) assembling and disseminating information to stakeholders; and (ii) facilitating efforts towards harmonization of sector definitions and methodologies for data collection in order to minimize disparities in data generated by sector Agencies.²

With regards to providing access to water in low-income settlements, the UN-Habitat Water for African Cities project improved health and productivity by increasing access to good drinking water and proper sanitation facilities in the targeted communities of Sabon Zongo and other areas in the Accra Metropolis, Weija, Bortianor and Legon (MLGRD, 2009). Other initiatives included

- the Sustainable Water Management Improves Tomorrow's Cities Health (SWITCH)
- the Adenta water project in the Adentan Municipality
- the Water harvesting program and the Kumawu, Konongo and Kwahu water supply project
- the establishment of the Ghana Coalition of NGOs on Water and Sanitation (CONIWAS).

As a result of these initiatives/programmes, about 90% of urban households have access to improved water source compared to only 74% of rural households (MWRWH, 2009). Rainwater harvesting is being explored by most urban dwellers, through the use of underground tanks and rain collectors on roofs. Table 7.1 below shows the MDG status of rural and urban water supply from 1990 to 2013.

TABLE 7.1 Water Coverage (%)MDG status 1990-2013

Year	Rural	Urban	National
1990	37	84%	54
2000	58	88%	71
2008	80	92%	86

Source: WHO/UNICEF joint monitoring programme, progression sanitation and drinking water 2013 update

38.0 Ensuring Sustainable Access to Basic Sanitation and Drainage

Recently, the Environmental Health and Sanitation Division (EHSD) of the MLGRD was upgraded to a directorate and it has taken on a leadership role in sanitation. In order to accelerate sanitation delivery at national, district, and community levels, a National Environmental Sanitation Policy was approved in 2009 together with a National Environmental Sanitation Action Plan and Investment Plan (NESSAP).

In addition, MMDAs are increasingly experimenting with new institutional models for waste collection to introduce efficiency in collection. Recent studies indicate that more than half of the MMDAs are currently using different types of outsourcing and PPPs to enhance solid waste collection and this has contributed to the expansion of access to waste collection services in urban areas (Urbanization Review, 2014). Private collectors are engaged by the MMDAs for the solid waste collection. A renowned company, ZOOMLION, was engaged to

undertake nation-wide waste collection. The ZOOMLION Company has built a plant to recycle all solid waste. A University College of Sanitation has also been established.

There was a Community Water and Sanitation Project in 2000 with support from the World Bank to improve water supply and sanitation in the country's villages and towns. About 6000 households and 440 schools were provided with latrines. In 2004 the Bank together with GTZ provided additional support for a Small Towns and Water Sanitation Project. About 50,000 people were provided with sanitary facilities, and the district officials were trained and given a wide range of technical supports to deal with sanitation problems.

If implemented, the Street Naming and House Numbering Policy (2013) will significantly improve access to basic sanitation and drainage, as all clients in the city can be located for waste and fee collection for both solid and liquid waste in a sustainable manner.

39.0 Improving Access to Clean Domestic Energy

In 2006, Government formulated a Strategic National Energy Plan 2006-2020 to ensure a secured and adequate energy supply for sustainable economic growth. Following this strategic plan, the Energy Ministry launched the National Energy Policy in 2010 to quickly increase installed power generation capacity, from about 2,000 to 5,000 megawatts (MW) by 2015, and increase electricity access from the current level of 66% to universal access by 2020. One of the objectives is to move away from the traditional hydro generation of power to renewable energy. In 2011, a Renewable Energy Act (Act 832) was passed to provide the legal and regulatory framework necessary for enhancing and expanding the country's renewable energy sector.

A number of programmes have been promoted over the last two decades, dealing with

- (i) the use of more efficient and low-energy consuming bulbs to replace most of the incandescent bulbs being used throughout the country;
- (ii) the promotion of the use of Liquefied Petroleum. Also, under the Capacity 21 Programme, energy-saving local cook stoves have been introduced to many rural communities; and
- (iii) the initiation of the District Capital Electrification Programme under the Ghana Government's Rural Electrification Programme.

To supplement the traditional sources of energy, the Volta River Authority (VRA) has recently completed a small 2-megawatt-peak (MWp) solar photovoltaic (PV) grid connected plant as a pilot project in Navrongo, which should be commissioned later this year. Four sites in the environs of Kaleo (near Wa), Lawra, Jirapa, and Navrongo have been identified and acquired for a total of 10-MWp PV plants. VRA is seeking concessionary funding to develop the remaining 8 MWp (World Bank, 2013: 10).

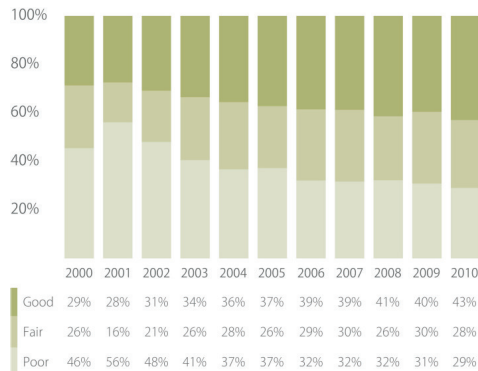
The Ministry of Energy and Petroleum (MoEP) is implementing the Government's National Electrification Scheme, and has set electricity tariffs in consultation with the VRA and ECG. The Energy Commission (EC) and the Public Utilities Regulatory Commission (PURC) have also been established to regulate the energy industry including the water sector.

40.0 Improving Access to Sustainable Means of Transportation

The following actions have been taken to ensure sustainable means of transport:

- Parts of the existing network have been improved to include pedestrian walkways and bicycle lanes making it efficient and safe for motorists, cyclists, pedestrians and all other road users (NDPC, 2010). The introduction of bicycle lanes in the Tamale Metropolis for example has contributed greatly to promoting sanity on the roads.
- Mass transit facilities such as buses and railways to reduce traffic congestion have been introduced under public-private sector partnership. In addition, plans have been initiated to revitalize the rail transport system while air travel has been liberalized and privatized.
- Metro Mass Transport (MMT) introduced in 2003 has improved intra and inter-urban transport. In addition, through the Global Environmental Facility Urban Transport Project (2007), Government is making efforts to improve mobility in areas of participating MMDAs. These include the implementation of the BRT system (World Bank, 2007). The project also aims at promoting a shift to more environmentally sustainable urban transport modes. In support, efforts have been made to increase the proportion of road network in good condition and this has improved from 39.6% in 2009 to 43% in 2010 (Figure 7.1). The pilot BRT project is being implemented in Accra.

Figure 7.1 : National Road Condition Mix 2000-2010



The transport sector has moved from a project-led approach to a strategy-led approach. A national transport policy (2008-2012) and an integrated transport plan (2011-2015) were formulated, and an Urban Transport Policy and Strategy has been created to, among other things, integrate urban transportation within a strategic urban development framework.

Source: NDPC, 2010

41.0 Challenges Experienced and Lessons Learnt

41.1 Slum Upgrading and Prevention

Many people in the cities have little capital or income to access appropriate and affordable dwellings. Consequently they live in slum conditions and are sceptical of slum upgrading projects as these usually involve gentrification or forced eviction. This results in preventable delays as noted in the Slum Upgrading Facility (SUF) and the Korle Lagoon Restoration Project (KLERP).

The poor living conditions found in slum areas include inadequate water supply, absence of sanitation facilities, improper waste disposal, shortage of essential facilities, disregard for approved land-use zones, a haphazard physical development, overcrowding and inadequate transport systems. Although the SUF was successful as a Pilot Project (2003), the next phase, and the proposed national slum upgrading finance facility, are yet to be implemented.

41.2 Improving Access to Adequate Housing

The constraints against the nation's ability and capacity to resolve the housing crisis are many. On the supply side, the draft national housing policy notes the following factors. Land remains a complex and contentious issue, involving litigations, especially in the cities and major urban areas. With a cumbersome land administration and documentation systems land acquisition becomes difficult. This has led to the double and triple sale of land, a cost which is finally transferred to the buyer of a house, thus making housing prices unreasonably high and inaccessible to many, especially the urban poor. The cost of house rental or home ownership is high, because of the high cost of land, building materials, unavailability and high cost of infrastructure and services, the instability of the

macro economy of the country, and under-development of the mortgage financing sector for both primary and secondary mortgages. This makes housing inaccessible to people of the lower middle income to the very low-income group.

41.3 Sustainable Access to Safe Drinking Water

A study shows that although the water subsector has achieved tremendous success with regards to coverage, it still faces several challenges, such as water shortages in some parts of the country. The study attributes these trends to system losses, lack of effective and sufficient maintenance, and insufficient investments in the water sector to meet increased demand (MLGRD, 2013).

In Ghana, whereas the local agencies operating within the WASH sector report to the MWRWH, the MMDAs (local governments) report to the MLGRD under the Local Government Act 462. Coordination of activities in the water sector was therefore not easy.

41.4. Ensuring Sustainable Access to Basic Sanitation and Drainage

As Ghana should reach a target of 53.5% in 2015, only 19% of the population was using an improved sanitation facility as at 2013 (Table 7.2). This indicates that the country is off track to meeting its sanitation target by 2015. There is a need for appropriate actions to be taken.

NB: please visit the source of the table to reflect 2013 National Data

TABLE 7.2 Sanitation Coverage - MDG status 1990-2013

Year	Rural	Urban	National
1990	4%	11%	7%
2000	5%	15%	9%
2011	8%	19%	13%

Source: WHO/UNICEF joint monitoring programme, progress on sanitation and drinking water 2013 update

According to AMCOW (2011) when shared facilities are considered, average national coverage of sanitation is about 54% (70% for urban areas). However, wide regional disparities exist; for example, Upper East Region (10%) and Greater Accra Region (80%). If nothing drastic is done, Ghana will achieve 21.2% access, instead of the targeted 54% MDG Target (AMCOW, 2011). It is also to be noted that about 20% of Ghanaians (7% of urban population) still practice open defecation, especially in slum areas. (ibid).

Final disposal of waste has been a recurring challenge as low-cost technologies such as waste-stabilization ponds for liquid waste have rarely been successful, and conventional treatment systems have also quickly broken down, and in some cases abandoned. In Accra for example, raw excreta is still dumped into the ocean

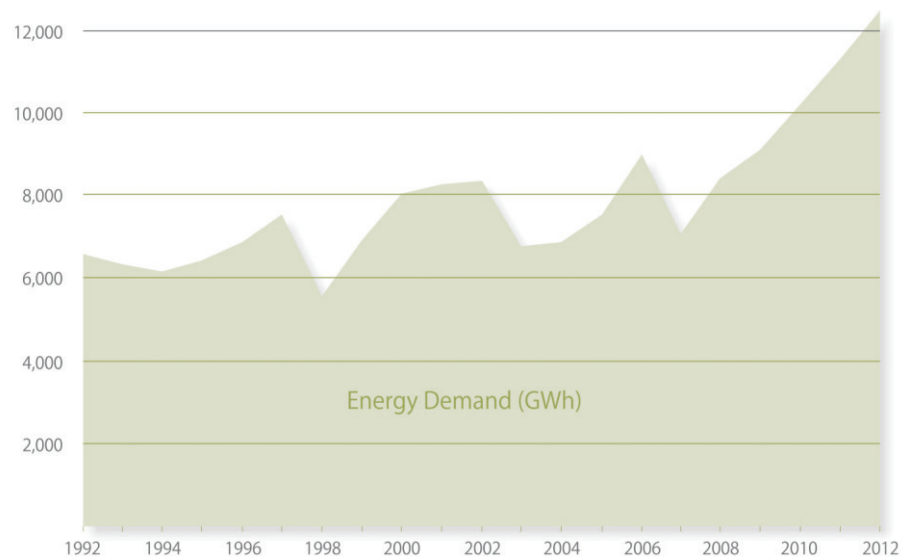
untreated. An estimated 4.8% of households have their solid waste collected directly from their dwellings while close to 85% of all refuse generated is currently not collected and disposed of in a proper manner (MLGRD, 2010).

A report by Water Aid revealed that government funding for sanitation has fallen short of their public commitments². This is because donors have provided much of the funding for the water and sanitation sector, but have favoured the water sector over sanitation. Donor funding has constituted about 87% of the sector's expenditure. Clearly, the absence of sustainable financing of services has been the bane of the sector resulting in an overly high dependence on central Government for operational and investment funds.

41.5. Improving Access to Clean Domestic Energy

Ghana's energy sector has been experiencing key challenges including the rapidly growing demand for energy by all sectors of the economy, and by the growing population. In the past, the consumption of electricity was occasionally constrained by the shortage of power from hydro plants, which were the main source of power in Ghana until 1998. More recently, with additional power available from thermal plants, the consumption of electricity has been increasing by over 10% per year from 2009 to 2012 (Figure 7.2).

Figure 7.2 : Electrical Energy Demand 1992-2012



Source: World Bank, 2013

According to the Energy commission (2012), wood fuel accounts for over 70% of total primary energy supply and about 60% of the final energy demand. The demand for wood puts Ghana's forests under tremendous pressure and has severe consequences for the ecosystem as a whole. However, solar energy, which is relatively abundant, is barely exploited to supplement the commercial energy requirements of the country. The monthly average solar irradiation is between 4.4 and 5.6 kWh/m²/day, with sunshine duration of between 1,800 and 3,000 hours per annum. Until recently, little was done to exploit this resource for grid-connected power. Other challenges that plague the energy sector in the country include, low adoption of energy efficiency technology among domestic users; absence of renewable energy in the national energy mix; absence of climate change mitigating and adaptation policies for the energy sector; and unreliable and inadequate supply of energy to households and industry.

41.6 Improving Access to Sustainable Means of Transport

- Over the past decades, demand for transport in urban areas has increased tremendously, but initiatives have focused on vehicular transport and very little on other modes of transport. The operational coverage of the railway in Ghana is very limited (Accra, Kumasi and Sekondi-Takoradi known as the 'rail triangle'). The eastern and central lines are not functional, and the western line is partially operational. This is due to lack of funds for the maintenance of the tracks (NDPC, 2012). Large inland water bodies exist but, with the exception of the Volta Lake, waterway transport has not been developed.
- With regards to inner city transport, many urban centres lack adequate infrastructure for non-motorized transport (NMT), even though investments have been made for the creation of cycle lanes in important urban centres such as Accra and Tamale.
- Inadequate pedestrian facilities such as underpasses, overheads and traffic lights, coupled with non-adherence to pedestrian crosswalk regulations by drivers result in pedestrians often not using authorized crossing points, leading to accidents.
- Corridors for pedestrians are often encroached upon by traders or affected by road widening.
- Existing legislation and safety measures for NMT operations are often not adhered to by users of both motorized and non-motorized vehicles. This situation deters most urban dwellers from using NMT due to the fear of accidents.
- Poor maintenance of roads has led to the deterioration of the road network, road traffic congestion, especially in the urban areas, and an increase in road traffic accidents. Currently, 41% of the road network is in good condition, 27% is fair, and 32% is in poor condition.

- A reform process was initiated in 2007 towards improving mobility in the urban areas. This process has led to institutional and regulatory reforms whereby MMDAs have established transport departments which hitherto did not exist. In addition a bus rapid transit project has been initiated.
- As part of the Ghana urban transport project the global environmental facility supported Ghana to shift towards a more environmentally friendly means of transportation through the reduction of transport - related Green House Gas (GHG) emissions. This program which is referred to as Motor Emission Trial test has begun since 2014.
- A national railway master plan was completed in 2013 and as part of it urban railway service has been running since 2013.

42.0 Future Challenges and Issues for Consideration in New Urban Agenda

42.1 Slum Upgrading and Prevention

- There is a need for mainstreaming of slum upgrading and prevention in local governments' medium term development plans.
- The strong economic potential of communities should be harnessed and leveraged in the development of programs for improved quality of life.
- Innovative technologies and local raw materials should be used in building construction.
- Experiences from the Participatory Slum Upgrading and Prevention Program (PSUP), and the Slum Upgrading Facility (SUF) should be replicated in all cities.
- Slum upgrading, instead of the bulldoze approach, would reduce most vices associated with slum areas, and harness the economic potentials of slum communities.

42.2 Improving Access to Adequate Housing

According to the 2011 Ghana Urban Housing Profile, most Ghanaians in the urban area need two sleeping rooms. Thus, realistic design provisions should be made in public housing to cater for those who need such housing units, rather than ending up with housing for the middle income who are usually not the intended beneficiaries.

Without an appropriate housing finance system for low-income, and lower-middle income families, there will be very little chance at improving access to adequate housing in Ghana. A national low-income housing facility should be established for the benefit of low-income households.

Lack of confidence in the informal sector continues to create a perceived credit risk for the sector, leading to the lack of housing finance for the low-income groups.

Other future challenges and issues are as follows:

- People's preference for foreign materials could be the cause of a slow pace in the use of less expensive local building materials.
- Innovative housing programmes that have been successful in other African countries should be considered for adaption in Ghana.
- Government and stakeholders should promote consumer information and awareness⁷

42.3 Ensuring Sustainable Access to Safe Drinking Water

- There is a need for the development of innovative ways of financing water services.
- WASH sector practitioners should negotiate with the GSS to produce a WASH-specific survey with more sector stakeholder inputs in order to generate a more harmonized and acceptable WASH data.
- A building code, which makes it mandatory for all designs of buildings to incorporate roof gutters for rainwater harvesting systems, as in Bermuda, is needed. Government should(a) consider subsidies or tax incentives to manufacturers of rainwater harvesting devices such as roof gutters, rain water tanks, corrugated roofing sheets; and (b) fund research in this technology.

42.4 Ensuring Sustainable Access to Basic Sanitation and Drainage

- There is a need to explore sustainable sources of financing sector related activities and reduce dependence on donor and debt financing instruments.
- Local authorities should be empowered, through capacity building and funding support, to take full ownership of sanitation provision.
- Adequate resources should be allocated for critical M&E activities, and these activities included as deliverables in procurement plans to allow for completion of spatial data collection and analysis of project outcomes before the closing date. M&E support should also be provided to teams early during preparation and implementation to ensure strong results frameworks.³

42.5 Improving Access to Clean Domestic Energy

- There is a need for the MoEP to support improved firewood stoves that save fuel and reduced indoor air pollution. These have been developed, and are being promoted by the Institute of Industrial Research (of the Council for

Scientific and Industrial Research) and New Energy, an NGO.

- There is a need to (a) continue the campaign for the promotion of compact florescent lamps, coordinated by the Energy Commission, and (b) continue public educational campaigns, such as the national educational campaign on the use of energy efficient bulbs, and energy saving electrical equipment.
- It is expected that after the VRA has successfully operated its 100MW Wind Power Plant at Kpone in 2015, Government would explore further potential of the use of this energy to support traditional energy sources.

42.6 Improving Access to Sustainable Means of Transport

- Under the National Urban Policy, and the Land Use Law, MMDAs should be encouraged to integrate land use planning and transportation planning.
- There is an urgent need to complete the Non-Motorized and Intermediate Transportation (NMIT) Master Plan for Tema and Ashaiman and start its implementation.
- Re-instate labour-based methods of road construction and maintenance to improve rural roads and maximize employment opportunities.
- There is a need to (a) implement the Ghana Urban Transport Project (GUTP), including the Bus Rapid Transit (BRT) and school bussing schemes; (b) explore Public-Private Partnerships (PPPs) and concession options for investment in transport infrastructure and services (single and multi-modal options); (c) build the capacity of local road contractors and consultants, and ensure their proper classification and use; and (d) develop the institutional and regulatory arrangements for ensuring the most effective and efficient movement of freight and passengers.

CHAPTER 7

National Indicators

URBAN INDICATORS AS AVAILABLE IN 2000 AND 2010

Indicator	2000	2010
People living in slums(GPRS2003-2005/Ghana Urban Profile)	61%	45%
Urban population with safe drinking water(WHO/UNCEF)	88%	90%
Urban population with safe drinking water (User/local agencies indicators)	55%	64%
Urban population with regular waste collection(WHO/UNCEF)	15%	18%
Urban population with regular waste collection (PHC Analytical Report)	5%	14%
Urban population with access to flush toilet facilities (GLSS5Report)		22%
People with access to clean domestic energy(national)		61%
Urban population: Share of National Revenue (2005)		5%
Urban population: Share of national expenditure		6%
City/Regional Authorities having adopted/implemented Urban Safety and Security Policies/Strategies		100%

The actual proportion of people living in slums is measured by a proxy, represented by the urban population living in households with at least one of the four characteristics: (a) lack of access to improved water supply; (b) lack of access to improved sanitation; (c) overcrowding (3 or more persons per room) ; and (d) dwellings made of non-durable material. Lack of security of tenure is also another important indicator (UN-HABITAT, Expert Group Meeting on 'Defining Slums and Secure Tenure', Nairobi, November 2002).

NOTES AND REFERENCES: CHAPTER 1**URBAN DEMOGRAPHIC ISSUES AND CHALLENGES FOR A NEW URBAN AGENDA****NOTES**

1. The legal and policy framework regulating the practice of decentralization include Chapter 20 of the Constitution of Ghana (1992); the National Development Planning (System) Act (1994) Act 480; the Local Government Act, (1993) Act 462; Local Government Service Act (2003), Act 656; and the District Assemblies Common Fund Act (1993) Act 455.
2. The integrated Community Centres for Employable Skills (ICCES) delivered courses of 2-3 years duration in various trades to 11,800 trainees in 91 centres throughout the country.
3. Eligibility is based on poverty and having a household member in at least one of three demographic categories; single parent with orphan or vulnerable child (OVC), elderly poor, or person with extreme disability unable to work (PWD). As of July 2013, the program had reached over 70,000 households across Ghana with an annual expenditure of approximately USD 20 Million.
4. Source: <http://www.cpc.unc.edu/projects/transfer/countries/ghana>
5. The National Social Protection Strategy, 2007
6. Rodenberg, Birte: Integrating gender into national poverty reduction strategies: The example of Ghana..
7. The project covered 59 districts within the ten regions of Ghana. Consequently, staff from several line ministries, departments and agencies, 25 community development vocational and technical institutes benefitted from capacity building training programs.

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NOTES AND REFERENCES: CHAPTER 2:

LAND AND URBAN PLANNING: ISSUES AND CHALLENGES FOR A NEW URBAN AGENDA

Notes:

1. RUAF is Resource Centres on Urban Agriculture and Food Security
2. As of 2008, the state had acquired a total of 955 buses for the company but by 2013 only 780 are operational out of a total stock of 1,048 (MMT, 2013) .
3. The majority of functionaries graduating from KNUST to work in city governments were trained by the College of Architecture and Planning and the College of Engineering. From UG, majority of the functionaries were trained by the Business School. In UCC most of the functionaries of the city governments have been trained through the College of Business.
4. Although the program was suspended, students with interest were able to take a few courses in Physical Planning under the B. Sc. Development Planning Program
5. The main functions of the Institute as per Section 4 of Act 647 are to; Arrange courses, workshops, seminars and conferences for persons engaged in areas of local governance; Prescribe the qualification of persons eligible for training at the Institute; Undertake and promote research in local government; Develop training materials for members of the Regional Coordinating Councils, District Assemblies, and other local government units; Publish literature relevant to local government; Develop specialized libraries for purposes of local government; Provide consultancy and advisory services to the Central Government, units of local government and any other body that may require

those services; Collaborate with national and international institutions of relevance in the performance of its functions; Award certificates, diplomas and higher qualifications as may be agreed upon by the Institute and approved by the national Accreditation Board and Perform other functions assigned to it by the sector Minister

6. The categories of beneficiaries of the training include Mayors and Chief Executives of the cities and districts respectively, Coordinating Directors, Planning Officers, Finance Officers, Budget Officers, Engineers, Environmental Health Officers and elected Assembly members. The Institute's training has also benefited representatives of Civil Society Organizations, Non-governmental organizations, Traditional Authorities, and other interest groups.
7. Drechsel & Keraita, (2014) found that between 2006 and 2014 urban agricultural sites in Accra and Tamale declined by 36% to 50% respectively.
8. Bus Rapid Transit Options Identification and pre-feasibility study - DHV executive summary document
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NOTES AND REFERENCES: CHAPTER 5: URBAN ECONOMY: ISSUES AND CHALLENGES FOR A NEW URBAN AGENDA

NOTES

1. At inception this stood at 5% but is currently 7.5%
2. The UDG was established in 2011 with support from the World Bank with access dependent on performance of the cities with respect to revenue collection and services delivered by participating cities
3. Mortgage market shares of major participants as at 2008 stood at 30.03% (HFC Bank), 27.02% (Ghana Home Loans), 24.96% (Barclays Bank), and 11.81% (Fidelity Bank). With an average maximum term of 20 years, current mortgage rates of Ghana Cedi denominated and USD denominated mortgages have averaged astronomically at 30% and 13% (fixed) respectively. The mortgage portfolios of the two major players, Ghana Home Loans and HFC Bank stood USD 65 million and USD 7.57 million in 2011 respectively, contributing to mortgage-to-GDP ratio of about 0.5%. Source: Donkor-Hyiaman, 2013. <http://www.modernghana.com/news/467627/1/the-mortgage-market-in-ghana-the-past.html>; date accessed 20th November, 2014
4. The ability to foreclose on mortgage without recourse to courts greatly facilitated loan recovery and encouraged some commercial banks to venture into the mortgage market (Interview of Ghana Association of Housing Finance Agencies, 13th November 2014)
5. UN Habitat provided a total of USD 2 million to support slum upgrading through a credit guarantee scheme, which enabled the delivery of a 31-unit mixed use facility at Ashaiman from 2005 to 2012. A second phase is about to take off in 2015. The IFC and SECO jointly provided USD 30 million to three banks, namely Ecobank, Fidelity Bank and Merchant Bank, to provide mortgage loans under the Ghana Mortgage Market Initiative in 2007 through which 500 families and 3,000 individuals obtained access by the reduction of associated lending risks. OPIC facilitated two tranches of funds for the establishment and operations of the Ghana Home Loans totaling USD 60 million from 2006.
6. The SPGE consists of 15 members with 6 representing private enterprises, 4 are district assembly members and 5 are technical staff of the District Assembly.
7. The GPRS was linked to the targets set by the MDGs framework on poverty reduction
8. Besides AfDB, other donors who provided ancillary support for the implementation of the UPRP project included GIZ, CIDA
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ANNEX : 2**List of Persons and Organisations Consulted
for Preparing the National Report**

Name		Organisation
Ababio	Okofo G.	Institute of Local Government Studies
Abdul-Rahman	Haman G.	Tamale Metropolitan Assembly
Aboagye	Edward	Institute of Local Government Studies
Ackah	G. G.	Greater Accra Regional Coordinating Council
Acudey	Daniel	Accra Metropolitan Assembly
Adams	Ishmael	Global Communities
Addah	Gregory	Local Government Service Secretariat
Adjei-Fosu	Kwaku	National Development Planning Commission
Adu	Janet	Ghana Federation of the Urban Poor
Adzornu	Sylvanus Kofi	Ministry of Local Government and Rural Development
Afiah	Agostui	Agence Française de Développement
Aforporpe	Eric Kofi	Ministry of Local Government and Rural Development
Akwetey	Sampson	Tamale Metropolitan Assembly
Akwetey	Sampson	Tamale Metropolitan Assembly
Alhassan	Mohammed	Town and Country Planning Department
Amankwah	Agyekumhene Adu	Kumasi Metropolitan Assembly
Amarteifio	Reina	Ministry of Local Government and Rural Development
Anane	Kojo	Peoples Dialogue
Annan	Racheal	Peoples Dialogue
Antwi	Joseph	Ministry of Finance
Anyang-Kusi	Sam	Cities Alliance
Arde-Acquah	Naa Ayeley	Ghana Federation of the Urban Poor
Ayarik	James Kwame	Ministry of Local Government and Rural Development
Badoe	Cindy	Environmental Protection Agency
Braimah	Farouk	Peoples Dialogue
Braimah	Imoro	Department of Planning, KNUST
Dartey	Fred	Ministry of Finance
Duvey	Issac	Ministry of Local Government and Rural Development
Essandoh	Joseph	Energy Commission
Glymin	Randy	Lands Commission
Inkoom	Dan	Department of Planning, KNUST

Name		Organisation
Kannae	Magdalene	Center for Gender and Social Development, ILGS
Konde-Chaettle	Josuah	Ministry of Roads and Highways
Lotsu	Shelter	Ghana Highways Authority
Mahama	Callistus	Local Government Service Secretariat
Manteaw	Bob	African Institute of Sanitation and Waste Management
Mantey	Samuel Osei	Ministry of Local Government and Rural Development
Mensa-Bonsu	Isaac	National Development Planning Commission
Nasara	Nihad	Ministry of Local Government and Rural Development
Ntiamoah	Jacob	Sekondi-Takoradi Metropolitan Assembly
Ntori	Abena Mansa	United Nations Human Settlements Habitat Programme
Offei-Aboagye	Esther	Institute of Local Government Studies
Okine	Margaret A.	Ministry of Local Government and Rural Development
Onny	Pat	Department of Urban Roads
Oteng Nsiah	Ellen	Housing The Masses
Oteng-Ababio	Martin	Department of Geography
Owusu	Henry	Sekondi-Takoradi Metropolitan Assembly
Owusu	Henry	Sekondi-Takoradi Metropolitan Assembly
Owusu	George	Institute of Statistical, Social and Economic Research
Owusu	Levina	Ministry of Local Government and Rural Development
Pappoe	Nora	Ministry of Local Government and Rural Development
Pobee Abbey	Chris	Ministry of Water Resources, Works and Housing
Songsore	Joseph	University of Ghana
Tagoe	Gabriel Nii Teiko	Accra Metropolitan Assembly
Tekyi-Bentu	Sam	Commonwealth Local Government Forum
Tufour	Theresa	Ministry of Water Resources, Works and Housing
Vendor-Pallen	Akua Sakyibea	Department of Urban Roads
Yamoah Baafi	Kwasi	Tema Ashaiman Municipal Slum Upgrading Fund
Yankson	Paul	University of Ghana
Yeboah	Kwadwo	Accra Metropolitan Assembly
Zuttah	Charles Chartey	Ghana Federation of the Urban Poor

ANNEX : 3

HABITAT Committee Members

Name		Organisation
Owusu-Bonsu	Kwame	Ministry of Local Government and Rural Development
Obeng-Poku	Joseph	Ministry of Local Government and Rural Development
Adzornu K.	Sylvanus	Ministry of Local Government and Rural Development
Affum Asumadu	Patrick	Ministry of Local Government and Rural Development
Ayarik	James	Ministry of Local Government and Rural Development
Passah	Samuel Seth	Ministry of Local Government and Rural Development
Pappoe	Nora	Ministry of Local Government and Rural Development
Kuadey	Eli	Ministry of Local Government and Rural Development
Ofori	Raymond	Ministry of Local Government and Rural Development
	Ohene	
Adams	Ishmael	Global Communities
Adu-Aboagye	Edward	Institute of Local Government Studies
Alhassan	Mohammed	Town and Country Planning Department
Badoe	Cindy	Environmental Protection Agency
Braimah	Farouk	Peoples Dialogue
Darkey	Bless Kwame	Institute of Local Government Studies
Ghartey	Gladys	Ministry of Finance
Kwasi Poku	Alfred	President, Ghana Institute of Planner
Ntori	Abena Mansa	United Nations Human Settlements Programme
Ohene-Sarfoh	Kwadwo	Prime Stat SVC
Okantey	Augusta	Ghana Statistical Service
Oteng Nsiah	Ellen	Housing the Masses
Pobee Abbey	Chris	Ministry of Water Resources, Works and Housing
Quaison	Kwame	Ministry of Environment, Science, Technology and Innovation
Sarpong	Edward	GIZ, Support for Decentralisation Reforms (SfDR)
Tufour	Theresa	Ministry of Water Resources, Works and Housing

ANNEX : 4**Participants at Consultative Meeting on the Preparation of Habitat III Report**

Name		Organisation
Adams	Ishmael	Global Communities
Adu	Janet	Ghana Federation of the Urban Poor
Adu-Aboagye	Edward	Institute of Local Government Studies
Adzornu	Sylvanus Kofi	Ministry of Local Government and Rural Development
Aforporpe	Eric Kofi	Ministry of Local Government and Rural Development
Akosua	Janet	Institute of Local Government Studies
Akoto-Danso	Sam	Ministry of Finance
Akumani	Eunice	Ministry of Local Government and Rural Development
Alhassan	Mohammed	Town and Country Planning Department
Anane	Kojo	Peoples Dialogue
Anyang-Kusi	Sam	Cities Alliance
Arde-Acquah	Naa Ayeley	Ghana Federation of the Urban Poor
Awaitey	James F. T.	Adentan Municipal Assembly
Ayitio	Joseph	Prime Stat SVC
Botuhe	George	University of Ghana
Darkey	Bless Kwame	Institute of Local Government Studies
Duodu-Sakyiama	Edith	Institute of Local Government Studies
Dupey	Isaac	Ministry of Local Government and Rural Development
Kumi	Doreen A.	Ministry of Finance
Madana	Sampson	Ministry of Local Government and Rural Development
Naaeke	Josephine	Ghana News Agency
Nakawa	Akua Kwakyewaa	Housing the Masses
Ntori	Abena Mansa	United Nations Human Settlements Programme
Ocloo	Sebald	Ministry of Local Government and Rural Development
Oduro	Frederick	Institute of Local Government Studies
Ohene-Sarfoh	Kwadwo	Prime Stat SVC
Okantey	Augusta	Ghana Statistical Service
Osei-Mensah	Eric	Ministry of Local Government and Rural Development
Osei-Wusu	David	Institute of Local Government Studies

Oteng Nsiah Owusu	Ellen Saviour	Housing The Masses Ministry of Local Government and Rural Development
Pappoe	Nora	Ministry of Local Government and Rural Development
Passah	Samuel Seth	Ministry of Local Government and Rural Development
Quarshie Sarpong	Magnus Edward	Delin Consult GIZ, Support for Decentralisation Reforms (SfDR)
Segbawu Simpson	Isaac Grace	Housing the Masses Institute of Local Government Studies
Vanderpuye Williams	Dannie Marie Sylvester	Global Communities Ministry of Justice and Attorney General Department
Yankson Zuttah	Paul W. K. Charles Chartey	University of Ghana Ghana Federation of the Urban Poor

ANNEX : 5

Participants at the HABITAT III Report National Validation Workshop

Name		Organisation
Abdallah	Mohammed	Metro TV
Adams	Ishmael	Global Communities
Adusei	Doris K.	GEMA
Adzornu	Sylvanus Kofi	Ministry of Local Government and Rural Development
Agbeve	Sampson S.	MPO
Akazasi	Eileen Ani	AMPO
Akumani	Eunice	Ministry of Local Government and Rural Development
Alhassan	Mohammed	Town and Country Planning Department
Antonio	Felix	Information Service Department
Apawudza	Prosper	Ministry of Local Government and Rural Development
Arthur	Bernard A.	Abikonsult
Arthur-William	Jean	Ledzokuku Krowor Municipal Assembly
Awuah	Kwame B.	National Development Planning Commission
Ayarik	James	Ministry of Local Government and Rural Development
Ayitio	Joseph	Prime Stat SVC
Azameti	Victoria Anani	Ministry of Finance
Baiden	Brenda	Institute of Local Government Studies
Braimah	Farouk	Peoples Dialogue
Bukari	Hamza	UDS Tamale Campus
Darkey	Bless Kwame	Institute of Local Government Studies
Gyasi	Kwadwo Antwi	Local Government Projects Coordinating Unit
Karaarpno	Godwin	Prime Stat SVC
Kotoku	Godsway	Tema Metropolitan Assembly
Kpogo	Nash	Tv3
Krebs	Hartmut	GIZ, Support for Decentralisation Reforms (SfDR)
Kuadey	Eli	Ministry of Local Government and Rural Development
Larnyoh	Kwasi	Institute of Local Government Studies
Magna	Belinda Wusa	Ledzokuku Krowor Municipal Assembly
Markwi	Lawrence	Ghanaian Times
Mensah	Vivian	La Dade-Kotopon Municipal Assembly
Mompi	Anthony F.	La Dade-Kotopon Municipal Assembly
Nakawa	Akua Kwakye-waa	Housing the Masses
Ntori	Abena Mansa	United Nations Habitat Programme
Odanthey	Ednand K.	Tema Metropolitan Assembly
Oduro	Frederick	Institute of Local Government Studies

Oduro	Frederick	Institute of Local Government Studies
Ofori	Raymond Ohene	Ministry of Local Government and Rural Development
Ohene-Sarfoh	Kwadwo	Prime Stat SVC
Okine	Margaret A.	Ministry of Local Government and Rural Development
Okyere	Francisca	GSMA
Oteng Nsiah	Ellen	Housing the Masses
Owusu	Afua	Environmental Protection Agency
Owusu	Mensah	Peoples Dialogue
Pappoe	Nora	Ministry of Local Government and Rural Development
Pobee Abbey	Chris	Ministry of Water Resources, Works and Housing
Quaison	Kwame	Ministry of Environment, Science, Technology and Innovation
Salifu	Nashiru	Ga South Municipal District Assembly
Sanah	Amadu Kamil	Ghana News Agency
Sarpong	Edward	GIZ, Support for Decentralisation Reforms (SfDR)
Segbawu	Isaac	Housing The Masses
Solomon	Erasmus	Daily Graphic
Sowah	Rita Odoley	La Dade-Kotopon Municipal Assembly
Tagoe	Gabriel Nii Teiko	Ga Mashie Development Agency (AMA)
Teko	Edmund	Ningo-Prampram District Assembly
Tetteh	Sangmor	Tv3
Vanderpuye	Dannie Marie	Global Communities

