Urbanization Without Belonging: Land Tenure Insecurity Among Migrants in Ghana

# Abstract

Urbanization in Sub-Saharan Africa has accelerated dramatically, with urban populations projected to reach 50% by 2030, yet this growth has exacerbated land tenure insecurity, particularly for migrants. This mixed-methods study examines the intersection of urbanization and land tenure insecurity for Ghanaian migrants, combining a systematic review of literature with fieldwork in Accra, Kumasi, and Tamale. The findings reveal how discriminatory practices, bureaucratic barriers, and corruption in both customary and statutory land systems force migrants into informal settlements, perpetuating marginalization despite cities' economic opportunities. Qualitative data highlight migrant survival strategies, such as informal rentals and community networks, which challenge conventional policy approaches. The study underscores the urgent need for hybrid governance models, settlement regularization, and anti-corruption measures to foster inclusive urban development. By linking macro-policy with migrant experiences, the research advances equitable urbanization strategies in Sub-Saharan Africa, advocating for tenure reforms that recognize migrants as legitimate urban stakeholders.

**Keywords:** Urbanization, Land Tenure Security, Migrants, Sub-Saharan Africa, Informal Settlements, Customary Land Systems

# Introduction

Urbanization is reshaping global demographics, with 55% of the population in urban areas by 2023, projected to reach 68% by 2050 (United Nations 2022). This growth, driven by rural-urban migration, natural population increases, and economic opportunities, intensifies challenges, such as housing shortages, infrastructure gaps, and land tenure insecurity, particularly in developing regions. Land tenure security, defined as the recognition and protection of land rights, is critical for equitable urban development; however, migrants often face exclusion due to informal or customary land systems (Durand-Lasserve et al., 2015).

Sub-Saharan Africa urbanizes faster than any other global region, with urban populations rising from 28% (2000) to 40% (2020), projected to hit 50% by 2030 (World Bank, 2021). Rapid growth strains land resources, fuels informal settlements, and marginalizes migrants. Dual land tenure systems, statutory (state-regulated) and customary (traditional), create confusion and conflict. Migrants lacking cultural ties to navigate customary systems are disproportionately disadvantaged (Boone 2014). Ghana, a West African country, provides a compelling case study to examine urbanization and land tenure security. The country has experienced significant urban growth over the past decades (Figure 1), driven by rural-urban migration and natural population increases, as shown in Table 1.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **YEAR** | **1960** | **1970** | **1980** | **2000** | **2010** | **2021** | **2030** |
|  National Population  | 6,726,815 | 8,559,313 | 12,296,081 | 18,912,079 | 24,658,823 | 30,832,019 | 36,000,000 |
|  Growth Rate (%)  | - | 2.4 | 3.1 | 2.7 | 2.5 | 2.1 | 1.8 |
|  Urban Population  | 1,546,999 | 2,472,456 | 3,939,499 | 8,278,636 | 12,545,229 | 17,482,635 | 22,000,000 |
| Growth Rate (%)  | - | 4.7 | 4.0 | 4.6 | 4.2 | 3.5 | 2.8 |
|  Urban Share of National Population (%)  | 23.0 | 28.9 | 32.0 | 43.8 | 50.9 | 56.7 | 61.1 |
|  Number of Urban Localities  | 98 | 135 | 202 | 364 | 561 | 1,239 | 1,929 |
|  Total Number of Localities  | 8,144 | 13,432 | 15,017 | 23,636 | 28,982 | 38,622 | 48,437 |

**Table 1:** Historical and Future Demographic Profiles of Urbanization.

Source: Ghana Statistical Service, (2021)

Some major towns in Ghana include Accra, Kumasi, and Tema. Cities like Accra, Kumasi, and Tamale have become economic hubs, attracting migrants from rural areas and neighboring countries. However, the rapid influx of migrants has strained urban land resources, expanded informal settlements, and increased land tenure insecurity (Owusu et al., 2019). Traditional authorities play a pivotal role in land administration in Ghana, particularly in rural and peri-urban areas. As custodians of customary land, traditional authorities are responsible for allocating land, resolving disputes, and ensuring equitable distribution of land resources. However, their role has been increasingly criticized for perpetuating inequities and marginalizing migrants (Ubink, 2008).

Ghana’s land governance remains fragmented between customary systems and statutory frameworks, perpetuating exclusion for migrants and marginalized groups (Kasanga & Kotey 2001; Dinye et al., 2025). Recent efforts like the Ghana Customary Land Secretariat (GCLS) aim to bridge this divide by formalizing customary rights, yet urban migrants, particularly women, continue to face systemic barriers (Ayimaa et al., 2025). As Bhanye (2023) reveals, these groups increasingly rely on informal networks (e.g., cooperatives, religious groups) to navigate tenure insecurity, highlighting the inadequacy of current policies.

The lack of transparency and accountability in customary land administration has fueled allegations of corruption and mismanagement, further undermining land tenure security for migrants. This paper examines the relationship between urbanization and land tenure security for migrants in Sub-Saharan Africa, with a focus on Ghana. To achieve this aim, the paper has the following objectives: (i) analyze global and regional trends in urbanization and their implications for land tenure security (ii) investigate the dualistic nature of land tenure systems in Sub-Saharan Africa (iii) examine the role of traditional authorities in land administration in Ghana (iv) assess the specific challenges faced by migrants in accessing and securing land in urban areas (v) To propose policy recommendations to improve land tenure security for migrants and promote sustainable urban development in Ghana.



**Figure 1.** Map of Ghana showing the Distribution of Urban Centres

*Source: Ennin et al (2010)*

# Overview of literature

Urbanization is a key driver of economic growth and social development in Sub-Saharan Africa. However, this rapid urban growth has led to significant challenges, particularly for migrants, who often face insecure land tenure.

## Theories of Urbanization

Urbanization has been a central focus of scholarly inquiry, with several theories attempting to explain its causes, processes, and consequences. Classical theories of urbanization, such as Modernization Theory and Dependency Theory, provide foundational insights into the phenomenon.

### Modernization Theory

Prominently articulated by scholars such as Walts (1960), presents the view that urbanization is an intrinsic and inevitable consequence of economic development and industrialization. It suggests that societies evolve in a predetermined sequence of stages, transitioning from agrarian systems to increasingly complex industrial economies. As part of this transformation, rural populations are expected to migrate to urban centers in search of improved economic opportunities, thereby stimulating urban growth. According to this perspective, urbanization functions as a critical indicator of societal advancement, marking the shift from “traditional” to “modern” ways of life. Walts argued that as nations develop, they inevitably engage in industrialization processes that generate jobs, infrastructure, and services that are conducive to urban living.

However, this theory has come under significant scrutiny for its Eurocentric biases and oversimplified assumptions. Critics emphasize that Modernization Theory often fails to adequately account for the diverse and complex realities faced by developing nations, where urbanization can occur independently of industrial growth or economic improvement. Brenner and Schmid (2015) highlight that in many cases, rapid urbanization in such contexts may be characterized by informal economies, inadequate infrastructure, and insufficient public services. This disconnect raises questions about the linearity of development proposed by Modernization Theory, emphasizing the need for a more nuanced understanding of urban growth dynamics in various socioeconomic environments.

### Dependency Theory

Advanced by scholars such as Frank (1967) and Santos (1979), provides a critical perspective on urbanization in developing countries, arguing that it is fundamentally shaped by global economic inequalities and colonial legacies. Unlike Modernization Theory, which views urbanization as a natural outcome of economic development, Dependency Theory emphasizes the role of external forces, such as foreign investment, trade imbalances, and the extraction of resources, in driving urban growth. According to this theory, developing countries are often integrated into the global capitalist system in ways that perpetuate their dependency on wealthier nations, leading to uneven development and marginalization of vulnerable groups.

In the context of Sub-Saharan Africa, Dependency Theory helps explain why urbanization has often been characterized by the expansion of informal economies and marginalization of vulnerable groups, such as migrants and low-income populations. For example, a region’s integration into the global economy has often prioritized the extraction of natural resources and the establishment of export-oriented industries, which have not translated into widespread economic growth or improved living conditions for the majority of the population. Instead, these processes have led to the proliferation of informal settlements, where migrants and other marginalized groups are forced to live without secure land tenure or access to basic services (Potts, 2012).

### Neoliberal Urbanization Theory

Has gained significant prominence in recent decades, offering a critical lens through which to understand the political and economic forces shaping urban landscapes, particularly in developing regions such as Sub-Saharan Africa. Advanced by scholars such as Harvey (2012), this theory emphasizes the role of market-driven policies in transforming cities, often at the expense of equitable development and social justice. At its core, Neoliberal Urbanization Theory underscores the privatization of urban space, the commodification of land, and the exclusion of low-income groups from secure land tenure, all of which have profound implications for urbanization and land governance.

In Sub-Saharan Africa, neoliberal policies such as deregulation, reduced state intervention, and the promotion of private sector-led development have significantly influenced urban growth patterns. These policies have often prioritized economic efficiency and market-driven solutions over social equity, leading to the proliferation of informal settlements and erosion of public goods. For example, the reduction in state involvement in housing and urban planning has left many low-income groups, including migrants, without access to affordable housing or secure land tenure. As a result, informal settlements have become a defining feature of many African cities, where residents live in precarious conditions without legal recognition or access to basic services, such as water, sanitation, and electricity (Grant, 2009).

Neoliberal Urbanization Theory highlights the role of global economic forces in shaping urban development. In Sub-Saharan Africa, the influence of international financial institutions, such as the World Bank and the International Monetary Fund, has often promoted neoliberal policies as a condition for financial assistance. These policies, which prioritize market liberalization and reduce state intervention, have had mixed results, often exacerbating inequality and undermining efforts to achieve sustainable urban development (World Bank 2021). Despite its critiques, Neoliberal Urbanization Theory provides a useful framework for understanding the political and economic forces that shape urbanization in Sub-Saharan Africa, particularly regarding land tenure security for migrants. By highlighting the exclusionary nature of market-driven policies, this theory underscores the need for alternative approaches that prioritize social equity and inclusive development.

## Urbanization Trends in Sub-Saharan Africa

Sub-Saharan Africa is experiencing rapid urbanization, with its urban population growing from 28% in 2000 to 40% in 2020, and is projected to reach 50% by 2030 (United Nations, 2022). Driven by rural-urban migration, natural population growth, and economic opportunities, this urbanization has not been accompanied by industrialization, leading to “urbanization without growth” (Gollin et al., 2016). Informal settlements have proliferated, and migrants and low-income groups lack secure land tenure and access to basic services. Rural-urban migration fuels urban expansion, as cities such as Accra and Nairobi attract migrants seeking better livelihoods. However, limited industrial growth forces many informal economies with low wages and precarious employment, perpetuating poverty (Potts, 2012). High fertility rates and declining mortality rates further strain the urban infrastructure. In Ghana, urbanization rose from 28.9% in 1970 to 56.7% in 2021, overwhelming cities like Accra and Kumasi (Ghana Statistical Service, 2021).

The region’s dualistic land tenure system created confusion and insecurity. Traditional authorities who control customary land often exclude migrants and low-income groups, forcing them into informal arrangements with little protection (Ubink, 2008; Boone, 2014). This has led to the growth of informal settlements, such as Old Fadama in Accra and Kibera in Nairobi, where residents face poor housing, inadequate infrastructure, and eviction threats (Grant, 2009). Addressing these challenges requires integrated land governance reforms, regularization of informal settlements, affordable housing, and infrastructure investment.

### Land Tenure Security in Sub-Saharan Africa

Land tenure systems in Sub-Saharan Africa are shaped by a dualistic framework of customary and statutory systems, each with distinct rules and governance structures. Customary systems rooted in communal ownership and traditional practices are flexible but often lack transparency, disadvantaging migrants and vulnerable groups (Kasanga & Kotey, 2001). Statutory systems governed by formal legal frameworks are inaccessible to many because of high costs and bureaucratic inefficiencies, leading to informal land markets and insecure tenure (Payne et al., 2009). This dualism creates conflicts, particularly in peri-urban areas, exacerbating land insecurity for migrants and low-income populations (Boone 2014). Addressing these challenges requires integrating customary and statutory systems, simplifying land registration, and regularizing informal settlements to ensure equitable access to land and housing.

### Role of Traditional Authorities in Land Administration

Traditional authorities play a central role in land administration across sub-Saharan Africa, particularly in rural and peri-urban areas. As custodians of communal land, they allocate the land, resolve disputes, and uphold traditional norms. However, their discretionary powers often perpetuate inequities, marginalizing migrants who lack social and cultural ties. Migrants are frequently excluded or forced into informal arrangements with little tenured security. Rapid urbanization and population growth in cities such as Accra and Kumasi have intensified competition for land and worsened exclusionary practices. Traditional authorities have also been accused of selling communal land to private developers without community consultation, displacing migrants and vulnerable groups. In some cases, land is allocated to wealthy individuals or corporations for personal gain, thus undermining social equity.

Lack of transparency and accountability in customary land administration exacerbates these challenges. Traditional authorities often act as both custodians and entrepreneurs, leading to allegations of corruption, favoritism, and mismanagement. Allocating land to family members or political allies without following established norms further erodes trust (Boone 2014). These practices threaten land tenure security for migrants, perpetuating poverty and exclusion while driving the growth of informal settlements on marginal lands that are vulnerable to environmental hazards (Grant, 2009). Addressing these issues requires reforms to promote transparency, accountability, and inclusivity in customary land governance. Despite these challenges, traditional authorities remain central to the land administration. Engaging them in reforms, providing capacity-building programs, and integrating customary systems into formal land governance frameworks are essential steps toward securing land rights and promoting equitable urban development.

### Challenges faced by Migrants in securing Land Tenure

Migrants in sub-Saharan Africa face significant challenges in securing land tenure, especially in urban areas. These challenges stem from the dual nature of land tenure systems, which often excludes migrants from formal access to land. Migrants typically lack the social and cultural ties needed to navigate customary systems controlled by traditional authorities who prioritize indigenous community members (Boone, 2014). At the same time, statutory systems remain inaccessible because of high costs, bureaucratic hurdles, and complex legal processes. Obtaining land titles or leases often involves expensive fees for surveys, legal services, and registration, making formal land acquisition difficult for migrants (Payne et al. 2009).

Consequently, many migrants rely on informal arrangements, such as renting or squatting, which offer little legal protection and leave them vulnerable to eviction. In cities like Accra and Nairobi, migrants settle in informal settlements such as Old Fadama and Kibera, which are characterized by poor housing, inadequate infrastructure, and limited access to basic services (Grant, 2009). Without secure land rights, migrants cannot invest in housing or businesses, perpetuating poverty and exclusion. Their inability to access credit or improve their living conditions deepens their social inequality.

## Policy Implications

Urbanization and land tenure security challenges in Sub-Saharan Africa are complex, especially for migrants and vulnerable groups. The dual nature of land tenure systems customary and statutory limits migrants' access to formal land markets, forcing them into informal settlements. Addressing these issues requires integrated policies to strengthen land governance, provide affordable housing, and promote sustainable urban development.

A key recommendation is to integrate customary and statutory land tenure systems to create inclusive frameworks that guarantee secure land rights for all. Governments should legally recognize customary land rights and formalize traditional authorities' roles in land registration, as seen in Ghana’s Land Administration Project (LAP). Transparent land administration systems and public oversight mechanisms are crucial to accountability. Community land committees, including migrant representatives, should also be established to enhance participation in decision making.

In addition, governments must prioritize affordable housing and secure tenure for migrants. Investments in social housing projects such as South Africa’s Social Housing Program can improve access to secure housing. Informal settlements should be regularized, offering legal recognition and basic services, as demonstrated by Nairobi’s slum-upgrading program. Legal aid clinics should be established to assist migrants in land registration and dispute resolution.

Sustainable urban development should complement tenure-security efforts. Investment in infrastructure, public services, and environmental protection is essential. Programs like Tanzania’s Urban Basic Services Program demonstrate the value of expanding access to clean water and sanitation in informal settlements. Urban planning should prioritize environmental protection, disaster risk reduction, and creation of green spaces.

Strengthening anti-corruption measures and empowering local communities is critical. Digital platforms for land transactions, anti-corruption task forces, and participatory planning initiatives have ensured transparency and inclusivity. Empowering traditional authorities through land management training and dispute resolution will further strengthen equitable land governance.

# Methodology

This study adopts a mixed-methods research designs that combines qualitative analysis and a systematic review of secondary data, following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure methodological rigor, transparency, and reproducibility. The central research question guiding this study is: What is the relationship between urbanization and land tenure security for migrants in Sub-Saharan Africa, with a focus on Ghana? To address this comprehensively, the primary question was broken down into sub-questions that directed the search strategy and subsequent thematic analysis.

## Systematic Literature Review

The systematic review was conducted following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to maintain methodological transparency and reproducibility. An extensive search strategy was implemented across multiple academic databases including Google Scholar, JSTOR, Scopus, and PubMed, supplemented by institutional reports from organizations such as the United Nations, World Bank, African Development Bank, and Ghana Statistical Service. The search utilized a combination of targeted keywords and Boolean operators, with key search terms including "urbanization AND land tenure security AND Sub-Saharan Africa," "migrants AND land rights AND Ghana," and "informal settlements AND tenure security." The review was limited to English-language publications from the year 2000 onward to ensure contemporary relevance to current urbanization trends.

The selection process involved several stages beginning with the identification of 305 records, which were reduced to 265 after duplicate removal. Following initial screening of titles and abstracts, 80 full-text articles were assessed for eligibility, with 15 studies ultimately meeting the inclusion criteria. Studies were excluded if they focused on regions outside Sub-Saharan Africa, were not available in English, or were classified as grey literature unless produced by recognized institutions. Data extraction was performed using a standardized template to systematically capture key information such as author names, publication years, research objectives, methodologies, findings, and relevance to the study. The extracted data was then synthesized and organized into six central themes: theories of urbanization, urbanization trends in Sub-Saharan Africa and Ghana, land tenure systems, the role of traditional authorities in land governance, challenges faced by migrants in securing land tenure, and policy implications. The analytical process employed qualitative content analysis, with data coding and interpretation guided by established theoretical frameworks including Modernization Theory, Dependency Theory, and the Right to the City framework.

## Qualitative Analysis

To complement and contextualize the findings from the systematic review, primary qualitative data was collected through in-depth interviews, focus group discussions, and participant observation. The study conducted interviews with 120 migrants across three major Ghanaian cities - Accra, Kumasi, and Tamale - selected through stratified sampling to ensure representation across key variables including duration of residency, ethnicity, and type of land tenure arrangement. Data collection was conducted in multiple languages including English, Twi, and Hausa to enhance cultural appropriateness and participant comfort. Interview protocols focused on exploring migrants' experiences with land access barriers, survival strategies in informal settlements, and perceptions of existing land governance policies.

Supplementing the interviews, researchers engaged in 32 days of participant observation within prominent informal settlements such as Old Fadama and Agbogbloshie. This immersive approach allowed for direct observation of daily challenges related to housing security, community coping mechanisms, and interactions with local authorities. All qualitative data was analyzed using NVivo 12 software, employing a grounded theory approach to identify emergent patterns and themes. The analysis process involved iterative coding cycles, constant comparative analysis, and multi-method triangulation to strengthen the validity of findings. Particular attention was paid to reconciling field observations with the theoretical frameworks identified in the literature review.

**Data collection Procedure**

The study implemented rigorous ethical protocols throughout the research process. All participants provided informed consent through a layered process that included verbal explanations and written documentation where appropriate. To protect participant confidentiality, all data was anonymized through the use of pseudonyms and any identifying details were removed from transcripts and field notes. The research team employed member checking techniques, sharing preliminary interpretations with participants to verify accuracy and ensure cultural sensitivity. Potential researcher biases were mitigated through peer debriefing sessions and maintaining detailed audit trails of analytical decisions.

While the methodology provided rich, contextual insights into informal land systems, several limitations were acknowledged. The potential for social desirability bias in interviews was addressed through prolonged engagement in field sites and building trust with community members. The context-specific nature of findings was balanced through integration with the broader systematic review data. These methodological safeguards ensured the study produced reliable, nuanced findings that effectively bridged macro-level policy analysis with the lived experiences of migrant populations.

The comprehensive mixed-methods approach enabled this research to generate both empirical evidence and theoretical insights regarding land tenure insecurity in Ghana's rapidly urbanizing context. By systematically combining literature review with immersive fieldwork, the study achieved a robust understanding of how structural factors and individual experiences intersect to shape migrants' access to secure land rights. This methodological framework not only strengthened the validity of findings but also provided a model for future research on urban informality and migration in developing country contexts.

Records Identified

Sematic Scholar (n=65)

Google Scholar (n=150)

Scopus (n=90)

Total= 305

Records Screened (n=265)

Records sorted for retrieval (n=80)

Records accessed for eligibility (n=59)

Studies included in the review (n=15)

Records removed before screening

Duplicates removed (n=25)

Records marked as Ineligible (n=15)

Records Excluded (n=185)

Records not retrieved (n=21)

 **Inclusion Criteria** 1.Urbanization, land tenure security, or migration in Sub-Saharan Africa (especially Ghana)

2.Peer-reviewed articles, institutional reports, books, policy documents

3. Theoretical or empirical insights

4.English

5.Preferably post-2000

**Exclusion Criteria**

1.Grey literature (except from UN, World Bank, etc.)

2.Non-Sub-Saharan African focus 3.Non-English publications

Records Excluded (n=44)

Identification

Screening

Included

**Figure 2: PRISMA flow diagram for the review**

*Source: Authors construct*

# Contextual focus on Ghana

Ghana covers a land area of 238,535 km² and is geographically located between latitudes 4°44'N and 11°11'N and longitudes 1°12'E and 3°15'W. Its strategic position along the Gulf of Guinea makes it a coastal West African nation with diverse ecosystems, ranging from coastal zones to northern savannahs (J. Ayer and C. Fosu,2008). With a population of 30.83 million, 56.7% of whom lived in urban areas in 2021. The West African country of Ghana is a pioneer of urbanization. In examining the interplay between urbanization and land tenure security for migrants, Ghana emerges as a compelling case study due to its distinct urbanization trends, dual land tenure systems, and the pivotal role of traditional authorities. The country has witnessed significant urban growth, driven largely by migration and natural population increases. Major urban centers such as Accra, Kumasi, and Tamale have become economic magnets, drawing migrants from within and outside the country.

However, this rapid urban expansion has severely strained land resources, leading to the proliferation of informal settlements where tenure insecurity is rampant. Migrants find it difficult to navigate Ghana’s complex land tenure system dominated by customary land administration. Traditional authorities, as custodians of land, continue to wield substantial influence over land allocation, often prioritizing the interests of indigenes at the expense of migrants. This has led to inequitable land distribution, exclusion, and the growth of informal settlements such as Old Fadama in Accra, where many migrants reside without legal protection or access to basic services (Owusu et al., 2019; Grant, 2009).

The situation is exacerbated by the lack of transparency and accountability in customary land governance, leading to allegations of corruption, favoritism, and land mismanagement. Traditional authorities have frequently been accused of selling communal lands to private developers, displacing migrants and intensifying their vulnerability (Ubink, 2008). Meanwhile, statutory land systems remain inaccessible to most migrants due to high costs, bureaucratic complexities, and inefficient land administration processes. Following the systematic search and rigorous review process, the papers that explicitly address these dynamics within the Ghanaian context were selected and are presented in the table below.

# Result and discussion

**Table 2. Relevant literature**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Author(s)** | **Objectives** | **Methodology** | **Key Findings** | **Relevance** |
| **Theme 1:** Theories of Urbanization |
| Brenner, N., & Schmid, C. (2015) | Critique Modernization Theory and propose a new epistemology of urbanization. | Theoretical analysis. | Modernization Theory fails to account for unique challenges in developing regions. | Provides a critical perspective on urbanization theories, emphasizing the need for new frameworks. |
| Harvey, D. (2012) | Analyze neoliberal urbanization and the right to the city. | Theoretical analysis. | Neoliberal policies lead to privatization of urban space and exclusion of low-income groups. | Relevant to understanding market-driven urbanization and its impact on marginalized populations. |
| Potts, D. (2012) | Challenge myths of urbanization in Sub-Saharan Africa. | Quantitative and qualitative analysis. | Urbanization in the region is shaped by global inequalities and colonial legacies. | Relevant to understanding urbanization trends and their socio-economic drivers. |
| **Theme 2:** Urbanization Trends in Ghana |
| Gollin, D., Jedwab, R., & Vollrath, D. (2016) | Examine urbanization without industrialization. | Quantitative analysis of urbanization trends. | Urbanization in Sub-Saharan Africa lacks corresponding economic growth, leading to informal economies. | Explains the phenomenon of urbanization without growth and its implications for development. |
| Grant, R. (2009) | Explore urbanization and economic transformation in Accra. | Case study of Accra. | Rapid urbanization leads to the growth of informal settlements and land tenure insecurity. | Provides insights into urbanization challenges in Ghana, particularly in informal settlements. |
| Owusu, G., Agyei-Mensah, S., & Lund, R. (2019) | Study informal settlements in Accra. | Case study of Old Fadama. | Migrants in informal settlements lack legal recognition and access to basic services. | Relevant to understanding the challenges faced by migrants in urban informal settlements. |
| United Nations (2022) | Provide global urbanization trends. | Statistical analysis. | Urban population in Sub-Saharan Africa is growing rapidly, with significant implications for development. | Provides macro-level data on urbanization trends and their regional implications. |
| **Theme 3**: Land Tenure Systems in Ghana |
| Kasanga, K., & Kotey, N. A. (2001) | Examine land management in Ghana. | Qualitative analysis of land governance. | Customary land tenure systems marginalize migrants and other vulnerable groups. | Highlights challenges in Ghana's land tenure systems and their exclusionary practices. |
| Payne, G., Durand-Lasserve, A., & Rakodi, C. (2009) | Review impacts of land titling programs. | Systematic review. | Land titling improves tenure security but often excludes low-income groups. | Provides insights into policy interventions for improving land tenure security. |
| **Theme 4:** The Role of Traditional Authorities in Land Administration |
| Ubink, J. M. (2008) | Examine the role of traditional authorities in land governance. | Case study of Ghana. | Traditional authorities often prioritize indigenous members over migrants, perpetuating inequities. | Highlights inequities in customary land administration and their impact on migrants. |
| **Theme 5:** Challenges Faced by Migrants in Securing Land Tenure |
| Grant, R. (2009) | Explore urbanization and economic transformation in Accra. | Case study of Accra. | Rapid urbanization leads to the growth of informal settlements and land tenure insecurity. | Provides insights into urbanization challenges in Ghana, particularly in informal settlements. |
| Payne, G., Durand-Lasserve, A., & Rakodi, C. (2009)  | Review impacts of land titling programs. | Systematic review. | Land titling improves tenure security but often excludes low-income groups. | Provides insights into policy interventions for improving land tenure security. |
| **Theme 6:** Policy Implications |
| Boone, C. (2014) | Examine the dualistic nature of land tenure systems in Africa. | Qualitative analysis of land tenure systems. | Customary and statutory systems coexist, creating challenges for migrants and vulnerable groups. | Highlights structural challenges in land tenure systems and their impact on migrants. |
| Durand-Lasserve, A., Selod, H., & Durand-Lasserve, M. (2015) | Analyze land delivery systems in West African cities. | Case study of Bamako, Mali. | Informal land markets dominate, leaving migrants vulnerable to insecure land tenure. | Relevant to understanding the role of informal land markets in urban areas. |

This section synthesizes the systematic review findings with qualitative insights from interviews and case studies to provide a comprehensive analysis of urbanization and land tenure insecurity for migrants in Ghana. The discussion examines six key themes, integrating empirical evidence with theoretical perspectives to highlight systemic challenges and policy implications while maintaining a strong narrative flow between each point.

## Theme 1: Theories of Urbanization and Their Relevance to Ghana’s Context

Modernization Theory (Walt 1960) posits that urbanization is a linear progression tied to industrialization, yet Ghana’s experience contradicts this assumption. Despite urban populations surging from 28.9% in 1970 to 56.7% in 2021 (GSS 2021), industrial growth has lagged, resulting in what Gollin et al. (2016) term "urbanization without growth." Migrants in Accra and Kumasi describe cities as "economic traps" rather than hubs of opportunity, with one respondent in Old Fadama explaining, "I came to Accra for work, but there are no factories, no stable jobs because I didn’t go to school. Now I sell water in traffic, and even finding a place to sleep is a struggle." This aligns with Dependency Theory (Frank 1967), which attributes urbanization in Ghana to global economic imbalances rather than organic development.

Neoliberal Urbanization Theory (Harvey 2012) further clarifies how market-driven policies privatize land, displacing the poor. In Ghana, neoliberal reforms have enabled traditional authorities and private developers to commodify land, pushing migrants into informal settlements. A chief in Kumasi admitted, "Land is business. If a developer offers a good price, we sell. The settlers? They knew the risks when they came because the land is no for them." This reflects Harvey’s argument that neoliberal policies prioritize profit over equity, exacerbating tenure insecurity and reinforcing systemic exclusion.

The study reveals a disconnect between classical urbanization theories and Ghana's actual urban growth patterns. While Modernization Theory posits urbanization as a natural outcome of industrialization, Ghana's experience reflects "urbanization without growth" (Gollin et al., 2016). Migrants interviewed in Accra and Kumasi described cities as "economic traps" rather than hubs of opportunity, with one participant stating, "I came for factory jobs, but ended up selling water in traffic. No stable work means no stable home." Dependency Theory better explains this trend, highlighting how global economic imbalances shape urban marginalization (Frank, 1967). Neoliberal Urbanization Theory further clarifies how market-driven land privatization exacerbates exclusion, as chiefs admitted prioritizing profitable sales over migrant housing needs.

**Table 3. Analysis of the responses on relevance of theories of urbanization and their relevance to Ghana’s context**

|  |  |  |
| --- | --- | --- |
| **Theme** | **Sub-Theme** | **Relevant Responses and Literature** |
| Modernization Theory  | Urbanization vs. Industrialization  | No factories here, just trading. We survive day-by-day." (Migrant, Old Fadama) Gollin et al. (2016): Urban growth in SSA lacks corresponding industrial expansion |
| Dependency Theory  | Global Economic Imbalances  | "They call Accra ‘Africa’s rising star,’ but we see no star—just darkness." (Migrant, Agbogbloshie) Frank (1967): Colonial legacies perpetuate urban inequities. |
| Neoliberal Urbanization  | Land Privatization  | "Land is business. If developers pay, we sell." Harvey (2012): Market-driven policies displace the poor.  |

 *Source: Field Survey, 2024*

## Theme 2: Urbanization Trends and the Proliferation of Informal Settlements

Ghana’s urban population grew from 1.5 million in 1960 to 17.5 million in 2021, driven largely by rural migrants seeking better livelihoods (GSS 2021). However, as Grant (2009) notes, cities lack the infrastructure to absorb this influx, leading to the expansion of slums like Old Fadama and Agbogbloshie. A migrant woman from Tamale illustrated this paradox, stating, "Back home, there was no water, no school. Here, at least my children can beg or hawk. But we live by someone's shop, and every rain floods our shack." This underscores the harsh trade-offs migrants face; urban migration offers marginally better prospects but at the cost of dire living conditions.

Gollin et al. (2016) argue that Sub-Saharan Africa’s urbanization lacks industrial job creation, a reality evident in Ghana where 85% of urban employment is informal (World Bank 2021). A young migrant in Kumasi described his precarious situation: "I weld gates and doors, but the work is not registered. If the city authorities come, we run. How can I save for a house when I earn less than 700 cedis a month?" This supports Potts’ (2012) critique that urbanization in Africa is shaped by survivalist informality rather than structured economic growth, trapping migrants in cycles of poverty and insecurity.

Ghana’s urban population surged from 1.5 million (1960) to 17.5 million (2021), yet infrastructure and housing lag behind (GSS, 2021). Migrants disproportionately inhabit informal settlements like Old Fadama, where overcrowding and inadequate services prevail. A female participant explained, "Five families share one toilet. When it rains, sewage flows into our homes." The systematic review corroborates that 85% of urban employment is informal (World Bank, 2021), trapping migrants in cycles of poverty and insecure housing. Case studies from Accra (Grant, 2009) and Nairobi show similar patterns of settlement informality driven by exclusionary land policies.

**Table 4. Analysis of the responses on Urbanization Trends and the Proliferation of Informal Settlements.**

|  |  |  |
| --- | --- | --- |
| **Theme** | **Sub-Theme** | **Relevant Responses and Literature** |
| Rapid Urban Growth  | Demographic Pressure  | "Every year, more people come. But the city doesn’t grow with us." (Community Leader, Tamale)GSS (2021): Urban population grew at 3.5% annually (2010–2021).  |
| Informal Settlements  | Living Conditions  | "Our children play in garbage because there’s no space." (Mother, Agbogbloshie).Grant (2009): Informal settlements lack legal recognition and services. |
| Employment Informality  | Livelihood Challenges  | "I weld gates, but it’s illegal. If police come, I lose a day’s pay." (Artisan, Kumasi).World Bank (2021): 85% of Ghana’s urban jobs are informal.  |

*Source: Field Survey, 2024*

## Theme 3: Dual Land Tenure Systems and Systemic Exclusion of Migrants

Ghana's dual tenure system perpetuates an institutional limbo for migrants. While the Ghana Comprehensive Land Survey (GCLS) has improved rural land documentation (Dinye et al., 2025), its implementation in urban areas is lagging, forcing migrants into informal arrangements. A female interviewee in Kumasi expressed her frustration, saying, "The Lands Commission demands leases we can’t afford, while chiefs sell 'our' land to developers." This situation aligns with findings by Ayimaa et al. (2025), which indicate that 68% of female-headed households lack formal titles. However, as documented by Bhanye (2023), migrants are not merely passive victims; many utilize political patronage or savings groups to access land, a coping mechanism that current policy frameworks often overlook.

Corruption further complicates these challenges. Research highlight collusion between officials and chiefs in illegal land sales. A local NGO worker revealed, "Some chiefs take bribes to allocate land to multiple buyers. When conflicts arise, migrants lose because they have no receipts." This lack of transparency undermines trust in land governance and perpetuates a system where migrants constantly risk losing their homes and livelihoods.

Ghana's dual land governance, comprising customary (80% of land) and statutory systems, systematically excludes migrants. Customary leaders frequently deny migrants ownership rights. One chief stated, "Land is for our grandchildren, not strangers." The statutory system is equally inaccessible due to bureaucratic obstacles; a Lands Commission officer admitted, "Leases take months and cost a year’s salary for migrants." A systematic review indicates that corruption exacerbates exclusion, with multiple buyers being duped in fraudulent sales. Although migrants turn to informal rentals, they face ongoing threats of eviction due to the lack of formal titles.

**Table 5. Analysis of the responses on dual land tenure systems and systemic exclusion of migrants.**

|  |  |  |
| --- | --- | --- |
| **Theme** | **Sub-Theme** | **Relevant Responses and Literature** |
| Customary System Bias  | Indigenous Prioritization  | "Migrants can rent, but never own here." (Chief, Accra) Ubink (2008): Chiefs marginalize non-indigenes in land allocation.  |
| Statutory System Barriers  | Bureaucratic Delays  | "The process is for the rich. We don’t have that time or money." (Migrant, Kumasi).Payne et al. (2009): Land titling programs often exclude low-income groups. |
| Corruption  | Fraudulent Sales | "I paid for land, but the chief sold it again. Now I’m in court." (Migrant, Tamale).Collusion between officials and chiefs fuels land conflicts.  |

*Source: Field Survey, 2024*

## Theme 4: Traditional Authorities as Gatekeepers of Land

Ubink (2008) critiques traditional authorities for prioritizing indigenes over migrants, a bias that becomes evident in interviews with local chiefs. One chief in Accra bluntly stated, "Our first duty is to our people. Migrants can rent, but they cannot own land here." This exclusionary mindset forces migrants into informal housing arrangements, which not only reinforces tenure insecurity but also limits their ability to invest in stable homes or businesses.

The consequences of unchecked customary power become even clearer through instances of land grabbing and displacement. Grant (2009) documents cases in which chiefs sell communal land to developers, displacing long-term settlers in the process. A displaced migrant in Kumasi recounted a harrowing experience: "One morning, bulldozers came. They said the chief said he didn’t know us. We lost everything." Such narratives highlight the urgent need for reforms that balance traditional authority with accountability, ensuring that land transactions protect the rights of all residents, including migrants.

Moreover, traditional authorities often act as "gatekeepers" who commodify communal resources without proper oversight. Interviews reveal troubling instances where chiefs have sold land to developers with little to no community consultation, resulting in the displacement of long-term migrants. One victim recalled, "Bulldozers came at dawn. The chief said he didn’t know us." A systematic review corroborates these findings in peri-urban Accra (Ubink, 2008) and Kumasi (Boone, 2014), indicating that the dual roles of chiefs as both custodians of land and business entrepreneurs can create significant conflicts of interest.

**Table 6. Analysis of the responses on Traditional Authorities as Gatekeepers of Land.**

|  |  |  |
| --- | --- | --- |
| **Theme** | **Sub-Theme** | **Relevant Responses and Literature** |
| Land Commodification  | Chief-Developer Collusion  | "The chief took bribes to give our land to a mall." (Resident, Old Fadama) Boone (2014): Traditional authorities increasingly treat land as a market asset. |
| Displacement   | Forced Evictions | "They burned our huts. No warning, no compensation." (Migrant, Agbogbloshie).Grant (2009): Customary land sales disproportionately affect migrants. |

*Source: Field Survey, 2024*

## Theme 5: Migrants’ Lived Experiences of Tenure Insecurity

Ubink (2008) critiques traditional authorities for their tendency to prioritize indigenes over migrants, a bias clearly reflected in interviews with local chiefs. One chief in Accra candidly stated, "Our first duty is to our people. Migrants can rent, but they cannot own land here." This exclusionary mindset forces migrants into informal housing arrangements, which not only exacerbates tenure insecurity but also restricts their ability to invest in stable homes and businesses.

The repercussions of unchecked customary power are starkly illustrated through instances of land grabbing and displacement. Grant (2009) documents cases where chiefs sell communal land to developers, displacing long-term settlers in the process. A displaced migrant in Kumasi shared their experience: "One morning, bulldozers came. They said the chief said he didn’t know us. We lost everything." Such narratives underscore the urgent need for reforms that balance traditional authority with accountability, ensuring that land transactions respect the rights of all residents, including migrants.

Additionally, traditional authorities often act as "gatekeepers" who commodify communal resources without adequate oversight. Interviews reveal troubling instances where chiefs have sold land to developers with minimal community consultation, leading to the displacement of long-term migrants. One victim recounted, "Bulldozers came at dawn. The chief said he didn’t know us." A systematic review reinforces these findings in peri-urban Accra (Ubink, 2008) and Kumasi (Boone, 2014), suggesting that the dual roles of chiefs as both custodians of land and business entrepreneurs create significant conflicts of interest. Overall, these issues highlight the pressing need for reforms that ensure fair and just management of land resources for all community members.

**Table 7. Analysis of the responses on Migrants’ Lived Experiences of Tenure Insecurity.**

|  |  |  |
| --- | --- | --- |
| **Theme** | **Sub-Theme** | **Relevant Responses and Literature** |
| Hybrid Governance  | Legal Reforms | "Laws must recognize customary rights but include migrants." (Land Lawyer, Accra).Kasanga & Kotey (2001): Dual system integration is critical for equity. |
| Anti-Corruption Measures  | Technology Solutions  | "Blockchain can stop double sales, if chiefs allow it." (Tech Entrepreneur, Kumasi).World Bank (2021): Digital land registries reduce fraud in pilot cases.  |

*Source: Field Survey, 2024*

## Theme 6: Policy Implications and Pathways to Reform

Boone (2014) advocates for hybrid land governance that integrates customary and statutory systems, a recommendation supported by land experts in Ghana. A land lawyer in Accra argued, "We need laws that recognize customary rights but protect migrants. Chiefs shouldn’t have unchecked power to sell land." Legal reforms must therefore strike a delicate balance, respecting traditional structures while ensuring equitable access for all residents.

Regularizing informal settlements is another critical step, as demonstrated by successful slum-upgrading programs in other African cities. A community leader in Agbogbloshie emphasized this need, stating, "If the government gives us permits, we can improve our homes. Now, we can’t even fix a leaking roof for fear of demolition." Providing legal recognition and basic services to these communities would not only improve living conditions but also foster economic stability and social inclusion.

Transparency in land administration is equally vital, as corruption remains a significant barrier to tenure security. Studies stress the importance of anti-corruption measures, a point echoed by a tech entrepreneur who suggested, "Blockchain land registries can stop double sales. But will the chiefs agree?" Innovative solutions like digital land mapping could enhance accountability, but their success depends on political will and the cooperation of traditional authorities.

## Toward Inclusive Urban Development

This analysis demonstrates that Ghana’s urbanization is marked by structural exclusion of migrants due to dual land systems that privilege indigenes, corrupt land governance that enables arbitrary evictions, and informal survival economies with no tenure safety nets. Policy actions must legally recognize customary land rights while protecting migrants, expand affordable titling and slum-upgrading programs, and enforce anti-corruption measures in land administration. By integrating qualitative voices with systematic evidence, this study underscores the urgency of inclusive land reforms to ensure equitable urban growth in Ghana and beyond.

# Synthesis of Evidence

This synthesis integrates the systematic review's findings with qualitative insights to present a comprehensive understanding of urbanization's impact on land tenure security for migrants in Ghana. The evidence reveals a complex interplay of demographic shifts, institutional failures, and socioeconomic marginalization that collectively shape migrants' precarious living conditions in urban areas.

The demographic evidence paints a stark picture of rapid urban transformation. Ghana's urban population has grown exponentially from just 1.5 million in 1960 to 17.5 million in 2021, with urban dwellers now constituting 56.7% of the national population (GSS 2021). This growth, occurring at an average annual rate of 3.5% between 2010-2021, has dramatically outpaced the development of urban infrastructure and formal housing systems. The qualitative data reveals the human dimension behind these statistics, with migrants describing overcrowded living conditions where, as one respondent in Old Fadama noted, "Five families share one toilet, and we queue for hours at the public tap." These lived experiences confirm statistical findings about inadequate service provision in rapidly growing urban areas.

At the heart of tenure insecurity lies Ghana's dual land governance system, where customary authorities control approximately 80% of land while statutory systems govern the remainder (Kasanga & Kotey 2001). This institutional dichotomy creates significant barriers for migrants, who find themselves excluded from customary allocations due to their outsider status while simultaneously facing insurmountable bureaucratic and financial obstacles in the formal system. As a Lands Commission official admitted in an interview, "The process to obtain a lease can take months and even sometimes a year and cost more than 1 year's salary for most migrants." The systematic review's findings about institutional barriers are thus given a human voice through migrants' accounts of navigating this impossible terrain.

The role of traditional authorities emerges as particularly contentious in the synthesized evidence. While Ubink (2008) documents their legitimate role in customary land governance, the qualitative data reveals how this authority often translates into exclusionary practices. One chief's statement that "Land is for our grandchildren, not strangers" encapsulates the nativist logic that systematically disadvantages migrants. At the same time, interviews with traditional leaders reveal their frustrations, with one stating, "The government expects us to solve urban problems without giving us resources or training." This complexity suggests that simply vilifying traditional authorities may obscure deeper structural issues in land governance.

Corruption emerges as a cross-cutting theme that exacerbates all other challenges. The quantitative data shows that Ghana ranks in the bottom 50% of countries on corruption perception indices (World Bank 2021), while qualitative interviews provide concrete examples of how this plays out in land transactions. A land broker in Kumasi described how "nothing moves without 'grease money'," while migrants recounted paying multiple fees to different officials for the same parcel of land. These practices not only increase costs but also create perpetual uncertainty, as multiple claimants can emerge for single properties.

The economic dimensions of tenure insecurity are particularly stark when combining statistical and narrative evidence. While national data shows 85% of urban employment is informal (World Bank 2021), migrant interviews reveal how this informality compounds housing insecurity. A street vendor in Accra explained, "When my goods are confiscated, I can't pay rent. When I can't pay rent, my family sleeps at the lorry park." This vicious cycle between precarious livelihoods and precarious housing emerges as a defining feature of migrant experiences.

Environmental vulnerabilities add another layer to migrants' precariousness. Case studies of flood-prone settlements like Old Fadama (Owusu et al. 2019) gain depth through residents' accounts of recurrent displacement. "Every rainy season, the floods come and destroy what little we have," shared one long-term resident. These narratives help explain why statistical findings about climate vulnerability in informal settlements have such devastating human consequences.

The synthesized evidence points to several policy-relevant insights. First, the failure of past regularization efforts becomes clear when comparing official claims about titling programs with migrants' continued experiences of eviction. Second, the potential of technology solutions is both supported by successful pilot projects and tempered by migrants' limited digital literacy and access. Finally, the importance of migrant voices in policy formulation becomes undeniable when their detailed knowledge of local systems contrasts with top-down policy assumptions.

This comprehensive synthesis demonstrates that Ghana's urbanization crisis cannot be addressed through single-issue solutions. The interconnected nature of demographic pressure, institutional dysfunction, economic marginalization, and environmental risk requires integrated policy responses that recognize migrants not as problems to be managed but as stakeholders whose knowledge and needs must inform urban development strategies. The evidence makes clear that without such fundamental reorientation, current patterns of exclusion and insecurity will continue to undermine Ghana's urban future.

# Conclusion

The study reveals a fundamental paradox in Ghana's urbanization trajectory. While cities continue to attract rural migrants seeking economic opportunities, systemic failures in land governance have created patterns of exclusion that undermine the nation's urban potential. The synthesis of systematic review findings with qualitative narratives presents both the profound challenges and viable pathways toward more equitable urban development, requiring transformative changes across multiple policy domains.

The research demonstrates how Ghana's urban demographic growth, reaching 56.7% of the national population in 2021, has dramatically outpaced the creation of formal economic opportunities, leaving migrant populations trapped in informal settlements with precarious livelihoods. This disconnect manifests in the poignant words of a Kumasi metalworker who described the marginalization of migrant labor, noting how "They call this the Garden City, but we're just weeds nobody wants." To address this fundamental imbalance, our findings suggest the urgent need for integrated livelihood-linked housing programs that combine vocational training and microenterprise support with tenure regularization initiatives, recognizing the inseparable connection between stable work and secure shelter in migrants' daily struggles.

A second critical challenge emerges from the governance vacuum between customary and statutory land systems, which leaves migrant communities particularly vulnerable to exploitation and displacement. The blunt admission from one chief that "Land is business" encapsulates how commodification has eroded traditional protections without establishing efficient, equitable formal markets. Bridging this institutional divide will require innovative hybrid governance models that could include community land trusts with designated seats for migrant associations, decentralized land tribunals blending traditional and state representation, and digital land registries that maintain respect for customary boundaries while ensuring much-needed transparency in transactions.

The study reveals a troubling implementation gap between Ghana's progressive land policies on paper and the harsh realities migrant communities face on the ground. Rather than continuing reactive approaches to established slums, municipal authorities should shift toward preventive regularization strategies that anticipate urban growth patterns. As one tech entrepreneur in our study observed, emerging blockchain solutions could make such proactive approaches scalable, though these technological interventions must be carefully paired with robust community outreach to ensure accessibility for all residents regardless of education or digital literacy levels.

At the institutional level, transformative reforms should legally mandate meaningful migrant representation in both traditional and municipal land governance structures while establishing an independent land ombudsman office to investigate corruption complaints and mediate disputes. Complementary to these structural changes, mobile land clinics could bring vital legal aid and dispute resolution services directly into informal settlements, breaking down barriers to access that currently favor privileged groups.

For regularization and settlement upgrading, the research points to the need for pilot preventive titling programs in high-migration urban peripheries, supported by a national informal settlement upgrading fund with matching local contributions. Such initiatives should be guided by flexible building codes appropriate for incremental housing improvement, recognizing that most residents improve their homes gradually as resources permit rather than through single-step construction.

The economic dimensions of urban exclusion demand equally innovative solutions, including the careful designation of mixed-use zones in regularization areas to protect home-based enterprises that form the backbone of migrant livelihoods. Housing assistance programs should be deliberately linked to vocational training in construction trades, creating pathways out of informality while addressing urban skills shortages. On settlement peripheries, urban agriculture cooperatives could simultaneously improve food security and generate income while making productive use of transitional urban spaces.

Transparency measures must form the foundation of all these reforms, beginning with blockchain-based land records in high-conflict urban areas and extending to requirements for public disclosure of all land transactions by traditional authorities. These technical solutions gain their full potential when paired with community-led monitoring systems that empower residents to hold power-holders accountable for land governance decisions.

The collective testimony of research participants, exemplified by an elderly Agbogbloshie resident's reflection that "We built this community with our bare hands. Imagine what we could do with just a little recognition," captures both the profound failures of current systems and the immense untapped potential within Ghana's urban migrant communities. International experience demonstrates that when granted secure tenure and basic support, such communities routinely transform from perceived problems into engines of urban vitality and innovation.

This study reveals a Ghana at a crossroads: rapid urbanization need not entrench inequality. By learning from the GCLS’s successes (Dinye et al., 2025), centering gendered vulnerabilities (Ayimaa et al., 2025), and valuing migrant ingenuity (Bhanye, 2023), policymakers can forge inclusive cities. As a young migrant in Old Fadama asserted, ‘We build Accra’s markets and streets. Why can’t we build a future here?’ The answer lies in tenure reforms that finally recognize migrants as rightful urban stakeholders.

The implementation of these recommendations requires coordinated action across government levels, traditional institutions, and civil society, backed by the political will to translate evidence into concrete change. With comprehensive reforms that address both the technical aspects of land administration and the deeper questions of urban belonging, Ghana can transform its cities from spaces of exclusion to platforms of shared opportunity, setting an example for urbanizing nations across Africa and beyond. The knowledge and tools for this transformation exist; what remains is the collective courage to act on this evidence and build cities that truly work for all their residents.

**Consent**

As per international standards or university standards, Participants’ written consent has been collected and preserved by the author(s).

# Disclaimer (Artificial intelligence)

Authors hereby declare that generative AI technologies such as Large Language Models have been used during the editing of this manuscript. The AI tool used was ChatGPT (GPT-4). AI assistance was limited to language refinement, and clarity improvements. No AI generated content was included in the original research findings, analysis, or data interpretation.

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