The Role of City Governance in Reducing Urban Poverty-A Case Study of Kumasi, Ghana

Governance is the way in which power is exercised in the management of a country’s economic and social resources for development. For a city, governance is the exercise of power to manage a city’s socio-economic development (World Bank Institute, 2000).

Governance is broader notion than government. It involves governments but also civil society (citizens, civic institutions, etc). In the urban management context, governance refers to all the laws, regulations, frameworks systems and processes that shape the way in which the local government operates. These frameworks, processes and systems may be formal or informal. The formal governance structures relate to the political and legal framework in which a city operates. By the informal system we mean the behaviours, systems and processes that have become part of the way the city does business through non legal influences such as culture, historical traditions, social norms, business practices, etc (World Bank Institute, 2000).

From a local government perspective good governance means:

- Involving the community in identifying their wants and needs – this implies that the city government will uphold democratic processes and be accountable to the people of the city.
- Developing policies and approaches to meet community needs with the involvement of the community in the process. (For example, involving the community in developing the strategic vision for the city).
- Making sure that all levels of the government system understand their roles and responsibilities (and the community should also know what each level of government is responsible for).
- Developing effective intergovernmental relationships.
- Ensuring that the allocation of resources across levels of government is fair and equitable.
- Encouraging innovation management that contributes to successful outcomes for the community.
- Determining ethical standards of behaviour for those working within government (as politicians or administrators) and monitoring people’s performance to make sure they do meet those standards.

A critical element of effective governance at the local government level is the establishment of an inter-governmental institutional framework that:

- Clearly specifies the responsibilities of each level of government.
- Provides the appropriate authority to support the delegated responsibilities.
- Specifies and enforces a code of conduct to underpin administration.
- Encourages private sector and civil actors to participate in development or management.
It is usual for national governments to provide this intergovernmental framework.
In addition, good governance requires:

- A sound public – private partnership;
- Effective government and citizen interaction.

Good urban governance provides the legal, political and networking framework in which good management flourishes (World Bank Institute, 2000).

**Kumasi: A Brief History**

Kumasi, Ghana’s second city, has a long and proud history as the centre of the Asante kingdom. Kumasi’s population is estimated at just over one million. Kumasi is often regarded as the commercial capital of Ghana, with its Kejetia market rivalling Onitsha in Nigeria as West Africa’s largest open-air market. Part of Kumasi’s relative prosperity derives from the timber forest of the surrounding region but it is also renowned for its local enterprise and artisan skills, particularly in the areas of furniture-making and vehicle engineering, which serve clienteles from surrounding countries.

After the defeat of the Denkyiras in 1699, Kumasi was declared the capital of the Asante kingdom, by the Asanteman Council on the advice of the priest friend of the king, Okomfo Anokye. The then little communities such as Anananko, Ananta, Aprosmo, Bantama, Tafɔ, Amakom and Nsuase became part of Kumasi as a result of either conquest, surrender or peace pacts (Wilks, 1975).

Located at the junction of trade routes linking the northern, southern and western regions, the economic growth of the capital became as swift as the Asante kingdom itself. It is recorded that at least by 1824, the might of Asante had reached the coast. The immediate years after the war have no record of economic significance, apart from the truce reached with the British through Capt. George Maclean in 1826, which opened up the savannah to coastal trading centres. In 1874, the truce was broken and Sir Garnet Wolseley led the British to invade Asanteman. This lingered on until the Yaa Asantewa war in 1901 when Kumasi was razed by fire and the Asantehene exiled. In 1903, the first significant economic base was laid with the construction of the western railway line from Sekondi to Kumasi and then to Accra in 1905.

The British by this time had entrenched their hold on Kumasi, enforcing security and making it safer for trading. By 1920, Kumasi became a commercial centre and an inland port for the transportation of cocoa, cola, rubber, cattle and livestock. This period (i.e. 1919-29) saw the implementation of the Guggisberg development plan and although Kumasi was not part of the British colony, it benefited from it. Fuller’s gridiron physical layout of Kumasi was introduced. Many warehouses were built along the railway line and its commercial status could then be matched to the expansive commercial towns of Nsawam, Tarkwa and even Accra. During the same period, the Kejetia market, the Kumasi Central Market was constructed (in 1924). At the same time there was a vigorous
Christian evangelisation activity; the first secondary school, Wesley College opened in 1925.

The great depression of the 1930s equally affected Kumasi. However, after the World War II, a new economic vigour ensued, by which time, Kumasi had become a full protectorate under British rule. The population of Kumasi grew very fast due principally to migration.

New suburbs (such as Anloga for the Ewes, Fante New Town for the Fantes, Sabon Zongo, Mossi Zongo and Aboabo for the immigrants from northern Ghana and the then Upper Volta (now Burkina Faso) and Mali) were created throughout the city. Kumasi became the northern apex of Ghana’s “golden triangle” thus serving as the connecting point for the eastern access from Accra and the western access from Sekondi-Takoradi. By 1950, Kumasi could boast of a general hospital, central post office, a sports stadium and a number of factories. There were also a number of mechanised activities, including GB Olivant, Société Company Afrique Occidental (SCOA), Paterson Zochonis (PZ), Cadbury and Fry, Association of West African Merchants (AWAM), Union Trading Company (UTC), United African Company (UAC) and many others.

After the 1950s, Kumasi assumed further political significance, as it became the backbone of the United Party that constituted mainly of people from Asante, the northern territory and the then Trans-Volta Togoland. Kumasi also had its fair share of the national cake although the CPP won and took Ghana to independence from British rule in 1957. By 1960, the city had an efficient water supply system and by 1965 was hooked to the national hydroelectric power with streetlights along its well-kept streets. The new high-class areas and "government bungalows" stretched the city to the west limit. Suburbs such as Danyame, Nhyiaeso and Mbrom became the symbols of western architectural influence. At this same time the eastern stretch had the Kwame Nkrumah University of Science and Technology and saw the development of suburbs such as Ayigya and Bomso to house the working population. Kumasi, "the Garden City of West Africa", was at its peak.

In 1960, the population of Kumasi was 218,172. Today, Kumasi has a population of over a million. The growth rate slowed from a high of 53.1 per cent between 1960-70 to 6.2 per cent between 1971-84. This was attributable to the development of many other medium towns like Obuasi, Mampong and Konongo, which served as intervening opportunities for the rural migrants.

**Poverty in Kumasi**
The poor in Kumasi tend to be unemployed, unskilled labourers and petty traders, hawkers, porters, single mothers, street children, refugees from outside Ghana, elderly, and low-wage workers. Arguably, while it may be more convenient to define economic status by occupation it is pretty difficult to define it spatially. This is attributed to the traditional nature of Kumasi where shared multi-family residence dominate in mixed-income communities such as Ashanti New Town, Asawasi, New Tafo, Old Tafo, Bomso, etc.
Over the last three years, delays in completing the Kejetia rehabilitation works have resulted in displacements for a significant number of Kumasi's poor. These include many petty traders at the lorry station as well as those operating from along the pavements. The increased congestion has rendered the market area insecure, with adverse outcomes for poor traders. Implicitly the problems have resulted in transfer of trading activities from the city centre to other parts of the city, particularly the satellite markets, where the rate of commercial activities are slow (Korboe and Diaw 1999).

The ban on chainsaw operators, who were the major suppliers to the informal and small-scale wood product manufacturers, resulting in the high cost of wood, has put many out of work. The large sawmill operators and formal operators will not sell on credit, driving many small-scale processors out of work. The porters who operate at Anloga, Asokwa, and Asewase are complaining of low patronage. Wages/incomes are generally low in Ghana and for the poor who earn wages/income, it is even lower. The minimum wage in the country is less than a dollar per day. With such low incomes, employees in permanent and salaried employment, livelihood sustainability implies engaging in additional jobs (Korboe and Diaw 1999).

Factors Affecting Urban Poverty
There are many factors which bear on urban poverty and which influence whether or not the urban poor benefit from economic change. One major factor is the structural adjustment programme and the economic performance of the country. Ghana’s prolonged period of structural adjustment has had mixed results. With very limited data on urban poverty it is impossible to say what has been the impact on the urban poor. However, it seems clear that certain groups have benefited while the position of others has worsened, and that the gap between rich and poor has widened. Those who have been in a position to take advantage of liberalized trading conditions (removal of price controls, foreign exchange controls, import controls, etc.) have benefited. Although on the whole such people are not the poor, one could expect at least some of the benefits to “trickle down” to low-income groups through new employment and income-earning opportunities as well as through the redistributive mechanisms of the extended family. Simultaneously, the flood of cheap imports, particularly second-hand clothing, has put many out of work. However, the restructuring and privatization of the telecommunications sector has opened access to business communications for many, including those in the informal sector. Compared to the late 1970s and early 1980s, with astronomical inflation, negative economic growth and general economic collapse, particularly marked in the cities, the relative economic stability of the late 1990s potentially offers benefits to the poor as well as the rich (Korboe and Diaw 1999).

Another factor is democratization and decentralization. During the late 1980s and early 1990s, Ghana officially underwent twin processes of decentralization and democratization, but both remain incomplete. The local government law PNDCL 207 of 1988 established a system of district assemblies (called metropolitan or municipal assemblies in the main urban centres), together with a hierarchy of lower levels of local government. The intention of the legislation was to bring about effective decentralization
of government functions by integrating the dualistic colonial system of district administration with local government. The underlying philosophy of the 1988 legislation was that the district assemblies would form a basis for a national system of indirect elections to regional and national level assemblies, on the socialist “democratic centralism” model. Although multi-party democracy was restored in 1992, elections for district assemblies still have to be contested on non-party lines. The chief executive of the district (or metropolitan or municipal) assembly is appointed by the central government. Since 1994, this is formally subject to approval by the assembly. The chief executive is, in effect, both “district commissioner” – the representative of the central government – and mayor – the head of the local government. Hitherto, as in much of Africa, the division between these two roles had led to endless conflicts over authority within an area. The new arrangement was intended to overcome this conflict. However, in the case of Kumasi, some chief executive have adopted an autocratic style of management which has alienated public opinion locally. The lower levels of local government established in law (sub-metros, town councils and unit committees) have never really functioned effectively in Kumasi (Korboe and Diaw 1999).

A third factor is city governance. The record so far of Kumasi’s Metropolitan Assembly (KMA) is not particularly impressive in relation to either accountable government or poverty reduction. Only 70 per cent of the assembly is elected, the rest being nominated by central government. Voter turnout in the KMA elections of 1998 was only 27 per cent of registered voters, compared to 74 per cent in the 1996 national elections. Assembly members do not seem to be highly regarded by the public, being accused of interest only in their “sitting allowances” and of failing to deliver development in their communities. Kumasi’s assembly members for their part are constrained by a system in which they have relatively little say in the decision-making. Executive responsibility lies with a smaller group of assembly members, chaired by the centrally appointed chief executive.

A fourth factor is sub-metropolitan government and relationships with the community. The structure of decentralized government in Ghana is elaborate, at least on paper. Under KMA, there are four sub-metro assemblies, 24 town councils and 403 unit committees. The sub-metros exist but have virtually no functions and no resources because KMA (notably the chief executive) is unwilling to share these with them. The town councils appear to exist in name only. The unit committees, which were elected only in 1998 after prolonged legal delays, are supposed to be the channel of communication between KMA and local communities but few appear to be operating effectively. Thus, the system is highly centralized on KMA and highly personalized on the chief executive. Communication between between KMA and local communities, whether directly, through assembly members, or through unit committees appears to be minimal. This is typified by the process for preparing the city’s development plan, which was produced by consultants without consultation with local communities. All in all, the avenues open to poor communities in Kumasi to influence spending patterns or service delivery to their communities appear to be fairly ineffectual (Korboe and Diaw 1999).

Another critical factor is service responsibilities and performance. Most of the services affecting the urban poor are not, in fact, the responsibility of KMA. Under the
decentralization programme in Ghana, it was the intention that major national services such as health and education would come under the district assemblies’ authority. To this end, the management of services was devolved to the districts, and their heads of service (e.g. the district medical health officer) officially report to the chief executive. However, central ministries have been reluctant to decentralize any of their budgetary control, so that the line of accountability for district offices remains clearly to the centre. KMA is supposed to share in the maintenance of schools, but rarely does so. Figures are not available for primary school enrolment but the national average is 65 per cent and it is thought that the figure for Kumasi is somewhat higher. Enrolment rates are particularly low among the poor, migrant communities from the north and are significantly lower for females than for males. Although the capacity of the school system has been increased, there is widespread dissatisfaction with the quality of education, with insufficient teachers, insufficient books, overcrowding, poorly maintained facilities, etc. Other major services such as water and electricity are the responsibility of state enterprises (Ghana Water and Sewerage Corporation and Electricity Corporation of Ghana), which have minimal contact with KMA (Korboe and Diaw 1999).

While piped water is available in most parts of the city, most poor households do not have individual connections and so depend on purchasing water from privately owned taps, at prices considerably higher than the cost of Ghana Water and Sewerage Corporation water, or obtaining it from polluted streams. Water provision is particularly poor on the urban periphery where there is rapid urban growth. According to rules set by its parent ministry, Ghana Water and Sewerage Corporation is not supposed to extend the network into unplanned settlements, thereby preventing it from improving services to some of the city’s poorest. Even where there is a piped network in the area, water pressure is often inadequate and the service not continuous. These inadequacies impinge particularly on the poor, not just in terms of cost and time spent collecting water, but also in terms of undermining informal sector businesses, such as food-processing, which depend on good supplies of potable water. The impact is felt particularly by women who operate such businesses and who may have to collect water at night, and on girls whose education may be curtailed by the time spent collecting water. Electricity supplies are more widely available, with 90 per cent of Kumasi being covered by the network. But here too, the supply is not reliable, with electricity being available only part of the time and serious voltage drops common in the early evening. Housing is, effectively, in the private sector, whether through private renting or through individual construction on land obtained through the traditional land allocation system. Public transport is also almost entirely a private sector activity. Although there is competition, public transport is heavily dominated by two rival motor transport unions, the Ghana Private Road Transport Union and the Progressive Transport Owners Association. The central government sets fares and KMA has no role in the regulation of public transport or in fare-setting. On the whole, public transport appears to be accessible to the poor although operators are sometimes able to exploit the great demand for their services (for example, by cutting short journeys and demanding an additional fare to restart the journey).

KMA’s responsibilities are limited to waste disposal, sanitation (except water-borne sewerage), drainage, environmental health, and street-trading and markets, and its
performance in these areas leaves a lot to be desired. Waste collection is provided door to door only in high-income areas and, although charges are levied, these nowhere near cover costs. Thus, effectively, KMA is providing a large subsidy to the high-income areas. Because of the failure of KMA to provide adequate street-cleaning services in the CBD, this is now effectively being done by an NGO in return for “voluntary contributions” from businesses. The service in low-income housing areas is minimal: a few skips which are emptied only infrequently although, recently, there has been an attempt to provide more skips. It is estimated that two-thirds of the waste generated in residential areas does not reach the landfill. Sanitation and drainage remain totally inadequate, with pollution and flooding being serious problems which KMA has barely begun to address. Only 30 per cent of households have satisfactory sanitation arrangements in their homes while 24 per cent use the very unhygienic system of buckets. Nearly 40 per cent of KMA residents depend on public toilets, for which there are often lengthy queues. In Atonsu, for example, there are only two public toilets, each with 14 squat-holes, to serve 10,000 inhabitants (i.e. more than 300 people per squat-hole). It is not surprising, therefore, that many people relieve themselves in plastic bags which are put into the community refuse skips or disposed of indiscriminately. Disposal of waste from bucket latrines is generally into streams which are elsewhere used as water sources. And, again, the inadequacies of sanitation affect women more than men. Kumasi does have a network of public toilets, built in the past either by the city government or by community labour. Most of these were privatized a few years ago and, initially, there were improvements in the management and cleanliness of the facilities. Latterly, however, it appeared that the contracts were given to members of the assembly who supported the chief executive. Standards started to decline, charges were increased and children were prevented from using them free of charge, as they had previously been allowed to do. Consequently, there has been an increase in defecation on open ground and waste dumps, with resulting increases in pollution and health risks. The main impact of all this is on the poor. KMA has been active in building markets, mainly because of their revenue potential, but, due to a lack of consultation with possible users, a number have been built in inappropriate locations and remain unused. Because of inadequate financial resources, KMA has often relied on advance contributions from traders to fund construction. This effectively excludes low-income and informal sector traders (Korboe and Diaw 1999).

Another factor affecting poverty in Kumasi is the mobilization and use of the city’s financial resources. KMA has serious financial problems although its position has improved with the introduction of the district assemblies’ common fund, which transfers 5 per cent of national tax revenue. In 1997, this represented 36 per cent of KMA revenue. However, poor performance on revenue collection and weak financial management mean that there are far fewer resources available for local services than there should be. Overall, actual revenues in 1997 amounted to about Cedis 6,000 per citizen (assuming 1 million population), equivalent to about US$ 2.50. Apart from the common fund, central government contributed 19 per cent of KMA revenue in staff salaries, leaving 45 per cent to come from local revenue sources. Of these, the largest were market fees (16 per cent), property tax (7.4 per cent) and business licences (6.4 per cent). For the most part, local revenues impact relatively little on the poor, with the exception of business licences.
imposed on informal sector traders, the fees for which were increased dramatically in 1998. Market fees and business licence fees can be passed on, in part at least, to consumers, many of whom will be poor. It is not possible to analyze properly the pattern of recurrent expenditure by sector, as the budget separates out the largest component, namely, salaries. But it is clear that waste management is by far the largest sector.

Central administration, including assembly members’ allowances, absorbs a relatively small proportion of the total. On capital expenditure (KMA’s own plus the common fund), again, by far the largest sector was solid waste and sanitation, mainly refuse trucks (45 per cent), with 16 per cent going on improvements to the assembly building and chief executive’s house, and only 12 per cent on health and education projects. Given that the waste collection service is aimed mainly at high-income areas, the benefits of KMA expenditure for the poor would appear to be small. Previous studies have shown that, while KMA’s development priorities have focused almost entirely on infrastructure, the priorities of poor communities are more towards social/economic expenditure. The sub-metro assemblies have virtually no resources. In theory, they are supposed to receive a share of the revenue from KMA but, in practice, they receive only small, ad hoc allocations agreed by the chief executive. In 1996, the budget for sub-metro, serving around 200,000 people, was a mere 13 million Cedis (about US$ 3,500), which barely covered the immediate costs of operating the assembly. Another sub-metro had to relocate its premises because it could not afford to pay the bills on it (Korboe and Diaw 1999).

The KMA’s approach to poverty is another factor affecting poverty in Kumasi. It has no clear policy or strategy for poverty reduction and many of its policies adversely affect the poor. Formally, it is the responsibility of sub-metro assemblies to address poverty but, since they have minimal functions and resources, they are not in a position to do so. Officially, district assemblies are supposed to allocate 20 per cent of their common fund receipts to pro-poor, income-generating and other community-based, poverty reduction activities but this does not seem to be happening in KMA.

There certainly does not appear to be any clear policy in relation to informal settlements. Whilst the chief centred land tenure system prevailing in Kumasi has prevented the development of large-scale squatter settlements common elsewhere in the developing world, most low income settlements lack infrastructure and even basic services such as the removal of waste. Flooding, stagnant water and pollution of water courses from human and solid waste create major health hazards for the poor yet the city appears to have no strategy for addressing such problems. Equally worrying is KMA’s arbitrary response to the informal sector, which probably represents over 70 per cent of employment in Kumasi. The KMA has adopted a ruthless approach towards unofficial traders in the central area. Raiding parties are dispatched to such premises. The traders, who are often amongst the poorest, regularly lose equipment and stock. Meanwhile the KMA has dramatically increased licence fees.
Another factor is the charging policies. Structural adjustment policies have meant the introduction of charges for both health and education services – euphemistically called cost-sharing. Over half of the resources for health services in Kumasi come from patient Fees. Although it is theoretically possible for the poor to be exempt from these fees, this rarely happens. Because the fee is perceived as expensive, many do not seek treatment or seek alternatives such as self-medication, herbal remedies, etc. Fees for primary school education are officially set at Cedis 20,000 per year but the additional costs of unofficial fees, transport, examination fees, textbooks and uniforms greatly increase this. Although less than the fees for private schools (Cedis 80,000 - 500,000 per year), these costs are obviously a problem for the poor. Together with the “opportunity cost” to the family concerned of the time spent by the child in school rather than earning income, this helps to explain the relatively low primary school enrolment rate, particularly in the poor communities. As elsewhere, girls are more likely to be disadvantaged by this than boys.

Fees for the use of public toilets were only introduced in the early 1990s, with the aim of funding improved maintenance. Following privatization, fees were increased from Cedis 30 to Cedis 50 in 1998 but maintenance worsened. For a family, this cost can represent a significant slice of household income (e.g. for a family of five, using the facility only once a day, the cost would represent at least 10 per cent of a basic wage). This, together with the effective ending of free access for children, has resulted in an increase in indiscriminate defecation. There is a significant difference in the price paid for water by those with house connections and those without. Whilst the block tariff adopted by the Ghana Water and Sewerage Corporation (set nationally) prices water to residential property at between Cedis 1000-3000 per cubic metre, those purchasing water from a public or private tap usually pay Cedis 200 for a bucket (18 litres). This makes purchased water between two and seven times more expensive than water supplied by the Corporation. Actually, such a differential is lower than in many cities in Africa and Asia, probably because the water supply network in Kumasi is fairly extensive, leading to a degree of competition. However, those in underserved areas pay more and, for the last few years, the Ghana Water and Sewerage Corporation has discontinued its provision of public standpipes. Initial connection charges are a major barrier to poor households obtaining their own supply while marginal settlements are not eligible for formal connection.

A final factor is that of civil society. The ability of poor communities to improve their position and to secure improved services has much to do with the strength and nature of civil society locally. A comparative study reveals significant differences between countries and cities on this issue. Cebu (Philippines) and Johannesburg have highly developed civil society organizations, borne out of struggle, acting with and on behalf of poor groups. By contrast, civil society in Kumasi appears to be relatively weak. Although Ghana has a long tradition of community organizations involved in development, these have become less effective over time, particularly in urban areas. Of those NGOs working with the poor, several are involved in micro-finance and others in skills training. Few, if any, work with poor communities on an area basis, seeking to press for improved services and infrastructure (Korboe and Diaw 1999).
Occupation and trade associations can be an important aspect of social capital and a vehicle for poor groups to improve their position. There are some good examples in Kumasi, such as the Aboabo Talia Producers’ Association. Some, such as the transport unions and associations of those involved in the motor trade, may be able to exert considerable economic and political power on behalf of their members but their membership is unlikely to include the poorest. Although there is a long tradition of community self-help in Kumasi (clean-up campaigns, road repair, well-digging, public toilet construction, etc.), there appears to be comparatively little in the way of sustained, grassroots organizations within poor communities. In some places, informal town development committees or associations have been operating, with varying degrees of legitimacy, for many years. These were meant to be replaced by the unit committees elected in 1998 but, in some places, they continue to operate in parallel. Unit committees were meant to increase local participation in decision-making but the same people have tended to remain in control and the deferential culture inhibits challenges to established community leaders. In Kumasi, the formal system of unit committees remains very weak and there often appears to be confusion over the respective roles of these unit committees, the former town development committees, ethnicity-based development associations, assembly members and traditional authorities. All in all, there seems to be little in the way of effective avenues for poor communities to influence the agendas of city government. Even religious organizations seem to have little profile in this context, despite the high proportion of the population belonging either to the church or the mosque (Korboe and Diaw 1999).

**Countervailing Factors**

Given the painful economic adjustment that Ghana has been going through, the poor performance of Kumasi city government in relation to poverty, and the relatively weak institutions of civil society at this time, it is perhaps surprising that the urban poverty conditions are not worse. Are there any countervailing factors which mitigate what might otherwise be a dire situation? There are a few, of which probably the main one concerns the role of traditional authorities in land allocation. Traditional authorities remain strong in Kumasi, which is the seat of the Asantehene - effectively the king of the Asante. In practical terms, the main lever of power which the Asantehene possesses is that of land allocation, a process which is exercised through a network of local chiefs. With the exception of certain state lands, all land in the Ashanti region is held in trust for the Asante people by the Asantehene. Anyone wishing to obtain land must have his approval. Land is not sold but, rather, a user-right is allocated. The process of land acquisition involves applications being made through the local chief but requiring the formal approval of, and payment of a supplementary tribute to, the Asantehene. The official cost of obtaining land is relatively modest (“drink money” for the ancestors) although the amount demanded varies and the process has become increasingly commercialized. The money is supposed to be divided between the local chief, the Asantehene and the local government, and is not a purchase price but, rather, represents the cost of consulting the ancestors. This means that if an application is refused, the money is not refundable. In practice, the cost of acquiring land by non-natives is considerably higher, effectively approximating the market price.
Even so, at least for native Asantes, land acquisition in Kumasi still tends to be cheaper than it would be in many other cities where the land market is fully commercialized (Korboe and Diaw 1999).

The land allocation system also tends to discourage large-scale land speculation. Native Asante are unlikely to sell the land rights allocated to them since it would be difficult for them to obtain another plot through the traditional process. Since titles are not transferable, anyone wishing to acquire a plot from another has to go back to the local chief for the land to be reallocated. Without a formal allocation note from the local chief, endorsed by the Asantehene, the title will not be registered by the Lands Commission and so will not be valid. Furthermore, an allocatee is required to start building within one year of allocation; otherwise the allocation can be rescinded. Such rescinding is unusual, with the result that there is much petty speculation in the sense that people acquire a plot well in advance of intended development as a hedge against inflation. But the potential is there for allocations to be rescinded and some chiefs issue second leases on plots, sometimes within months of the initial allocation, if they think the plot may not be developed within the required time (Korboe and Diaw 1999).

Thus, the system is characterized by uncertainty, which discourages large-scale, commercial development and speculation. In recent years, the land allocation system has become increasingly commercialized and subject to exploitation by the local chiefs. Yet, it does still bring about a somewhat greater degree of equity in land ownership and use than applies in many other countries. At least in the case of native Asantes, it increases the opportunity for the poor to obtain access to land, although there are also unscrupulous local chiefs who demand more than they are supposed to and who make multiple allocations of the same plot, causing confusion and hardship. Nevertheless, the traditional land allocation system does appear to have prevented the development of large-scale squatter areas with uncertain tenure so common in other parts of the developing world and the subsequent forced relocation of the residents of such settlements. In Kumasi, this is also helped by the comparatively low density and availability of land in the urban periphery which means that the land market is not as constrained as in some cities (Korboe and Diaw 1999).

Another factor which may have a positive influence is that much of the housing in Kumasi is in the form of communal tenement blocks. In most cases, the landlord is resident and so has a vested interest in ensuring that services are available and the building is maintained. Of course, this does not guarantee that services will be available to tenants nor that tenants will not be overcharged for use of services. Nevertheless, the position of poor tenants may be better than where the landlord is absent (Korboe and Diaw 1999).

Another critical factor is donor involvement. Most improvements in infrastructure and services have come about through donor intervention. Where KMA has contributed to improvements, it has often been as a counterpart contribution to a donor funded project. Donor funded projects have included:
road reconstruction, which has improved access for businesses and residential areas, and which has benefited the poor through employing large numbers of unskilled workers during construction;

- improvements to electricity supplies essential for businesses, both formal and informal;
- improvements in urban sanitation funded by the Canadian International Development Agency, UNDP and the World Bank, with the construction of private and public latrines, the provision of sewage treatment facilities, and carrying out health education programmes, etc. Although these programmes have only begun to tackle the problems, the fact that they are mostly targeted towards low-income areas has had some impact; and
- increases in the capacity of the water supply system, funded by DFID; and the current programme to improve access to water for low-income settlements.

Another important factor is the tolerating of informal access and regulation Contravention. Some of the poor do benefit from illegal water and electricity connections. Others benefit from being able to build houses or operate informal sector activities which do not conform to regulations, often in return for a payment to those charged with enforcement. This is hardly an ideal way in which to assist the poor, since the benefits are arbitrary and unequal, the risks uncertain and usually dependent on repeated payments, and the environmental consequences damaging. Much better would be to adopt appropriate (which probably means lower) regulatory standards and enforce them, and to adopt pricing policies which facilitate legitimate access by the poor. Nevertheless, given that such reforms are not about to happen, some of the poor may gain to some degree through these illegal or corrupt arrangements (Korboe and Diaw 1999).

The final factor is supportive ethnic networks. Ethnicity is important in Kumasi, as in so many places. It is commonly perceived as a negative factor, leading to discrimination and conflict. However, ethnic networks can offer support and avenues of influence for poor communities. Various ethnic groups in Kumasi organize themselves into development associations in order to mobilize resources for the development of their communities, and into kinship based groups for mutual generally some of the poorest in Kumasi, have been able to make use of support networks, often revolving around the mosque.

**Conclusion**

In conclusion, available data does not enable us to say for sure what has happened to the position of the poor in Kumasi. However, available evidence suggests that, despite some improvement in the national economy, the position of the poor has not really been bettered and may have worsened in recent years. In this, Kumasi’s city government, KMA, must share a great part of the blame. The process of decentralization in Ghana which begun a decade ago remains incomplete. Central ministries have been reluctant to decentralize sectoral programmes and many of the services on which the poor depend are outside the control of local government. Cost recovery policies for some of these services have made access for the poor more difficult. Those essential services for which KMA is responsible – sanitation, waste disposal, drainage, environmental health – remain woefully inadequate particularly to the urban poor.
In terms of accountability to the consumers of services, and particularly to the urban poor who are often not served at all, the lines of political accountability are weak. This is not only the case for those services for which KMA is responsible but all the more so for those services which are outside the purview of KMA. KMA appears to have no strategy for dealing with the situation and no coherent policy in relation to poverty. Governance in Kumasi has therefore not been effective in improving the lot of the urban poor.

Also, despite a well-established tradition of mutual self-help, have civil society organizations yet developed in ways which would enable the poor to bring effective influence to bear on the institutions of city government to improve services for them. However, there appears to be some countervailing factors which prevent the poor from being crushed. Notable among these are the traditional land allocation system which, although undermined by commercial pressures, does provide access to land for at least some of the poor, and supportive networks of ethnic loyalty.
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