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REPORT

Land liberalization and access to affordable housing in Greater Lomé, Togo, and Greater Nokoué, Benin

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Abstract

In Greater Nokoué (Benin) and Greater Lomé (Togo), it is evident that land liberalization has significant implications for access to affordable housing. This study assesses how land liberalization in Greater Nokoué and Greater Lomé constitutes a barrier to affordable housing access. Using a mixed-methods approach (qualitative and quantitative), this study combined household surveys (258 in Greater Lomé and 219 in Greater Nokoué) with in-depth semi-structured interviews (27 in Greater Lomé and 29 in Greater Nokoué). The results reveal that, in both of these metropolitan areas, land liberalization poses enormous challenges, including land speculation. This speculation, which manifests in various forms, not only affects the production of affordable housing but also exposes households to the risks of eviction and social and spatial marginalization. In light of these challenges, it is essential to rethink urban planning in these cities to facilitate the production of and access to affordable housing.

Keywords: Spatial marginalization; Land speculation; Affordable housing; Greater Lomé; Greater Nokoué

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1. Introduction

Access to affordable housing is a central challenge in sub-Saharan African cities today. In these cities, rapid population growth and accelerated urbanization clash with fragmented and often conflict-ridden land tenure systems (Durand-Lasserve & Selod, 2009; Odile, 2006; UN-Habitat, 2020). Numerous studies have documented the dynamics of residential precarization in major African cities; however, the cities of Greater Nokoué (Benin) and Greater Lomé (Togo) remain largely unexplored. These cities are home to a growing share of the population and experience comparable, if not exacerbated, land-related tensions (Adjayi *et al.*, 2024; Watson, 2009). We are therefore witnessing land insecurity, defined as the absence of legal or social guarantees regarding land use and ownership, which represents a major constraint on the construction of affordable housing. This manifests itself in the coexistence of customary and state land tenure systems, unresolved conflicts over land use, widespread informalization of transactions,

and unequal access to secure land rights (Durand-Lasserve *et al.*, 2015; Rakodi, 2006). This phenomenon particularly affects low-income populations, who struggle to access buildable, secure, and legally recognized land. Yet this condition is necessary for investment in construction and residential stability. Access to affordable housing is a major challenge in contemporary urban dynamics in sub-Saharan Africa (UN-Habitat, 2020). In Greater Lomé (Togo) and Greater Nokoué (Benin), efforts to meet the growing demand for housing face a fundamental obstacle: the absence of regulations governing land pricing. This manifests itself in poor cadastral coverage and widespread informality in land transactions (Payne, 2001; Pierri *et al.*, 2025).

Several authors, such as Sanvee (2024) and Hounsounou (2019), have shown that uncertainty surrounding land rights directly hinders urban planning in Togo and Benin. This has significant consequences for the production of affordable housing, as it increases the costs of land access, discourages investment in construction, and reduces opportunities for access to credit. Indeed, the most vulnerable groups, particularly low-income households, find themselves confined to spatial margins, often precarious ones where the risks of eviction, instability, or land conflicts are heightened (Kombe, 2005; Rakodi, 2006). In Greater Lomé and Greater Nokoué, the relationship between land tenure and housing has been the subject of debate in the literature. Indeed, although these two areas are less visible in global discussions, they are nonetheless characterized by rapid urbanization and growing land tensions, linked to unplanned informal urban expansion (Gough & Yankson, 2000; Watson, 2009). The current situation in Greater Lomé and Greater Nokoué presents two challenges that this research seeks to address. These are land liberalization and its implications for the production of affordable housing accessible to vulnerable populations.

Furthermore, several studies have shown that land liberalization constitutes an obstacle to the right to the city. Indeed, urban dynamics and spatial occupation raise the issue of housing marginalization. The right to the city is defined here as an inalienable right that allows every city dweller who arrives in the city to feel a sense of belonging to the territory and to participate in shaping the city (Morange & Spire, 2020). For example, living in a safe, well-planned neighborhood and having access to basic social infrastructure. The definition we provide here draws on Lefebvre's 1968 definition of the theory of the right to the city. This right to the city is called into question when it fails to guarantee everyone access to adequate and affordable housing, regardless of social class. The right to the city is therefore a means of addressing the interests of society as a whole and of those who live within it. That being the case, access to housing means meeting human beings' inherent needs and thus guaranteeing the right to the city. It affects a large majority of city dwellers, particularly those living in neighborhoods not to build. This situation creates a climate of legal vulnerability, limiting investments in housing improvement and exacerbating residential insecurity. According to Payne *et al.* (2009), land security is an essential condition for the construction of sustainable housing, access to credit, and urban stability. Since land and housing are inseparable, land insecurity limits construction and access to affordable housing. National housing policies, often inspired by imported models or focused on promoting formal, individual housing units, struggle to meet the needs of the majority of urban populations. As highlighted by Watson (2009) and Turok & Borel-Saladin (2018), these so-called "social" housing programs primarily target the emerging middle classes. This effectively excludes the poorest populations. Located on the outskirts, lacking adequate infrastructure, and offered at costs inaccessible to low-income households, these projects fail to respond to local socioeconomic dynamics (Chare, 2025).

In Greater Lomé and Greater Nokoué, the private sector focuses its offerings on lucrative segments, contributing to land speculation and the exclusion of vulnerable groups. In both cities, there are numerous instances of land sales, fraudulent plot sales, the purchase of state-owned properties, and the inaccessibility of land for low-income households. This logically leads to higher rent costs. Indeed, whether in Greater Lomé or Greater Nokoué, the land tenure system is hybrid. Market dynamics coexist with formal and informal practices, thereby reconfiguring the conditions for accessing housing. Under these conditions, self-construction on unsecured land, without a regulatory framework, perpetuates land inequalities and the risk of eviction. From this perspective, the central question of this article is: in what ways does land liberalization in Greater Lomé and Greater Nokoué constitute a constraint on the production of affordable housing? In response, this study posits that land speculation and its effects constitute constraints on the construction of affordable housing. The objective of this research is to assess the effects of land liberalization on access to affordable housing in Greater Lomé and Greater Nokoué. This research is based on the fact that the land tenure context in these cities is characterized by a lack of legal recognition; informal transactions and dual land tenure undermine the efforts of low- and middle-income populations to access safe, adequate, and affordable housing.

2. Data and methods

2.1. Physical context of the study

2.1.1. Greater Lomé

The capital and largest city of Togo, Greater Lomé, is located between 1°4'50" and 1°20'40" east longitude and between 6°12'20" and 6°9'40" north latitude. It is bounded to the northeast by the lower Zio Valley, to the west by the Togo-Ghana border, and to the south by the Atlantic Ocean. It is situated in the extreme southwest of the country, along the coastline of the Golf of Guinea. As Togo's most populous city, Greater Lomé had a population of 2,188,376 in 2022 (INSEED-Togo, 2024), up from 1,571,508 in 2010 (DGSCN-Togo, 2014), representing a national growth rate of 2.3% per year between 2010 and 2022. Greater Lomé is the first urban community in Togo's history to be created since decentralization took effect in 2019. It emerged from metropolitan-level coordination by the "local government" aimed at enhancing the capital city's attractiveness and competitiveness, as highlighted by numerous studies since 2010 (CDS: Greater Lomé Urban Development Strategy, SDAU, etc.).

Greater Lomé covers an area of 425.6 km^2. It comprises 13 municipalities, which, according to Decree No. 2017-144/PR of December 22, 2017, include the former prefectures of Golfe (with 7 municipalities) and Agoè-Nyivé (6 municipalities). Its territorial boundaries are: the Atlantic Ocean to the south, the Aflao-Ghana border and the Avé Prefecture to the west, the Zio Prefecture to the north, and the Lacs Prefecture to the east. The territory is characterized by a lagoon system. The urban fabric is unevenly distributed, with population densities ranging from 1,307 inhabitants/km^2 to 357 inhabitants/km^2. The climate is subequatorial, with average annual precipitation of 864 mm and an average temperature of 27.4 °C. Agricultural land is becoming scarce due to land pressure. Apart from the peri-urban municipalities (Golfe 6, 7, Agoè-Nyivé 2, 5, and 6), where some crops still remain, agriculture in Greater Lomé is limited to market gardening. The territory is heavily dependent on the national hinterland and trade.

For this study, only the municipalities of Golfe 5 and Golfe 7 were selected, and the choice of localities was based on reasoned grounds. Indeed, these localities have the necessary information to inform us about the social realities of the land tenure context regarding the production of affordable housing. This is the case for localities such as Totsi, Attikoumé, Ségbé, Adidogomé, Sagbado, Yokoè, Lankouvi, and Akato. Indeed, these localities have been the scene of land conflicts in recent years. It should also be noted that these areas are now peripheral districts of Greater Lomé and continue to house new landowners. In these localities, the majority of rental housing is multifamily, consisting of dwellings that house several households; this is commonly referred to as a "concession," "courtyard housing," or "shared courtyard." Residents of these localities, whether owners, lodgers, or tenants, are affected by the consequences of the land tenure context for access to housing. These localities are affected by rapid urbanization, which manifests as land pressure and real estate speculation. The territory is heavily dependent on the national hinterland and trade. The geographical location of Greater Lomé and the study municipalities is shown in Figure A1.

2.1.2 Greater Nokoué

Large cities, which have now become metropolises, are characterized by the spatial diffusion of urban development, population concentration, and strategic functions. In Greater Nokoué, globalization resulting from the expansion of urban agglomerations and the urbanization of rural peripheries is leading to the formation of metropolitan areas, true urban regions that are increasingly functionalized (Jaglin *et al.*, 2018).

In fact, the name "Greater Nokoué" derives from Lake Nokoué, located in southern Benin and separated from the Atlantic Ocean by a long, wide coastal strip on which the City of Cotonou was built. Greater Nokoué encompasses the City of Cotonou, considered the capital of the Atlantic and Littoral departments and the country's economic capital. Greater Nokoué thus possesses significant heritage potential, both natural and cultural. It is located in the south of the Republic of Benin between 6°20' and 6°23' north latitude and 2°22' and 2°30' east longitude. Concentrated in a limited area of the Beninese coastline, the Greater Nokoué metropolitan area is rapidly growing, comprising three main municipalities connected around Lake Nokoué: Cotonou, Porto-Novo, and Abomey-Calavi. However, Greater Nokoué comprises five municipalities, namely: Cotonou, Porto-Novo, Abomey-Calavi, Sèmè-Kpodji, and Ouidah, with a total population of approximately 1,984,425 inhabitants (INSAE-Benin, 2015).

For this study, the municipalities of Cotonou and Abomey-Calavi were selected for their location within Greater Nokoué and for their status as urban centers. These municipalities contain existing data that provide insights into land liberalization and its implications for the lack of access to affordable housing. Furthermore, within these two study municipalities, certain localities such as Ouédo, Abomey-Calavi, Akassato, Akonvi, and Godomey were prioritized. Indeed, these localities have been the scene of

land conflicts over the past decade. It should also be noted that these areas are satellite towns of Greater Nokoué and continue to host new landowners. In these localities, the majority of rental dwellings are multifamily units that accommodate several households; this is commonly referred to as a "concession," "courtyard housing," or "shared courtyard." Residents of these localities, whether owners, lodgers, or tenants, are affected by the consequences of the land tenure context on access to housing. These localities are affected by rapid urbanization, which exerts strong pressure on land and fuels real estate speculation.

These localities were selected because they provide information on social realities, the various forms of land insecurity, and their implications for the production of affordable housing in the city center and surrounding areas. The geographical location of Greater Nokoué and the municipalities included in the study are shown in Figure A2.

2.2. Study population and sampling

This research examines the effects of land liberalization on affordable housing production. It involves tenants, public authorities, owners of rental properties, real estate industry stakeholders, developers, and homeless individuals seeking affordable housing. For this study, the target populations or those affected by the quantitative survey are tenants and homeowners in the municipalities of Golfe 5 and Golfe 7 (Greater Lomé), Cotonou, and Abomey-Calavi (Greater Nokoué). For the qualitative survey, the following key informants were targeted: The Head of the Department of Housing, Real Estate Development, and Construction Costs (SHPICC) of Benin; The Chief of Staff of the Ministry of Urban Planning, Housing, and Land Reform of Togo; The heads of the planning and development departments of the municipalities of Cotonou and Abomey-Calavi (Benin); The heads of the planning and land use, urban planning, and housing departments of the municipalities of Golfe 5 and Golfe 7 (Togo); urban planners and architects; surveyors at the land registry level; real estate union representatives.

The selection of these stakeholders is of paramount importance for this research. They serve as key informants who deal with housing access issues on a daily basis, either directly or indirectly. They are well-positioned to provide us with information on the challenges of housing access. **Table 1** provides an overview of these stakeholders.

2.3. Collection techniques and tools

Specifically, the literature review involved collecting written data related to the research problem. These include scientific articles, books, doctoral dissertations, master's theses, government reports, and case studies conducted in these two cities. For this work, journals from the Multidisciplinary Digital Publishing Institute, Google Scholar, and Elsevier, all indexed in the Scopus database, were consulted. Specifically, the literature review focused on the following themes: (i) Spatial inequalities and housing justice; (ii) informal housing and urban governance; (iii) daily experiences of housing insecurity; (iv) public policies and the failure of affordable housing programs; (v) land crises and access to housing; and (vi) sustainability and affordable housing.

This thematic review helped build a solid documentary foundation on various aspects of this research. Recurring themes identified in the selected sources were categorized for comparative analysis. Thus, the exploration of these writings informed the development of the research's conceptual, theoretical, and methodological frameworks.

The questionnaire consists of closed-ended questions with pre-coded responses to facilitate data processing. Administering the questionnaire yielded quantifiable trends, facilitating the statistical analysis of field results.

Observation was conducted using horizontal photography with a cell phone camera to ethnographically document the difficulties residents face. This pertains to the acquisition of land for housing construction, whether for personal use or real estate development, in both cities under study.

Finally, individual interviews helped gather the opinions of certain key informants (mentioned earlier) on the effects of the land tenure context on the construction of affordable housing in Greater Lomé and Greater Nokoué.

2.4. Methodological approach

This research uses both quantitative and qualitative approaches. Thus, regardless of the methodological approach, this research prioritized non-probability sampling; that is, the deliberate selection of participants for interview. This is a non-probability survey method that allows us to select the participants to be surveyed. For this study, these include tenants and property owners.

In the absence of existing statistical data on the populations of renters, those seeking housing, and owners of rental properties in the two metropolitan areas, we targeted respondents based on the type of housing they occupied. In fact, this technique involved gradually building the sample using referrals obtained from the first respondents. Thus, in each field, the number zero (0) denotes the key informant, and n denotes the sample saturation. This respondent-driven sampling technique has already been used by Wilhelm (2014) for studies

Table 1: Summary of the qualitative sample by Greater Lomé and Greater Nokoué

Cities	Stakeholders interviewed	Number
Greater Nokoué (Benin)	Officials from Benin's Department of Housing, Real Estate Development, and Construction Costs (SHPICC)	3
	Heads of planning and development departments in the municipalities of Cotonou and Abomey-Calavi (Benin)	4
	Urban planners and architects	5
	Land surveyors	4
	Real estate agents	8
	Real estate union representatives	5
Greater Lomé (Togo)	Officials from the General Directorate of Urban Planning and Housing of Togo (DGUH)	3
	Heads of planning and land use, urban planning, and housing departments in the municipalities of Golfe 5 and Golfe 7 (Togo)	4
	Urban planners and architects	5
	Land surveyors	4
	Real estate agents	8
	Real estate union representatives	3
Total	–	56

Source: Field survey, March–April 2025.

involving so-called hard-to-reach populations. Some authors, such as Heckathorn (2002) and Semaan (2010), consider this sampling technique to be a distinct method in its own right. According to Gumuchian & Marois (2000), this sampling procedure generally makes it impossible to quantify the probabilities of selection into the sample. The limitation of this method lies in the difficulty of producing unbiased estimates of the characteristics of the sampling population itself. However, the study by Johnston & Sabin (2010) showed that by pre-selecting the number of people a participant can name, we reduce the biases associated with this sampling method. Thus, using this technique, we conducted a quantitative survey of 258 people in Greater Lomé and 219 in Greater Nokoué.

As for the qualitative survey, 27 key informants in the greater Lomé area and 29 key informants in the greater Nokoué area were interviewed individually. According to the fourth census, the population of the Nokoué metropolitan area stands at 1,984,425(INSAE-Bénin, 2015), while that of the Lomé metropolitan area, according to the fifth census, is estimated at 2,188,376 (INSEED-Togo, 2024).

2.5. Data processing

2.5.1. Processing of quantitative data

Quantitative data were collected using a standardized questionnaire administered to the study sample via the KoboCollect software. After formatting, the collected data were transferred to the Statistical Package for Social Sciences (SPSS version 22, IBM Corp., United States of America) on Windows for statistical analysis. For the comparison between Greater Lomé and Greater Nokoué, proportions were calculated using Fisher's exact test due to the presence of cells with zero or small sample sizes. The threshold for statistical significance was set at $p < 0.05$. The p-values shown in the results tables represent the comparison between the two cities.

The data analysis focused on survey municipalities,

occupancy status, and residential typology to ensure comparability across urban contexts. To this end, a simple descriptive statistical analysis was conducted using percentage comparisons. The results are presented as cross-tabulations, bar charts, and line charts. The tables and graphs were formatted using Excel.

For geographic data processing, the global positioning system was used to collect the coordinates of the locations targeted for the study. This enabled pinpointing the data collection areas on the maps (marked with dots). The analysis of this data was performed using ArcGIS software.

2.5.2. Analysis of qualitative data

For the qualitative data, content analysis based on logical-semantic and structural methods was applied to identify the explicit and implicit meanings of the information. Furthermore, the analysis is grounded in the argumentative logic developed by the interviewees. Thus, we studied and compared the interviewees' discourses to highlight the representational systems they convey.

Emphasis was placed on the order of appearance and frequency of symbolic representations in the discourse. Thus, as Beaud & Weber (2010) point out, the interview does not aim to produce quantified data but rather to foster a specific interaction in which interviewees express a unique perspective that will be analyzed after transcription. In the case of Greater Lomé and Greater Nokoué, individual interviews were conducted with key informants and several households to assess the impact of land liberalization on the availability of affordable housing and to identify public policy solutions to this phenomenon. The audio recordings from the interviews were transcribed and imported into Sphinx for open coding.

A comparative analysis was then conducted between the two urban areas to highlight commonalities and local specificities. This comparative approach aims to shed light on the differing dynamics of urban injustice in two West African cities (Greater Nokoué and Greater Lomé) facing a similar housing crisis but following distinct institutional trajectories. This can help inform policy decisions and interventions in the housing sector.

2.6. Ethical considerations

To ensure the anonymity and protection of respondents, we did not mention the names of those interviewed in the qualitative data analysis. Participants gave their formal oral consent to participate in the study and to have their views published anonymously. Consequently, numbers have been assigned in the analysis, which in no way reveal their identities.

3. Results

3.1. Difficulties in acquiring land in Greater Lomé and Greater Nokoué: Context and explanatory factors

Access to land is the foundation for any housing construction. Indeed, every construction project begins with the acquisition and ownership of land. During the field surveys conducted as part of this research, we sought to determine whether it is easy today to acquire land for housing construction. The respondents shared their views. Figure 1 presents the respondents' views by urban area.

The data in Figure 1 show that the majority of respondents in Greater Lomé and Greater Nokoué expressed a negative opinion regarding the accessibility of land for housing construction. When analyzing the data in this graph from a comparative perspective, it becomes clear that, whether in Greater Lomé or Greater Nokoué, acquiring land for housing construction is not an easy process.

If it is not easy today to acquire land, as the respondents point out, this logically means that the construction and availability of housing pose a challenge for residents of these two cities. As can be seen from the testimony of one respondent, who says: "(…) having had the chance to build a rental house and my own home, I know a thing or two. The process of buying land without disputes to become a homeowner is not easy. The administrative procedures are long and costly. I was lucky because I had connections in the administration, and that's what worked in my favor" (Field interview, No. 6, Greater Nokoué, March 2025). This testimony raises a very important aspect that cannot be overlooked from both scientific and social perspectives: social capital, as defined by Bourdieu (1979). Indeed, it appears that, to easily purchase land without disputes, one must, in addition to incurring enormous expenses, have social connections within the administration to secure a favorable outcome. Some respondents in Greater Nokoué state that they were able to easily purchase land to build their homes. This is generally explained, as highlighted by this testimony, by unfavorable economic conditions and social connections. On the other hand, most city dwellers face difficulties in purchasing land through formal channels. In doing so, they are confronted with problems such as land speculation, disputes over property rights, and other issues that are becoming increasingly prevalent in Greater Lomé and Greater Nokoué.

The various factors contributing to land insecurity make it difficult to purchase land for housing construction. Consequently, landlords who manage to build rental

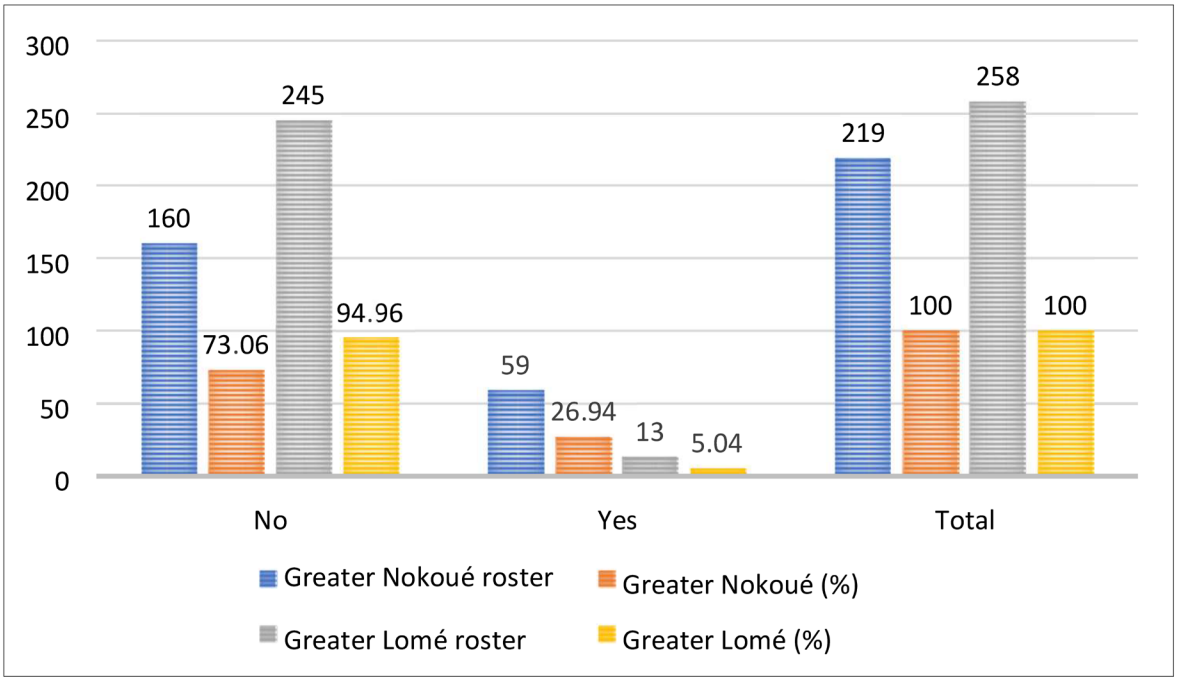

Figure 1. Land acquisition for housing construction in Greater Lomé and Greater Nokoué
Source: Field survey, March–April 2025.

Table 2. Factors making it difficult to acquire land for housing construction

Factors making it difficult to acquire land for housing construction	Cities						*p*-value (Fisher) between the two cities
	Greater Nokoué			Greater Lomé			
	n	%	95% CI (Wilson)	*n*	%	95% CI (Wilson)	
Multiple land sales	89	55.63	47.88–63.10	162	66.12	59.99–71.76	0.036
Dispute over property rights	34	21.26	15.62–28.22	71	28.98	23.66–34.95	0.104
Illegal and fraudulent sale of inherited land	56	35.00	28.04–42.66	194	79.18	73.67–83.80	<0.001
Purchase of administrative domains	98	61.26	53.52–68.45	101	41.23	35.24–47.48	<0.001
Lack of financial resources	71	44.38	36.90–52.12	88	35.92	30.17–42.10	0.096
Total	348	217.53	–	616	251.43	–	–

Note: Totals exceed 100% because the data in this table are cumulative frequencies with multiple responses.
Source: Field survey, March–April 2025.
Abbreviation: CI: Confidence interval.

housing despite these difficulties adopt a strategy of maximizing return on investment downstream. This aligns well with Weber's concept of economic calculability. During field surveys, informants cited several factors related to land acquisition for housing construction. The table below presents the main factors for Greater Nokoué and Greater Lomé. The data in this table reflect strictly the perceptions of respondents who expressed a negative opinion regarding the ease of purchasing land for housing construction (Table 2).

The 95% confidence intervals calculated using the Wilson formula for the data in Table 2 show statistically significant differences between the two urban areas regarding the difficulty of acquiring land for housing construction. When considering the issue of clandestine and fraudulent sales of inherited land, it is evident that this practice is much more common among respondents in Greater Lomé (79.18%) than in Greater Nokoué (35.00%). Conversely, taking the example of the purchase of administrative estates, we observe that this practice is significantly more frequently mentioned in Greater Nokoué (61.26%) than in Greater Lomé (41.23%). Fisher's exact test confirms a highly significant difference for these two practices. This means, first, that urban land markets in Greater Lomé are strongly characterized by informal practices related to land transactions and the fragmentation of property rights. Second, this situation reflects land access strategies involving the occupation of state-owned reserves, particularly in the Greater Nokoué area.

The factors cited by respondents in this table highlight the constraints associated with building affordable housing. However, beyond these city-specific characteristics, there is a common set of factors that make it difficult to acquire land for sustainable construction. Indeed, taking the example of the factor related to multiple land sales, we observe that it was unanimously cited by the majority of respondents in Greater Nokoué and Greater Lomé. This demonstrates the recurrence of the problem related to multiple land sales in these two cities. Furthermore, the common, inseparable factor that makes it difficult to acquire land for housing construction in both cities is the multiple land sales. Indeed, multiple land sales and the resulting disputes hinder city dwellers' ability to acquire land for building sustainable housing without legal disputes. Additionally, widespread mistrust does not foster public confidence.

If housing is not affordable in Greater Nokoué and Greater Lomé, this undoubtedly indicates that land liberalization has harmful implications for the production of affordable, sustainable housing.

3.1.1. Multiple land sales

Multiple land sales are among the most recurrent phenomena in the land markets of Greater Lomé and Greater Nokoué. Indeed, as defined in several studies, such as those by Ekpodessi & Nakamura (2023) and Blakime *et al.* (2024), multiple land sales refer to situations in which the same plot is sold to multiple buyers by a single party or by different parties claiming rights to the same plot. This phenomenon often results, on the one hand, from the interplay between legal pluralism, urban pressure, and weak institutions. On the other hand, it can be explained by certain parties' pursuit of easy profit and the dishonesty of some sellers.

In the metropolitan areas of Greater Lomé and Greater Nokoué, access to land is based on the coexistence of two property regimes: customary law and modern law. It is the communities that own family lands and decide to transfer them to the state for the development of infrastructure and public services. This overlap of norms creates a situation in which multiple stakeholders, landowning families, traditional chiefs, local authorities, or public administrations, claim the power to manage or transfer the land. Consequently, multiple land transactions involving the same plot become possible due to the absence of clear mechanisms for securing and registering land rights.

Multiple land sales are part of the urban land market, which is heavily influenced by the informal sector. Transactions sometimes take place outside formal planning and registration channels. They often occur through local or verbal agreements, sales contracts, or certificates issued by non-state actors. It is this informality of transactions that fosters the emergence of opportunistic practices such as the repeated resale of the same plot to different buyers. Furthermore, the multiple sales of land in Greater Lomé and Greater Nokoué are also fueled by rapid urbanization, which has significantly increased land pressure. Indeed, accelerated urbanization in these two metropolitan areas has led to a sharp increase in demand for buildable land, particularly in urban peripheries and outlying areas. In these still-expanding areas, land values are rising rapidly, which encourages speculative practices. Some land rights holders are therefore tempted to dishonestly sell the same plot multiple times to maximize their profits, thereby contributing to a proliferation of land disputes. This situation leads to consequences such as expropriation and eviction.

3.1.2. Illegal and fraudulent sale of inherited land

The clandestine and fraudulent sale of inherited land is a widespread phenomenon in the greater Lomé and greater

Nokoué areas. It highlights the tensions between rapid urbanization, land tenure insecurity, and the fragility of governance systems. This phenomenon stems from demographic pressure and the growing demand for housing, which makes urban land a highly coveted commodity. This phenomenon, driven by family inheritance, shows that inherited land is often poorly demarcated by unaccredited surveyors and remains unregistered. This facilitates fraudulent sales by certain heirs or intermediaries.

In the absence of clear title deeds, inherited plots are sold without official documents, using forged papers, by informal intermediaries or touts, with the complicity of some institutional actors. Indeed, these touts or brokers take advantage of urbanization and land pressure to sow confusion and speculate on prices. To do so, they are sometimes aided by public officials or notaries who validate dubious transactions in exchange for a share of the proceeds. These practices have consequences on both the social and urban levels. This leads to conflicts within families, where heirs sometimes split, sometimes violently, over the legitimacy of the sale. Endless disputes are compounded by land-related lawsuits in the courts, to the point where even land titles are now subject to challenge. Fraudulent sales fuel the proliferation of unplanned neighborhoods and expose them to risks (flooding, poor waste management, and lack of infrastructure). In this situation, low-income households are most affected because they lack the means to secure their rights. Consequently, they face exclusion or eviction.

Indeed, the clandestine and fraudulent sale of inherited land clearly highlights the flaws in land governance in Greater Lomé and Greater Nokoué. It reflects the crisis of trust between citizens and institutions; the fragility of land registration systems; and the transformation of family inheritance into an object of speculation. This necessitates strengthening cadastral systems and increasing community-based public awareness campaigns on legal procedures for inheritance and land sales.

3.1.3. Purchase of administrative lands

Administrative domains in Greater Lomé and Greater Nokoué are plots of land reserved for the state or local authorities for public use, such as schools, hospitals, markets, parks, and public housing. This is a collective asset intended to guarantee equitable access to urban infrastructure.

In fact, the purchase of administrative domains constitutes a form of illegal privatization of public space that undermines urban planning by exacerbating inequalities in Greater Lomé and Greater Nokoué. Opaque and illegal land transactions lead some buyers, driven by a desperate desire to own their own home, to purchase administrative reserves-sometimes unwittingly. These spaces are often converted for residential use or to house businesses or companies. This situation results in the loss of land for the construction of schools, hospitals, markets, or green spaces. Consequently, social and legal conflicts lead to citizen protests and disputes between the state and buyers. Under these conditions, social vulnerability is also evident, as certain populations lose property they had already taken for granted. It should be noted that, in Greater Lomé as in Greater Nokoué, people make great sacrifices to save money in order to purchase land and build their own homes. If they are then forced to lose it one day despite all the sacrifices made, this places a heavy burden on some heads of households. This sometimes leads to depression or even suicide. Furthermore, the purchase of administrative domains appears to be an indicator of contemporary transformations in land governance in Sub-Saharan African cities, and of course in Greater Lomé and Greater Nokoué. Understanding these dynamics is essential for analyzing the mechanisms of urban space production and inequalities in access to housing in these two metropolitan areas.

In the case of Greater Lomé, we observe that in 2025, the state initiated a program to alert the public and reclaim administrative domains by installing signs on these reserves, whether or not they were already occupied by citizens. These signs read: "Warning! State Property. Do not enter." In this situation, households occupying these areas are therefore ordered to leave, and the question arises: Where will they go? Will they return to renting?

3.2. Land speculation: a key factor in the lack of access to housing?

During field surveys, informants emphasized that rising land prices, in one way or another, lead to a lack of housing production. Whether in Greater Nokoué or Greater Lomé, this factor was unanimously cited by respondents. Figure 2 presents the estimated land costs reported by respondents in the two study cities. The prices cited here take into account only the period during which field data collection took place in both cities:

Figure 2 shows variations in land prices between Greater Nokoué and Greater Lomé. When examining current land prices, a slight convergence is observed between the two cities. In fact, depending on their residential areas, the majority of respondents fall within the range where land costs more than 25,000,000 CFA francs per 600 m^2 lot. In Greater Nokoué and Greater Lomé, prices vary for the same plot of land. According to respondents, this situation clearly illustrates a liberal approach to land price regulation.

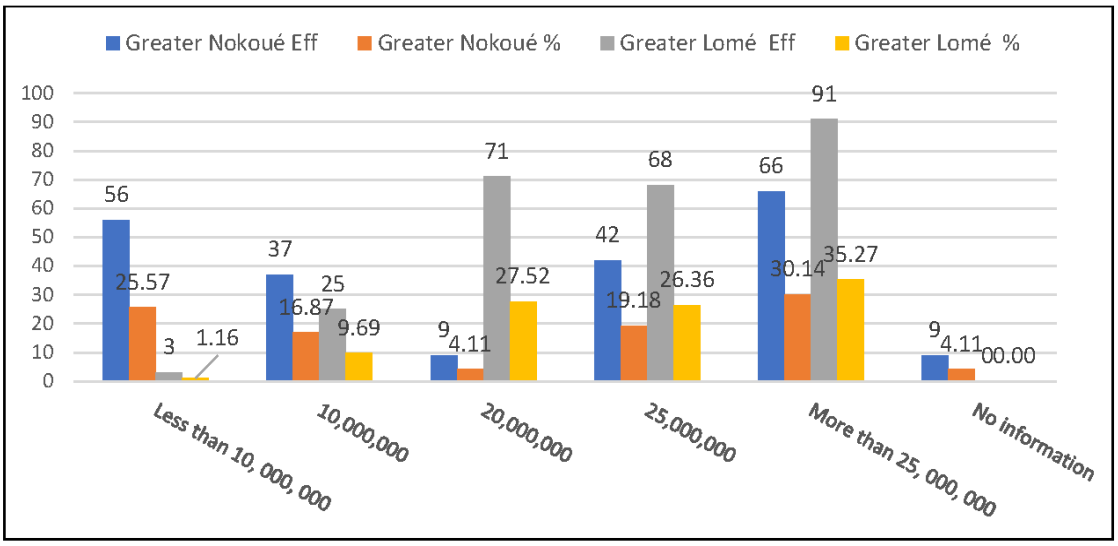

Figure 2. Estimated land prices in Greater Nokoué and Greater Lomé in 2025
Source: Field survey, March–April 2025.

Table 3. Effects of land speculation on the production of affordable housing in Greater Lomé and Greater Nokoué

Effects of land speculation on the production of affordable housing	Cities						*p*-value (Fisher) between the two cities
	Greater Nokoué			Greater Lomé			
	Sample size	%	95% CI (Wilson)	Sample size	%	95% CI (Wilson)	
Increase in housing costs	207	94.52	90.7–96.9	156	60.47	54.4–66.2	<0.001
Limited access to land for developers	144	65.76	59.3–71.6	249	96.51	93.8–98.1	<0.001
Housing shortage for city dwellers	59	26.94	21.4–33.1	144	55.81	49.8–61.7	<0.001
Total	410	187.22	–	549	212.79	–	–

Note: The data in this table are cumulative with multiple responses.
Source: Field survey, March–April 2025.
Abbreviation: CI: Confidence interval.

Table 4. Selected indicators of housing shortage in Greater Lomé and Greater Nokoué

Cities	Indicators
Greater Lomé	A growing population; increased demand for housing; the spread of slums and unplanned settlements, particularly in suburban areas; rents that are very high and subject to speculation relative to average income; lack of access to basic social services (water, electricity, sanitation, etc.) in certain areas; scarcity of developed and planned land; land price speculation; land tenure insecurity.
Greater Nokoué	Urbanization rate on the rise; increase in substandard dwellings and the persistence of slums; growing occupation of undeveloped and flood-prone areas; high demand for housing amid insufficient supply; unreliable property titles and documents; high urban poverty; increase in homelessness, especially in economically strong municipalities such as Cotonou.

Source: Field survey, March–April 2025.

It should be noted that, in both cities under study, since the state does not own the land, it is the local authorities who decide whether to sell it. Consequently, there is a duality in the land tenure system, namely, customary and state-based. Amid this complex land tenure system, it is evident that land costs are not regulated, and market forces determine prices based on stakeholder interests.

In this context, marked by free-market policies and land speculation, access to homeownership and housing construction depends on it. Homeowners seeking a return on their investment raise rents on their rental properties. Consequently, land speculation directly affects the cost of rental housing. This sometimes excludes city dwellers who lack the financial means to access such housing. Indeed, the current real estate landscape in Greater Nokoué and Greater Lomé confirms that African cities in the era of sustainable urban development face challenges related to market-driven housing practices. If land speculation is a key determinant in this research, it implies that it has a direct effect on the production of affordable housing.

3.2.1. Impact of land speculation on the production of affordable housing

In Greater Nokoué and Greater Lomé, land speculation has been observed to affect the production of affordable housing. When asked what these effects are, informants cited several factors, with the main ones presented in Table 3.

The 95% confidence intervals calculated using the Wilson formula indicate that, based on the data in Table 3, there are statistically significant differences between the two metropolitan areas regarding the overall effects of land speculation on the production of affordable housing. Indeed, Fisher's exact tests also confirm significance for all main categories, with p-values less than 0.05.

The analysis of Table 3 thus demonstrates the direct effects of land speculation on the production of affordable housing in Greater Nokoué and Greater Lomé. According to respondents in Greater Nokoué, the increase in housing costs is the primary effect linked to land speculation. In contrast, in Greater Lomé, developers' limited access to land remains the factor most frequently cited by respondents. However, analysis of this data shows that rising housing costs, developers' limited access to land, and the housing shortage for urban residents remain the main direct effects of land speculation in Greater Nokoué and Greater Lomé.

Indeed, the near-unanimous consensus among respondents in both cities regarding the rising cost of housing indicates that the current situation reflects a market highly vulnerable to weak price regulation and the ripple effect of increased land pressure in peri-urban areas. Consequently, the high cost of housing in these areas is becoming a source of social division, with only those with access to patronage networks or stable incomes able to build or acquire property formally and sustainably. This phenomenon reinforces urban polarization, a trend that African cities have sought to counter since the third United Nations conference, held in Quito from October 17 to 20, 2016. Far from fostering coexistence among individuals regardless of social class, this situation perpetuates an unspoken spatial injustice characterized by the commodification of the real estate sector. Moreover, rising rent costs are a key factor in understanding land speculation in Greater Nokoué and Greater Lomé. Beyond rising housing costs, developers also face limited access to land.

The housing shortage in Greater Lomé and Greater Nokoué reflects the crisis in urban governance. Governments and local authorities struggle to regulate land and real estate markets. International donors support projects, but their impact remains limited amid massive, growing demand. This is why city dwellers develop coping strategies through self-construction and precarious housing, which demonstrate not only their resilience but also the fragility of the system. The housing shortage is therefore an indicator of social and spatial injustice because it widens the gap between the elite and vulnerable populations, thereby undermining social cohesion in urban areas.

Table 4 presents a comparative analysis of the main indicators of the housing deficit across the two cities under study. Analysis of these indicators shows that, despite the geopolitical differences between Greater Lomé (Togo) and Greater Nokoué (Benin), there is a similarity in terms of housing deficit indicators. These indicators reveal the specific local realities of each city.

3.3. Land liberalization and affordable housing production: What does this mean for the populations of Greater Lomé and Greater Nokoué?

In Greater Lomé and Greater Nokoué, land liberalization is observed to affect the production of affordable housing. According to field information, this phenomenon reflects a process in which access to and management of urban land are increasingly influenced by market forces and limited state intervention in land regulation. Urban residents in these two metropolitan areas perceive this situation as a major challenge for urban governance and equitable access to housing. These perceptions, presented here as characteristics of land liberalization, serve as indicators of the lack of affordable housing production in Greater Lomé and Greater Nokoué.

Indeed, in these two cities, land has gradually been transformed into an economic commodity by various actors. Land is bought and sold as real estate. This emergence of the land market has profoundly altered mechanisms of land access, favoring actors with greater economic capital. This situation leads to a rapid rise in land prices, as certain actors purchase land in anticipation of increased value or due to the proliferation of land transactions. This results in limited access to housing for low-income households. Furthermore, land liberalization is accompanied by an expansion of informal land markets, including transactions without land titles and the involvement of traditional authorities. Under these conditions, we are witnessing the urbanization of rural areas located on the outskirts. Land previously used for agriculture is being converted into urban plots for private and clandestine housing developments. We are also witnessing the formation of new peri-urban neighborhoods that are often lacking basic social services and infrastructure. Finally, land liberalization exacerbates socio-spatial inequalities. Low-income households often face difficulties in formally accessing land due to high land costs, complex administrative procedures, and land speculation. These constraints lead to the proliferation of informal neighborhoods and precarious housing in urban peripheries and outlying areas.

In the metropolitan areas of Greater Lomé and Greater Nokoué, land management has been a major challenge for sustainable urban development for several years. Some informants believe that the lack of affordable housing is not necessarily linked to the land context. For them, the issue lies in the actors' rational motivations and the lack of operational political will. As one homeowner in Cotonou points out: "Not everyone who has bought land and built a house has had to deal with disputes over their plots. It's true today that it's difficult to build a house in the city center or in the suburbs, but if you want to do it, it's because you have sufficient means and are well-informed about standard and administrative procedures" (On-site individual interview, No. 4, Greater Nokoué, May 2025). Indeed, many rental property owners rely on market prices, while others act on their own initiative. We even sometimes see that even older housing units, those over 25 years old that lack modern amenities, are subject to speculation today. This is not particularly normal in the context of sustainability. Analysis of this testimony shows that the challenges of producing affordable housing are enormous. The situation is not only due to the land context but also to other factors related to the rationality of the actors and the government's difficulty in enforcing regulatory standards. The decrees limiting the number of months for security deposits and rent guarantees-whether in the Republic of Benin under Decree No. 0120 of June 22, 2022, establishing a standard residential lease agreement, or Decree No. 2022-001-Pr of January 5, 2022, regulating security deposits, rent guarantees, and residential leases, as well as the model lease in Togo, are still not being applied in practice.

4. Discussion

The land tenure context outlined above remains essential to the housing construction process in African cities. In these cities, particularly in sub-Saharan Africa, land insecurity remains a major obstacle to the production of affordable housing. It manifests as uncertainty or precariousness in property and land-use rights, affecting households, real estate developers, and public institutions alike. According to some previous research (Brueckner & Lall, 2015; Byamugisha, 2023), this evident insecurity exacerbates the scarcity of urban land, increases construction costs, and fuels real estate speculation, thereby intensifying the housing crisis.

An analysis of the results presented in this study shows that, in Greater Nokoué and Greater Lomé, land access often occurs outside formal, standard channels. This finding is consistent with the analyses by Gulyani *et al.* (2018), which show that this situation makes affordable housing production dependent on local arrangements and social negotiations. The results of this research also showed that the lack of access to affordable housing in Greater Nokoué and Greater Lomé can be attributed to land speculation and the direct and indirect implications of land liberalization. According to Ekpodessi & Nakamura (2023) and Abdillah & Manaf (2022), land liberalization acts as a barrier to investment in affordable housing. Indeed, this situation discourages developers, whether from the public or private sector, from investing in areas where property titles are not formally guaranteed (UN-Habitat, 2020). An analysis of Figure 1 and Table 4 makes this abundantly clear. According to Obeng-Odoom (2020), the commodification of urban land, exacerbated by economic liberalization, leads to a continuous rise in land prices and rent. This situation makes affordable housing difficult to achieve without subsidies or regulatory mechanisms. Addressing the same issue, Ekpo (2019) identified the cause of land insecurity as the often-conflicting legal pluralism, in which traditional authorities continue to play a central role in land allocation, sometimes in contradiction with cadastral services. Furthermore, within the scope of this research, as Table 3 clearly shows, registration procedures are costly, time-consuming, and rife with corruption, effectively excluding low-income households. This situation was analyzed by Sanvee (2024), who described the phenomenon of poverty among rural populations in Black Africa. In this study, it is observed that the procedures for obtaining property titles and building permits are not only lengthy but also

costly, whether in Greater Lomé or Greater Nokoué. For Brueckner and Lall (2015), land speculation, fuelled by population growth and rapid urbanization, which causes a skyrocketing rise in land prices, makes access to land virtually impossible for the working class. Indeed, in both Greater Lomé and Greater Nokoué, the land issue lies at the heart of urban dynamics. Regarding the direct impact of land liberalization on affordable housing production, as demonstrated by this research, it is evident that this policy contributes to a reduction in investment in formal construction. According to Bhanye (2024), in the absence of secure land titles, households cannot mortgage their land to obtain credit, and financial institutions consider untitled areas too risky. This situation, as the author demonstrates, limits the ability of private and public sector actors or developers to access bank loans for housing construction in both cities. It should also be noted that this financial barrier hinders both supervised self-construction and real estate development initiatives. Furthermore, legal uncertainty leads to risk-taking regarding housing production costs. Developers, in turn, pass on the costs and risks associated with land disputes to prices, which makes formal housing more expensive (Durand-Lasserve & Selod, 2009). Conversely, in insecure areas, residents are reluctant to make long-term investments in their homes for fear of evictions, which only perpetuate their precarious situation (Rakodi, 2006). This is the case in certain areas of the Ségbé, Adidogomé, and Sagbado neighborhoods in Greater Lomé, and in the Akassato, Akonvi, and Godomey neighborhoods in Greater Nokoué.

In Greater Lomé and Greater Nokoué, rapid urbanization is accompanied by an informal expansion of the urban area. This situation reveals the structural limitations of land-use policies and land tenure systems. These metropolitan areas are experiencing intense demographic and spatial growth, largely driven by internal migration and the relative economic attractiveness of urban centers. However, this growth is taking place against a backdrop of profound legal uncertainty regarding land ownership, fragmented urban governance, and increasingly unequal access to housing. (Durand-Lasserve & Selod, 2009; Gough & Yankson, 2000), have highlighted the inadequacy of land regulation mechanisms and the mismatch between housing demand and supply. For these authors, this context leads to the emergence of deeply unequal cities, where low-income populations are forced to settle in informal areas or on administrative reserves. This settlement often occurs without legal title or secure access to basic services. As presented, this situation raises two major challenges that this study addresses. These structurally linked challenges include land insecurity on the one hand and limited access to affordable housing on the other.

The rise in housing costs, linked to land prices, shows that land accounts for a significant share of housing production costs. According to Bah *et al.* (2018), land is one of the main expense items in the real estate value chain. For these authors, this situation drives up the final cost of housing and limits its accessibility for low-income households. According to Tipple (2015), this dynamic is part of a broader trend observed in African cities, in which a large portion of the population is excluded from the formal housing market. These transformations are also linked to the complexity of land tenure systems, characterized by the coexistence of an official norm and a practical norm. This situation complicates the execution of land transactions and limits real estate developers' access to land (Payne *et al.*, 2009).

5. Conclusions

The issue of urban planning in African cities and the challenges of the urban land context remain major concerns for access to affordable housing. In Greater Lomé (Togo) and Greater Nokoué, field surveys show that vulnerable populations' lack of access to affordable housing is marked by land liberalization. Indeed, field findings highlight that both Greater Nokoué and Greater Lomé face several issues related to land speculation. These issues are among the factors that make it difficult to purchase or construct housing for residential use. This situation demonstrates that land speculation in Greater Lomé and Greater Nokoué has both positive and negative implications for the production of affordable housing. Indeed, the sentiments expressed by respondents in both cities indicate that acquiring land for housing construction is not easy. It appears that, in both Greater Lomé and Greater Nokoué, the process is not only costly but also time-consuming. To address this, some landowners rely on patronage networks and social capital to expedite the process. All of this has direct consequences on housing costs, complicates sector regulation, and limits real estate developers' access to land.

This research on Greater Lomé and Greater Nokoué, therefore, calls for a fundamental rethinking of urban policies regarding land insecurity and lack of access to housing. In the West African subregion, the housing crisis is a major challenge for urban development. This phenomenon is often accompanied by high housing demand, rapid and chaotic urbanization, and a lack of urban infrastructure and basic social services. Furthermore, this situation fuels land and real estate speculation in African cities, as the cases of Greater Nokoué and Greater Lomé so clearly demonstrate. Indeed, sustainable urban planning for housing requires proper land-use planning alongside affordable housing construction. Such housing must not only be accessible to all but also promote sustainable urban

management.

This research has highlighted land management systems and practices that do not facilitate the construction of affordable housing. The cases of Greater Lomé and Greater Nokoué show that this situation undermines investment in rational land use. This makes land unaffordable for the construction of decent social housing accessible to vulnerable populations. To achieve this, policymakers have a duty to ensure that all social or affordable housing construction projects and programs take into account all these critical factors to promote greater inclusivity and sustainability. Consequently, these programs should no longer benefit only the affluent, as has long been the case in many West African countries. For any city that aims to be inclusive and sustainable, these "social" aspects must be firmly embedded in urban housing policies.

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Conflict of interest

The authors declare they have no competing interests.

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Ethics approval and consent to participate

The Ethical Committee of the Regional Center of Excellence on Sustainable Cities in Africa/University of Lomé, Togo has granted approval for this study on February 25, 2025 (N/Ref.: 33/AT/CERViDA/UL/2025). Informed consent to participate was obtained from all subjects involved in the study.

Consent for publication

Informed consent for publication was obtained from all subjects involved in the study.

Availability of data

The original contributions presented in this study are included in the article. Further inquiries can be directed to the corresponding author.

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Appendix

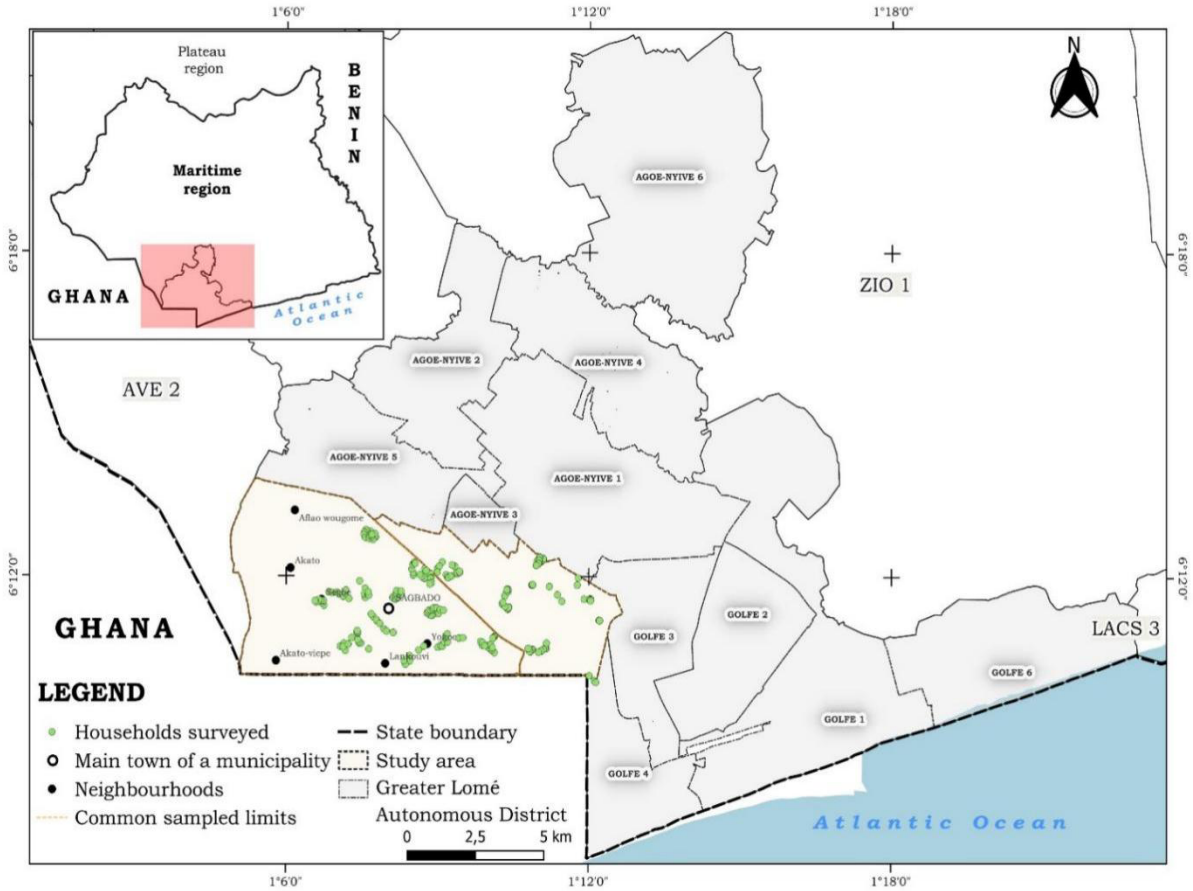

Figure A1. Geographic location of Greater Lomé and the study municipalities

Source: DGIGC 2013, field survey, March–April 2025.

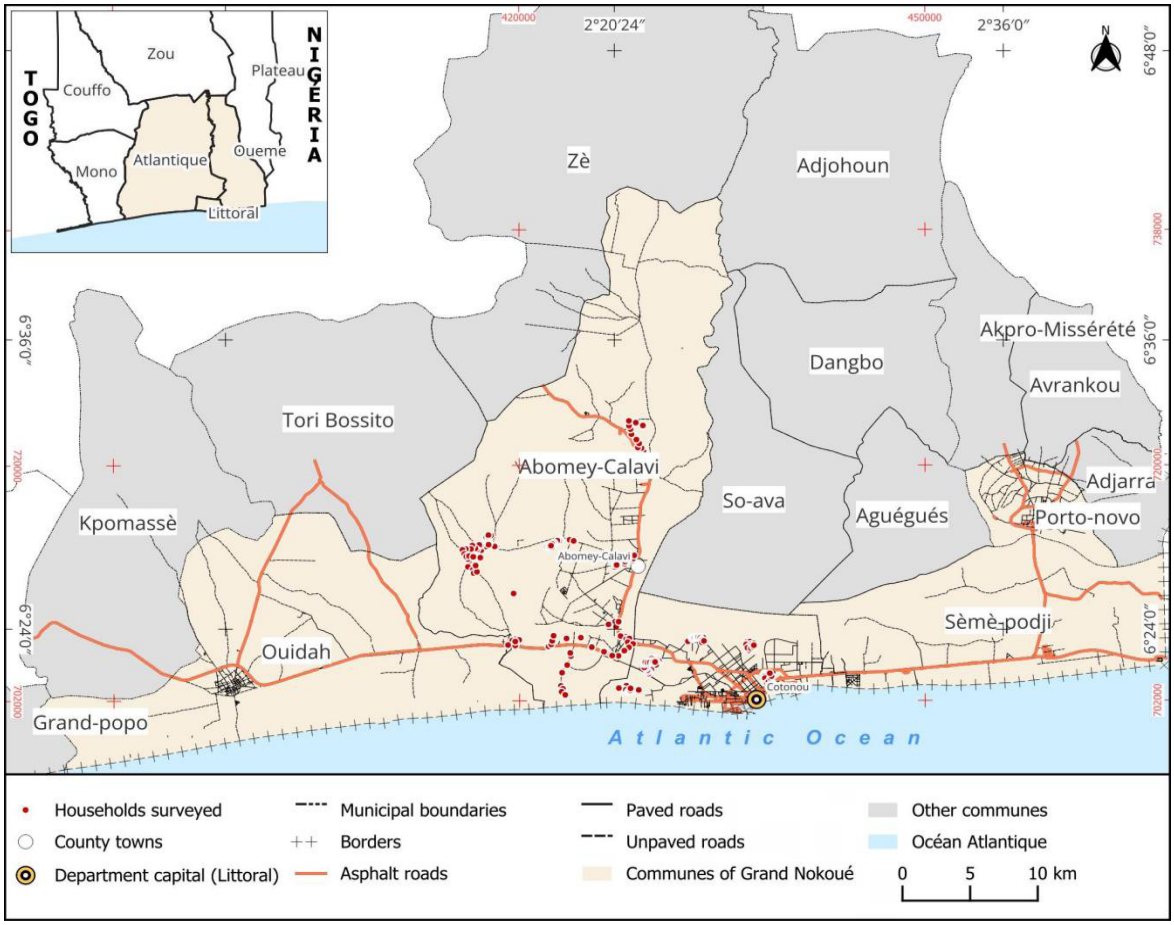

Figure A2. Geographic location of Greater Nokoué and the study municipalities
Source: IGN 2018, field survey, March–April 2025.

Table A1. Sample size by survey method in Greater Lomé and Greater Nokoué

Cities	Survey type		Total
	Quantitative	Qualitative	
Greater Lomé	258	27	285
Greater Nokoué	219	29	248
Total	477	56	533

Source: Field survey, March–April 2025.