

A research into

# SLUMS

and informal settlements development  
towards making Ghana's cities resilient



# **A research into slums and informal settlements development towards making Ghana's cities resilient**

## **FINAL REPORT**

**Submitted to:**



**Good Governance Africa**

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## EXECUTIVE SUMMARY

The past three decades have seen increased concern to make cities in poor countries resilient. The idea is that cities must be made to have the ability to adapt and respond to internal and external changes and be able to deliver all services to city residents. Resilient city is therefore the ability of an urban system and all its constituent socio-ecological and socio-technical networks to maintain or rapidly return to desired functions in the face of a disturbance, to adapt to change, and to proactively transform systems that limit current or future adaptive capacity. There is however evidence that shows that one of the important factors that can undermine efforts at achieving resilient cities is the development of slums and informal settlements in urban areas. Increased urbanization in developing countries not matched with the provision of basic infrastructure and social amenities like housing, water, sanitation and healthcare to adequately meet the demands of the growing population, slum developments have become unavoidable reality. Slums are settlements that share characteristics such as overcrowding, poor quality housing structures, insecure tenure statement, inadequate access to potable water, poor sanitation and lack of socio-economic infrastructure like schools, hospitals, public places and access roads. Due to the lack of amenities such as street lighting, sidewalks and paved roads, the settlements are very difficult to reach during emergencies. Traditionally, slum areas have high rate of crime, unemployment, urban decay, drug addiction, mental illness, malnutrition, diseases and poverty. So how do we achieve resilient cities? Although many studies have contributed to increasing our understanding of how to approach this, many of these are still very theoretical and general without giving adequate insights into the contextual dynamics such as in the case of Ghana where achieving resilient cities appears to be eluding urban governance and housing policy. This is largely explained by slums and informal settlements which we do not seem to adequately understand. Since context matters, it will require that we understand slums more from the perspectives of slum dwellers in a country context. This is the point of departure from which Good Governance Africa commissioned this study.

The research sought to achieve five objectives which are: to identify the drivers of slums/ informal settlements; to document and assess the implications/effects of slums and informal settlements on the economy of Ghana in the areas of social, economic, environmental, security and political development; to identify the gaps in the design and the implementation of urban housing policies; to

produce evidence to support redevelopment of slums and informal settlements in Ghanaian cities; and to develop robust strategies and policy recommendations to manage slums and informal settlements and prevent the occurrence of new ones.

Three slums were selected in the AMA and the STMA each for the study. For the AMA, these are Old Fadama, Avenor and Chemuna. For the Sekondi-Takoradi Metropolis, the selected slums are New Takoradi, Kwesimintsim Zongo and European Town. The study used both secondary and primary data to address the research objectives. For primary data, the study adopted in-depth interviews with slum dwellers, key informants and high profile officers in the STMA, AMA, MLGRD, MWH, MWR and the EPA. In addition to the in-depth interviews, Focus Group Discussions were held with women, men and the youth in the slums. Observation techniques were also used to collect visual data in the form of housing conditions, building materials and conditions of the built environment. The data obtained is largely qualitative in the form of experiences, narratives and stories of slum dwellers and these public officers.

In addressing the first objective, the study found that the drivers of slums include social factors (rural-urban migration), economic factors (looking for non-existent jobs), inability to afford decent housing, environmental and cultural factors. The rest include political and policy factors, non-continuity in public policy when governments change, systemic policy failures of government housing, weak enforcement of existing laws, and inadequate concerted efforts in the management of the slums.

For the second objective, it was revealed that slums and informal settlements affect and shape social, economic, and other aspects of lives of the individuals living in the slums and the nation as a whole. Slums can negatively affect the development of children; they can undermine the health of slum dwellers and undermine the security and safety of all. Slums were also found to contribute to environmental pollution and degrade the aesthetic quality of the city structure. Slums can also contribute to increasing the waste management burdens of city authorities.

The review of the National Housing Policy for the third objective revealed that the design of housing policy was weak and this largely explains why housing has not been delivered as expected resulting in the creation of slums in both formal and informal settlements. The policy does not mention slums specifically. It does not adequately recognise social norms such as people living in close proximity to families and friends as challenges to housing. There are contradictions in the policy and gaps in the Rent Act are not effectively addressed.

In terms of evidence to support redevelopment of slums if the country seeks to make the cities resilient, it was found that the housing structures in the slums are in extremely poor conditions and are inadequate. Slum dwellers do not have reliable and sustainable jobs and poverty may be high among them. They also lack access to basic facilities for decent living. We also found that there could be some positive effects of slums on national development. In addition, it was revealed that a lot is happening seeking to upgrade slums and all these were not being effectively coordinated.

The suggested policy recommendations are the following: city authorities must not seek to implement forced eviction; there must be collaboration and coordination between all the stakeholders around slums redevelopment and steps must be taken to improve the general economy to prevent the creation of new slums. In addition, there must be effective enforcement of existing laws; upgrading of existing slums; identification, recognition and incorporation of cultural issues in the planning of slum upgrading or redevelopment; and a study to understand how MTDPs of MMDAs respond to the issue of slums. Finally, there must be a comprehensive revision of the Ghana National Housing Policy to make it more responsive.

The study has suggested that findings of this report can be shared through validation workshops for stakeholders to help strengthen the findings. Following this, GGA must publish the report in a form a bulletin or research report. This can help research and academic institutions and other actors to have access and make it available in their libraries. It will be useful for GGA to develop a policy briefing from this report. This can be shared with key MDAs, MMDAs and donor community. This report can be presented in international conferences on slums and resilient cities. In line with this, GGA must take steps to identify international conferences where this can be shared.

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## LIST OF ACRONYMS

AMA	Accra Metropolitan Assembly
CSO	Civil Society Organisation
DFID	Department for International Development
EPA	Environmental Protection Agency
FGDs	Focus Groups Discussions
GGA	Good Governance Africa
GAMA	Greater Accra Metropolitan Area
ICLEI	International Council for Local Environmental Initiatives
MESTI	Ministry of Environment Science Technology and Innovation
MDAs	Ministries, Departments and Agencies
MDGs	Millennium Development Goals
MMDAs	Metropolitan, Municipal and District Assemblies
MoH	Ministry of Health
MTDPs	Medium Term Development Plans
MWR	Ministry of Water Resources
MWH	Ministry of Works and Housing
MYS	Ministry of Youth and Sports
MLGRD	Ministry of Local Government and Rural Development
MiCZD	Ministry of Inner City and Zongo Development
NGO	Non-Governmental Organisation
PAMSCAD	Programme of Action to Mitigate Social Costs of Adjustment
STMA	Sekondi-Takoradi Metropolitan Assembly
ToR	Terms of Reference
UNISDR	United Nations International Strategy for Disaster Reduction
USAID	United States Agency for International Development

## ACKNOWLEDGEMENT

The agreed methodology adopted for this research and the development of this report was more of a participatory approach. This style of research ensured a more inclusive and extensive consultation of all identified stakeholders including state and non-state actors as well as ordinary citizens of communities (mostly the slum dwellers).

The GGA-West Africa Center will like to sincerely thank Nana Osei Bonsu the Board Chairman of the Good Governance Africa Board for his immense support throughout the research exercise particularly by chairing the two validation sessions (in Takoradi and Accra). The Center is grateful to have such a dedicated Chairman.

To the Research Team (Dr. Ronald Adamtey and Dr. Charles Yaw Oduro both of the Department of Planning, KNUST and Mrs. Gifty Adjei-Kumi of Good Governance Africa), we say Ayekoo!! (Well done). Your dedication and detailed research work shall lead to positive outcomes in the near future.

Particular mention is being made for the enormous contributions of officers from the Ghana Police Service especially to the Accra Region PRO, ASP Efi Tenge, and officers of the National Fire Service in Accra and Takoradi. The Center and Research Team appreciate also, the valuable imputes from high profile officials from the following central government institutions:

- Ministry of Water Resources (MWR)
- Ministry of Works and Housing (MWH)
- Ministry of Local Government and Rural Development (MLGRD)
- Ministry of Inner City and Zongo Development
- Environmental Protection Agency (EPA)

These very busy officials made time out of their busy schedules to respond to the interviews and participated in the validation sessions. Also, officers from the two metropolitan assemblies (AMA and STMA) as well as the GAMASHIE Development Association availed themselves to be interviewed and the Researchers and the Center are grateful for the support.

Special thanks and appreciation go to the chiefs, opinion leaders and residents in the selected slums who willingly participated in the research by responding to the interviews and participated in the focus group discussions (FGDs). The following were the communities:

- Accra Metropolitan Assembly (AMA) – Old Fadama, Avenor, Chorkor Chemuna
- Sekondi-Takoradi Municipal Assembly (STMA) - Kwesimintsim Zongo, European Town, New Takoradi

GGA-West Africa is indeed grateful to the respondents from the slum/informal settlements whose living conditions and environment the Center believes should be transformed for the better if Ghana is to achieve the desirous goal of building resilient and sustainable cities.

## FORWARD



**Tina Serwaa Asante-Apeatu**  
*Chief Executive Officer (GGA-West Africa)*

GGA-West Africa is an independent and non-partisan research and advocacy organization that works to improve government performance on the African continent by strengthening institutions and building consensus through research, capacity building, sensitization programmes and orientation of the citizenry on best governance practices. GGA-WA uses applied research and organises stakeholder platforms to debate critical governance issues towards deepening good governance principles; recognizing that these sound principles

will ensure total and sustainable development for the people. With this aim, GGA-WA continues to identify areas that will make the most impact in strengthening democracy, accountability and transparency.

Urbanization, a key developmental issue, on the African continent continues to gain attention of all due to the enormous challenges that it presents to city managers in terms of service delivery and infrastructure, although there is undeniable fact that urbanization itself also provides several benefits to city dwellers and the economy of a nation.

In the quest to achieve resilient and sustainable cities, the Sustainable Development Goals (SDGs) has put quite some emphasis on improving quality of life in cities. In support of this noble cause, the GGA-West Africa identified the need to throw spotlight on a phenomenon in city development which in often times, is seen as a significant challenge to attaining resilient cities - SLUMS. The over emphasized negative characteristics of slums in African cities has led to a large extent their neglect and the high tendency of forceful but unsuccessful evictions. This seeming neglect of slums and the strong commitment of GGA-West Africa to support stakeholders to achieve the aim of building resilient and sustainable cities led to the commissioning of the

research into the development of slums in two Ghanaian cities namely Accra Metropolis (AMA) and Secondi-Takoradi Metropolis (STMA).

This Report is a good read for all and full of information for urban development actors and stakeholders especially. It is meant to contribute to the body knowledge on the development of slums, calling for a proactive action in alleviating the plight of the urban poor and the vulnerable (women and children) in urban societies. The Researchers were particularly assigned by the GGA-West Africa Center to use a more qualitative approach to information gathering ensuring that the views of all stakeholders particularly the slum dwellers were heard. Policy makers, city managers and the international community with the desire to transform slums into a more humane form of human settlement for the urban poor will find the content of this report useful for future decision making.



01

## INTRODUCTION AND PURPOSE OF THE SLUMS RESEARCH

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*“The term slum was originally used in industrialized European setting to describe the living conditions of the working class in urban areas (Weinstein, 2014). ”*

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# INTRODUCTION AND PURPOSE OF THE SLUMS RESEARCH

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## 1. Introduction

The past three decades have seen an increased concern to make cities resilient. The idea is that cities must be made to have the ability to adapt and respond to internal and external changes and be able to deliver all services to city residents. Resilient city is therefore the ability of an urban system and all its constituent socio-ecological and socio-technical networks to maintain or rapidly return to desired functions in the face of a disturbance, to adapt to change, and to proactively transform systems that limit current or future adaptive capacity. The notion of resilient cities as a paradigm shift is considered a solution to the current and expected challenges of urbanisation associated with 21st Century cities. This paradigm allows cities to use the available internal potentials to promote innovation, efficiency and sustainability in sectors such as governance, economy, social, environment, security and others (Komninors et al, 2013). The spirit of resilient cities drives all the 17 Sustainable Development Goals of the United Nations (UN, 2016).

Consequently, making cities resilient implies the development of urban areas and towns with the capacity to maintain their functions and controls even in the face of disturbances. In other words, this implies a city that has developed capacities to absorb future shocks and stresses to its economic, social, environmental, security and technical systems as well as infrastructure to still be able to maintain essentially the same functions, structures, systems, and identity. As a result; a city is said to be resilient when it is capable of withstanding stress, has the ability to survive, adapt, get back into shape and move on in periods of crisis (Wagner and Breil, 2013; Albino et al, 2015; Neirotti et al, 2014).

The achievement of resilient cities presents numerous advantages in the city's economic, social, environmental, security and other spheres (ICLEI, 2017; EYGM, 2016). Many have argued that achieving resilient cities would aid the cities assess their strengths, vulnerabilities, and exposure to natural and man-made threats in order to build adaptive and preventive mechanisms required for sustainable development. Resilient cities have existing and environmentally friendly mechanisms, including risk-based instruments,

to reduce exposure and vulnerability to shocks and increase cities' adaptive capacity; and support capacity development needed to maintain their functionality. Environmentally, resilient cities integrate urban flood and coastal zone management with advance disaster preparedness, responses and craft a climate risk management approach. They as well improve their sanitation facilities and raise public awareness to address the associated factors of flooding, such as poor drainage and solid waste management systems.

Economically, resilient cities strengthen rural-urban linkages which can foster livelihoods and increase employment in rural areas necessary to reduce pressure on themselves and the likelihood development of slums. Also, resilient cities serve as critical enablers for economic growth and competitiveness.

Socially, resilient cities have less social inequalities and a fairer distribution of resilience resources. In addition, achieving resilient cities can improve upon urban poverty reduction, provisions for growth and employment, greater social equity, fresh business opportunities, more balanced ecosystems, better health systems, and improved education.

In terms of governance, Jabareen (2013) has indicated that, a resilient city has an inclusive decision-making processes in the realm of planning, open dialogue, accountability, and collaboration. Residents and local stakeholders including the private sector, Non-Governmental Organisations (NGOs), civil society and grassroots organizations can participate in the governance process which is able to proactively restore basic services and resume social, institutional and economic activity after a disastrous event.

There is evidence that shows that one of the important factors that can undermine efforts at achieving resilient cities is the development of slums and informal settlements in urban areas. Increased urbanization in developing countries not marched with the provision of basic infrastructure and social amenities like housing, water, sanitation and healthcare to adequately meet the demands of the growing population, slum developments have become unavoidable reality (Cohen, 2006; Montgomery, 2008).

The term slum was originally used in industrialized European setting to describe the living conditions of the working class in urban areas (Weinstein, 2014). It describes settlements that share characteristics such as overcrowding, poor quality housing structures, insecure tenure statement, inadequate access to potable water, poor sanitation and lack of socio-economic infrastructure like schools, hospitals, public places and access

roads (Purcell, 2012; UN-Habitat, 2013; 2015). Furthermore, due to the lack of amenities such as street lighting, sidewalks and paved roads, the settlements are very difficult to reach during emergencies (Alliance, 2014). Traditionally, slum areas have high rate of crime, unemployment, urban decay, drug addiction, mental illness, malnutrition, diseases and poverty (Taher and Ibrahim, 2014).

A slum household is a group of individuals living under the same roof in an urban area who lack one or more of the following: 1. Durable housing of a permanent nature that protects against extreme climate conditions. 2. Sufficient living space which means not more than three people sharing the same room. 3. Easy access to safe water in sufficient amounts at an affordable price. 4. Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people. 5. Security of tenure that prevents forced evictions (UN HABITAT (2011: iii)

Out of the more than half of the world's population living in urban areas, approximately a quarter (about 1 billion) live in slums (United Nations, 2015). The number of people living in slums is projected to double from 1 billion to 2 billion by 2030 if nothing is done about the current trend (UN-Habitat, 2010). In the developing regions, it is estimated that about 863 million (one-third) of urban dwellers live in slums (UN-Habitat, 2013).

In Africa, more than half of the population in urban areas (61.7%) live in slums (UN-Habitat, 2013). Asia which is currently home to about half of the world's urban population has about 30% of its urban population settling in slums (UN-Habitat, 2010). In Mumbai (India), official figures show that more than half of the city's population (about 6.5 million out of the total 12 million people) live in slums. Despite the various slums upgrading models and approaches to address the problem of slums in developing countries, the number of slum dwellers has actually grown and the problem is expected to become worse (Elrayies, 2016).

So how do we achieve resilient cities? Although many studies have contributed to increasing our understanding of how to approach this, many of these are still very theoretical and general without giving adequate insights into the contextual dynamics such as in the case of Ghana where achieving resilient cities appears to be eluding urban governance and housing policy. This is largely explained by slums and informal settlements which we do not seem to adequately understand. Since context matters, it will require that we understand slums more from the perspectives of slum dwellers in a country context. This is the point of departure from which Good Governance Africa (GGA) commissioned this study.

## 1.2 Good Governance Africa's work in GHANA

GGA is an independent and non-partisan organization that works to improve government performance on the African continent. Their quest is to champion robust governance environments in African countries, including Ghana; with the aim of strengthening of institutions and the building of consensus through research, capacity building, sensitization programs and orientation.

It is in line with GGA's agenda to contribute to strengthening governance generally and urban governance specifically that it sees it as necessary to understand how and why slums develop in Ghana using two of the country's major cities as cases: Accra and Sekondi-Takoradi. The rationale is to provide insights into how existing slums can be managed and to prevent the occurrences of new slums. The ultimate goal is to contribute to making Ghanaian cities resilient.

## 1.3 Research objectives and scope

The objectives of the research as specified in the Terms of Reference (ToR) are the following:

### **Objective 1: To identify the drivers of slums/informal settlements in Ghana**

The first objective of this research is to identify the critical social, economic, environmental, cultural or political factors that explain how and why slums and informal settlements emerge. That is what factors and stimulating elements are propelling the creation and expansion of slums in both formal and informal settlements? These drivers will help understand how to better manage slums and help prevent the creation of new ones in Ghanaian cities.

### **Objective 2: To document and assess the implications/effects of slums and informal settlements on the economy of Ghana in the areas of social, economic, environmental, security and political development**

The second research objective seeks to understand how slums and informal settlements affect and shape social, economic, and other aspects of lives of the individuals living in the slums and the nation as a whole.

### **Objective 3: To identify the gaps in the design and the implementation of urban housing policies**

The basis of this objective is that certain elements might not be incorporated into the design of urban housing policies and this might explain why urban housing policies have not been able to deliver as expected resulting in the

creation of slums in both formal and informal settlements. Identifying these loopholes in the policy formulation and implementation processes will inform the kind of interventions to be employed in order to contribute to the design of more effective urban housing policies.

**Objective 4: To produce evidence to support redevelopment of slums and informal settlements in Ghanaian cities**

The fourth objective is produce adequate empirical and theoretical evidence to form the basis for governing slums through redevelopment. The objective seeks to gather relevant literature and field evidence on the need for slum governance to explore how redevelopment can help in the management of slums in Ghanaian cities.

**Objective 5: To develop robust strategies and policy recommendations to manage slums and informal settlements and prevent their occurrence**

On the basis of the causal factors influencing the creation and expansion of slums, the fifth objective is to develop practical strategies to inform effective management of slums. These recommendations will contribute to the formulation of effective urban housing policies and reduce the creation of slums in the future.

#### 1.4 Conclusion and organisation of this report

This report has been organised in ten chapters. The introduction, purpose of the study and the objectives of the assignment as specified in the ToR are presented in Chapter One. The methodology for the conduct of the study is presented in Chapter Two. This chapter details out the processes and activities undertaken before and during the main field work. The various data collection techniques used, are explained in this chapter. Chapter Three presents the social and demographic characteristics of the respondents. Chapter Four, Five, Six, Seven and Eight respectively address objectives one, two, three, four and five. The various ways through which the research findings can be shared are described in Chapter Nine. The general conclusions have been presented in Chapter Ten.

02

## RESEARCH METHODOLOGY



## CHAPTER TWO

### RESEARCH METHODOLOGY

#### 2.1 Preliminary meetings and signing of contract

This study was preceded by a number of meetings with GGA to discuss the assignment and agree on the ToR for the work. The first meeting was held in March 2018 to discuss the assignment. The second meeting was held in April to agree on the ToR, sign the contract and approve the work plan submitted by the consultants. The relevant documents and preliminary information needed by the consultants to prepare for fieldwork were obtained from GGA at this meeting. The meeting also made arrangements for initial contacts to be made by both GGA and the consultants with the slums in the Accra Metropolitan Area (AMA) and the Sekond-Takoradi Metropolitan Area (STMA) and relevant Ministries, Departments and Agencies. A third meeting was held after the consultants had undertaken reconnaissance visits to the slums in the Accra Metropolis and the Sekondi-Takoradi Metropolis and submitted inception report to GGA. In the third meeting, the inception report was discussed and comments from GGA on the report were given to the consultants to inform the conduct of the fieldwork and the entire study. Among the issues raised by GGA and incorporated into the study was the expansion of the work by increasing the number of slum communities from two to three in each Metropolis. The second issue was the increase in the sample size from 20 households to 100 households for each slum. This gave a total of 300 respondents each for the AMA and the STMA. The third issue was the emphasis on more qualitative data which will give the slum dwellers the opportunity to express their concerns as the study sought to understand slums from the perspectives of slum dwellers. Consequently, more quotes, narratives and texts were to be captured in the interviews.

#### 2.2 The Reconnaissance Survey

Prior to the conduct of the main fieldwork, the consultants undertook reconnaissance surveys of the selected slums in both Accra and Sekondi-Takoradi. Generally, the reconnaissance visits enabled the consultants to present preliminary observations from the initial interactions with relevant stakeholders and residents in the slums. It also provided the inputs for the preparation of the inception report. The more specific activities undertaken in the reconnaissance survey and achievements were the following:

- The consultants introduced the study to the relevant stakeholders in Accra and Sekondi-Takoradi and established initial contacts with them. Key informants were identified for them to provide the key issues ahead of the main fieldwork;
- An inventory of key issues around the development of slums and realities in terms of their impacts on social, economic, political, security, and environmental aspects of development in the cities were taken;
- The consultants identified and obtained available documents relevant to the study from the appropriate stakeholders;
- The team obtained first-hand information on the selected slums/informal settlements to be studied;
- In consultation with GGA, the consultants selected some of the slums for in-depth interviews; and
- The consultants were able to determine the suitability of the proposed methodology for the study and made the relevant modifications and revisions to the research instruments.

### 2.3 Selection of slums for in-depth study

According to the UN-Habitat (2011: 3-5), slums in the city have been grouped according to tenure security with stages of formation. Insecure slums are squatter settlements, those with secure tenure are slums with formally recognized ownership, however, most of these families may not have documentation for their lands due to the properties being handed over from generation to generation. The high tenability slums are those that have lived on the lands which were given to them mainly by the then traditional authorities who in Ghana own about 84% of land. They also mostly would not have documentation of their lands

As indicated earlier in the inception report, the slums in the city of Accra are Old Fadama also known as Sodom and Gomorrah, James Town, Ussher Town, Chorkor, Sabon Zongo, Lavenda Hill, Abuja, Chemuna, Gbegbeyise, Ga Manshie and Agbobloshie. There are also slum areas in Nima, Mamobi, Alajo, Avenor, Kotababi, Accra New Town, Odorkor, Achimota, Nii Boi Town and Abossey Okai. Out of the 21 slums in Accra, three slums were selected in line with the review comments from GGA on the inception report. These are Old Fadama, Avenor and Chemuna. On the basis of the UN-Habitat's classification, we selected slums with insecure tenure (Agbobloshie) and those with secure tenure (Avenor and Chemuna). These are all mature slums as stage of formation by length of existence. This is good to allow for good assessment. This is because only 7.2% of slums were at the infant stage, 2.4 at consolidation stage and 90.2% at the mature stage by length of existence. For the Sekondi-Takoradi Metropolis, the selected

slums are New Takoradi, Kwesimintsim Zongo and European Town. European Town was selected as one with insecure tenure. New Takoradi and Kwesimintsim Zongo were selected as settlements that were not slums but have developed into slums and were at mature stages.

## 2.4 Survey and Data Gathering Methodologies

### 2.4.1 The Fieldwork

The main fieldwork was undertaken by two teams in two phases. Phase one was done in Accra in April 2018 and part of May 2018. Phase two was done in May 2018 and June, 2018 for STMA. In addition to these, there were recall visits to both metropolis to complete some of the interviews. To guarantee the quality of work, the Project Manager of GGA joined one of the teams for the fieldwork.



Plate 1: Interview with MWR

### 2.4.2 Review of relevant documents

The consultants began the data collection process by first doing additional review of relevant literature on the physical, socio-demographic, economic and other characteristics of the slum communities in the cities of Accra and Sekondi-Takoradi. We reviewed documents on the interventions implemented and on-going projects targeted for slum communities by the Accra Metropolitan Assembly, the Sekondi-Takoradi Metropolitan Assembly, UN-Habitat and others. The rationale was to understand how the objectives of the assignment can be supported by on-going interventions by other stakeholders. This review helped the consultants to gather relevant secondary data to complement the primary data that was collected.

### **2.4.3 Data sources**

Data for this report include both primary and secondary data obtained from multiple sources. The rationale is to obtain reliable and valid data that reflect the real issues around slum development and how they can be managed. Each of these sources has been explained next.

#### **2.4.3.1 Secondary sources**

The consultants have used reports and relevant documents on slums, housing provision, infrastructure provision in the cities of Accra and Sekondi-Takoradi. Project reports from relevant MDAs were gathered for the relevant secondary data used in the analysis.

#### **2.4.3.2 Primary sources**

We had in-depth interviews with slum dwellers, officers of the relevant MDAs for primary data required. The interviews comprise structured and semi-structured and Focus Group Discussions with slum dwellers, males, females and the youth. The slum communities are the key units of analysis in the study.

The primary data collection involved face-to-face interviews with key officers in relevant institutions such as the Ministry of Local Government and Rural Development (MLGRD), Ministry of Water Resources (MWR), Ministry of Works and Housing (MWH), Ministry of Inner City and Zongo Development, Environmental Protection Agency (EPA), Ghana Police Service, Ghana National Fire Service, STMA and AMA. Specialized interview guides were used for each of these institutions (see Plates 1, 2, 3 and 4).



Plate 2: Interview with STMA



Plate 3: Interview with EPA

In addition to the interviews with the institutions, we had face-to-face interviews with households to collect socio-economic and demographic data. These data covered the backgrounds of residents in the slums, migration history, demographic characteristics and economic characteristics.

## 2.5 Key Informant Interviews

Some selected individuals were identified in the reconnaissance survey and interviewed as key informants. They are Assembly members, high profile persons in the MDAs listed, community leaders (traditional rulers) and Unit Committee leaders. In order to capture relevant information that was not initially considered as important to the study, the data collection instrument used for the key informants also included a mixture of semi-structured and open-ended questions to allow for in-depth discussion to unearth such information.



Plate 4: Interview with MiCZD

## 2.6 Focus Group Discussions

Men, women and the youth were put in three different focus groups for further discussions to pick additional data. Data from the Focus Group Discussions (FGDs) have been used to firm up some of the data collected from the institutional and household interviews. The discussions focused on experiences in the slums that can facilitate future interventions that will seek to improve upon the conditions in such areas. Additional data was collected on issues such as sources of livelihoods, access to land, land tenure, the environment, existing community facilities, prevailing problems, needs and community priorities (see Plates 5, 6, 7 and 8).



Plate 5: FGD at Chemuna (Youth)



Plate 6: FGD at European Town – Men



Plate 7: FGD at Old Fadama –Women



Plate 8: FGD at Old Fadama – Men

## 2.7 Household Survey

A total of 300 households were randomly selected in the slums in each of the two metropolis for in-depth interviews. As indicated earlier, data collected include the demographics; housing characteristics and conditions; livelihood assets and migration history. Heads of the households were the respondents to answer the questions (see Plates 9 and 10).



Plate 9: Household interview at Chenuma



Plate 10: Household interview at Avenor

## 2.8 Direct observation

Where possible and appropriate, the data collection team directly observed and recorded information about livelihood-related activities, housing characteristics and conditions, existing community facilities, the

environment, other physical features and activities, and physical facilities/products delivered by the livelihood interventions. Field notebooks, voice recorders and cameras were used for this aspect of the data collection.

## 2.9 The data and methods of analysis

In response to the requirements by GGA, about 90% of the data is qualitative. This is in the form of stories, narratives and experiences presented in direct quotes by the respondents both from the MDAs and the slum dwellers. The qualitative data is supported with some quantitative data expressed in the form of proportions and percentages when necessary. Since the qualitative data is in the form of narratives and texts, the content analysis was employed to make inferences and draw relevant lessons. For the quantitative data, simple tables were used for the analysis. The percentages that show in the tables are reported and supported with the qualitative texts.

## 2.10 Validation of the research findings

Following the completion of the First Draft of the Report, the findings were presented in two validation workshops. The first workshop was held at the Protea Hotel in Takoradi on the 28th of August 2018 and the second workshop was held at the Fiesta Royale Hotel in Accra on the 27th of September 2018. The participants include slum dwellers from the study slums, opinion leaders from the slums, Ghana Police Service, Ghana National Fire Service, officers from the relevant MDAs and MMDAs. Both print and electronic media were also invited to cover and report on the workshops. Comments from these two workshops have been used to finalise this report (see Plates 11 to 14).



Plate 11: Validation workshop in Accra



Plate 12: Validation workshop in Takoradi



Plate 13: Participants at Takoradi Workshop



Plate 14: Participants at Accra Workshop

## 2.11 Conclusion

This chapter has outlined the detailed methodology employed for the conduct of the study. It has also explained the rationale for the choices made. All these point to the fact that the findings reported in this report are scientifically grounded and reliable to inform policy towards making Ghanaian cities resilient. Most importantly, the findings that were presented at the two validation workshops were supported by the participants. The policy briefing that has been produced from this study should therefore be important toolkit for all stakeholders in the management of slums aiming to achieve resilient cities in Ghana and Africa.

## DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS IN CONTEXT

03

## CHAPTER THREE

### DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS IN CONTEXT

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#### 3.1 Introduction

This chapter presents the context of the study by doing a brief description of the socio-demographic characteristics of the slum communities interviewed. The presentation of the socio-demographic characteristics is important for two reasons. First, it gives us a good understanding of the coverage of the respondents. Second, it makes the data sound if the coverage is a fair representation of the slum dwellers.

#### 3.2 Sex and age of respondents

This section presents the demographic characteristics of the respondents interviewed in the slum communities from the cities of Accra and Sekondi-Takoradi. As presented in Table 1, in order to give equal opportunities for females and males selected for the interviews, efforts were made to have equal numbers for females and males in Accra. In the case of Sekondi-Takoradi there was a slight increase in the number of males over females as more male-headed households dominated in the sample communities (see Table 1). This slight increase in numbers of male-headed households however did not significantly affect the information obtained needed to address the objectives of the study. This makes the data a good representation of the views of females and males in the communities.

**Table 1: Sex of respondents**

Sex	Accra		Sekondi-Takoradi	
	Frequency	Percentage	Frequency	Percentage
Male	150	50.0	165	55
Female	150	50.0	135	45
<b>Total</b>	<b>300</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>

Source: Field survey in Accra (May, 2018) and Takoradi (June, 2018)

### 3.3 Age of respondents

In terms of the age of our respondents, the predominant age cohort was within 15 and 64 year group. This age cohort constituted over 90% of the sample population in both cities (see Table 2). This is understandable as it agrees with the literature that this is the group that mostly migrate (see Adamtey and Yajalin, 2018). As this constitutes the working age group, it also supports the claim by many and also from the respondents themselves that many of them have migrated from other parts of the country and from other countries in the West African sub-region into these areas to find employment. This is followed by the 64+ age group in both Sekondi-Takoradi and Accra. Whilst no one was captured in the 0-15 age cohort in Sekondi-Takoradi, the sample captured about 3% of this age group in the case of Accra (see Table 2). What this spread suggests is that the views and data obtained presents a good representation of all the age cohorts in the two study cities.

**Table 2: Age of respondent**

Age	Accra		Sekondi-Takoradi	
	Frequency	Percentage	Frequency	Percentage
0-14	9	2.9	None	None
15-64	273	91.1	278	92.5
65+	18	5.9	22	7.5
<b>Total</b>	<b>300</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>

Source: Field survey in Accra (May, 2018) and Takoradi (June, 2018)

### 3.4 Migration history of respondents

Many of the slum dwellers indicated that they were migrants. Over 80% of the respondents in the slums in the AMA had migrated. They had come from rural areas in almost all the other regions in Ghana. The Eastern Region, Central Region and Upper West Regions were the highest contributors of migrants to the slums in Accra (see Table 3). About 6% of them had migrated from other West African countries such as Nigeria and Cote D'Ivoire.

For the STMA, a little under 70% were migrants. The Eastern, Northern, Upper West and Central Regions were the highest contributors. In the case of the STMA, other West African countries contributed up to 12% (see Table 3).

A good proportion of the migrants had come from other parts of the Greater Accra region (13.2%). Similarly, about 17% of the migrants in the slums came from other parts of the STMA.

**Table 3: Migration history of respondents**

Accra			Sekondi-Takoradi		
Migration History	Frequency	Percent	Migration History	Frequency	Percent
Not migrated	59	19.7	Not migrated	96	32
Migrated	241	80.3	Migrated	204	68
Place migrated from	Frequency	Percent	Place migrated from	Frequency	Percent
Upper West Region	25	10.3	Upper West Region	15	7.3
Central Region	35	14.5	Central Region	10	4.9
Volta Region	10	4.1	Volta Region	8	4
Eastern Region	82	34	Eastern Region	46	22.9
Northern Region	15	6.2	Northern Region	20	10
Ashanti Region	10	4.1	Ashanti Region	1	0.4
Volta Region	12	5	Volta Region	-	-
Western Region	5	2	Western Region	34 (Not STMA)	16.6
Brong Ahafo Region	-	-	Brong Ahafo Region	10	4.9
Other parts of Greater Accra Region	32	13.2	Other parts of STMA	35	17
West African Country	15	6.2	West African Country	25	12
<b>Total</b>	<b>241</b>	<b>100</b>	<b>Total</b>	<b>204</b>	<b>100</b>

Source: Field survey in Accra (May, 2018) and Takoradi (June, 2018)

These data agrees with existing literature that slums in the cities are homes and major destinations to rural-urban migrants who are unable to afford decent accommodation and jobs in the city (Adamtey and Yajalin, 2018).

It also implies that slums will continue to attract many rural-urban migrants so long as rural-urban migration continues. Fixing the economy and improving the conditions in the slums can contribute to reducing rural-urban drift. It will also make the cities more resilient in the face of shocks that come with reduced migration.

### 3.5 Reasons for migration

The study revealed that the reasons for migration were many and varied. In both the AMA and STMA, the predominant reason for migration was to find a job in the cities as the rural economy from where they came was not performing well (see Table 4). About 71% of the migrants who came to the AMA were driven by jobs. Other reasons include marriage (6.2%), to move away from family pressures (8.2%) and conflict and displacement (8.2%).

**Table 4: Reasons for migration**

Cases	To find a Job		Migrated with parents		Mirrage		Away from family pressure		Conflict/ Displacement		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
65+	170	70.5	16	6.6	15	6.2	20	8.2	20	8.2	241	100%
<b>Total</b>	154	75.4	5	2.4	10	4.9	35	17.1	0	0%	204	100%

Source: Field survey in Accra (May, 2018) and Takoradi (June, 2018)

For the STMA, 75% indicated that they migrated to look for jobs in the oil industry. The next highest reason was to move away from family pressures (17.1%) (refer to Table 4). These reasons given support the claims in the literature and the argument that rural-urban migration is likely to continue for sometime so long as jobs are not made available in rural areas. The government's one-district-one-factory is therefore a policy in the right direction to help address this phenomenon.

### 3.6 Marital status of respondents

The data obtained shows that although the respondents who were married constituted a little over 50% in both Accra and Sekondi-Takoradi, substantial proportions were single in the slums in the two cities (see Table 5). According to Table 5, those who were married in Accra constituted 56% whilst those who were single constituted 49.1%. In the STMA, those who were married constituted 52.5% with those who were single constituting 42.5%. These figures are significant for the management of slum communities in many ways. First, the high marriage figures suggest some permanence which has implications for movement or relocation or resettlement interventions. Whilst it can be less complicated to resettle or relocate single persons,

it can be more difficult and quite complicated to think about relocating migrant families. Second is that marriage implies the production of children. This will require policy interventions to provide primary health care for maternal and child health needs. It will also require the provision of education facilities for the children and housing for the families.

**Table 5: Marital status of respondents**

Marriage Status	AMA		STMA	
	Frequency	Percentage	Frequency	Percentage
Single	132	44	127	42.5
Married	168	55	158	52.5
Co-Habitation	-	-	15	5.0
<b>Total</b>	<b>300</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>

Source: Field survey in Accra (May, 2018) and Takoradi (June, 2018)

### 3.7 Conclusion

The socio-demographic characteristics of the respondents conform to the evidence in the literature about slum dwellers (see Taher and Ibrahim, 2014; UN-Habitat, 2010; 2011; 2013 and 2015). This makes GGA's research appropriate. It also implies that the data gathered and reported in this report will be useful in the quest to understand slums in order to design policy interventions to make Ghanaian cities resilient.



04

## **THE DRIVERS OF SLUMS/INFORMAL SETTLEMENTS**

## CHAPTER FOUR

# THE DRIVERS OF SLUMS/INFORMAL SETTLEMENTS

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### 4.1 Introduction

Chapter four addresses the first research objective. In understanding and discussing the drivers of slums and informal settlements, it was found that the drivers include social factors (population growth due to rural-urban migration and natural increase among low income people), economic factors (looking for non-existent jobs), inability to afford decent housing, environmental and cultural factors. The rest include political and policy factors, non-continuity in public policy when governments change, systemic policy failures of government housing and weak enforcement of existing laws. Inadequate concerted efforts in the management of slums also constitute another factor. Each of these drivers has been explained next.

### 4.2 Social Factors – Rural-Urban Migration

The study revealed that a number of social factors drive the formation of slums and informal settlements in urban areas in Ghana. The first social factor that all the respondents mentioned is urban population growth through migration into the cities and natural increase. According to a high profile officer at the Ministry of Water Resources, *"people who migrate into the cities and don't have any place to live eventually find homes in urban space that is open and not used. These spaces eventually become slums as more and more people flood in from the villages"* (Key Informant, MWR, May 2018). This claim was supported by many high profile interviewees such as officers from the Ghana National Fire Service, Ghana Police Service, Accra Metropolitan Assembly and the Sekondi-Takoradi Metropolitan Assembly. The migration argument is evident as seen from the UN-Habitat noting that:

In 2007 when the Accra Metropolitan Assembly was established, it had eleven Sub-Metropolitan District Councils (Sub-Metros) and each Sub-Metro has slum settlements. Accra's extrapolated resident population is 3.3 million (from the 2000 Population and Housing Census) and has migrant influx of an estimated one million people, making the population of Accra 4.3 million ... Accra accommodates 17.7% of Ghana's total population of 24,223,431. This places huge pressure on the already heavily backlogged housing stock in the city and a resultant proliferation of slums with 38.4% (1,652,374 people) of the city's population living in slums (UN HABITAT, 2011).

Some of our interviewees had the view that although hardships in many rural communities serve as push factors to the migration issue, there are factors such as conflicts and displacement that help to explain the increase in migration of population into Accra and Sekondi-Takoradi. We found however that the so-called pull factors in Accra and Sekondi-Takoradi can best be described as despair as indicated by the residents interviewed in the slums in these two cities (see Table 6 for whether reasons for migrating have been met).

**Table 6: Reasons for migrating and whether satisfied with the decisions**

STMA			AMA		
<b>Yes (122) (60%)</b>	Reasons	Frequency	<b>Yes (169) (70%)</b>	Reasons	Frequency
	I have a job (which gives me income)	102 (83.6%)		I have a job (which gives me income)	110 (65%)
<b>No (82) (40%)</b>	I am married and have a family	20 (16.7%)	<b>No (72) (30%)</b>	It is better than my hometown	59 (35%)
	I did not get the job at the harbour	25 (30.4%)		I didn't get my dream job	30 (41.6%)
	I don't have a good life here	15 (18.2%)		No jobs available	12 (16.7%)
	I am divorced	10 (12.1%)		No available space for selling	10 (13.9%)
	I lost my Job	12 (14%)		No decent accommodation	15 (20.8%)
	High Rent	20 (24.3%)		I regret but it is too late now	5 (6.9%)
<b>Total</b>		<b>204 (100%)</b>	<b>Total</b>		<b>241 (100%)</b>

Source: Field survey, April-May 2018

For the STMA, 60% of those who migrated indicated that their reasons for migration have been realised. About 83% of these claimed that they found jobs whilst 17% who migrated as a result of marriage achieved this. For the 40% of them, they were unable to achieve their objectives for which they migrated (refer to Table 6).

Findings from slums in the AMA were not different from what we found in the STMA. According to Table 6, about 70% of those who migrated claimed they had achieved their objectives for coming to Accra. Sixty-five percent (65%) said they found jobs and 35% had the view that life in Accra was better than the rural areas they had come from, the reason for their migration. The 30% who indicated that they had not achieved their objectives said they had disappointments in finding jobs. As we can see later in this report, even those who claimed to have found jobs were engaged in unsustainable means of livelihood.

Whilst these findings agree with the literature that rural-urban migrants end up not finding the jobs they hoped for, the findings provide a basis for an argument in support of making Ghanaian cities resilient. Resilient cities will provide jobs for all categories of city dwellers. Building a strong economy must therefore be a major issue which governance must seek to achieve.

In terms of the natural increase in the population, the views from all the categories of respondents are unanimous. They note that birth rates in the cities, especially among the low income population, are high. Our key informant at the Ministry of Inner City and Zongo Development noted that:

High birth rates in the cities among the low income group push them into the slums. In these areas, there is some kind of social support so they do not feel the weight of having many children. They have a communal life where children are supported somehow by neighbours although these support systems only provide food and shelter. They are not geared towards helping the children to go to school and build a strong future (Key informant, Ministry of Inner City and Zongo, May 2018).

The second social factor the study found that explains the creation of slums was peer pressure as intimated by one of our respondents that:

Young men and women form groups and decide to live in the slums where no one can control their lives. Through our work, I have come across many who come from good homes but have decided to live in a slum so that the family will not control their chosen lifestyles. In these areas they have the freedom to smoke, drink, engage in drug pushing and all the things that their families will frown on (Key Informant, MWR, May 2018).

This view about peer pressure and slums was corroborated by many high profile sources. According to the opinion leaders interviewed in Kwesimintsim zongo, Old Fadama, Chemuna and Avenor, the freedom in the slums attract many of the youth who come to these areas to further create more slum, congestion and chaos. All the participants in the FGDs in all the slums visited also supported this claim. The common view that came up could be summed up in what one of the ladies in European Town in Sekondi-Takoradi said that:

A couple of us moved here because nobody talks evil about you here. You can wear any dress you like, keep any hairstyle and nobody will talk about. Here they accept everybody no matter what your choices are. The pressure from our families and neighbours made life uncomfortable for us so moving here has brought some relief (Slum dweller, European Town, June 2018).

According to the opinion leaders in European Town, everyone is a boss of her/his own and that makes everybody equal. The freedom and independence that attracts the youth to the slums is one of the issues that participants at the validation workshops expect all stakeholders to be interested in. Their position is that families will need to rethink how to best understand and work with the youth in order to make the home attractive rather than moving into the slums. This also implies that the National Youth Policy must seek to address this.

### 4.3 Economic Factors

Closely related to the social factors, the study found that a number of economic factors contribute to the creation of slums in both the Sekondi-Takoradi Metropolitan Area and the Accra Metropolitan Area. The first economic factor is poverty and joblessness. There is therefore the argument that our understanding of poverty will help us answer why slums emerge. In the absence of information and understanding of poverty, these settlements will continue to be chaotic masses of people rather than coherent urban areas (USAID et al., 2010: 2). One of our key informants at the STMA noted that:

Because of joblessness, the poor in the urban areas congregate in the open spaces and places along railway lines, refuse dump areas, areas liable to flood and swampy areas which later become slums. In such areas, people feed from the waste and they pay little to survive. They do not need to pay for water or electricity or waste disposal and this makes the cost of living quite low (Key informant, STMA, June 2018).

In the FGDs at Old Fadama, joblessness was a major issue as they claimed that employers would not employ the men from the slums due to stigmatization of residents in these areas. One of the women indicated that:

There are no jobs for us and our husbands. Our husbands are not hired by companies because of the perception that residents here are criminals. Anytime our husbands go to look for jobs and they are asked where they live,

they are dropped as soon as they mention Old Fadama which some even call Sodom and Gomorrah (FGD, Women at Old Fadama, May 2018).

The stigmatization issue was confirmed from interviews with high profile officers from the MWR, the Police, the Ghana National Fire Service and even literature sources that slums are havens for criminals and drug peddlers (see Taher and Ibrahim, 2014)<sup>1</sup>.

Slum dwellers at the validation workshops argued that it is the hardships in the slums that drive some of them into engaging in criminal activities. In their view, joblessness and extreme poverty means that one must find other means to survive and this sometimes implies engaging in theft which is mostly done outside the slums.

We also found that the low income issue was further complicated by inadequate housing for the low income and high rent levels in the cities. One high profile interviewee at the MWH, noted that:

Inadequate low income housing and high rent levels are the two major causes of the sprawling we find around Accra. As I speak with you now, Accra has merged with Kasoa, Amasaman and Dodowa with a mixture of some decent housing and unapproved structures all providing shelter to people (AMA, TCPD May 2018).

A lady in the FGD at Old Fadama added that:

The rents are too high and because we cannot afford between 5 and 10 of us will have to share and pay for the small room of not more than 10feet square (FGD, May 2018).

This case in Old Fadama was not different from what we found in European Town (STMA), Chemuna and Avenor (all in AMA). In fact, according to the AMA (2018: 23), *"up to 6.6% of the populace live in improvised dwellings like kiosks, metal containers and uncompleted buildings due to the shortage in houses and high cost of rent"*.

There was some indication that there are people who have jobs but are in the slums due to their inability to afford the rents in the decent housing areas of the cities. An official at the MWR noted that:

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<sup>1</sup> Interviews with Fire Service , Accra, May 2018; Police Service in Accra, May 2018; Fire Service in Takoradi, June 2018; Police Service in Takoradi, June 2018; MWR, May 2018; AMA, May 2018 and STMA, June 2018

In the slums, you can find people who are poor and do not have any place to live. You can also have people doing decent jobs but because they cannot afford decent housing, they end up in slums. A classic example is the slum developing along the Accra -Tema motorway (Key Informant, MWR, May 2018).

Closely related to the rent factor is the fact that low income earners prefer to live close to where their jobs are located. As noted by a key informant,

Low income and poverty means that people want to cut down on transportation cost so one must live close to where the job is leading to the development of slums (Key informant, Ministry of Inner Cities and Zongo Development, May 2018).

Another official at the AMA supported this view by explaining that:

This is a matter of livelihood. People want to live close to where they work. The dense areas of the city is where the work is although these are low paying jobs such as truck pushing, head portorage and the micro jobs in the informal sector (AMA TCPD, May 2018).

The livelihood factor seems very important from the views of a key informant at the Ministry of Inner Cities and Zongo Development who notes that:

We can understand the formation/creation of many of the slums if we look back at the collapse of the rural economy starting from the 1970s and made worse by the drought in the early 1980s in the period of the Structural Adjustment Programme (SAP). SAP did not help as it only moved the country from state-led to private driven provision of services such as housing and jobs. Government factories collapsed so people lost their jobs in the formal space, this opened the informal sector. Although PAMSCAD came, it came too late and people without skills couldn't compete in the formal sector. Trade liberalization during the period meant that people could import anything particularly second hand clothes for sale (Key informant, Ministry of Inner Cities and Zongo Development, May 2018).

The opening of the informal economy offering some hope to non-skilled labour contributed to serve as pull factor to rural dwellers who continue to move into the cities. Their hope is that one can engage in petty trading in anything such as toothpick, chewing gums and toffees in the streets. As many of this informal sector population cannot afford decent housing, they end up in the slums. This conclusion is supported by the STMA (2018b) which notes

that high incidence of youth under-employment and unemployment plus a rather buoyant informal sector in the cities have contributed to creating slums in the STMA.

#### 4.4 Environmental Factors

Natural disasters that have displaced many in the past have contributed to the creation of slums. The flooding of Old Fadama and the Kwame Nkrumah Circle flooding in May 2015 caused many people to find shelter in public open spaces along the railway and in recent times along the Accra-Tema motorway. This raises concerns about climate change issues that come with unexpected flooding in many of the cities in Ghana particularly Accra and Sekondi-Takoradi.

The stories of many of the slum dwellers in connection with the May 2015 flooding and fire can be summed up with the following cases:

My family lost the kiosk in which we lived during the May 2015 floods. We could not find a place to live so a friend who sells with my wife arranged for us to come and put up this kiosk here. As you can see, it is too small so three of our five children are staying with a neighbour in the third house (Flood victim, Avenor, May 2018).

I was not living in a kiosk. I had a good home but the floods destroyed our house. Since I could not afford the rent advance being demanded by landlords, a friend gave me a place here (Flood victim, Old Fadama, May 2018).

Our house was flooded and all the inhabitants moved out because the house became weak and we feared it could collapse at any time. Many of us found places here (Flood victim, Chemuna, May 2018).

All the key informants in the various MDAs interviewed supported these claims made by the slum dwellers. One of the officers at AMA noted that, "the May 2015 floods and fire pushed many people along the Odaw river into the slums as their houses were either destroyed or made unsafe for habitation (Officer, AMA, May 2018).

What these findings suggest is that climate change issues need to be given the needed policy attention. The implementation of the National Climate Change Policy should contribute to making Ghanaian cities climate resilient. The findings also point to the need for effective implementation of Town Planning and development control laws. The object is to prevent encroachment in

waterways, wetlands and river basins. Encroachment in water ways partly explains the flooding issues.

#### 4.5 Cultural Factors

The study found that another cause of slums and informalities is culture/tradition/values. In the views of many, a very important cultural practice of some Ghanaians is to live close to relatives, friends and families. As a result of this, there is a lot of in-filling as friends and families allow others to do extension to their houses. Eventually the whole place becomes congested and facilities such as roads and water break down and deteriorate. According to an officer at the TCPD at the AMA,

Our people want to live close to friends and relatives due to the support in various forms from the social networks and ties that exist in living in close proximity. Because of this, you find that friends and neighbours allow others to do extension to their facilities such as kiosks or containers. Some even use wood or sandcrete blocks to do the extension (Key informant, AMA, TCP, May 2018).

Another interviewee noted that:

The slums have a lot of social capital and networks of support system that many of them tap into for survival. This explains why many low income people in the cities find themselves there (Interviewee, Ministry of Inner Cities and Zongo Development, May 2018).

These claims were all supported by our interviews with the slum dwellers in all the cases as presented in Box 1 below:

##### **Box 1: Some reasons why slum dwellers live near families**

This landlord is a friend's uncle. I needed a place and when my friend introduced me to him, he agreed that I raise this structure and live here. Although I pay something small, he has been generous to me and my family. We are eight in number so where would we have stayed if we did not get this? (Slum dweller, European Town, June 2018).

This structure belongs to my brother-in-law and the other one towards the road belongs to my sister and her husband. I allowed them to do the extension so we can be close together and support one another (Resident, Chemuna, May 2018).

This is our family land so we all have a place to raise something small and live with our families. This keeps the extended family together all the time (Resident, Avenor, May 2018). Source:

Field survey, May 2018

Some noted that the belief in extended family system largely supports the congregation of people in the slums.

Another cultural factor identified was the proliferation of faith-based groups particularly the Christian churches in the slums and low income areas of the cities. These churches could be described as magnets because they serve as points of attraction. They easily mobilise many to congregate in the slums. One of the opinion leaders in Avenor noted that,

Many of the people you see here did not live here initially. As they continued to patronise these churches for prayer sessions, many of them decided to move in here permanently and get close to the church. Through them, others found places here (Opinion leader, Avenor, May 2018).

Given the importance of these cultural factors to many, implementing any slum upgrading programmes will require their incorporation into such interventions in order for slum dwellers to cooperate.

#### 4.6 Non-continuity in public policy when governments change

The study also found that, to a large extent, the country's inability to implement housing policies of previous governments explains the formation of slums. In the view of some of our high profile interviewees, the non-continuity of public housing policies over the years also explain why housing problems have not been adequately addressed and slums develop. The case of the plan for Old Fadama which was prepared but not implemented was cited as an example (see Plate 15).

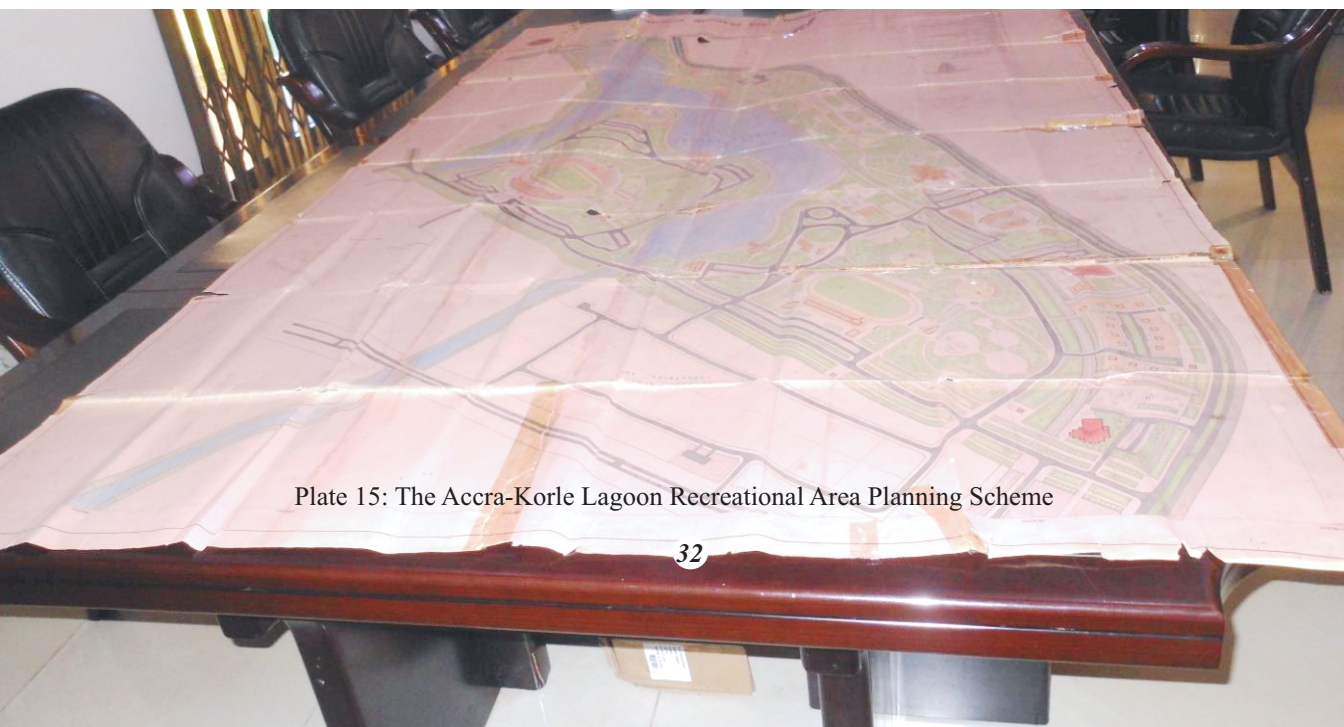


Plate 15: The Accra-Korle Lagoon Recreational Area Planning Scheme

According to our key informant in the AMA, the Old Fadama area was flooded during the First Republic. Following the flooding, the government gave the area to the Town and Country Planning Department to design it for recreation. The details as presented by our interviewee are in Box 2.

### **Box 2: Failure to implement Accra-Korle Lagoon Recreational Area Planning Scheme**

We fail to implement some of the good policies of previous governments and this explains why slums are created. For example, the Sodom and Gomorrah area was flooded in 1962 and following the flood, Dr Kwame Nkrumah caused the residents in the area to be resettled at New Fadama near Abeka. He then charged the Town Planning Office to plan the area for recreational purposes. This was approved as the "Accra-Korle Lagoon Recreational Area Planning Scheme". Although this was approved in 1970, it was not implemented. This never happened and when the conflict in the Northern Region emerged in the 1990s the National Disaster Management Organisation settled the displaced people in this area. This is how come the place has turned into a slum (Key informant, AMA TCPD, May 2018).

As seen from Plate 15, the Old Fadama area would have been beautiful recreational and tourist facility if the approved plan had been implemented by successive governments. This would have saved the Korle Lagoon from the pollution it has suffered. The implication of this is that it may be useful for governments to do a good review of previous government policies before discarding them.

In addition to this, other respondents also mentioned the social housing policies of previous governments that were not continued. In their opinion, if these policies were continued, low income segment of the population would be able to find decent housing. A key informant in the STMA stated that previous approaches such as government giving loans to workers to build their own houses, the subsidisation of state agencies such as the State Housing Company Limited, Tema Development Corporation and Department of Rural Housing should have been continued. Additionally, state sponsored institutions such as the Roof and Wall Protection Loans Schemes, the supply of building materials, construction of low cost housing, Government Estate Houses and Rural Housing Cooperation are all policies the country could have taken a second look at. Their explanation was that these would have contributed to addressing the housing deficit issues.

#### 4.7 Systemic policy failures of government housing

All our respondents claimed that one dimension of political and policy factor is systemic policy failures of government housing. A review of housing delivery efforts over the past three decades shows that the claim by our respondents has a basis. The outcomes of these attempts have been summed up by the UN-Habitat (2011: 1-2) that:

In spite of the gravity of the challenges and notwithstanding the fact that these issues have confronted the country for a long time, attempts at resolving them have not been clear and concise ... Even though organizational structures have been put in place by successive Governments in the past, coordination of activities to ensure sustainable supply and equitable allocation of housing across the entire country has been weak. The activities of most of the state agencies that embarked on housing programmes were directed primarily to housing workers in the urban areas who were formally employed... Only a small proportion of houses delivered have filtered to the low-income population where the need is greatest. Even in instances where housing schemes were deliberately targeted at the urban poor, such schemes still remained out of their reach.

This finding is also supported by officers at both the AMA and STMA. One of the officers at the AMA noted that:

Privatisation of housing excluded the poor and low income sections of urban dwellers from decent and affordable housing. During the SAP, housing should not have been given to the private sector which is profit oriented. From then, housing became expensive and rental values went up out of the reach of many poor and low income earners (TCPD/AMA official, May 2018).

The same view was the consensus among the key officers and slum dwellers in the STMA. According to one of the high profile interviewees in the STMA,

Apart from the First Republic during which efforts were made to provide low-cost housing, successive housing policies did not consciously make room for the poor. It was all about the rich and public sector workers. If you ask banks to give loans to individuals for housing, then how do you expect that the low income and poor can access these loans? Even many public sector workers cannot access these loans so they find their own shelter and for the poor, they will look for this shelter in public open spaces and corners of the urban

environment (Officer, STMA, June 2018).

Both female and male participants in all the FGDs in STMA and AMA appear to even understand the failures of these housing policies better. For example, in the FGD at Old Fadama in the AMA, this view was supported by both the men and the women as what they think about efforts to provide housing over the years.

We have been neglected over the years in terms of housing. All the private companies only build houses for the rich in the country. The cost of land alone puts poor people out of the housing market. The banks will not even give us any attention as we do not have the collateral security they require and we have not seen all these being addressed by housing policies over the last four decades (Males FGD, Old Fadama, May 2018).

At the STMA, these questions were asked by the Females in the FGD.

Since governments over the years have not provided adequate housing to reach all of us how do you expect us to find housing? Why do you think we have come to settle here and used these metal scrap, wood, plastic sheets and corrugated sheets to construct these houses? If we have affordable housing do you think we will come and live here? (Females FGD, European Town, June 2018).

These questions are supported by the Republic of Ghana (2014a: 16) in the National Environmental Policy which notes that "the encroachment on reserved open spaces is a major issue for settlements, especially in the urban areas, hence the resulting proliferation of unapproved settlement areas, including squatters or slums." The questions of the slum dwellers and the concerns of the Republic of Ghana (2014a) point to useful implications of what needs to be addressed in future housing policy. They also provide good insights into how to manage existing slums as discussed in later sections of this report.

#### 4.8 Weak enforcement of public policies by governments

Another explanation to the policy failure which has contributed to the creation of slums as raised by all the interviewees at the STMA, AMA, the Police and the Ghana National Fire Service is the weak enforcement of existing land use and development control policies by governments and sub-national governments over the years. Many of our interviewees had the view that there are some good policies that could have contributed to avoiding the

creation of slums if they had been effectively implemented. A number of these were cited as follows:

- (i) Environmental mainstreaming with policy objective to develop holistic and integrated planning as contained in the National Environment Policy (Republic of Ghana, 2014a: 39-40);
- (ii) The National Climate Change Policy focusing on making Ghanaian cities resilient and by providing strategic directions and coordinate issues of climate change in Ghana bearing in mind that climate change has linkages with other socio-economic dimensions of development (Republic of Ghana, 2013);
- (iii) Ghana National Urban Policy (Republic of Ghana, 2012);
- (iv) Ghana National Spatial Development Framework (Republic of Ghana, 2015a);
- (v) The National Health Policy which seeks to create wealth through health (Republic of Ghana, 2007);
- (vi) National Youth Policy (Republic of Ghana, 2010);
- (vii) Rural Development Policy (Draft) (Republic of Ghana, 2017); and
- (viii) All the MTDPs prepared by the MMDAs

The information in Box 3 as presented appears to give a basis to the views of many of our respondents that there are some good laws/policies/regulations already and what is lacking is implementation (see Box 3).

### **Box 3: Views on non-enforcement of existing laws/policies/regulations**

The problem is not about the lack of laws, it is about implementation of laws (Official, STMA, May 2018).

The problem is non-enforcement of regulations and non-implementation of policy. About 50% of Ghana's environmental problems will be solved if we plan land use and implement the plan (Official, STMA, May 2018).

I think that Ghana has some good laws already that clearly specify what must be done and what must not be done when it comes to where to build a house or where to settle and where not to settle. Why do people build anywhere? It is because we have not implemented these laws adequately (High profile officer, TCPD, AMA, May 2018).

There are laws that are clear on encroachment in the urban public space. Slums have developed in these areas because the laws are not implemented effectively (Key informant (STMA, May 2018).

Land use and spatial planning law are not enforced. We have laws but we wait for slums to develop before you go to evict them. Once the laws are enforced they won't develop in the first place (Officer, MWR, May 2018).

Source: Fieldwork, May 2018

A review of the Medium Term Development Plan of the AMA revealed that poor enforcement of laws is the 20th out of the 30 development issue in the AMA that has been highlighted for attention (AMA, 2018).

What might be helpful will be a good study to explore how MTDPs prepared by MMDAs address the development of slums. Central government and sub-national governments must support research into the extent to which sub-national governments affected by slums respond to achieve resilient cities. The rationale here is that efforts at making Ghanaian cities resilient will be implemented by MMDAs through their MTDPs. So how are they doing this and what lessons can be shared across Ghana and Africa?

#### **4.9 Lack of concerted efforts in the many on-going slum development interventions**

The study also found that although there were many past and on-going interventions to provide housing for the low income and also upgrade slums

in the country, there were inadequate concerted efforts to effectively coordinate all the pieces of interventions. Donor agencies such as the Department for International Development (DFID), World Bank and others are working in isolation without any coordination of the many interventions. As noted by the UN-Habitat (2011: 2), even though organizational structures have been put in place by successive Governments in the past, coordination of activities to ensure sustainable supply and equitable allocation of housing across the entire country has been weak. Some examples of the many interventions have been summarised in Table 7.

**Table 7: Summary of Slum Development Interventions**

STMA	AMA
<p>Under a technical cooperation between the STMA and UN-Habitat, seed capital facility was made available by the United Nations Programme on Human Settlement with a central purpose to test and develop new financial instruments and innovative methods for expanding private sector finance and public sector involvement in community-driven slum upgrading projects on a large scale through Local Finance Facilities (LFFs).</p> <p>Under this programme, the STMA and the Citywide Settlement Upgrading Fund (STMA-CSUF) have piloted an initiative on slum upgrading.</p> <p>The STMA-CSUF initiative which started in 2007 attracted a seed capital of 575,000 USD to serve as a special-purpose-vehicle that blends local government tax revenues and commercial bank finance in order to provide the necessary loan finance for major settlement upgrading initiatives in the Sekondi-Takoradi Metropolis.</p> <p>The mission is to facilitate access to funding for environmentally friendly housing improvement for low income groups and slum upgrading projects through partnership with financial institutions, funding agencies, government institutions and communities for improved livelihoods (STMA, 2018a).</p>	<p>The World Bank is undertaking a study to develop an Integrated Sanitation and Drainage Master Plan to cover the entire Greater Accra Metropolitan Area (GAMA) with the Odaw River basin as the primary focus. This would be an integral part of the Resilience Strategy of the City of Accra (AMA, 2018).</p> <p>The AMA set up the Gammashie Development Authority (GDA) to facilitate development in the James Town area of Accra with support from United Nations Education Scientific and Cultural Organisation (UNESCO) to help bring development in the area due to heritage. The areas of focus are sanitation; tourism; Local Economic Development (LED); housing improvement; and education. The GDA also has a Sister City Relationship with Municipality in the Netherlands leading to the implementation of the Participatory Slum Upgrading Programme (PSUP).</p> <p>The sanitation projects implemented include house-to-house waste collection, alley pavement to sanitize the community, and 50 household toilet facilities provided</p> <p>A tourism component implemented sought to erase the wrong perception about the community due to chieftaincy disputes. The two forts, light house and local festivals are used to attract tourists and improve upon incomes. In addition, the LED projects implemented a community management fund with GN Bank. Micro credit of 5000 cedis at 10% and 15% interest.</p> <p>The GDA also initiated housing improvement which with studies to provide land titles. City of Amsterdam pulled out so it stalled. The project started the sensitization but stopped since there were no funds. The project has completed a land use plan for the community and looking for funds to implement the second phase of the PSUP</p> <p>Education projects implemented: The project set up a community centre for youth and children to play and do their homework with library support.</p>

Source: Fieldwork, June 2018

In addition to these examples, Appendix A provides many others. Although these interventions have good intentions and are laudable, over 80% of our interviewees thought that they were not having the full expected impacts mainly because of poor coordination among the various actors. Many thought that these were all happening in isolation resulting in duplication of efforts and poor impact. In the FGDs, the views of one of the participants which was supported by all was that:

Today we have AMA doing this, tomorrow we have one NGO doing that, the next day we have another NGO doing the same thing yet we still have problems with sanitation, water, housing and unemployment. We are even fed up with all these isolated supports. Why don't all these actors come together and work with us to deliver and achieve clear impact as expected? (Participant, FGD, Kwesimintsim Zongo, June 2018).

Apart from collaboration and coordination of efforts across different institutions around slum management, there appears to be weak collaboration within same institutions. For example, in spite of the fact that the STMA was supposed to collaborate with the UN-Habitat around the CSUF, this was not realized as presented by one of the high profile officers in the STMA that:

Although the Assembly was expected to liaise with CSUF to provide improvement in 4 slum communities in line with the slum upgrading initiative, this was not done by the STMA. We therefore could not obtain adequate financial support from STMA contrary to expectations leading-up to the signing of a Memorandum of Understanding (MoU). The STMA failed to dedicate 5% of tax revenue to support the activities of the Fund. This greatly affected the progress of the fund in delivering on projects that needed grant component to be successful (High profile official, STMA, June 2018).

We found similar issue in the AMA. The MTDP of the AMA raises concerns about weak collaboration of efforts. Weak coordination of efforts within the AMA came up strongly during the implementation of the 2014-2017 MTDP, which hindered the smooth implementation of the programmes, projects and activities. Coordination and communication between the various departments, Sub-Metro and Units of the Assembly was a major challenge. Decentralised departments reported directly to their parent MDAs without notifying the Central Administration of the Assembly (AMA, 2018: 5).

An officer noted that given this situation "so how can this help us implement some of the development control laws and bye-laws that seek to address issues of the slums?"

#### 4.10 Conclusion

This chapter has presented insights into what drives the creation of squatter/unapproved settlements, and infilling in informal settlements resulting in slums. The discussions have also highlighted possible effects of the slums on the residents and national economy. Detailed discussion of these effects has been addressed in the second research objective which is the subject of chapter five.

05

## IMPLICATIONS/EFFECTS OF SLUMS ON THE ECONOMY OF GHANA



## CHAPTER FIVE

# IMPLICATIONS/EFFECTS OF SLUMS ON THE ECONOMY OF GHANA

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### 5.1 Introduction

This chapter will present and describe the implications of slums on the Ghanaian economy. The chapter will show that slums and informal settlements affect and shape social, economic, and other aspects of lives of the individuals living in the slums and the nation as a whole. Slums can negatively affect the development of children; they can undermine the health of slum dwellers and undermine the security and safety of all. Slums were also found to contribute to environmental pollution and degrade the aesthetic quality of the city structure. The findings are discussed next.

### 5.2 Slums can negatively affect the development of children

Our interviewees noted that slums were not good for the development of children. We found that over 90% of the children in all the slums we studied were either not going to school although they had enrolled or did not go to school at all because there were no schools. Where there were schools, the minimum distance was over 500 meters. The social life in the slums also exposed the children to drugs, prostitution, teenage pregnancy and robbery. Examples of how these were expressed in the FGDs across the slums visited are presented in Box 4.

**Box 4: Effects of slums on children** Every day and night you see prostitutes and drug addicts openly in the streets and street corners. I feel so bad and my heart aches because the children see all these things happening. This is why you find a lot of teenage pregnancies here. These teenagers who cannot afford to pay their rents and feed themselves fall prey and are impregnated by the drug addicts. How can children in this place develop to become useful adults? (A woman participant in the FGD, Old Fadama, April 2018)

There is sex everywhere and you find used condoms all over the place. There is smoke everywhere in the street as they smoke Indian Hemp openly. We see thieves being arrested every day. All these make it difficult to raise children here as the children get attracted to these things (A male participant in the FGD, European Town, June 2018).

Our children easily become drug addicts and prostitutes and thieves because these are the things that greet them each day when they wake up from sleep (Female interviewee, Chemuna, May 2018).

Every corner of this area is infested with prostitutes and drug addicts so how do you expect to find our children to develop into good adults here? You have no choice and it is difficult to keep the children away from these as you cannot keep them indoors all the time. You are also not in the house all the time so we are helpless (A female participant in FGD, Avenor, May 2018).

Too young children between 9 and 10 years working and because they cannot pay the weekly rent, they are into prostitution. Many get pregnant and are sent back home to the Northern Region where we come from (Female in FGD at Old Fadama, May 2018).

There is prostitution and many abortions. People abort and dump foetus in public places such as the public bathrooms, toilets and drains (FGDs, Women Old Fadama, May 2018)

Source: Fieldwork, April-May 2018

These claims and concerns were all corroborated with interviews we had with opinion leaders in the slums including Assembly persons, religious leaders and leaders of women groups. All the participants in the two validation workshops strongly corroborated these findings. All the opinion leaders in the slums had concerns that the children in the slums were highly disadvantaged as they are exposed to all the social vices in the slums. Officials at the STMA, AMA, the MLGRD, the Police and Fire Officers all supported this view.

One senior police officer in Sekondi-Takoradi noted that

One cannot guarantee that these children have a bright future if they are exposed to all these social vices. Prostitution will expose them to diseases and teenage pregnancy will make them more vulnerable and worsen poverty among them as they cannot take good care of their own children. The drugs will either land them in trouble with the law or cause them to develop mental illness" (Senior Police Officer, STMA, May 2018).

Given these findings, there may be the need for slum upgrading interventions to isolate specific packages or portfolios targeting children. Implementation of general upgrading programmes might miss some of the important details such as children and their welfare as described.

### 5.3 Slums and health of residents

All the slum dwellers and other interviewees outside of the slums claimed that conditions in the slums undermine their health status. In their view, the sanitation in the slums was extremely poor resulting in the outbreak of cholera and typhoid diseases. Regular flooding of the area, poor ventilation and excessive heat all affect their health as explained in the FGDs and presented in the Box 5 below.

#### **Box 5: Claims about the effects of slums on health of slum dwellers**

We have been affected by cholera causing the death of some residents. For typhoid it is as common as malaria all due to the poor sanitation in this place (Female participant in FGD, STMA, New Takoradi, May 2018).

The constant flooding in this area gives us foot rot all the time. Because the walls are damp we have developed all kinds of skin diseases especially the children who easily suffer from pneumonia (Male participant in FGD, Old Fadama, April 2018).

Many of the residents in this area have coughs that never heal. We cough all the time. Look at these children who are coughing, this is so normal with us and we think it is due to the poor ventilation, heat damp floors and walls in this place (Female participant in FGD, New Takoradi, May 2018).

Source: Fieldwork, May 2018

It was not possible to corroborate these claims with official health records for a number of reasons. First, many of the slum dwellers indicated that they consult traditional medicine practitioners whose services are not organised to be able to locate the service providers for interviews. Second is that some claimed that they buy over-the-counter drugs from licensed chemical sellers and itinerant medicine sellers who ply their trade in the slums. Third, the few who indicated that they visit hospitals for treatment explained that they only did this once in a while.

In spite of the lack of official health records, the top 10 diseases that the slum dwellers listed appear to have some agreement with the claims of the effects of the slums on their health (see Table 8).

**Table 8: Top 10 diseases**

STMA			AMA		
Disease	Frequency	%	Disease	Frequency	%
Malaria	280	93.3	Malaria	290	96.7
HIV/AIDs	55	18.3	Typhoid	295	98.3
Coughs (TB)	198	66	Cholera	185	61.7
Foot Rot	290	96.7	Foot Rot	220	73.3
Chest pains	120	40	TB	200	66.7
Cold	100	33.3	Diabetis	20	6.7
Pneumonia	275	91.7	Catarrh	230	76.7
Cholera	180	60	Fever	250	83.3
Malnutrition	240	80	Measles	280	93.3

Source: Field survey, April–May 2018

Over 90% of the respondents reported foot rot, pneumonia and malaria in the slums in the STMA. Similarly in the AMA, slum dwellers who listed malaria constituted 96.7%, typhoid (98.3%), and foot rot (73.3%). According to our key informants in the MLGRD, AMA and STMA, all these diseases have a strong link with poor sanitation which is common in the slums.

Since malaria is common in many parts of the country, it follows that it will top in the diseases in the slums. What needs to be flagged is the high percentage of the respondents reporting foot rot, pneumonia, cholera, typhoid and coughs which many think it is tuberculosis.

The views of a number of high profile interviewees at the GNFS, MLGRD, STMA, AMA, MRW and EPA all supporting that their claims could be true to a large extent include the following:

*The way the whole place is packed and congested shows that ventilation will be very poor. This could lead to chest infections and the coughs they are talking about so I think what they are saying has a basis (Officer, GNFS, STMA, May 2018).*

*There is no way I will accept that this kind of sanitation will not give them any health problems. You don't need rocket science to conclude that typhoid and the foot rot they have mentioned are all possible there. Just look at the environment, the environment answers the question (Officer, MRW, May 2018).*

*They defecate anyhow or free-range and this can cause the outbreak of diseases such as cholera and diarrhoea. In one of the slums there is pig farm near refuse site which can cause the pork to be contaminated (Official, MWR, May 2018).*

As these high profile officers have intimated that, a look at the environment speaks a lot about the possible effects of the slums on the health of the residents as seen from Plates 16, 17, 18 and 19.

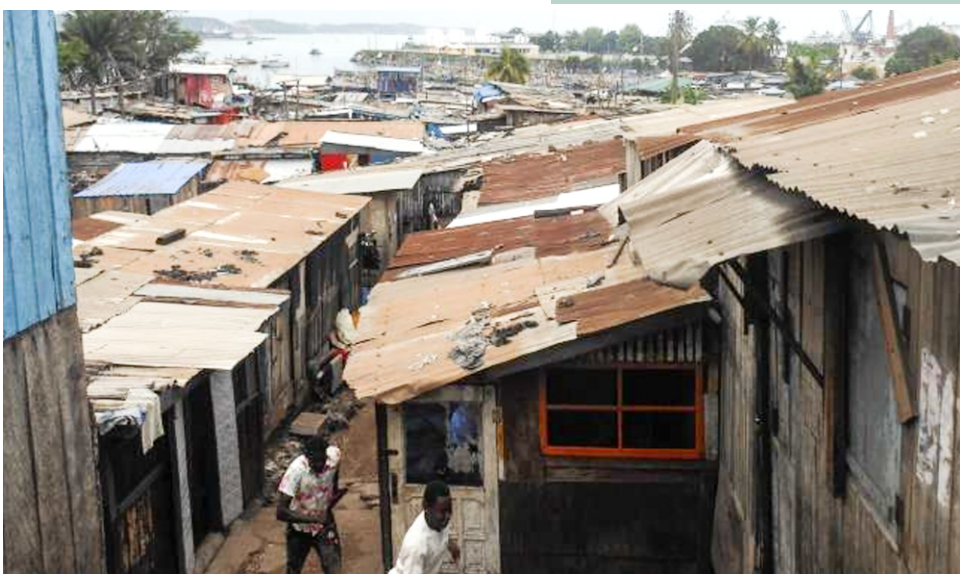


Plate 16: European town showing packed Houses with poor ventilation



Plate 17: New Takoradi showing sanitation conditions and possible health linkages



Plate18: Chemuna showing sanitation condition



Plate 19: Chocked drain at Chemuna

The health effects imply that this can undermine the human resources of the country. Children might not develop into healthy adults. As the slum dwellers cannot work to feed their families, they cannot work well if they find employment. Generally, this can increase the health bill of the AMA, STMA and central government.

## 5.5 Effects of slum safety and security of urban residents

Our questions around the effects of slums on safety and security of slum dwellers, their neighbours and the entire city revealed that slums can contribute to undermining the safety and security of Ghanaians in many ways. According to the Greater Accra Regional Police Service, they view slum settlements in Ghana as a challenge to peace and security because many of the residents in the slums have no respect for order and law of the land. Children in these areas do not want to go to school and get exposed to criminal activities as many see crime as a norm. Slums are dens of hardened criminals, and they serve as the problem prone areas.<sup>2</sup> In the validation workshops, it emerged that the threat of crime even goes beyond the slum communities. It was noted that although a lot of criminal activities occur in the slums, many of the criminals in the slums normally operate outside the slums. Their major targets are residents in other parts of the cities that are assumed to be middle to high income.

The next security issue is fire. When the Greater Accra Regional Fire Service was asked whether they view slum settlements in Ghana as a challenge to peace and security, the response was similar to the response from the Police. They noted that slums' lack of access routes during emergencies make firefighting and evacuation difficult. Due to high density, there is rapid rate of fire spread, and electrical hazards are common due to illegal wiring. We found that many of the houses have been wired in a way that suggest illegal wiring. There were electrical cables loosely hanging between houses and some even on the bare floor. In the FGD at Old Fadama, one of the opinion leaders intimated that *"the wiring is everywhere and results in the electrocution of people. Just last time when it rained a child was electrocuted."* Another person noted that:

About three weeks ago it rained heavily and the whole place got flooded. A certain young man got electrocuted and died when he stepped in the pool of water to rescue his property. Because of the way the wiring is done, electrocution is very common here. Even in the rooms when you touch the walls or doors you get some electrical shocks all the time. It makes it very dangerous. This is all due to how

the cables are exposed and lying everywhere as you can see (Female Participant, FGD, Old Fadama, May 2018).

In an interview with the Ghana National Fire Service, a senior officer noted that:

Accessibility is an issue. The buildings are made of wood making fire to spread very quickly and the threat of fire is high. Sanitation is very poor with many plastics and this also makes fire to spread very quickly. All sorts of cargo are stored in there: petroleum products, gas cylinders and other explosive and highly flammable materials so you experience all the types of fires in the slums. If you are not careful in the event of controlling fire in these areas, you inhale dangerous chemicals. And if you are fighting fires and you are not careful something can explode and injure or even kill you. There was this fire we were called to at Nima in 2016, we did not know that there was explosive material in the facility. This exploded and injured fire officers. A lot of illegal wiring in these areas also lead to fire outbreak and electrocution during raining seasons when we fight fires. Because they don't have space a lot of them cook in their rooms further increasing the threat of fires (GNFS, Accra, May 2018).

When these claims from the Ghana Police Service and Fire Service were mentioned in the FGDs, the participants corroborated them. They explained that they have no choice than to store those highly flammable materials in their ghettos and cook in there as well. In their admission of these concerns, one of them added that:

In 2008 and 2009 there were a lot of cases of fire. The AMA told us that the wooden storey building must stop due to fire issues. They even said block storey buildings must also stop because the land is not suitable for such structures (FGD Men, Old Fadama, May 2018).

The security issues of fire and safety all can affect human resources and damage to property. Although there was no data to show the damage to property and lives in the slums specifically, due to these security issues, the damage to property and loss of lives could be avoided.

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<sup>2</sup> Interviews with the Police, April 2018 (Accra); Interviews with the Fire Service, May 2018 (Accra); Interviews with STMA, May and June 2018; Interviews with Police and Fire Service, June 2018 (STMA) and Interviews with Key informants in European Town, June 2018; Opinion leaders at Old Fadama, May 2018

## 5.6 Effects of slums on the environment - Pollution of the environment

The study found that many of the livelihood activities in all the slums visited have negative effects on the environment. In Old Fadama, we found that all the youth (males and females) engaged in the recycling of electronic waste through burning. These activities emit thick smoke throughout the day. According to our key informant at the EPA,

The smoke is so thick that it hangs in the sky for many days. The effect will not only be on the slum dwellers but all of us. This can be carried as far as the northern region. It can contribute to the pollution of the clouds and the rains that is used to produce the food. So whilst we inhale the polluted air when we sleep in the night, we eat polluted agricultural produce. This partly explains why we suffer from many diseases and it can even affect life expectancy (Key informant, EPA, April 2018).

We also found that there is open defecation and haphazard dumping of solid and liquid waste. All the few drains are heavily choked. Street corners and sometimes open spaces are choked with refuse that emits heavy stench adding to the smoke to pollute the air. The pollution could increase the waste management burden on the city authorities. Due to their population densities, slums generate waste more than other areas of the city and many do not pay for waste management. This increases the burden of the Assembly. This is reflected in the AMA's use of over 60% of its internally generated funds for solid waste management (UN-Habitat, 2011: 13).

## 5.7 Aesthetic quality of the environment is undermined

The layout of the slum communities, buildings and the building materials all mar the beauty and aesthetic quality of the city environment. The survey showed that the building materials include metal scrap, wood, cardboard, partly rusted corrugated metal sheet and plastic sheets (see earlier Plates). The buildings are so packed that access is heavily impaired. According to our interviewees from the AMA and STMA, the slums are their biggest headache as they seek to beautify the cities. An interviewee at the Gamashie Development Association noted that the shacks dent the image of the city. One of the officers at the MLGRD noted that making our cities resilient also implies that our cities look beautiful. The slums undermine this effort at making the cities look nice.

## 5.8 Conclusion

Many of the effects of slums on slum dwellers and national development have been described in this chapter. The findings strongly support GGA's efforts at producing evidence to help in making Ghanaian cities resilient. The findings show that slums must be given a central place in the governance process in order to achieve resilient cities. Effectively managing slums will mean housing provision must play a central role in the equation. To be able to do this, we will need to identify the gaps in the national housing policy in order to do things better. This is the subject of Chapter six.



06

**THE GAPS IN THE DESIGN AND  
THE IMPLEMENTATION OF URBAN  
HOUSING POLICIES**

## CHAPTER SIX

# THE GAPS IN THE DESIGN AND THE IMPLEMENTATION OF URBAN HOUSING POLICIES

### 6.1 Introduction

The review of the National Housing Policy and interviews with slum dwellers and public officers revealed that the design of housing policy was weak and this largely explains why housing has not been delivered as expected resulting in the creation of slums in both formal and informal settlements. The discussion has focused on the current housing policy (see Republic of Ghana 2015b). The reason for this is that in addition to the fact that it is the current policy, it sums up the fate of the previous policies effectively. As noted by the policy, "in spite of the gravity of the challenges and notwithstanding the fact that these issues (housing) have confronted the country for a long time, attempts at resolving them have not been clear and concise ... (Republic of Ghana, 2012: 1). A review of the policy reveals that the efforts cannot be described as clear and concise. The chapter will show that the current housing policy does not mention slums specifically. It does not also give adequate recognition of certain social norms as challenges to housing. There are contradictions in the policy and gaps in the Rent Act not addressed. These have been discussed next.

### 6.2 Slums not mentioned specifically in the housing policy

The Housing Policy on pages 8 and 9 only mentions urban and rural housing. It is not clear if the urban housing also includes housing the informal sector particularly slum dwellers. As noted by Ahadzie (2018),

*Among others the popular keywords/phrases found in the policy are; housing for the low income, urban poor, affordable, enabling environment and so on. These words/phrases which are not new in Ghanaian housing vocabulary are indeed worth emphasizing and have indeed become even most relevant in the light of the housing problem now confronting the nation. However, it is observed that while reference is made copiously to for instance the urban poor and also slum upgrading, the document failed to specifically mention the informal economy and what specific strategies would be provided in addressing the housing needs in that sector.*

Though there was no indication that the slum dwellers have read and understood the housing policy, our interviews with them revealed that many of them had the view that they were not considered in the design of the policy. For example, in the FGD at Avenor, this view of one of the participants and supported by all the participants suggests that slum dwellers have been excluded in the policy (see Box 6).

#### **Box 6: Views on inclusion in housing policy**

Governments never think about us when they talk about housing provision for Ghanaians. I think that because they don't recognise our settlement as legal, they don't want to include us in plans to provide housing (FGD participant, Avenor, May 2018).

In the minds of the city authorities we are squatters and that we are not supposed to be here. With this thinking I don't think they want to include us in any policy decisions (Slum dweller, New Takoradi, May 2018). The continuous threat of eviction tells us that they don't think about helping us to have decent housing here (Slum dweller, Chemuna, April 2018).

No bank will be ready to give us loans to build houses because they know we cannot pay back. If governments think about housing for us they will design the policy to make this possible and we can have access to financial support to provide our own homes (Slum dweller, Old Fadama, April 2018).

Future housing policy will need to isolate slums and treat them differently. Specifically mentioning and targeting slums can have two possible effects. First is that it can help direct resources at addressing issues about slums. This is why many of our respondents support the establishment of the Ministry of Inner Cities and Zongo Development. Second is that it can make slum dwellers cooperate and work with city authorities.

### **6.3 Social norms not recognised as challenge to housing**

Another area that the Ghana National Housing Policy does not seem to adequately address is the issue of social norms that inform people's choices of dwelling types and form. As discussed earlier in this report, we found from the study that by the culture of Ghanaians, some people want to live together in close proximity to extended families and friends. According to a key informant in New Takoradi,

It is our nature to live together with our friends and families. This was what our great grandfathers did. So if my friend or extended family member does not have a place, I don't mind allowing him or her to do extension to my house and live in. Living in close proximity allows us to create ties and bond together. We are able to share what we have and support one another. This shows love. These new ways of life that Ghanaians live like Europeans in isolation is foreign to our culture (Key informant, New Takoradi, May 2018).

The reasons given by slum dwellers in all the cases visited are similar to what this key informant in New Takoradi said. In the view of Town Planners in both the STMA and the AMA, this largely explains the in-filling we find in the slums leading to the creation of congestion with no access for services such as fire.

As noted by some of the interviewees, even in well-planned areas, this cultural aspect of Ghanaian leads to various forms of extensions made to properties. This evidence shows that the Ghanaian culture cherishes that and this needs to be recognised. However, this is not addressed as one of the challenges by the policy on page 9 where the key challenges are presented.

The policy framework on page 11 notes that "The policy is structured according to a framework that aims to be effective, responsive to, and

appropriately links the critical issues of concern ..." This does not look like it is responsive enough if social norms as explained are not recognised and factored into the policy.

On page 12 of the National Housing Policy, the policy framework notes that to ensure security of tenure and safety of life and property,

*... the state shall promote a progressive engagement approach to ensure that tenure conditions are improved for all, irrespective of*



*income or social class. This shall form the basis of the guarantee of the fundamental rights to adequate housing by which all persons are protected from arbitrary evictions without recourse to legal rules. Additionally the government commits to working with other social partners in providing shelter with security of tenure aimed at the least endowed segment of society. Security shall also manifest in the form of personal safety of households from criminal and physical endangerment through appropriate and communal measures* (Republic of Ghana, 2015b: 12).

In spite of this provision by the housing policy, we found that slum dwellers do not have security of tenure. They are evicted when they cannot pay the one week rent. They are raped. Electrical wiring electrocutes them. The place is swampy giving them foot rot and other health problems.

#### 6.4 Contradictions in the housing policy

The housing policy also has some contradictions. On page 13, the objectives of the policy are to promote greater private sector participation in housing delivery; and to create an environment conducive to investment in housing for rental purposes. These are in conflict with the objective to make housing programmes more accessible to the poor (Social Housing) if the private sector will not have the incentive to provide affordable housing.

There is evidence to show that increased private sector participation in the housing sector will exclude the poor and low income from accessing housing. The argument is that the private sector is profit oriented and might not find it profitable to invest in affordable housing to provide for the low income. The concerns here can be summarised in the views of Ahadzie (2018) in Box 7 as follows:

#### **Box 7: Views of Ahadzie (2018) on the National Housing Policy**

Thus, while acknowledging the Ministry's effort in seeking to renew commitment of creating the enabling environment for the private sector to thrive especially with regard to the urban poor, the important issue of informal activities in the private sector that needs to be categorically stated cannot be ignored going forward. Admittedly, the document makes reference to social housing policy (page 14) and that is encouraging. It remains to be seen what real tactical programmes would be put in place so that we do not fall into the trap of once again focussing on the formal sector to the neglect of the marginalised majority.

Source: Field survey, May 2018

A good policy will need to be clear, non-contradictory and non-ambiguous. Clarity and effective targeting can help in the successful implementation of housing policy and make cities resilient.

### 6.5 Housing policy does not address Rent ACT gaps effectively

Another area that the Housing Policy is not clear is how to protect slum dwellers who might be extorted by landlords. The policy notes that there will be the Review of the Rent Act, Act 220 (1963) to streamline rent regulations and empower the Rent Department to encourage investments in the construction of rental housing as well as *the protection of vulnerable households from abuse by house owners*. This looks quite untenable given what the study found in all the slum communities. The common experiences shared by many in all the slums have been presented in Box 8 below.

#### **Box 8: Experiences of slum dwellers with landlords**

The rent the landlords collect from us is so expensive, in fact it could be two times higher than what many pay outside the slums in other parts of the city. The rent for where I live is GHC50 a week which means I pay GHC200 a month. Because it is high, five of us are sleeping in that small room so each of us pays GHC10 a week. If you don't pay the landlord will eject you the next day, they don't have mercy on us at all (Slum dweller, European Town, May 2018). The rent is so high that we use all our income to pay at the end of the month and start all over again, it is difficult sometimes to pay and that is why we cannot send the children to school (Slum dweller, Chemuna, May 2018). The slum property owners are milking us with this exorbitant rent. We are eight persons in a room of about 10m<sup>2</sup> with each paying GHC20 a week just to share the cost (Slum dweller, Old Fadama, May 2018). In spite of these huge rents, most of the houses do not have ceilings hence extreme heat in the rooms all the time. The ceilings of some of the houses are so low that one cannot stand for a long time. The situation in the rooms becomes life-threatening during raining season because the houses become inundated with water and solid waste (Slum dweller, New Takoradi, May 2-018). Source: Field survey, May 2018.

Findings from our discussions with STMA, AMA and some key informants in the slums corroborated these experiences shared by the slum dwellers. It is unclear in the housing policy how issues of this nature can be addressed. In the first place the slums are not recognised by the city authorities and one cannot say that the housing policy will apply in these areas. What it means is that slum dwellers will continue to face exploitation and distortion. This is

particularly so when the slum dwellers were asked to indicate how they acquired a plot to build their houses. Over 90% of those who indicated that they built their houses could not give clear steps in the land acquisition process and who the true land owners were.

## 6.5 Conclusion

Generally, it can be concluded that the poor and low income segment of the Ghanaian population, especially those living in slums, are not effectively targeted by Ghana's housing policy. This is what the UN-Habitat has stated that "only a small proportion of houses delivered have filtered to the low-income population where the need is greatest. Even in instances where housing schemes were deliberately targeted at the urban poor, such schemes still remained out of their reach (UN HABITAT, 2011: 2). It is in this regard, that the government has set out this new policy on the basis of its understanding of the "enabling framework" whereby the state will play a less direct role in the housing sector in the future and encourage private sector developers, cooperative groups and other actors to take leadership in the delivery with the state facilitating equitable production and allocation (UN HABITAT, 2011: 2). We cannot however find enough safeguards in the policy to ensure that the poor is not excluded.

In the next chapter we have pooled the evidence together to support the redevelopment of slums in order to make Ghanaian cities resilient.



**EVIDENCE TO SUPPORT  
REDEVELOPMENT OF SLUMS AND  
INFORMAL SETTLEMENTS  
IN GHANAIAN CITIES**

## CHAPTER SEVEN

# EVIDENCE TO SUPPORT REDEVELOPMENT OF SLUMS AND INFORMAL SETTLEMENTS IN GHANAIAN CITIES

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### 7.1 Introduction

In this chapter we will show that there is enough evidence to support redevelopment of slums if the country seeks to make the cities resilient. The discussion will show that the housing conditions in the slums are in extremely poor conditions and are inadequate. Slum dwellers do not have reliable and sustainable jobs and poverty may be high among them. They also lack access to basic facilities for decent living. The chapter will also show that there could be some positive effects of slums on national development. It was also found that a lot is happening seeking to upgrade slums and all these were not being effectively coordinated.

### 7.2 Housing is in deplorable situation

As noted earlier in this report, 100% of the houses in all the slums are in deplorable state because of the poor quality building materials. This agrees with the literature that houses in slums are of poor condition (see Purcell, 2013; UN-Habitat, 2013; 2015). A greater proportion of the walls of the houses in slums in both the STMA and AMA were made of wood, plywood and metal scrap (see Table 9). In the STMA, wooden walls were 93%; plywood (97%) and metal scrap ((83%). Similar values were obtained for houses in slums in the AMA. A little under 100% of the houses had wooden walls, 90% was plywood and 83% (see Table 9). In both metropolitan areas, these houses had bricks, sandcrete or mud components mainly for the floor work and foundation. Our observations revealed that many of the building materials were waste and were of poor quality.

About 90% of the houses did not have ceilings hence the occupants in the rooms, numbering up to 10 experience extreme heat. During raining seasons, the houses get flooded to the extent that they lose their personal belongings.

**Table 9: Housing construction materials – wall and roof**

Slums in STMA			Slums in AMA		
Building Material	Frequency	%	Building Material	Frequency	%
Bricks Walls	150	50	Bricks Walls	140	47
Sand crate walls	170	57	Sand crate walls	110	37
Mud walls	59	20	Mud walls	120	40
Wooden Walls	280	93	Wooden Walls	290	97
Plywood	290	97	Plywood	270	90
Metal scrap	250	83	Metal scrap	250	83
Corrugated sheets	202	67	Corrugated sheets	270	90
Cardboard	105	35	Cardboard	180	60

Source: Field Survey, April-May 2018

### 7.3 Housing facilities are lacking

In terms of housing facilities, we found that over 90% of the household heads interviewed in the STMA indicated that they did not have toilet facilities in their houses. For bathroom facility, 89% did not have it. About 81% did not have water in their houses (see Table 10).

**Table 10: Housing facilities**

Slums in STMA			Slums in AMA		
Facility Available	Frequency		Facility Available	Frequency	
	YES	NO		YES	NO
Toilet	27 (9%)	271 (91%)	Sand crate walls	6 (2%)	294 (98%)
Bathroom	33 (11%)	67 (89%)	Mud walls	43 (14%)	257 (86%)
Water	56 (19%)	244 (81%)	Wooden Walls	72 (24%)	228 (76%)
Electricity	231 (77%)	69 (23%)	Plywood	206 (69%)	94 (31%)

Source: Field survey, April-May 2018

Similarly, 98% of the household heads in the slums in the AMA did not have toilet facilities in their houses. Eighty-six percent (86%) did not have bathrooms, 76% did not have water and 69% did not have electricity.

The limited access to these facilities by slum dwellers is well documented in the literature. What it points to is that there is a basis for policy intervention. This is particularly so given the long distances covered by slum dwellers to access these facilities.

#### 7.4 Long distance to nearest facilities

Although many of the households did not have these facilities, it was found that many of them walk long distances to access these facilities (see Table 11). In the STMA, it was found that about 67% of slum dwellers who did not have toilet facilities in their homes cover between 200 meters and 300 meters to access a public toilet facility. For bathrooms, 44% of them cover between 100 meters and 200 meters to use public bathrooms. About 66.8% will cover up to 100 meters to access potable water (see Table 11).

**Table 11: Distance covered by slum dwellers in STMA**

Nearest Facility if unavailable				
Distance in Meters	Toilet facility (Frequency)	Bathroom (Frequency)	Water (Frequency)	Electricity (Frequency)
Up to 100	30 (11%)	54 (20%)	163 (66.8%)	43 (62.3%)
100-200	21 (8%)	116 (44%)	27 (11%)	-
200-300	184 (67%)	13 (4.9%)	7 (2.8%)	16 (23.1%)
300-400	17 (6.2%)	47 (17.6%)	41 (16.8%)	10 (14.4%)
400-500	12 (4.7%)	33 (12%)	2 (0.8%)	-
Exceeding 500	9 (3.2%)	4 (1.5%)	4 (1.6%)	-
<b>Total</b>	<b>273 (100%)</b>	<b>267</b>	<b>244 (100%)</b>	<b>69 (100%)</b>

Source: Field survey, April-May 2018

The findings for slums in the AMA were not different as seen from Table 12. About 60% will cover between 100 meters and 200 meters to use a public toilet facility; 47% will cover between 200 meters and 300 meters to use public bathroom facility and 34.6% and 36.4% respectively will cover between 100 meters and 200 meters and between 200 meters and 300 meters for potable water.

In both the STMA and AMA, substantial proportions of slum dwellers indicated that they did not have electricity in their homes. For the STMA, it is only 62.3% who can access electricity within 100 meters radius.

These figures, to some extent, support the claims of some of the slum dwellers that many of the slum interventions were not effectively coordinated and were not yielding adequate impacts on slum dwellers. In all the FGDs, slum dwellers listed these facilities as their priority needs that any upgrading policy must focus on.

**Table 12: Distance covered by slum dwellers in AMA**

Nearest Facility if unavailable				
Distance in Meters	Toilet facility (Frequency)	Bathroom (Frequency)	Water (Frequency)	Electricity (Frequency)
Up to 100	21 (7.1%)	24 (9.3%)	47 (20.6%)	73 (62.3%)
100-200	177 (60.2%)	10 (3.8%)	79 (34.6%)	21 (22.4%)
200-300	64 (21.7%)	123 (47.8%)	83 (36.4%)	-
300-400	16 (5.4%)	63 (24.5%)	19 (8.3%)	-
400-500	4 (1.3%)	7 (2.7%)	-	-
Exceeding 500	12 (4%)	30 (11.6%)	-	-
<b>Total</b>	<b>273 (100%)</b>	<b>257 (100%)</b>	<b>228 (100%)</b>	<b>94 (100%)</b>

Source: Field survey, April-May 2018

## 7.5 Many slum dwellers do not have sustainable jobs

Another evidence to support redevelopment effort is about joblessness. The study found that many of the slum dwellers did not have jobs and will require some form of intervention to minimise the negative effects of unemployment and under employment (see Table 13). In the STMA, 29.2% of those who indicated that they did not have a job explained that they could not find any. Those who indicated that they lacked the required skills constituted 23.2% and those who said they were too old to work constituted 23.2%.

Those who could not find jobs in the slums in the AMA were 41.1%; 19.6% were too old to work; and 15.6% indicated that they did not have the funds to set up their own businesses. These figures point to critical issues of livelihood problems especially when compared to the figures obtained for those who claimed they had jobs and the kind of jobs they were engaged in (see Table 14).

**Table 13: Reasons for not unemployment**

Slum dwellers in STMA			Slum dwellers in STMA		
Yes, I have a job	Frequency	%	Yes, I have a job	Frequency	%
	201	67		249	83
No, I have no job	99	33	No, I have no job	51	17
Why not working	Frequency	%	Why not working	Frequency	%
I cant find any job	29	29.2	I cant find any job	21	41.1
I lack the skill required by the harbour	23	23.2	No funds to set up	8	15.6
I lost my job	12	12.1	I am a student	3	5.8
My job is not reliable	8	8	My job is not reliable	2	3.9
I lost my Capital	4	4	I lost my Capital	7	13.7
I am old	23	23.2	I am old	10	19.6
Total	99	100	Total	51	100

Source: Field survey, April-May 2018

## 7.6 High underemployment

Over 70% of those who had jobs in slums in the STMA were engaged in petty trading ranging from the sale of cooked food, table top business, sale of sachet water, cookies and fruits in the traffic. Other jobs include the sale of alcoholic drinks (4.9%); scrap metal collection and recycling (7.4%) and fishing on a subsistence scale (see Table 14).

**Table 14: Job types**

Nearest Facility if unavailable			
Job Type	Frequency	Job Type	Frequency
Selling of Alcoholic drinks	10 (4.9%)	Scrap dealer	129 (51.8%)
Petty trader	147 (73.1%)	Petty trader	80 (32.1%)
Fisherman	14 (6.9%)	Prostitution	5 (2%)
Fish mongering	10 (4.9%)	Selling of cooked food	10 (4%)
Hairdressing	5 (2.4%)	Bar opertion	17 (6.8%)
Scrap metal dealer	15 (7.4%)	Seamstress	8 (3.2%)
<b>Total</b>	<b>201 (100%)</b>	<b>Total</b>	<b>249 (100%)</b>

Source: Field survey, April-May 2018

Similar figures were recorded for slum dwellers in the AMA. About 52% were engaged in scrap metal collection; 32.1% were petty traders and 6.8% were drinking bar operators. Those in prostitution constituted 2%. All these jobs cannot be said to be sustainable but they provide useful information for slum development policy. The petty traders can be mobilised to form cooperatives to be trained and supported to expand their businesses. They will need some kind of entrepreneurial training in areas of book keeping, risk taking and financial management. Giving loans to individuals may not be sustainable as collateral and repayment issues can arise.

## 7.7 Slum dwellers do not have plans to return permanently

The study found that upgrading the slums must be an issue of interest and policy as there was inadequate indication that current slum dwellers have plans to return to their places of origin, especially for those who had migrated into the areas. When they were asked about whether they have plans to return permanently to their places of origin, many of them in the STMA (77.7%) said they would not do so. About 89% of those in the AMA also indicated that they did not have such a plan (see Table 15).

**Table 15: Slum dwellers would not like return permanently**

STMA			AMA		
<b>Yes (67) (22.3%)</b>	The fear of dying early	13 (19.4%)	<b>Yes (67) (22.3%)</b>	No intention to relocate	23 (67.6%)
	Environment condition is dangerous to my health	54 (80.6%)		I feel comfortable here	11 (32.4%)
<b>No (233) (77.7%)</b>	My relatives live there	71 (30.4%)	<b>No (233) (77.7%)</b>	I was born here	184 (69.1%)
	If situations remain unchanged	71 (7.2%)		I have a family here	9 (3.3%)
	No jobs available back home	132 (56.7%)		I have a job here	10 (3.8%)
	If there is ready market back home	13 (5.6%)		There are no job opportunities back home	63 (23.7%)

Source: Field survey, April-May 2018

The reasons given by those in the STMA include non-availability of job opportunities back home (56.7%). Some also would not return because of new families they had established. About 69% of those in the AMA would not like to return because they were born in the slums and about 24% said there were no jobs in the places they came from.

It however emerged in the validation workshops that some of the slum dwellers would like to return home. This was common with migrants who had come from the three northern regions. Their plan was that they would

accumulate personal belongings needed for marriage and they would return to marry. Some also have plans to accumulate capital and move out of the slums to set up their own businesses.

### 7.8 Economic activities and some promise of means of livelihood in the slums

According to the slum dwellers, the economic activities in and near the slums look promising and thriving. In the case of Old Fadama, for example, they indicated that because of the existence of the Agbogloboshie market which serves the Accra Metropolis, they can find space in petty trading. These were also the views held by slum dwellers in European Town, New Takoradi and Kwesimintsim Zongo. Residents in these slums had hopes to find means of livelihood in the fishing industry. The Kwesimintsim market was mentioned by the resident in the Zongo as having the opportunities to find a means of livelihood.

It was observed that almost all the interviewees were active in doing something to make a living. To support this, one of the interviewees indicated that "unless you are lazy otherwise you should be able to at least get your daily bread from this place." There were trading activities ranging from the selling of water, cooked food, vegetables etc. in the slums.

We also found that, comparatively, it was easy for the females to find something to do for a living as compared to the men as the women could easily work as head potters unlike men. As noted earlier in this report, some of the existing means of livelihood activities in the slums can be used to mobilise them for support; especially the women.

### 7.9 Poor sanitation in the slums

Another reason why there is the need to intervene and undertake slum upgrading is the issue of sanitation. The sanitation problem in the slums was so bad that one of the opinion leaders intimated that "the sanitation situation in the slums is inhuman and not conducive for human dwelling". They bemoan the stench for example emanating from improper disposal of waste and explained that it makes them sick all the time. They said because they do not have access to incinerators and waste bins, residents dump refuse in gutters, lagoons, the surroundings and sometimes at the back of their houses (refer to Plates 17, 18 and 19). One of the participants in the interviews said "I eat and sleep with rubbish every day and it's like they are my baby"

There is no proper drainage system and the few gutters are choked and blocked with rubbish. Food vendors were seen selling and cooking food in the middle of waste and around choked gutters. Flies and maggots are all over the area with strong stench.

We found that the public toilet was not attractive because of poor maintenance and cleaning culture. The women group bemoaned that sometimes the women dispose-off their pads in the open; others do not flush out after easing themselves. A woman lamented that "*It is difficult to visit the toilet so some of them end up easing themselves in carrier bags and throwing them in the lagoon*". Open defecation was a common practice. This could explain the occurrence of some of the common diseases discussed earlier.

### 7.10 Difficult access to health facilities

Although slum dwellers could access higher order health facilities in the cities of Sekondi-Takoradi and Accra, an intervention to provide health posts for primary health care would help improve upon the health conditions in the slums. This is particularly important because in the rainy seasons they contract foot rot disease because of the soaked floors in their homes. They would stand in the flood waters until the rain subsides. There was no such facility in Agbobloshie, New Takoradi, Chemuna and Kwesimintsim Zongo. It was reported that in the past, a doctor established a clinic in Old Fadama which served the communities but upon the death of the doctor the clinic has stopped operating, and presently the facility is used as church premises. Residents commute to the regional hospitals such as Korle Bu, Ridge and Poly clinics to access health facilities.

### 7.11 Slums can have some positive sides

Our interviews revealed that slums can have some positive sides and can contribute to national development. According to one of the respondents at the Ministry of Inner Cities and Zongo Development, "*Slums play important role in the economic development of the city. For example, they are the sources of many of the cooked food such as waakye, konkonte, tuwo zafi (tz), and awusa kooko (porridge) etc. These are local foods that are claimed by many as healthy and nutritious. And you cannot get these in the natural form in the restaurants* (Key informant, Ministry of Inner Cities and Zongo Development, May 2018).

Other respondents had the view that many of the slum dwellers play a role of scavenging which can contribute to waste management if they are supported. For example, the recycling of electronic waste, automobile waste, and even

building material waste is done by slum dwellers. The only problem with their activities is that they are not regulated or organised and they end up contributing to the pollution of the cities. These recycling activities can provide jobs for slum dwellers if they are organised, trained and regulated. The city authorities can then work with them to effectively dispose off the final waste from the recycling in a more safe and healthy way.

Slums also have social capital and networks of support system that can be tapped into to develop these communities. The social capital means that leadership of slum communities can be able to mobilise their people to support interventions for upgrading the slums. City authorities can take advantage of this in the implementation of slum redevelopment and upgrading programmes.

#### 7.12 A lot is happening, a lot is conflicting and a lot is duplicating in slum management

As discussed extensively in other parts of this report, we found that already there are many on-going interventions towards redevelopment of slums. The work of GGA is therefore very important because it will produce evidence to inform the actions of all the actors. Many of the on-going initiatives are duplicating and many are conflicting. This can cause resources to be ineffectively applied to obtain the expected impacts. The evidence produced by this research should help in the harmonisation and coordination of the various pieces of interventions in order to make Ghanaian cities resilient.

#### 7.13 Conclusion

This chapter has discussed wide range of evidence to support redevelopment of slums in Ghanaian cities. The evidence shows that it is possible to implement successful slum upgrading interventions if all actors can effectively collaborate. The positive factors identified outweigh the constraints that can undermine such efforts. How this can be done is the subject of the next chapter.



08

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**STRATEGIES AND POLICY  
RECOMMENDATIONS TO MANAGE  
SLUMS AND INFORMAL  
SETTLEMENTS AND PREVENT  
THEIR OCCURRENCE**

## CHAPTER EIGHT

# STRATEGIES AND POLICY RECOMMENDATIONS TO MANAGE SLUMS AND INFORMAL SETTLEMENTS AND PREVENT THEIR OCCURRENCE

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### 8.1 Introduction

For this objective, inferences are drawn from the assessment made on the implications that slums have on the individual and the national economy. On the basis of the causal factors influencing the creation and expansion of slums, these strategies have been developed to effectively manage these settlements. These recommendations will contribute to the formulation of effective urban housing policies and reduce the creation of slums in the future.

### 8.2 City authorities must not seek to implement forced eviction

We found that forced eviction is no better solution to the slum issue that confronts the country. These views have huge support in the literature. A recent publication by *AFRICA IN FACT* has current evidence of the failures of forced evictions implemented by governments across Africa to show that evictions have not helped to solve the slum problems. They rather worsen the plight of slum dwellers. Examples of these are presented in Box 9.

#### **Box 9: Problems with forced eviction**

In Nigeria, in citing the UN-Habitat's report on Housing the Poor in African Cities, Ekott (2018:96) states that "across Africa, hundreds of thousands of people each year are forcibly evicted, in many cases left homeless, losing their possessions without compensation and/or being forcibly displaced far from sources of employment, livelihood or education, all in violation of international law including the African Charter on Human and Peoples' Rights.

In Kenya, Psirmoi (2018:100) describes a situation of a 31-year-old Mwaura who saved Ksh28,500 (US\$285) of his monthly salary and got up to Sh7 million (US\$70,000) to take a mortgage. He bought a piece of land and built a three-bedroom maisonette in Ngong town only to be evicted and the house demolished by the city authorities. His law suit was never heard. His family's life became worse off.

The Kenyan example is similar to what we found in the FGD at Chemuna (AMA) when a woman intimated as follows:

My blood pressure rises anytime I hear of eviction because I fear I will lose my house. I might die one of these days due to this. I worked so hard to save and bought this house as a single mother. Where will I go with my five children? (A resident at Chemuna, May 2018).

### 8.3 Collaboration and coordination between all the stakeholders is key

There is the need for all the stakeholders to collaborate more effectively in order to manage the slums. As noted by one of the respondents at the TCPD in Accra, "the international organizations work in silos so they are also part of the problem Ghana is facing." As we found from the study, there was no strong and transparent collaboration among the many actors who are implementing a number of interventions all geared towards making life better for slum dwellers. For example, it will require that the Ghana National Fire Service works more closely with the Town and Country Planning Department beyond development permit approval as exists now. It may require that monitoring and inspection works of the TCPD are done jointly with Fire Service, the Police and EPA officers. If such a team visits developers in the field, all will identify the problems more realistically. Appropriate solutions can then be designed and implemented.

A very high profile interviewee at the MLGRD suggested that,

There must be effective coordination of all the disparate interventions by the many donor organisations around slums and low income communities in the cities. There must be a common platform at the slum and inner city level within the Ministry of Inner Cities and Zongo Development for all donor organisations to work to effectively target their support. Such a platform must include leadership of the slum dwellers. It will interest you to note that these slum dwellers have powerful leadership that they respect and work with. If they are not included, this will not work (Key informant, MLGRD, May 2018).

The need to include the urban poor as indicated by this interviewee, has gain global support and as noted by Ekott (2018: 95), "in recent months and years we have seen an increase in government policies and practices that effectively exclude the urban poor from many of the cities across our region."

Ekott (2018: 96) further notes that "South-Africa-based Shack Dwellers International says governments have deliberately implemented policies that exclude the poor from African cities, contrary to global commitments on building inclusive, resilient and sustainable cities as articulated in the UN's Sustainable Development Goals." What this points to is that the Ministry of Inner Cities and Zongo Development which will coordinate all donor support must explore effective ways of including the slum dwellers.

### 8.5 There must be strategic partnership between government and private sector

Another way to manage existing slums is strategic partnership between the government and private sector. This must not be just privatisation as normal allowing the private estate developers to access funds and build to supply housing in new areas. This partnership can look at working in the slums as noted by one of the officers at the TCPD in Accra that:

This kind of partnership can be agreed for specific poor communities such as Nima. This place can be redeveloped and densified. It will be like social housing and the rent can be managed by the government and the cost of provision is paid to the private investor by government over a period of time. This way, the inhabitants can have some decent housing and live close to where they work making us achieve affordable communities rather than affordable housing. This focus will look at livelihood (AMA, TCPD, May 2018).

The idea to focus on affordable communities more than affordable housing was mentioned by many of the interviewees in all the slums. Their explanation was that they live close to their means of livelihood because they could not afford the high commuting cost if they have to live away from their places of work.

### 8.6 Improve general economy to prevent the creation of new slums

Another way to manage existing slums is the prevention of the creation of new slums by improving the general economy of the country so that wherever people live they can find jobs. When they find jobs they can afford to rent decent homes or save to build their own affordable homes. With this there will not be any incentives to move to Accra as noted by one of the senior officers at the MWR that:

The critical issue is that most of the peripheral areas are farming communities and urbanization is eating into their lands so they end

up doing nothing. They are then pushed into the cities because their livelihood has been taken away from them. Ghana has beautiful laws but the implementation is the problem. We must implement our laws to save farming. Farmers must be supported more effectively so if agriculture is performing and attractive, it will reduce the number of rural dwellers who will like to migrate into the cities. The next will be to fix the economy and create more jobs so that the few who migrate into the cities can find jobs. We must accept that urbanization is irreversible but the rate can be reduced. The city will continue to grow whether we like it or not (Senior Officer, MWR, May 2018).

What this points to is that it may be helpful to fix all-seasons agriculture for jobs to be available in the dry seasons. Another thing to look at is that the agriculture development value chain from the farm to the market needs to be developed. Improving the general economy was common in all the suggested strategies by all the high profile interviewees and those interviewed in the slums as noted by one of the interviewees at STMA that:

The one-district-one-factory policy of government is laudable. It is coming to create jobs both in the rural areas and the cities. When this takes off and managed effectively, everybody including the slum dwellers can find jobs on the factory floor as cleaners, labourers etc. (Key informant, STMA, May 2018).

## 8.7 Effective enforcement of existing laws

We can manage existing slums and prevent new ones through law enforcement. Land use and spatial planning law needs to be enforced. Enforcement of the law will be more difficult and quite complicated if governments wait for slums to develop before steps are taken to evict them. Once the laws are enforced slums will not develop in the first place. According to a high profile officer at the AMA Town and Country Planning Department, *"the problems is not about the lack of laws, it is about implementation of laws."*

## 8.8 Upgrading of existing slums

The findings show that slum upgrading efforts by all the stakeholders must continue. There is the need to provide slums with water, roads, drains, education, health, and toilet facilities. Slums such as European Town, Chemuna, Avenor and Old Fadama will need alley pavement. The provision of drains will help address the flooding problems in European Town, Chemuna and New Takoradi.

## 8.9 Identification, recognition and incorporation of cultural issues in the planning of slum upgrading or redevelopment

There is the need for all stakeholders to identify, recognise and incorporate socio-cultural issues of slum dwellers into plans and policy interventions geared towards improving the living conditions of slum dwellers. According to AMA, *"We must note that the informality has come to stay so how do we integrate them in the urban fabric is what must be one of the strategies"* (TCPD, May 2018).

Practices such as social networking need to be part of the neighbourhood housing plan so that residents are brought together in a communal way of life rather than living in pockets of isolation.

## 8.10 A study to understand how MTDPs of MMDAs respond to the issue of slums

Metropolitan, Municipal and District Assemblies need to undertake a review of how they have approached and responded to the issue of slums. This will require that MTDPs implemented in the last two decades are revisited and reviewed in a form of trend analysis of performance so far. A research into this can produce useful lessons to help MMDAs assess their performance. They will know whether their plans are responding adequately. Successes and failures can be used in subsequent planning activities and the lessons shared among MMDAs in Ghana and Africa.

## 8.11 Comprehensive revision of the Ghana National Housing Policy

The Ghana National Housing Policy needs to be reviewed as soon as possible to curtail the creation of more slums and expansion in existing ones. This review must seek to include slum dwellers adequately in the process. The identified gaps need to be addressed in order to make housing reach the poor and low income.

## 8.12 Conclusion

Chapter eight has outlined robust strategies to help in the management of existing slums and prevent the creation of new ones. The implementation of these strategies will require the inclusion of slum dwellers in all the stages of decision making by all the actors and stakeholders. The inclusion of slum dwellers came up strongly in the two validation workshops as very important ingredient towards successful policy design and implementation and this need to be given the needed attention. For implementation to be effective, the findings need to be shared across all stakeholders and the ways this might be done have been presented in chapter nine.



# 09

## HOW THE FINDINGS CAN BE SHARED WITH ALL STAKEHOLDERS



## CHAPTER NINE

# HOW THE FINDINGS CAN BE SHARED WITH ALL STAKEHOLDERS

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### 9.1 Introduction

Stakeholders in the management of slums towards making Ghanaian cities resilient are many and varied. They include the slum dwellers, MDAs, MMDAs, Non-governmental organisations and traditional authorities. Others are the donor community such as the World Bank, UN-Habitat and USAID. Given this wide interests, findings from this study can be shared in a number of ways.

### 9.2 Validation workshops

As contained in the work plan for this assignment, GGA has organised validation workshops for the stakeholders in the STMA and AMA. Whilst this workshop provided the stakeholders the opportunity to improve upon the report, it also made them learn and possibly shape their actions and decisions.

### 9.3 Publication of the report

GGA must take steps to publish this report in a form of a bulletin or research report. This can help research and academic institutions and other actors to have access and make it available in their libraries.

### 9.4 Policy briefing

It will be useful for GGA to develop a policy briefing from this report. This can be shared with key MDAs, MMDAs and donor community.

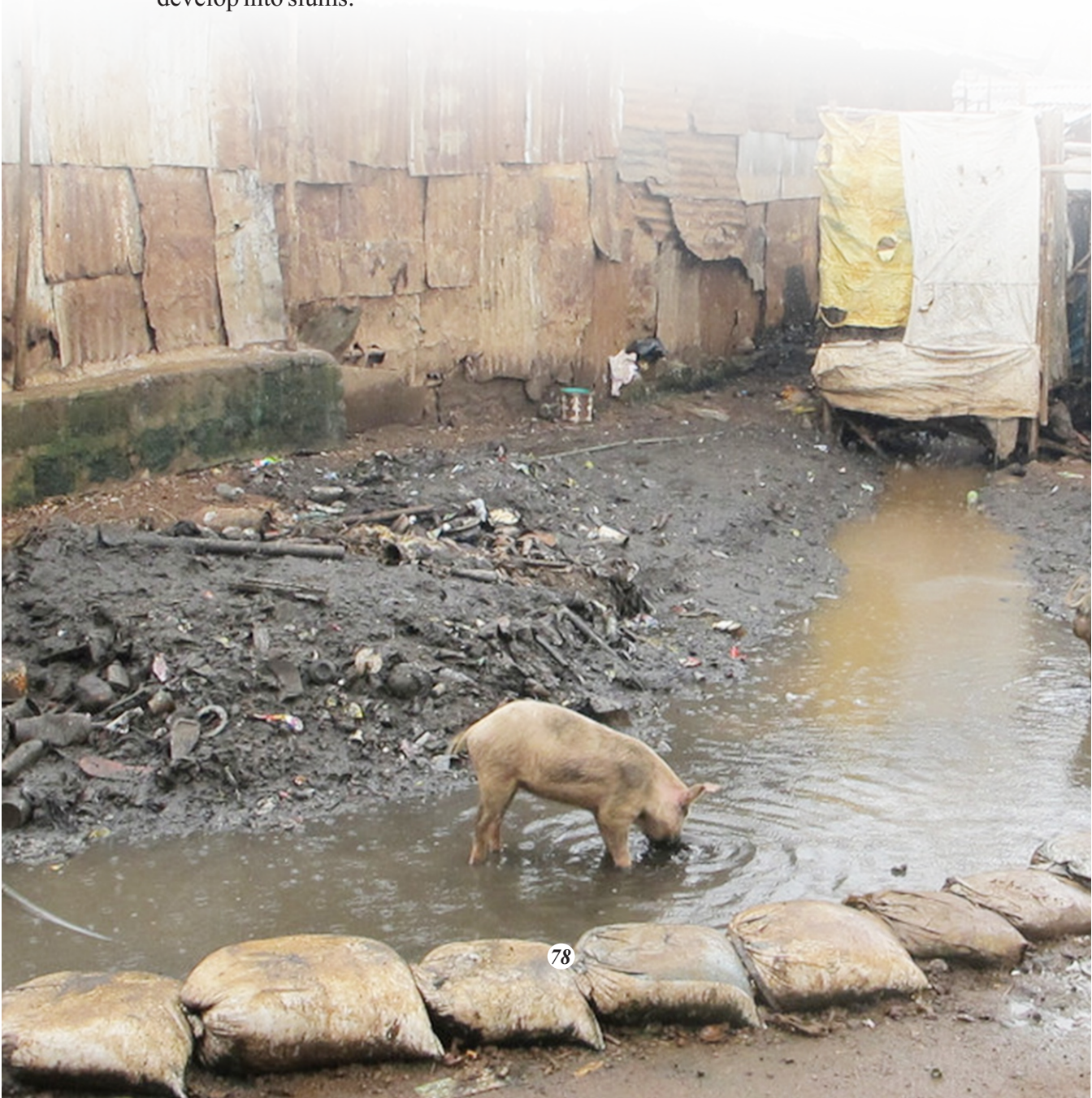
### 9.5 International conferences

This report can be presented in international conferences on slums and resilient cities. In line with this, GGA must take steps to identify international conferences where this can be shared.

seek to improve upon their conditions.

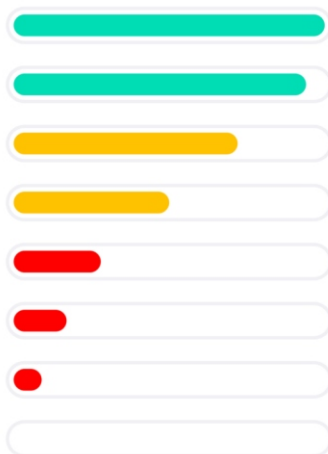
There is the need for a comprehensive review of the Ghana National Housing Policy for it to be more responsive and inclusive.

Finally, governments and District Assemblies must ensure that every available space that is not used immediately is effectively protected. Open spaces such as road reservations, parks and areas along transportation routes such as along the railways must not be allowed to lie fallow. These are areas that attract urban residents without housing to encroach and gradually develop into slums.





## CONCLUSION AND LESSONS LEARNT



## CHAPTER TEN

### CONCLUSION AND LESSONS LEARNT

The GGA research into slums sought to understand slums by exploring the drivers of slums in Ghanaian cities, the effects of these settlements on slum dwellers and national development to identify rooms for manoeuvre to manage existing slums and prevent the creation of new ones. The chief aim of this research is to produce evidence to inform policy and action of governments and other stakeholders in the effort to build resilient cities in Ghana and Africa.

The lessons from this study are that governments and all stakeholders need to accept and work with slums. Forced eviction is no better solution. There is the need to enforce rules and regulations governing human settlements development such as the Land Use and Spatial Planning Law more effectively. In line with this there is the need to quickly clear slums before they develop. There are some lessons from the UN-Habitat as it noted that it is important for the infant slums to be addressed to prevent them from growing since they are smaller in geographic size and have little or no access to basic social services. We therefore learn from this study that slum prevention should be undertaken immediately upon the city's realization of human settlement on any land, especially when these infancy stage slums are normally squatter settlements (UN-Habitat, 2011).

Another lesson is that there is the need for effective coordination of all independent and isolated slum intervention programmes by donor organisations. For example, NADMO, the Police and Fire Service must have a joint programme to visit the slums periodically to acquaint themselves with the map of the area. This way all the hazards and risks will be known to be able to better manage them when the need arises.

Government's efforts at improving living conditions in the slums and low income communities which gave birth to the Ministry of Inner Cities and Zongo Development must be supported by all. The needed legal and institutional framework and resources must be made available for these to work.

As the findings have shown, there is the need to work with slums or slum dwellers. Their inclusion in the decision making process will mean that their cultural and social norms that inform their housing choice can be incorporated into future housing policy for housing to be more appropriate. This might help to obtain their cooperation and support for interventions that

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## Appendix A: Other stakeholders contributing to building resilience of Accra

COLLABOATORS	INTEREST	PROGRESS	WAY FORWARD
C40 Cities (Climate Leadership Group)	The C40 Climate Leadership Program assist member cities to plan for and address the challenges that climate change brings to all aspect of city life. The initiative supports the city of Accra in the development of a Climate Change Action Plan which will focus on climate change adaptation and mitigation strategies.	<ul style="list-style-type: none"> <li>-Development of a greenhouse gas inventory, updated annually.</li> <li>-Capacity building for selected staff to become City Climate Planners.</li> <li>-Participation in annual CDP (formerly known as the Carbon Disclosure Project) reporting cycle.</li> <li>-Capacity building of AMA personnel in sustainable waste management technologies.</li> <li>-Support for hosting the First African Climate Change Adaptation Conference.</li> <li>-In addition, the city of Accra joined a new C40 network of walking and cycling in 2018. After having been shelved for two years, Accra serves as a founding member of this reactivated network. The walking and cycling network has the potential to assist the city in the implementation of its published Pedestrian Safety Action Plan by providing potential resources such as expert advice.</li> </ul>	<ul style="list-style-type: none"> <li>-Development of a greenhouse gas inventory, updated annually.</li> <li>-Capacity building for selected staff to become City Climate Planners.</li> <li>-Participation in annual CDP (formerly known as the Carbon Disclosure Project) reporting cycle.</li> <li>-Capacity building of AMA personnel in sustainable waste management technologies.</li> <li>-Support for hosting the First African Climate Change Adaptation Conference.</li> <li>-In addition, the city of Accra joined a new C40 network of walking and cycling in 2018. After having been shelved for two years, Accra serves as a founding member of this reactivated network. The walking and cycling network has the potential to assist the city in the implementation of its published Pedestrian Safety Action Plan by providing potential resources such as expert advice.</li> </ul>
The World Bank	The World Bank is a major supporter of the resilience building efforts of the city of Accra and has contributed to addressing some of the water and sanitation challenges that the city faces. As part of the Greater Accra Metropolitan Area (GAMA) Sanitation and Water Project, the Bank has assisted with the provision of toilet and water facilities at the household and institutional level.	<ul style="list-style-type: none"> <li>-Building and renovating toilet facilities for 28 clusters of schools within the AMA.</li> <li>-Connecting pipe-borne water to the toilet facilities of 28 clusters of schools.</li> <li>-Supporting the construction of 400 household toilet facilities that serve an average of 12 persons per facility.</li> <li>-Extension of pipelines for water to low-income communities in Ablekuma West Sub Metro.</li> <li>-Borehole construction in Ablekuma South Sub Metro.</li> </ul>	<ul style="list-style-type: none"> <li>-The World Bank will continue to support the GAMA Sanitation and Water Project to cover more households.</li> <li>-Through a separate partnership with the Government of Ghana, the World Bank will continue to support resilience building projects within the Greater Accra Metropolitan Area that are focused on metropolitan planning and coordination, urban flood and coastal zone management, vulnerable communities, and disaster preparedness and response.</li> </ul>

European Union Energy Initiative Partnership Development Facility (EUEI PDF)	Through a partnership with the EUEI PDF, the AMA is pursuing energy efficiency strategies for public municipal buildings. The project aims to demonstrate the benefits of energy efficiency through targeting government offices and operations, and elevate the AMA's leadership roles in encouraging other stakeholders within Accra to adopt energy efficiency strategies.	-Development of an Energy Efficiency Plan for AMA. -Installation of a 5kw solar system for Accra Girls Secondary High School (SHS). -Replacement of incandescent bulbs with LED bulbs for Accra Girl SHS. -Formation of Energy Efficiency Clubs and training in Accra Girls SHS and St Mary's SHS. -Refurbishment of AMA Assembly Hall with inverter air conditioning systems and window blinds.	-An application has been submitted to Building Efficiency Accelerator (BEA) for further support to expand upon the energy efficiency project, with a view to setting up a framework for a revolving fund aimed at supporting the development of energy efficiency related initiatives within the city, with a special focus on institutions supported by local government.
Bloomberg Initiative On Global Road Safety (BIGRS)	In 2015, the Accra Metropolitan Assembly was selected to participate in the Bloomberg Philanthropies Initiative for Global Road Safety and to receive technical assistance aimed at reducing fatalities and injuries from road traffic crashes in the city.	-Development and release of a Pedestrian Road Safety Action Plan for the AMA. -Conducted road safety assessment on 3 road corridor (N1, N4, N6). -Collaborating with the Ghana Highway Authority (GHA), Department of Urban Roads (DUR), and the National Road Safety Commission (NRSC) on improving safety standards on Ghana's roads.	-The Lapaz intersection, located on the George Walker Bush Highway (N1), an extension of the Trans-West Africa Highway, has been selected to pilot a design transformation that fosters safety for pedestrians under the Healthier Cities component of the BIGRS project for 2018r. -The Police Motor Traffic and Transport Department (MTTD) has seconded an officer to the AMA-BIGRS embedded team to support in coordinating enforcement within the AMA. -A Memorandum of Understanding (MoU) between AMA (BIGRS) and Accra's Motor Traffic and Transport Department (MTTD) is being studied by the police to guide activities and ensure adherence to terms of the Grant Program. This MoU is to ensure the planned and coordinated enforcement and monitoring of actions that address the identified risk factors affecting road safety in Accra.

Source: AMA and Rockefeller Foundation (2014)

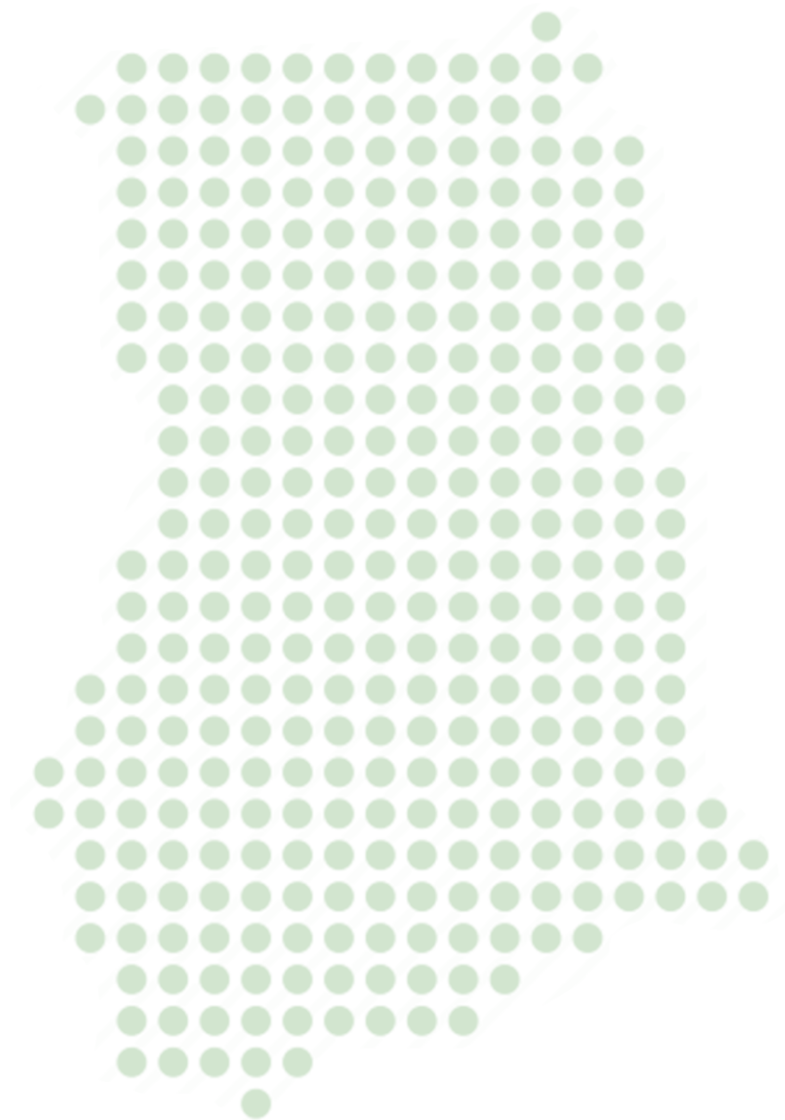


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## ACHIEVING RESILIENT CITIES IS POSSIBLE

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