



UNDERSTANDING SLUMS AND INFORMAL SETTLEMENTS

through their own lenses towards making Ghanaian Cities resilient

Policy Brief, October, 2018



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- **Effective enforcement of existing laws:** Land use and spatial planning law needs to be enforced adequately. Enforcement of the law will be more difficult and quite complicated if slums develop before the laws are enforced or steps are taken to evict them. Once the laws are enforced, slums will not develop in the first place.
- **Upgrading of existing slums:** There is a 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.
- **Identification, recognition and incorporation of cultural issues in the planning of slum upgrading or redevelopment:** There is a 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. 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.
- **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 be 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.
- **Comprehensive revision of the Ghana National Housing Policy:** The Ghana National Housing Policy needs to be revised 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.



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The past three decades have seen increased concern to make cities in poor countries resilient. Evidence however shows that one of the important factors that can undermine this effort is the development of slums and informal settlements in urban areas. While scientific evidence shows that many support the management of slums and informal settlements, there is no consensus among policy makers, city managers and social scientists around how this must be approached. Consequently, policy and planning initiatives at addressing the problem appear to be failing. An approach that has some promise is to adequately understand the phenomenon from the perspectives of the nearly a sixth of the world's population, about 1 billion people, that live in slums yet slum dwellers have consistently been excluded in policy decisions geared towards the management of slums. It is vital that voices of slum dwellers and that of experts and social scientists be brought together to design more sustainable policy portfolios for the management of slums and to prevent the creation of new ones.

Achieving resilient cities - challenges of managing slums and informal settlements

Slums and informal settlements develop due to 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. Slums are unapproved settlements that are characterized by overcrowding, poor quality housing, insecure tenure, inadequate access to potable water, poor sanitation and lack of socio-economic infrastructure like schools, hospitals, public places, street lighting, sidewalks paved and access roads. Unlike slums, informal settlements are approved settlements in urban areas that deteriorate and develop into slums. Slums and informal settlements have high rates of crime, unemployment, urban decay, drug addiction, mental illness, malnutrition, diseases and poverty.

The research into slums and informal settlements development towards making Ghana's cities resilient therefore seeks to go beyond the theoretical and general studies to obtain in-depth understanding of slums and informal settlements from the perspectives of

residents in these settlements in the Ghanaian context where achieving resilient cities appears to be eluding urban governance and housing policy. The perspective and voices of residents in these settlements should help decision makers draw appropriate and more responsive urban governance policies to achieve resilient cities.

Research, using in-depth interviews with slum dwellers and public officers, took place in three slums selected in the Accra Metropolitan Assembly (Old Fadama, Avenor and Chemuna) and three from the Sekondi-Takoradi Metropolitan Assembly (New Takoradi, Kwesimintsim Zongo and European Town) from April 2018 to August 2018. The research sought 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; 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.

Socio-economic and policy implementation weaknesses create slums in the cities

The drivers of slums include social factors such as urban population growth through migration into the cities and natural increase. Migrants to the cities do not have any place to live and eventually find homes in the urban spaces such as areas liable to flood and swampy areas, public dump sites and reservations along rails and roads. These spaces eventually become slums as more and more people flood in from the villages. High birth rates in the cities among the low income group push them into the slums where they could find some kind of social support. 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. Young men and women form groups to live in the slums where they have the freedom to



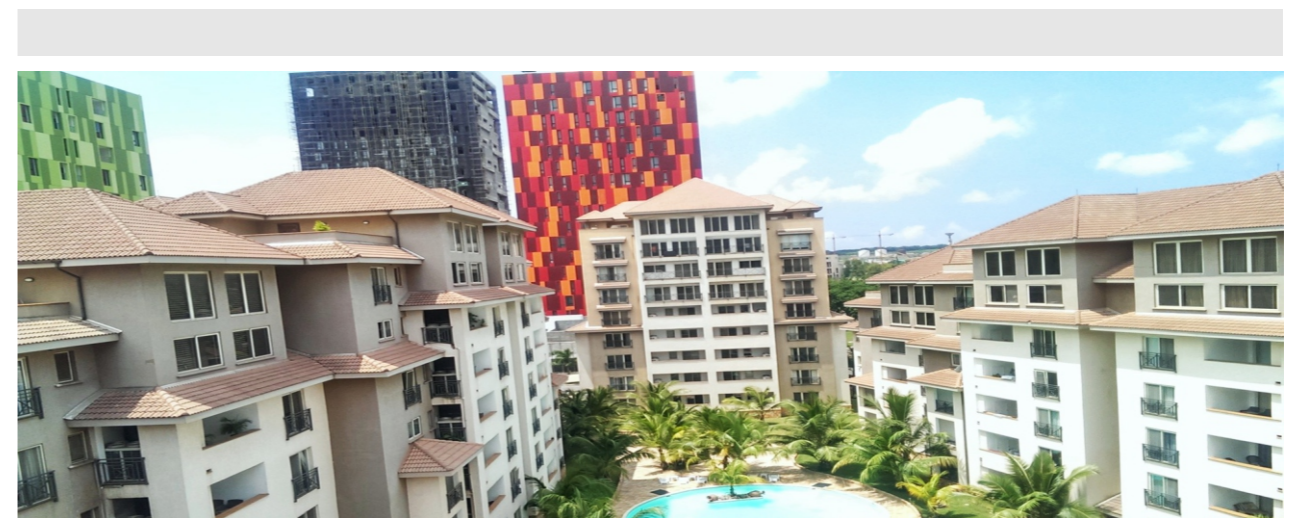
smoke, drink, engage in drug pushing and all the things that their families will disapprove. Economic factors such as looking for non-existent jobs result in slums. Although many migrants in both the STMA and AMA claimed they found jobs, they were engaged in unsustainable means of livelihood. Because of joblessness, they congregate in the slums where they feed from the waste and 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. 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.

Natural disasters have contributed to the creation of slums

The flooding of Old Fadama and the Kwame Nkrumah Circle in May 2015 caused many people to find shelter in public open spaces along rail lines and in recent times along the 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.

POLICY IMPLICATIONS

- **City authorities must not seek to implement forced eviction:** Forced eviction is no better solution to the slum issue that confronts the country. Slums are realities that city managers need to recognise and work with.
- **Collaboration and coordination between all the stakeholders is key:** There must be strong and transparent collaboration among the many actors who are implementing the many isolated interventions all geared towards making life better for slum dwellers. The state should facilitate spaces to enable sharing between policymakers and local-level policy implementers, NGOs, and CBOs as well as local communities and slum dwellers' own experiences and responses.
- **There must be strategic partnership between 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 directing private sector investment in housing in low income communities. Government can rent the houses on behalf of the low income to make it affordable. As these are closer to where the low income people work, it leads to affordable communities.
- **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.



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, because of the existence of the Agbobloshie market which serves the Accra Metropolis, they can find space in petty trading. The situation is the same 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 offers some opportunities for slum dwellers to find a means of livelihood. The notion among slum dwellers is that unless one is lazy it is possible to at least get one's daily bread from these places.

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. As indicated earlier, 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. The public toilet facilities were not attractive because of poor maintenance and cleaning culture. To avoid this, many chose to engage in open defecation and compounding the problems.

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 season they contract foot rot disease because of the damp floors in their homes. There was no such facility in Agbobloshie, New Takoradi, Chemuna and Kwesimintsim Zongo.



Cultural practices contribute to creation of slums

Cultural practices of some Ghanaians is to live close to relatives, friends and families due to the support in various forms from the social networks and ties that exist in living in close proximity. This results in in-filling as extensions are made to existing houses for dwelling purposes. These extensions are in the form of kiosks, metal containers and dwelling units built with cement blocks. These are very common in approved settlements such as Chorkor and James Town. Eventually, they deteriorate into slums.

The country's inability to implement housing policies of previous governments

Following the flooding at Old Fadama in the 1960s, the government tasked the Town and Country Planning Department to design the entire Korle Lagoon area for recreation. This was approved in 1970 as the “Accra-Korle Lagoon Recreational Area Planning Scheme” but it was not implemented. The area was inhabited by low income people and migrants who could not afford decent housing leading to the development of slum. In addition, social housing policies of previous governments 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, Roof and Wall



Protection Loans Schemes, the supply of building materials, construction of low cost housing, Government Estate Houses and Rural Housing Cooperation were not implemented. Additionally, the privatisation of housing in the implementation of structural adjustment programme excluded the poor and low income sections of urban dwellers from decent and affordable housing. Housing became expensive and rental values went up out of the reach of many poor and low income earners

Weak enforcement of policies

A number of existing policies that could have contributed to avoiding the creation of slums are not effectively implemented. The environmental mainstreaming with policy objective to develop holistic and integrated planning as contained in the National Environment Policy; 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; Ghana National Urban Policy; Ghana National Spatial Development Framework; The National Health Policy which seeks to create wealth through health; National Youth Policy; Rural Development Policy; and all the MTDPs prepared by the MMDAs. If these are adequately implemented, the development of slums might reduce.



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

Although there were many past and on-going interventions to provide housing for the low income earners and also upgrade slums in the country, there are 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.

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Slums/informal settlements negatively affect socio-economic development of slum dwellers and the wider Ghanaian economy

Slums were found to negatively affect the development of children. Many of the children in all the slums were either not going to school or did not go to school 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. Slums can also undermine the health of slum dwellers. 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 and undermine the security and safety of all. Criminal activities are common as many see crime as a norm. Slums are dens of hardened criminals, and they serve as problem prone areas. Other security issue is fire. Slums lack access during emergencies making fire fighting and evacuation difficult. Due to high density, there is rapid fire spread, and electrical hazards are common due to illegal wiring. Slums were also found to contribute to environmental pollution and degrade the aesthetic quality of the city structure. All the youth both males and females engaged in the recycling of electronic waste through burning. These activities emit thick smoke throughout the day. 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. The layout of the slum communities, and the use of metal scrap, wood, cardboard, partly rusted corrugated metal sheet and plastic sheets for building materials all mar the beauty and aesthetic quality of the city environment.

National Housing Policy is deficient and cannot provide affordable housing to slum dwellers

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 factors that inform people's choices of dwelling types and form as challenges to housing. There are contradictions in the policy. 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. Inadequate low income housing and high rent levels are the two major causes of the sprawling in the cities. The rents are too high and many cannot afford resulting in up to 6.6% of the populace living in improvised dwellings like kiosks, containers and uncompleted buildings. 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. All these are not adequately considered by the Housing policy.

Slum dwellers lack decent housing with social amenities, reliable jobs and security

In terms of evidence to support redevelopment of slums if the country seeks to make the cities

resilient, it was found that the housing conditions in the slums are in extremely poor state and are inadequate. A greater proportion of the walls of the houses in slums in both the STMA and AMA were made of wood, plywood, plastic sheets and metal scrap. The houses did not have ceilings hence the occupants experience extreme heat. During raining season, the houses get flooded to the extent that they lose their personal belongings. The houses do not have toilet, water and bathroom facilities and residents cover a minimum of 300 meters to access these facilities. Slum dwellers do not have reliable and sustainable jobs. Available jobs in slums are petty trading ranging from the sale of cooked food, table top business, sale of sachet water, cookies and fruits in the traffic, scrap metal collection and recycling and fishing on a subsistence scale.

Slum dwellers do not have plans to return permanently

Many of the current slum dwellers do not have plans to return to their places of origin, especially for those who had migrated into the areas. The reasons given include non-availability of job opportunities back home. Some also would not return because of new families they had established. The few who have some plans to return are the female head porters mainly from the three northern regions who plan to accumulate personal belongings needed for marriage before they return home to marry. For many, they are hoping to raise enough capital to move out of the slums to other parts of the cities to set up their own businesses

