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Bottom-Up Understanding of Informal Settlements: Perspectives of Urban Slum Dwellers in Nima, Ghana.

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BOTTOM-UP UNDERSTANDING OF INFORMAL SETTLEMENTS:
PERSPECTIVES OF URBAN SLUM DWELLERS IN NIMA, GHANA.

by

Bernard Apeku

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ABSTRACT

BOTTOM-UP UNDERSTANDING OF INFORMAL SETTLEMENTS: PERSPECTIVES OF URBAN SLUM DWELLERS IN NIMA, GHANA.

by

Bernard Apeku

The University of Wisconsin-Milwaukee, 2021
Under the Supervision of Professor Marcus L. Britton

More than a quarter of the world's population lives in informal settlements which house a rapidly growing proportion of the inhabitants of cities in sub-Saharan Africa, such as Accra, Ghana, and in the Global South more generally. However, scholars have shown that the urban planning and urban redevelopment strategies that affect these settlements are top-down in character with minimal resident participation. These prevailing planning and redevelopment strategies are based on the outsiders' perceptions of informal neighborhoods, rendering them quite inefficient. Therefore, to develop workable policies and strategies that will improve the living condition of informal urban settlers, it is important to understand the social structure and lived experience of urban informality from the perspectives of residents of such spaces. Such an understanding requires careful attention to the residents' perceptions of their environment, and their rationales for moving into or remaining in such communities. The qualitative method was favored for this study because it has the potential to highlight residents' perceptions and rationales to unearth aspects of informal neighborhoods that have been missed by urban planners and local and national public officials.

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I dedicate this thesis to my late father, **Mr. Daniel Tsiantey Apeku**. Everything I have achieved and will achieve is greatly owed to this man who vowed to invest in me and rightly did so to his last breath. Despite the challenges, he was hardworking and an excellent father to me and my brothers, and he made it possible for me to be here today. May he rest in peace.

I also dedicate this to my mother and my four brothers. Your thoughts and prayers keep me going and I feel blessed to have you in my life. You instil in me a sense of duty and responsibility, something I find very resourceful.

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To all my friends and family and loved ones, especially Keara Michelle Jones, I love and appreciate you.

Most importantly, this thesis is dedicated to the glory of God.

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Chapter One

Introduction and Background

This qualitative study focuses on how community members in so-called “informal” settlements think about and understand their community. Specifically, I critically assess conceptualizations of urban informality by attending to and analyzing the perspectives of community residents, taken as key stakeholders in one specific neighborhood in Accra, Ghana, that is often described as an informal settlement. The integration of the views of those who live and work in the areas marked as informal will provide valuable insights that will assist urban scholars, planners, and policy makers in their efforts to understand urban informality and to develop applicable policies. The concept of informality as it is currently used in the academic literature and policy practice is largely vague and conceals other important aspects of communities—aspects that are important to the residents themselves.

As urbanization is rapidly occurring around the world, Sub-Saharan Africa (SSA) is the region undergoing the fastest urban growth, with an estimated 472 million people currently urbanized, a figure that is expected to double by 2050 (Saghir and Santoro, 2018). Rising demand for housing, land, healthcare, potable water and related infrastructure and services that accompany rapid urbanization consistently create challenges to urban municipalities in Africa and many developing countries throughout the world. Governments in the developing countries are mostly ill-equipped to provide such needs, which consequently leads to urban informality (UN Habitat, 2009). Urban informality has been and continues to be the main mechanism that sustains the rapid expansion of cities in Africa and much of the developing world (Okyere and Kita, 2015).

Despite its presence in several developing nations, the urban phenomenon termed as urban informality poses challenges in academic research and state governance. Haid and Hilbrandt (2019) criticized the term informality as being vague, fraught with multiple meanings, and substantial theoretical problems. It is reasonable to posit that the vagueness of

urban informality has made addressing the issue a considerable challenge. Specifically, state-led initiatives to address informality have remained inefficient; mostly resulting in displacement and demolition that does little to address the needs of poor populations (Obeng-Odoom, 2011). These top-down approaches ironically contribute to the reproduction of informality (Roy, 2009).

Conventional understandings of urban informality have relied on the dichotomy between urban processes that are outside of formal systems of state control and planning regulations and those within (Haid and Hibrandt, 2019; Hart, 1973). Also, prevailing conceptualizations of urban informality have largely depicted the informal as inherently problematic, for example, see Obeng-Odoom and Bob-Millar's (2011) discussion of the dominant conceptions of urban informality in Ghana as a source of congestion, blight, and crime. Similarly, in a much wider contextual discussion of evictions in informal settlements in Africa by Huchzermeyer (2011; 89), the author contended that there is a perverted understanding of the rights of "urban informals". What this means according to Huchzermeyer is that there is a perception of the urban poor as not belonging to the city but belonging in rural areas and the urban periphery. City authorities instead problematically presume that they have the right to modernize their cities and to rid the urban poor of trash (i.e., informality) to restore order. Thus, this conception of informality designates the urban poor as a set of obstacles to urban modernization efforts. The author further argued that the view of informal settlements as deteriorated areas, filled with crime and other pathologies makes city authorities deviate from the global best practice of in situ upgrading of informal settlements in favor of slum clearance.

The negative connotations of informality have many serious consequences. Huchzemeyer (2011) argued that these perceptions of urban informality help legitimize slum clearance and cause slum clearance to proliferate in cities across Africa. It is the ill-conceived

notions attached to urban informality that have caused global governance institutions like the UN-Habitat and the African Union (AU) to legitimize slum removal and evictions of the urban poor throughout Africa. Specific to the Ghanaian context, Obeng-Odoom and Bob-Millar (2011) showed that state-led evictions peaked when successive governments, in a desperate move to become more competitive and achieve a world class city status, appointed United States (US) trained city mayors to lead in the transformation of Accra to transform the city into “bare semblance to a typical American city”, which can be thought of as a sort of blueprint of global best practices for city developments. The modus operandi of such initiatives undertaken by these appointees involved antagonizing the urban poor and radical measures to “decongest” urban settlements and regenerate “blighted areas”. Not only do such initiatives result in displacement of the informal sector population, but they also result in tensions between city authorities and the informal inhabitants who desire to have an urban existence. Such accounts have been well documented in the study of informality in Ghana (see Ofori, 2007; Obeng-Odoom, 2011; Owusu et al, 2008).

To not perpetuate the existing negative narrative of urban informality, Bunnell and Harris (2012) emphasize the importance of addressing the representation of informality in urban studies. They argued that the ways informality is represented in scholarship has impacts on those who live and work in specific urban neighborhoods that get labelled “informal,” hence the need to look at urban informality through different lenses. Therefore, placing residents’ perspectives at the center of the conceptualization of informality would possibly alter understanding of informality from the heavy reliance on physical and infrastructural conditions to the creation of a more sociologically nuanced understanding of informality which features the lived experiences of the residents, as well. This arguably would help in the development of interventions that will best meet the needs of the urban poor and their communities.

In summary, the simplistic understanding of informality that prevails in much of the scholarly literature and among public officials and planners in the Global South has caused much of the focus of research and state interventions to be corrective and offensive to urbanites in these informal settlements. City authorities have focused their efforts on removing blight, clearing informal spaces to achieve “global city status” and creating more opportunities for investments and tourism. Still, urban reform that involves neoliberal global restructuring ideals has been argued to marginalize and disenfranchise democratic citizens (Purcell, 2002). More so, policy recommendations and interventions are biased to “heavy-handed” demolition of entire inner-city district settlements (Fait, 2016; Obeng-Odoom, 2011. Asante, 2020). This has been the dominant ideal of city authorities, especially in the Global South reflecting the simplistic understanding of urban informality as a problem that needs to be removed; moreover, the dominant ideology asserts that globalization cannot co-exist with informality (Su-Jan et al, 2012). However, the idea that slums cannot co-exist with revitalized downtowns and the “formal” city has been shown by Rast (2019) in his dual city concept as misinforming. He recounted that the efforts to eliminate slums were impracticable and achieved no desired results. Rast instead suggests the dual city concept where cities (Chicago) have learnt to live with slums.

Statement of Problem

Existing research on urban informality—especially in the global South—has only marginally included the perspectives of residents in the restructuring of urban spaces. The focus of identified studies has often been about planning for the people, not with the people or by the people (Akinola, 2015). Hence, the basic questions of how community residents perceive their environments, what they want their neighborhoods to look like, or what developments they wish to see have been significantly missed in urban research. In what I call ‘posthumous analysis’, that is the study of after-effects of urban regeneration programs, most of these case studies are usually centered on analyzing forced evictions of informal residents and the impact of restructuring of their communities (see Yeboah, 1998; Asiedu and Agyei-Mensah, 2008; Ofori, 2007).¹ At best, few studies in the Ghanaian context have examined the challenges that emanate from limited participation of residents in the regeneration of inner-cities (Amoah et al, 2019) or the typical contestations of displaced residents in urban regeneration activities (Inkoom, 2014, Obeng-Odoom, 2011; Obeng-Odoom and Bob-Millar, 2011).

Other studies have sought to investigate the conditions of informal urban settlers and survival strategies (Mudege and Ezeh, 2009; Halawayhi, 2014; Tutu and Stoler, 2016), inner-city regeneration projects that reflect the growing interests of African municipal authorities in following neoliberal urban reforms developed in the Global North, and generally becoming “entrepreneurial” in the management of cities (Obeng-Odoom, 201). Yet fewer studies have seriously considered the perspectives of the stakeholders who live and work in the affected areas on these redevelopment efforts. There is an absence of proactiveness. The focus of studies has remained on the outcomes of the state actions on urban informality. Put

¹ The studies focused an analysis of forced evictions of informal urban dwellers, otherwise known as slum settlers, as well as on the eviction of street hawkers from inner cities. Specifically, they assessed the impacts on people who were caught up in state-led urban regeneration in their specific case study areas.

differently, the concerns of community residents about urban redevelopments in general have been minimally explored. Meanwhile, community residents tend to have strong emotional attachments to their communities which creates suffer emotional consequences when their communities are destroyed. For example, in Fullilove's (2016) book, *'Root Shock: How Tearing Up City Neighborhoods Hurt America, And What We Can Do About It*, several accounts were given by displaced community members on the sense of loss of community and things that were dear to the residents after American urban renewal. Again, in Fullilove (1996), the author argued that people are linked to their places through three psychological processes: attachment, familiarity, and identity, and each of these psychological processes are threatened by urban renewal and may result in emotional problems like nostalgia, disorientation, and alienation.

According to Okyere and Kita (2015), a systematic review of the perspectives of informal community inhabitants and emerging paradigms of informal settlements are missing in urban studies and research. Akinola (2015) also found that sub-Saharan African countries like Angola, Ghana and Kenya have centralized development agendas, which deviate from planning norms and people-centered governance. He argued that:

For urban governance to benefit urban residents, it has to proceed from the people and be guided by them in decisions on all urban matters, including planning and modification of plans. Self-organizing and self-governing arrangements that urban poor and/or city residents in Africa have adopted in cooperating mutually in responding to their common problems are imperatives for the attainment of good urban governance, viable democracies, and sustainable development in Africa.

(Akinola 2015, p. 1095).

Research Objectives

The aim of the present study is to upend our traditional understanding of urban informality to facilitate the development of political interventions that will be more effective and more responsive to the needs of the people in informal urban settlements. That is, to attempt an understanding of urban informality from a different perspective in a people-centric approach. It is apparent that such an understanding will shape our thinking on the issue and help develop a well-fitting political response.

Research Questions

From the foregoing, this study asks two overarching questions which are:

1. What are the environmental perceptions of residents in communities deemed as informal? This aims at assessing the extent to which the scholarly conceptualization of informality mirrors what informal residents perceive of their environment and care about. In answering this question, the socio-spatial attachment of the residents to their community would also be explored to get a sense of the factors that draw them to or keep them in such neighborhoods.
2. What are the residents' concerns for the (re)development of their community? This question serves to draw attention to possible difference in the environmental perceptions of the residents and existing conceptualizations of their community by outsiders, such as public officials and scholars who study urban informality. If the perceptions and understandings of the community are very similar, residents would be more accommodating to the physical redevelopment of their community as proposed by the government.

Purpose of the Study

As noted above, most of the studies on urban informality have omitted a critically important aspect of urban development discourse: the perspectives of the urban poor about

their environment and their concerns for urban redevelopment. As Paul Stacey (2018, pp.187-188) argued about urban informality in Ghana, “formal political solutions imposed from above will not only fail but will amount to pushing the problems [of informality] further.” This is because, as Stacey emphasizes, a disjuncture emerges between, on one hand, public policy on urban informality and, on the other hand, the socio-political economy of lived lives in the area. The double narratives of urban informality with the ordinary people on one hand and the formal state law on the other needs to be streamlined into a mutual understanding that will suit both parties and reduce tension.

Scholars who have attempted to explore the perspectives of community members in “informal” areas tend to limit their studies to the exploration of the outcomes of the absence of local participation in the decision-making process of the redevelopment projects as well impacts of the urban renewal projects felt by the community residents. This study adopts a different approach by taking a proactive step in exploring the environmental perceptions and developmental concerns of the urban poor as the necessary first step.

According to Huchzermeyer (2011; 69), the response to urban informality by planning institutions involves relocation to uncompetitive localities, the urban periphery or forgotten spaces, leading to the persistence of informality. He argued that, to confront the situation, a clearer understanding of urban informality is needed. There is an important gap in urban studies and specifically, in the informal studies literature which makes this study essential.

Chapter Two

Literature Review

This chapter provides a conceptual analysis of urban informality, and a review of the dynamics of urban informality and urban governance. Specifically, the chapter will cover relevant definitions of urban informality; how the state is complicit in the persistence of what it terms as informality and how the existing conceptualizations also tend to sustain informality and promote social inequality.

Conceptual Analysis

Substantial review of the different frameworks of urban informality has been conducted elsewhere (see for example Alsayyad, 2004; Okyere and Kita, 2015). In this first section of this chapter, I explore the existing multiple perspectives of urban informality. I use this to highlight missing aspects of urban informality of which the goal of the study is to bring forth.

There are divergent yet related views on urban informality leading to a complicated understanding of the process and existence of informality (Roy 2005). To Huchzermeyer (2011; 70), urban informality has been robbed off its own definition, only to be defined by what it is not, and to be contrasted with its opposite, which is urban formality. The concept of urban informality had two springboards: the informal urban economy and the informal in the built environment (Villamizar-Duarte, 2015) and are explained below.

Informal Sector Economy

The concept of the informal sector economy was first introduced by Keith Hart in the 1970s in his study of the economic activities of low-income labor force in Ghana (Okyere and Kita, 2015; Villamizar-Duarte, 2015; Alsayyad, 2004). Hart (1973) coined the term to mean economic activities and income opportunities which are outside the framework of official institutions. Hart's

conceptualization of the term hinged on those income opportunities that are self-employed, illegitimate, and constituted crime of some form (Hart, 1973). Setting the pace for the dichotomy of the formal and informal, Hart (1973) conceptualized informality as a direct opposite of 'formal' government and organized capitalism. He listed public sector wages, private sector wages and transfer payments (pensions, unemployment benefits) as those that are formal and contrasted them with income generation that included primary and secondary activities (artisans, farmers, musicians), small scale distributions, and other services as informal. This formal/informal dichotomy gained wide adoption after the International Labor Organization used it in a report on employment and income-generating activities in Kenya in the 1970s (Okyere and Kita, 2015; Ghasempour, 2015; Hart, 1985). Hart's conception was based on the distinction between regulated and unregulated means of income acquisition and formed the basis for many subsequent scholarly works on informality (Okyere and Kita, 2015) in planning, sociology, urban studies, and economics.

Through this traditional conceptualization, three divergent but interrelated schools of thought have emerged. The dualist school of thought treats informality as marginal economic activities for the urban poor that are distinct from capitalism. According to Obeng-Odoom (2011), dualists see informality as tied to economic slowdown, given that the urban poor are likely to work in the informal economy during periods of poor economic growth and exit during periods of high economic growth.

The structuralists school of thought offers a different perspective. The structuralist framework argued that informality is tied to capitalism, that is, to the growth of capitalist economies that require cheap labor and cheap materials for accumulations (for example, Obeng-Odoom, 2011). Similarly, Sassen (1991) argued that informality allows for flexibility and low production costs, especially, the cost of labor. To the Sassen, going informal is one way of producing and distributing goods at a lower price. She argued that informality in cities

like New York, London and Tokyo provides essential goods and services that play a key role in attracting skilled workers in advanced producer service industries such as management consulting, accounting etc.

In the legalist framework, informality is simply those activities outside legal definitions. In this sense, any urban process that is not regulated by a set of legal procedures is deemed informal. This stretches to the provision of housing and shelter. When local individuals construct houses and build communities without predefined procedures and planning requirements, they fall into the informal category. The renowned Peruvian scholar on urban informality, Hernando de Soto (2000) is a key proponent of this line of thought. De Soto (2000) described urban informality as extralegal activities. De Soto believes that the failure of governments to coordinate a legal system of urban processes as well as the hurdles to formal property registration are the reasons for the increasing extralegal activities. Indeed, he suggest that these “extralegals” have created a vibrant sector to fill the gaps in the legal economy. He asserted that breaking down this legal/illegal boundary and integrating property agreements into one formal legal system will lead to a more developed property system that facilitates economic growth and prosperity.

The Informal Built Environment

According to Villamizar-Duarte (2015), the term “informal-settlements” as applied to land, property and urban development was introduced by Charles Abrahams and John Turner in the mid-1960s to depict urban areas growing “outside [an] official regulatory framework”. The term also places emphasis on the formal/informal dichotomy and associates informal urban housing with poverty, marginality, and unemployment (Villamizar-Duarte, 2015). Charles Abrahams in his conception asserted that urban land price hikes brought informality since the urban poor had to procure land outside market norms. Informal settlement has since received many definitions. However, due to its direct reference to that which is ‘formal’ and

‘planned’ the conceptualizations of informal urban settlements have remained purely negative, in the sense that they only define what informal settlements are not. Ghasempour, 2015 describes informal settlements as lodgings built with cheap labor and less durable materials with insufficient urban services. Other notable definitions of informality reviewed in Ghasempour (2015) are:

Informal settlements encompass self-grown housings without legal identity that are haphazardly spread around cities.

(Hadizadeh, 2003-15 cited in Ghasempour, 2015).

“These settlements are mostly developed outside the legal urban areas, swiftly and illegally.

(Kalhor Nia, 221- 2003 cited in Ghasempour, 2015).

There is growing convergence of the two approaches to informality discussed above, across many disciplines and professions with such analyses focusing on both the informal urban economy and the built environment, treating them as interconnected urban phenomenon. Many scholars have shown the close connection between the place of work and the habitats of the informal urban dwellers (Okyere and Kita, Obeng-Odoom, 2011; Yankson, 2000). Okyere and Kita asserted that, urban informal settlements are the social-spatial application of urban informality. According to Obeng-Odoom (2011), the nature of the work of the people who engage in the informal sector determines where they live, and the author calls for a broader analysis of informality that embraces both the economic and sociological aspects.

Against the backdrop of these multiple perspectives of urban informality, of particular relevance to this study is the UN-Habitat (2006) definition of ‘slum’ as settlements lacking any or a combination of the following: durable housing that protects against extreme climate conditions, or sufficient living space, usually not more than three people sharing the same

room, or easy access to safe water in sufficient amounts at an affordable price, adequate sanitation, or security of tenure. The term informal settlements, which is often substituted for slums, is also defined by the UN-Habitat as settlements that occupants have no legal claim to occupy (Stacey, 2019). These conceptualizations, which relies solely on the physical infrastructure and legal statuses of urban poor settlements, create an incomplete understanding of urban informality as other aspects in terms of the social realities and the sociological aspects of the urban poor are taken for granted.

Setting the Stage for New Conceptualizations

Since the inception of the formal-informal binary, there has been notable criticism of the validity of this duality. Gilbert (2007) challenges these traditional views of informal settlements (slums). Specifically, he argued that there is a problem in the absolute identification of these settlements, contending that slums are heterogeneous with differing standards across different contexts. What is a legal and accepted mode of accommodation in one context might not be the same in a different context. He also argued that this conceptualization attracts negative associations that can extend to affect the personality of the people who live in these settlements, that is, “slum dwellers are not just people living in poor housing; they are considered by others to be people with personal defects”. This is very problematic and hinders considerate and necessary policy interventions that address urban informality. Gilbert (2007) further argued that these views of informal settlements ignore the complex social dimensions and pay attention solely to the physical and legal aspects of the urban process.

Roy (2005) also argued against the conventional understanding of urban informality. She asserted that this framework is problematic as it equates informality with poverty²,

² For example, Caroline Moser (1978) defined the urban informal sector as “the urban poor, or as the people living in slums or squatter settlements” (cited in Asayyad, 2004)

isolates it from capitalism and attributes the production of informality and poverty to the poor. She instead asserted that informality is a mode of metropolitan urbanization. By this, Roy (2005) meant informal housing has value that can be used for capital accumulation by both the lower and middle classes. The mode of housing provision in urban fringes can, for example, take the form of gated communities—the ‘high-end communities’, that foster metropolitan urban expansion driven by informal urbanization in many parts of the world, sometimes sponsored by the state. To quote Roy (2005, emphasis mine), *“informality is not a separate sector, but rather a series of transactions that connect different economies and spaces to one another.”* Another line of argument by Roy (2009) is that informality is a state of “deregulation, one where the ownership, use and the purpose of land cannot be fixed and mapped according to any prescribed set of regulation or the law... good or better planning cannot ‘solve’ this crisis, for planning is implicated in the very production of this crisis.” By this, she asserted that informality cannot be conceptualized as falling outside the scope of planning as planning and governance are implicit in the (re)production of urban informality. She asserted that the State is an informal entity. From above, the state, through its sovereign power, can allocate land to new uses, and to private developers where such uses may fall outside existing planning schemes.

Banks et al (2020) opined that the simplistic formal-informal binary blinds a deeper understanding of the urban phenomenon and asserted that urban informality is a site for critical analyses for ways where the winners and losers of urban development can be brought together. The authors argued for a systematic exploration of the political economy of urban informality, to explore the

“‘winners’ and ‘losers’, and the ways in which urban informality offers different strategies for accumulation or survival to different groups, depending on their terms of integration into formal and

informal sectors, systems, and processes and their positioning vis-à-vis the state.”

(Banks et al, p. 224).

In defending this call to action, Banks et al (2020) contend that, States’ attitudes towards informality are changing around the globe. Despite the conventional understanding of informal settlements as outside of state supervision and control, the authors showed evidence in India, for example, where services like waste management, water and electricity provision are increasingly being provided by the state to informal settlements. They also showed evidence of changing attitudes to informal labor markets and workers. Informal workers are organizing to demand more formal services from the state, including pension provision to informal sector workers in countries like Brazil and States’ increasing recognition of informal sector unions. The authors also showed that, informality is a strategy of not only the urban poor, but also the elite and subaltern groups and diverse agencies who use informal means to navigate through capital accumulation and negotiating urban spaces, economics, and politics.

According to Okyere and Kita (2015), attempts should be made to understand current dynamics of urban informal settlement practices. The new patterns and processes of urban informality demand a review of the inherited understandings of urban informality. Despite these important challenges to the conventional understanding of informality, Cirolia and Scheba (2017), for instance, argued that these recent efforts to ‘rethink informality’ are instead informed by a more theoretically explicit readings that draw on postcolonial and poststructuralist approaches. What they suggest, instead is the inclusion of empirically grounded studies for us to reach the new and needed understandings.

Chapter Three

This chapter focuses on the state's interplay with urban informality and the state's interaction with the urban poor in Ghana. To that effect, the chapter begins with a brief overview of socioeconomic inequality in Ghana and how this has contributed to the distribution of neighborhoods in urban areas of Ghana. The section that follows analysis the interplay of the state and informality.

Socioeconomic Inequality and Residential Patterns in Ghana

Ghana has achieved steady economic growth, averaging about 7% per year since 2006,³ which is attributed to relative political stability, well-developed institutional capacities, and the discovery of offshore oil reserves in 2007 (Cooke et al 2016). The growth, however, has not totally alleviated poverty in the country despite a general reduction in the poverty level. According to Cooke et al (2016), the Northern, Upper East, and Upper West regions of the country continue to have the highest poverty rates compared to the other regions in the country, and the scenario remains the same for income inequality. In a countrywide assessment, the authors found that all regions, except the Ashanti region have had increases in income inequality between 2006 and 2013. Thus, the Gini coefficient rose from 37 in 1992 to 47 in 2013. They further showed that the average adult consumption of the wealthiest 10% achieved 1.42 times growth greater than the poorest 10% between 2006 and 2013. This means that the poor are benefitting less from the economic growth that the country is achieving. The unequal distribution of the nation's wealth is more pronounced between the North and the South along a wide range of socio-economic indicators, including health and income levels, education, and access to drinking water (Stacey, 2019). This has contributed significantly to rural urban migration and the proliferation of informal

³ Annim et al (2012) reported a 14% annual growth in their study, so the 7% figure may be thought of as a conservative estimate

settlements, with migrants mostly from the Northern regions of the country. According to the Ghana Living Standards Survey (GLSS) as reviewed by Litchfield and Waddington (2003), internal migration in Ghana is very active and over 50 percent of Ghana's population migrate. In the case of north to south migration, there is the argument of urban-biased policies which have led to geographical disparities in the development of the northern and southern parts of Ghana. This is known as 'bright lights syndrome' where people are attracted to the cities in search for better life opportunities. According to Stacey (2019), this economic disparities between the North and South has caused migration to be an important consideration for most northerners resulting to nearly 20 per cent of northerners now living in the South. Also, the north-south migration has been argued to be a result of colonial capitalism ideologies; in this vein, the work of Songsore & Denkabe (1995) becomes relevant. They explained that British colonizers deliberately underdeveloped the Northern parts of the country to maintain an army of unemployed labor for the agricultural industries in the south. Again, the intermittent cultural and ethnic tensions in the North have also been a key driver of rural-urban migration particularly the North to South migration. There have also been several ethnic clashes in the Northern regions from the mid-1980s through to 1985 (Stacey, 2019). According to Black et al (2006), over a 100,000 people were forced to flee conflicts in the Northern regions between the years of 1994 and 1995. However, others migrate in order to escape unfavorable cultural practices. These practices include trokosi system (enslavement of young girls), Female Genital Mutilation, betrothal marriage and other rites that cause diseases and infringe on the rights of women.

Residential Patterns

According to Weeks et al (2013), people of different social status are not randomly distributed in cities, and this is evidenced by the spatial residential distribution patterns in Ghana. In Accra, the distribution of income is reminiscent of the residential land use

distribution. Middle to low-income individuals are located in the central areas of the city close to the commercial hubs. Communities like Nima, Kotobabi, Old Fadama, Agbogloshe amongst others are at the center of the city and have large numbers of low-income individuals. Communities on the periphery like East Legon, Airport residential area and Cantonments are the habitats for middle to high-income individuals. An object-based classification of residential land use and socio-economic status in Accra conducted by Stow et al (2007) produced a useful map using satellite images (see Figure 1 below), census data and the slum index, to show the distribution of households with similar income levels.

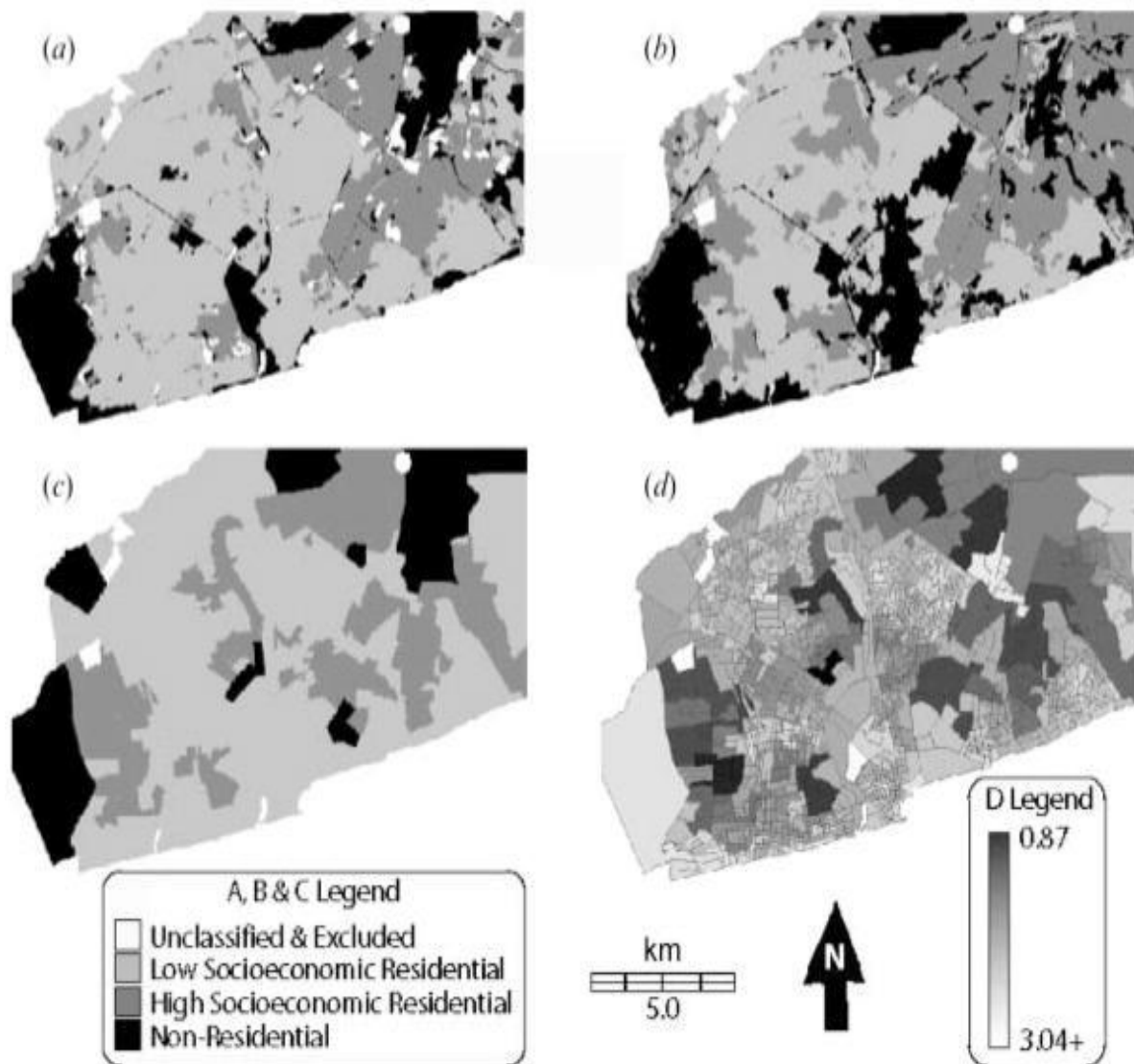


Figure 1. Residential land-use maps of Accra, Ghana. (a) Derived from V-I-S sub-objects from QuickBird data; (b) derived from multi-spectral QuickBird data; (c) derived from categorization of census-based Slum Index; (d) continuous value Slum index map

Stow et. (2007)

As seen from the figure above, the different approaches adopted in the development of the residential land-use maps resulted in a relatively similar illustration that low-income settlements are centralized with high-income settlements on the periphery. The areas on the map that are completely dark and completely white are non-residential and unclassified areas, respectively. The light grey areas are the low socioeconomic residential areas that mostly at the central areas of the maps. The dark grey areas, representing the areas of relatively high socioeconomic, are mostly on the outskirts of the map.

Given the disproportionately high number of low-income residents in the central parts of the urban areas, such communities become easy targets to municipal governments in their efforts to transform cities and to bring back the middle to high-income-earning groups into the city.

The role of the state in urban informality.

Most scholarly works have associated informality in Ghana with the failure of regulation in housing by the state. Portes and Haller (2010) provided a useful analysis of the role of the state in urban informality which they called “the paradox of state control”. They explained this paradox as “...official efforts to obliterate unregulated activities through the proliferation of rules and controls often expand the very conditions that give rise to these activities” (Portes and Haller, 2010 p. 409). To the authors, state capacities and intent to control informality, which can range from a weak minimal regulation to a strong total regulation, has a direct link to the presence of informality. The authors used the quote from Lomnitz (1988, 54) “order creates disorder. The formal economy creates its own informality”, to make a rather simpler contention. The state’s ability to enforce regulation of development which as Portes and Haller (2010) assert, may create opportunities for profitable violation of the rules, and this coupled with the nature of the society in which the regulations

are attempted may best explain the urban informality phenomenon in Ghana. Most Ghanaian communities are self-reliant and densely networked, which makes them capable of providing substantial resistance of official authority and regulation.

The Ghanaian state's implication in the production of urban informality can be analysed in three broadly but interrelated and mutually reinforcing ways: the governing structure, the planning institution and the neoliberalism or free market approach.

Governance

The centralised system of governance in Ghana has resulted in the lack of complete autonomy in local governance and has rendered government inefficient in involving ordinary people in decision making. Consequently, decision making on urban (re)development in the Ghanaian context can be described as a top-down and zero-sum process with minimal civic participation (Asante, 2020). The appointment of Mayors and District Chief Executives (DCE) by the President in the case of Ghana oftentimes makes them autocratic in decision making and only accountable to the appointing authority, to the neglect of the people they govern (Obeng-Odoom, 2011). There is no obligation either from the Ghana constitution or the Local Government Act on the President to consult the local voters before appointing the Mayors and District Chief Executives. This makes local governance purely streamlined with national policy agenda; hence the pursuance of local concerns, and local development based on social realities at the local level is limited. Municipal and District Authorities are more accountable to the national administration than to the local people. Cobbinah and Darkwah's (2017) finding that urban planning in Ghana does not reflect the aspirations of community members but that of political elites summarizes the point.

Therefore, given the strong alliance of local governments to the national governments in Ghana, local governance inadvertently involves limited participation of the local citizens and the creation of othered citizenry who are mostly sidelined in the provision of amenities

and left on their own to maneuver ways to provide for their goods and services and housing. This is especially the case known as political clientelism where ruling political parties disproportionately distribute national resources. In a study of this political clientelism in Ghana by Abdulai and Hickey (2016), the authors showed that political parties channel resources towards areas with their most loyal supporters as a way of rewarding them for their support. The authors argued that a ‘political settlements’ perspective, where dominant factions within ruling parties, in bids to maintain their hold on power, secure higher levels of resource allocation for their regions, explains the wavering fortunes of party strongholds and why the north suffers from low levels of resource allocation. As a response to this neglect and poor governance, citizens resort to various modes of activism that involve violent confrontations between municipal authorities and the people (Ashanti and Helbrecht 2019) and self-governance practices which includes informal creation and access to goods and services (Stacey, 2019).

Planning

Planning in Ghana is extremely ineffective, reactive rather than proactive and plagued with severe deficits, which has restricted its impact on improving the design and functioning of towns in Ghana (Hammond 2001). The devolution of planning authority to the local authorities⁴ has rendered the profession mostly ineffective in the regulation of development, and this has led to the proliferation of haphazard physical developments in Ghana (Ubink and Quan, 2002). Yeboah and Obeng-Odoom’s (2010) study on the district assemblies and factors that accounted for their ineffective management of urban development in Ghana showed that the assemblies faced challenges in terms of the land ownership and management where landholders mostly sell land for purposes that do not follow the general planning

⁴ Local Government Act of Ghana, Act 462 defines District Assemblies as settlements which have up to 75,000; Municipal Areas as settlements of up to 95,000 people and Metropolitan Areas as settlements with up to 250,000 people.

regulations. Their study also showed that the legislative framework for land use planning, which involves a long list of ‘scary and intimidating’ requirements for the acquisition of development permits, was also a challenge, one compounded by human resources inadequacy. Other factors they discussed were undue political influence and lack of sufficient operational funding, bureaucratic barriers to obtaining development permits. These factors when combined are hardly felt by the urban poor and this pushes them to develop their properties without the relevant permits, causing them to fall within the bracket of “informality”.

Neoliberalism

Another line of argument that links the government to the creation and reproduction of informality is structuralists’ conception of informality. This line of argument posits that informality has its roots in capitalism and is expanded by neoliberalism or the free market economy. In the line with capitalism, Mensah (2006) argued that the informal sector provides cheap labor and the resources that are readily available for the accumulation of capital in the formal sector. State employment in Ghana, for instance, has declined at an average annual rate of 3.7 percent following the freeing of the market that was engendered by Structural Adjustment Programs (SAPs) in the 1980s⁵ (Baah-Boateng, 2004 cited in Obeng-Odoom, 2011). One result has been to create a lot of unemployed people who depend on the informal sector and informal housing for survival. Asiedu and Arku (2009) also elaborated in detail on the neoliberalization of housing provision in Ghana. According to their study, the government of Ghana, from the early 1990s, undertook a thorough reform of the housing sector based on the neoliberal agenda following the recommendation of multinational institutions including the World Bank and the International Monetary Fund (IMF). In housing production, a total shift to the private sector was ensured, and the government limited itself to

⁵ Ghana began its Structural Adjustment Program in 1983 (Hutchful, 2002).

regulation and facilitation. Since then, policy and state support for housing development have been more favorable to the “formal” sector. According to Asiedu and Arku (2009), incentives that the state provides to the commercial development of housing includes reduction of corporate tax from 55% to 45%, the declaration of a 5-year tax holiday for real estate investors, exemptions from stamp duty for purchases of housing from real estate developers and a reduction in the sales tax on locally produced building materials from 20 to 10%. The privatization and incentivization of commercial development of housing in Ghana increased the national housing stock (Asiedu and Arku, 2009). However, this has created unequal access to housing opportunities as the commercial housing that has been provided does not come cheap to the average Ghanaian.⁶

As noted above, neoliberalist agenda in housing provision excluded the vast majority of the urban population out of states’ delivery of goods and services, and these urban residents, mostly poor, are left with the burden of increasing costs of housing development. In this sense, most houses are delivered by individuals, and this trend affects the quality and the quantity of the dwellings and creates overcrowding. The effects of neoliberalism and urban informality is further explained in the following section.

The Paradoxes of Nima’s Redevelopment Agenda

This section explores a more recent interplay of the state and urban informality in Ghana. This discussion is useful for this study as the neighborhood at the center of this state’s interplay with informality is the same neighborhood for this case study.

⁶ Many private house developments are out of reach of many households in Ghana. About 95% of Ghana’s urban population cannot afford these private constructed houses as monthly mortgage repayment is estimated at \$4735 (GHC 20930) (Myjoyonline.com accessed Friday October 23, 2020).

<https://www.myjoyonline.com/business/skidlab-ventures-rolls-out-50000-affordable-housing-units/>

After Nima was finally included in the statutory planning area of Accra, Nima has had a number of state-sanctioned attempted redevelopment schemes. According to Kooperman (1973), Nima was the first area in Accra that was selected for large-scale slum clearance. Attempted redevelopment includes the Master Plan developed by the Town and Country Planning Department in 1958 to renovate slum areas in Accra; the 1963 National Physical Development Plan; and a Master Plan in 1965 that considered Nima as the area most in need of urgent remedial treatment (Kooperman, 1973). The Nima-Maamobi Redevelopment Scheme was inaugurated in 1972 and saw the construction of the Nima Highway and the relocation of some residents to Madina (a peri-urban community of Accra) (Agyei-Mensah and Owusu, 2012). The scheme was suspended in 1976, and an alternate scheme—put up by the Department of Architecture of the Kwame Nkrumah University of Science and Technology—was never implemented (Agyei-Mensah and Owusu, 2012). Following these attempts, no substantial redevelopment plans had been made for Nima until very recently.

The government of Ghana under the presidency of the Nana Addo Dankwa Akufo Addo, whose presidential term began on January 7, 2017, has reiterated its plan to redevelop Nima, his place of birth and the community where he currently resides, albeit in a highly guarded and high-walled personal enclave. In the 2019 State of the Nation's Address, the president reiterated that:

“The most exciting news on the housing landscape, though, is the drafting of plans to regenerate Nima, which holds the dubious title of being Accra's first slum. It has, of course, progressed very much since those early days, even if it has been unable to shake off the urban-slum title. I am a proud resident of Nima myself, and I am extremely excited that the regeneration plans will not dislodge or dispossess residents but would rather transform Nima into a well-

laid out residential area with full amenities. I am looking forward to it, good work that is being done by the Ministries of Inner City and Zongo Development and Works and Housing.”

(President Nana Akufo Addo, cited on www.ghananews.com,
February 21, 2019).

The president’s statement on the redevelopment, particularly on the displacement of the residents of Nima is inconsistent with the statement from his Minister of Works and Housing a couple of months after the state of the nation’s address:

“We are aware that the people of Nima have their own homes. We are not going to dislodge them. We are going to build executive flats and housing arrangements for them, and they will move in free of charge. This is to create a better environment for them so that the land space where they are will be released to the developer. The developer can decide that this space that he has will be more glamorous than Villagio, which will compensate them for the properties that they have released for them.

The residents can now sell their Villagio⁷ structures to cancel out the cost. This is what we are trying to do but they will live in the modern structures free of charge. But they will own it because we took the slum, and we used the land for benefit. So, they will have it for free of charge. That is how to go.”

(The Works and House Minister of Ghana, cited on citinewsroom.com, May 14, 2019).

Despite that no policy documents and plans have been officially laid out and made public about the intended redevelopment project, the rhetoric of the Presidency through the Ministry of Works and Housing as quoted above outlines the motives that underlie the

⁷ Villagio is a high-rise apartment complex in Accra, the capital of Ghana. It is a few meters away from the Accra Mall and a few kilometers from the Kotoka International Airport. It offers top class services, security and luxuries like a state-of-the-art gym and a pool at the roof top. Villagio hosts high-level-income earners and diplomats with rent ranging from \$3500 per to \$5000 per month.

intended project. This section analyzes the proposed redevelopment and the underlying rationale and the objectives of the government. The section then concludes with how the project if completed might have unexpected outcomes on the residents of the community. Of particular importance to this discussion is the exemplary work of Marie Huchzermeyer (2011) '*Cities with 'Slums': From informal settlement eradication to a right to the city.*' The author's discussions in the book supports the points raised hereafter.

The question of what urban informality is has never been properly answered in academia as well as from a policy perspective. As discussed elsewhere in this paper, the varied definitions of urban informality are each crafted to suit a particular interest at a particular context or time. It is therefore plausible to argue that city authorities have a skewed understanding of urban informality and pursue policies that benefit only the relatively affluent and advantaged section of the urban inhabitants. The minister of works and housing in Ghana as quoted above, asserted that the slums would be taken to create a "*better environment*" and to "*use the land for benefit*". This assertion echoes the general perception of slums and informal areas as unproductive areas of the city that have deteriorated and become blighted and deserve to be removed. According to Huchzermeyer, this position taken by governments of African countries was, for one, aided and abetted by the UN-Habitat and further perpetuated by uninformed western consultants and commentators in the communication of the Millennium Development Goal (MDG) Seven Target 11.⁸ As an example, the Millennium City Initiative (MCI) in partnership with the Accra Metropolitan Assembly have put together an urban policy and design that includes architectural plans for Nima and parts of Old Accra. To Huchzermeyer, the incorporation of the slogan 'Cities

⁸ The MDG Seven Target 11 proposes that by 2020, there should be an achievement in the significant improvement of the lives of at least 100 million slum dwellers.

Without Slums’ was inadvertently or otherwise, picked up by member countries to legitimize a series of repressive responses to slums across the globe. The slogan had incited an anti-poor and an anti-informal sentiment especially in Africa, and yet the UN looks on and enables it. It is ironic that the main target of the MDG, the improvement in the lives of slums dwellers over a 20-year period, is being substituted with the repressive slum eradication and slum removal policies, which are nonetheless weak and are quick responses to the urban phenomenon with no potency for addressing the root causes of slums in the first place.

Again, the minister’s commitment of *creating a better environment and using the land for benefit* resonates with what Huchzermeyer (2011, p. 3) discussed as the “*most problematic liberal paradox in urban policy: the simultaneous drive to achieve global competitiveness and a supposed commitment to improving the ‘slum’ dwellers’ lives.*” Slum eradication in Africa is highly intermixed in the policy focus of achieving global competitiveness, and this is exacerbated by the notion that the two are mutually exclusive. Regrettably, this is against the backdrop of growing evidence that what is termed as urban informality can co-exist with the advanced market economy of a global city (example., see Rast 2019). In the ethnographic work of Su-jan et al (2012) in Singapore, the authors also found evidence to argue that urban informality is indeed relevant in this global city era and can persist in a global city. Particularly, they showed that urban informality serves:

“(1) as an incubator for new enterprises initiated by new immigrants with limited connections and start-up capital; (2) as a magnet for creative industries in search of neighborhoods with low-cost rent and a vibrant nightlife; (3) as a promoter of heterogeneity and diversity, making night-time leisure and consumption more inclusive; and (4) as a protector of the public realm.”

Su-jan et al (2012).

However, urban competitiveness has been hegemonized and especially accepted in the African political framework. Economic globalization that emerged from the decline in the manufacturing and industrialization in the western countries, especially in America and the cooperation of countries following the second world war started the urban competitiveness agenda and caused the structuralization of urban economies. A global arena emerged, characterized by a breakthrough in transportation and communication, and limited the barrier to the flow of information, goods, and services for the dispersal of planning and production processes. Cities are left with no other choice than to compete and find new niches in attracting capital, industry, and investment in terms of the corporate headquarters, financial services, tourisms, and other advanced corporate services, making them entrepreneurial and competitive. Economic restructuring came with economic neoliberalism, promulgated by influential politicians and global governing agencies like the World Trade Organization (WTO) and the International Monetary Fund including Britain's Margaret Thatcher, who praised it as a blueprint of economic thought and management (Huchzermeyer, 2011; 40). The challenge to most cities therefore had been the attraction and the retainment of capital through the investment in high level transportation and communication infrastructure (Turok, 2004 cited in Huchzermeyer, 2011; 47).

This policy agenda is detrimental to the large sections of the public and hard felt by the urban poor as governments divert their scarce resources away from social welfare and other social concerns. Cities hoping to achieve world class status are also hostile to environments that fall into what they define as informal and pursue policy options of relocation to urban peripheries, as in the proposed policy for Nima, Ghana, other than a possible upgrading of the environments. In the 1950s and 1960s, a similar urban renewal push was made by the U.S government, which resulted in the destruction and displacement of African American populations in many U.S cities. The urban renewal projects in that era

have been viewed by historians as racist, unjust, and inhumane discrimination of minorities sanctioned by the US government.

Therefore, urban competitiveness operationalized through neoliberalism and land market liberalization drives the slum clearance and evictions across the continent of Africa which Ghana is no exception and Nima being a target as in the case of this proposed renewal of the community. According to Huchzermeyer (2011, p. 34), this is a process called ‘*Dubaization*’; “a relentless pressure to ignore, stamp out and wish away reality in African cities and usher in an elite-driven African World Class illusion”.

The misapplication of the MDG 7 target 11 and the pursuance of urban competition and market liberalization are but two of the rationales underlying governments’ efforts to pursue slum eradication and repressive relocation of the urban poor. According to Huchzermeyer (2011; 34), there is little research on the role of corruption, patronage and unchecked exploitation that contributes to the expansion of informal settlements and their subsequent repressive removal. What he termed as “speculative temptations” citing Harvey (2005) might also underly the proposed regeneration efforts of Nima. The minister of Works and Housing in Ghana stated that Nima residents would be relocated, and the land would be released to private investors who can develop it as they deem fit, that is and as he explicitly said, to be used for “benefit”. Given Ghana’s reportedly high level of corruption in its Land Administration⁹, it can be suspected that political speculation and corruption will play a role in the proposed redevelopment of Nima. According to Klopp (2000; cited in Huchzermeyer, 2011), there is irregular allocation of land that is ripe for development to well-connected

⁹ “Corruption is rampant in the land administration presenting businesses with high risks. Almost four in every ten companies expect to give gifts and irregular payments to officials to obtain a construction permit (ES 2013). Property rights are well defined and adequately protected to some extent in Ghana; this is mainly due to corruption and lengthy judicial procedures (BTI 2016). In rural areas land ownership is based on traditional laws, creating a high level of insecurity for investors, and restricting access to finance since land is generally not accepted as bankable security (ICS 2014). Obtaining a clear land title is difficult, lengthy, and complicated (ICS 2016). Registering property in Ghana is less time-consuming than the regional average (DB 2016).”
<https://www.ganintegrity.com/portal/country-profiles/ghana/> accessed on 02/21/2021.

public officials who benefit from any investment on the land as landlords or stakeholders in the developments.

Nima's location which is close to the central business district of the capital city of Ghana as stated elsewhere in this study, makes it ripe for such an exploitation. Because residents of Nima own the properties, or put otherwise, do not inhabit contested lands or lands on which their presence is formally deemed illegal, the use of forceful evictions evident in other Accra slums (e.g., see Stacey, 2019) is being repackaged and substituted with patronizing exploitation and dispossession. According to Bond (2010; cited in Huchzermeyer, 2011;60), this approach invokes "an often-mythical rise to market-based wealth generation." It lures all forms of exploitative and dispossessive agendas towards the environments that the urban poor inhabit.

This exploitation and dispossession cast doubt on Hernando de Soto's (2000) assertions, according to which the regularization of land and the titling of property in informal settings would lead to wealth generation. De Soto's argument gives state institutions and private developers the moral legitimation to forcefully develop inner city communities and rearrange property ownership in the name of "addressing the titling of property." This amounts to reductionism of the urban poor and a perception of the urban poor to be lacking entrepreneurial abilities. To Huchzermeyer (2011; 27), such reductionist perspectives also wrongly depict the urban poor as lacking agency and the ability to pursue optimal use of their existing assets. The reality speaks otherwise, as shown in the study conducted by Stacey (2019) in Old Fadama, where the urban poor and marginalized have a strong sense of self-governance, ingenuity, and entrepreneurship despite being starved of state's support.

The promises made to the residents of Nima so far have been limited to their relocation to a different environment with executive flats (luxury apartments), which they would possess "free of charge". Since most inhabitants of Nima do not live in the community

“illegally” (on government or contested lands) with many owning or renting the properties, the project would amount to nothing short of the sheer displacement and dispossession of the residents. What is taken for granted is their socio-economic interests and the opportunities that comes with the location of Nima in the capital city in terms of access to quality healthcare, education, entertainment, and recreation into perspective. According to Lefebvre (1996;57), humans have anthropological needs, which includes the need for security, exchange, and investments, of independence and communication and the need of long-term and immediate prospects, which are not satisfied and are parsimoniously considered by planners. As also discussed elsewhere in this paper, informal settlements are mostly not distinguishable from informal economic processes. People in environments deemed as informal engage in economic activities in their communities. On their porches, alleys, backyards, and any open spaces, they create and mount small stalls to engage in various kinds of businesses. They mostly capitalize on the location of their communities for their micro businesses. In this case of Nima, the proximity to the central business district of Accra makes it a prime location for the thriving of their businesses, something that cannot be replicated by the promised relocation. It is therefore apparent that the stakes and opportunity costs are against the residents of Nima, should the proposed relocation and redevelopment of their community come to fruition. They occupy prime land in the city but are under the pressure of real estate developers backed by the policy of urban competitiveness who have nothing to offer but fictitious and insubstantial promises.

The government’s offer of luxury apartments elsewhere to the residents of Nima depicts a myopic and overly simplistic understanding and conceptualization of urban informality. Also, given that Accra is a city that has sprawled so much, if you live on the outer edges of the city, access to the central city becomes egregiously difficult. Unlike the suburbanization in the 1970s US that was facilitated by the freeway construction and

railways, the absence of trains, a poor road network and constant traffic congestion makes it expensive and irrational to be relocated to the periphery, especially given the low-income levels of most Nima residents, and the need for daily transportation to the central parts of the city for goods and services.

To assess what would be an adequate compensation to the residents in exchange for their community feels wrong and even a difficult task to achieve. However, the first step is to consider the perspectives of the urban inhabitants at the center in any efforts to alter and redevelop their environments.

What becomes the greatest peril of the intended project is the infringement of their rights to the city in the Lefebvre's sense. According to Lefebvre (1968; cited in Attah, 2011), the city is an oeuvre; a work of art produced through the working class and complex thought. Therefore, the city is invariably the handiwork of the urban poor or the working class and they possess inherent rights to the city. For Lefebvre, (1996; 64) the right to the city cannot be limited to the simple visiting right or a return to traditional societies, but a right to transformed and renewed urban life. Right to the city includes the right to permanent habitation, to participation in decision-making, to remaining unalienated from urban life and the right to shape the city (Lefebvre (1996); cited in Attah, 2011 and Huchzermeyer, 2011). The relocation plan looming on the inhabitants of Nima who own their own properties, comes with a disregard to all the rights mentioned above in the name of urban beautification and urban competitiveness.

In the extreme events, the proposed relocation risks constituting what Bernadette Atuahene (2014b) defines as dignity taking. To the author who studied the racially motivated forceful evictions in South Africa, dignity takings are *“governmental taking of property that purposely affronts the humanity of the claimant so seriously that ordinary remedies (particularly monetary compensation) are an insufficient recompense.”* Despite the strong

use of the terms in her definition, which may not be exactly applicable in the instance of Nima, aspects of her argument remain highly relevant to the case of Nima. Attuahene (2014) argued that it is not just the taking of the physical properties. Rather, forced removal amounts to dignity taking, and, in this vein, projects the urban poor as people who lack agency and are incapable of putting their communities to the highest and best use. In short, it constitutes a form of dehumanization and infantilization. It constitutes a deprivation of their roots and culture and the destabilization of the social capital and the sense of community that they have long built. What makes this more like dignity taking is the inability to materially recompense the dispossessed in terms of the factors mentioned above. As shown in the next chapter, the people of Nima are mostly immigrants from northern Ghana and some neighboring countries. Thus, a racial bias as a motivation for the proposed relocation is not farfetched.

The proposed relocation of the inhabitants of Nima, to be replaced by middle-class citizens, as per the quote of the housing minister in the preface of this section, constitutes an intensification of class segregation and exclusion and displacement of the urban poor. According to Turok (2004; cited in Huchzermeyer, 2011;50), in his review of urban competitiveness in the Western World, there are consistent losers and substantial human costs as well as a widening of social inequalities that follow in the pursuit of urban competitiveness. The losers in case of Nima's project are the traditional inhabitants who are exploited. The outcome would amount to the neglect of the social and welfare needs of the inhabitants of Nima in favor of the use of scarce national resources for economic growth through investing in 'world class' ventures in terms of infrastructure and housing. The inhabitants are not only to be deprived of their right to the city but would be pushed further down the economic ladder.

The proposed action plan for Nima is also a manifestation of Marx (1967) theory of primitive accumulation, reworked by David Harvey (2003) to reflect contemporary capitalist

accumulation agendas, as accumulation by dispossession. For Marx (1967, cited in Glassman 2006), primitive accumulation is the “historical process of divorcing the producer from the means of production” ‘transforming the social means of subsistence and of production into capital and the immediate producers into wage laborers.’ Marx speaks of the means through which this is done as varied, including what he termed as parliamentary form of robbery. For David Harvey (2007), capitalism has taken the form of accumulation by dispossession and this accumulation by dispossession includes:

“the commodification and privatization of land and the forceful expulsion of peasant populations (as in Mexico and India in recent times); conversion of various forms of property rights (e.g., common, collective, state) into exclusive private property rights; suppression of rights to the commons; commodification of labor power and the suppression of alternative (indigenous) forms of production and consumption...”

(David Harvey, 2007; 35)

What Nima faces is not farfetched from Harvey’s assertions. As explained above, the intended relocation would dispossess the population from the means of capital accumulation and convert their property rights into private upper-class ownership.

Lastly, the mere uprooting of the residents of Nima to the outside periphery of the city is more likely to reproduce slums in the destination areas. This approach to dealing with slums resembles the failed urban renewal process in the post-World War II era in the United States, especially in St Louis and Chicago. Public housing meant to eliminate slums in the inner cities backfired to create more slums in the formerly stable areas. This, as explained by Rast (2019, p. 39) in his discussion of the attack on the slums by Chicago’s Mayor Daley and

his cohorts, was due to the concentration of the urban poor in the new areas and isolated them from services and opportunities.

To conclude, this intended projected promises no real solutions to the socio-economic needs of the people in Nima. Rather, it constitutes the recycling of poverty, if not the worsening of the phenomenon and, moreover, an affront to resident's right to the city. It possibly amounts to the infantilization of the residents of the Nima community. It constitutes the entrenchment of economic and social inequality and it is likely to (re)create urban informality.

Chapter Four

This chapter describes the case study area and discusses the methods that were used to conduct this research. The first section describes the study area and justifies the reason for its selection. The next section justifies the reason for adopting a qualitative approach for this study and the method of selecting participants. Lastly, the chapter discusses the limitations and strengths of the study and how the data analysis was conducted.

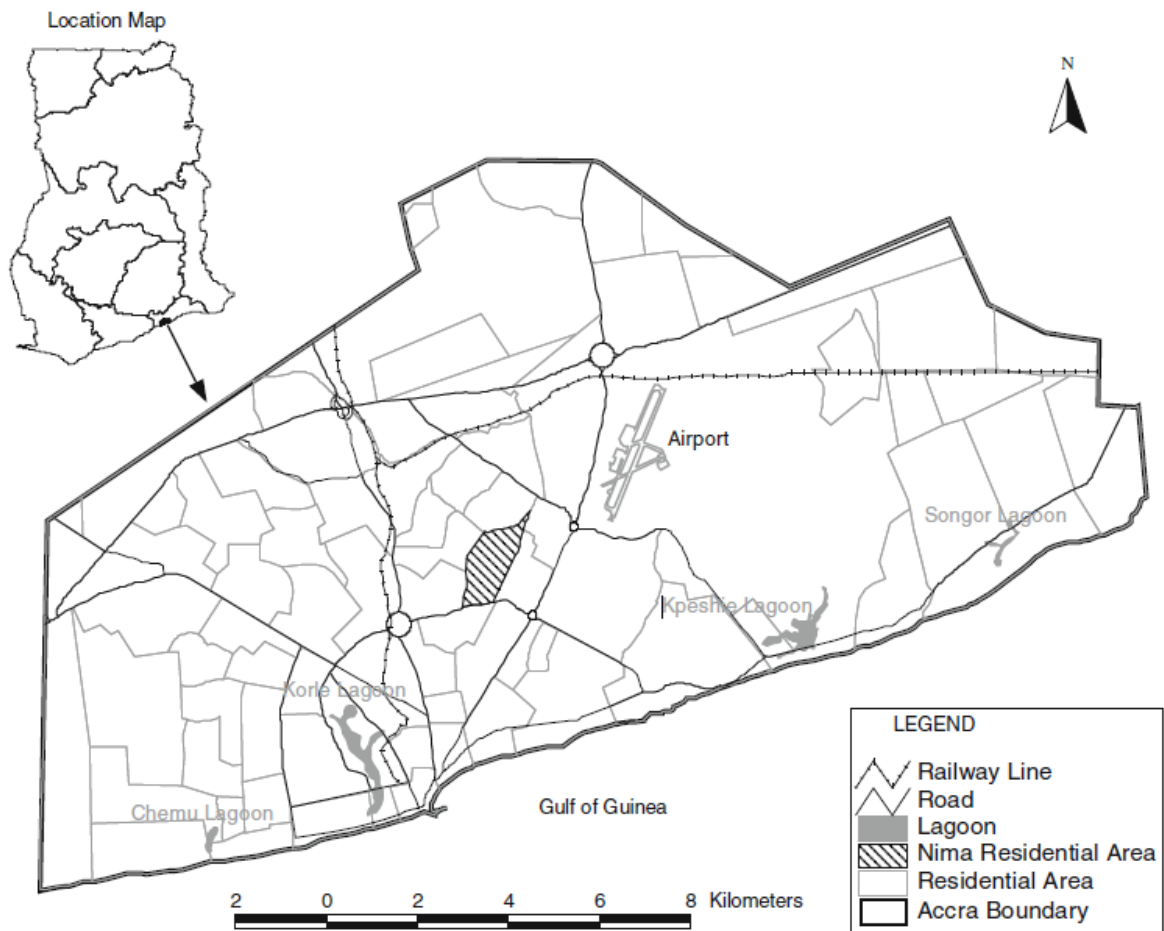
Study Area: Nima, Accra.

Nima is a low-income and densely populated area in the greater Accra region of Ghana. The community is located about 5 miles from the center of the capital city of Ghana and according to the 2000 housing and population census, there were about 70,000 inhabitants in the locality, and reportedly increased to 82,329 in 2008 (UNESCO-IHE/ 2010), an estimated annual growth rate of 2.05%.

The proximity of Nima to the city center, which is the busiest commercial district in the country, is a key ingredient for the growth of the community despite the unsanitary conditions and the inadequate social amenities and services like electricity, water, and health care facilities. The community is ethnically diverse with a large population collectively belonging to the Islamic religion. It has many low-income residents, and it was first categorized as a deprived and impoverished suburb in 1958 (Essamuah and Tonah, 2004). Nima has been a destination for internal rural to urban migration in Ghana since the 1970s (Essamuah and Tonah, 2004) and a destination of Muslims from neighboring West African countries because of the ease of assimilation into the community. There is a general perception that the residents of Nima were originally from the north of Ghana (Kuppens, 2013). However, recent study by Owusu et al (2008) shows that Nima is becoming more heterogenous, the percentage composition of the religious background from a review of the 2000 population and housing census shows a 54% Islam, 40% Christian and 6% other (?)

religious' affiliations. Accordingly, while the area certainly includes a substantial number of (mostly Muslim) residents who migrated from the North, the area's population is diverse.

Figure 2. Location map



Source: Agyei-Mensah and Owusu (2012).

Nima is a highly congested community with deteriorating housing mostly roofed with rusted corrugated iron sheets, housing built without planning regulation (Owusu et, 2008). Most houses are compound based with 3 to 12 persons per room and about 80 persons per compound (Awumbila et al, 2014). Buildings are made with cheap, less durable, and worn-out materials including blocks that are mostly not plastered. The community began forming with irregular shaped structures without access to urban infrastructure or signs of urban infrastructure (Agyei-Mensah and Owusu, 2012).

The development of Nima can also be attributed to the government's actions following independence in 1958. To allow residents to be able to build within their means, the government relaxed structural standards and lowered building standards in Nima (Paller, 2015). Nima was side-lined from development in the aftermath of World-War II as it was depicted as beyond the municipal boundary in Accra. This allowed for further uncontrolled development and mass immigration (Agyei-Mensah and Owusu, 2012). In 1957, around the time when Nima was included in the statutory planning area in Accra, it was declared a frozen zone for re-planning and comprehensive redevelopment.

Nima, as with many slum settlements in urban areas in Ghana, falls under two separate central government jurisdictions; namely the Ministry of Local Government and Rural Development and the newly created Ministry of Inner Cities and Zongo¹⁰ Development in Ghana with a mandate to uplift the status and improve upon the physical conditions of the communities.

Nima is also known as a Zongo, a term to describe a migrant area for the people associated with the Islamic religion. It is part of the more than 22 Zongos in the Greater Accra region (Kuppens, 2013). The inhabitants of Zongos, based on their ethnicity and their places of origin, are mostly stereotyped as violent people and people lacking common understanding. This stigma was acknowledged but strongly denounced by the President Nana

¹⁰ Zongo is a generic name for the Muslim communities in Ghana. In Ghana, these communities are found in all the regions in Ghana, and every major town literally has a Zongo community. The largest and the earliest of the Zongos have been said to have started in Nima in 1836 (https://en.wikipedia.org/wiki/Zongo_settlements). Zongos are characterized as slum settlements with deplorable conditions and like the favelas' in Brazil (Gilbert, 2007). People in Zongo communities are mostly stereotyped negatively and can be easily associated with crime, low or lacking educational and welfare facilities, low levels of literacy and education, and gang-related activities. The Ministry of Local Government and Rural Development is responsible for "the establishment and development of a well-resourced decentralized system in Ghana and a balanced rural based development" (mlgrd.gov.gh). The Ministry of Inner City and Zongo Development was created by the Akuffo Addo Administration to "formulate and oversee implementation of policies, programs and projects to alleviate poverty and ensure that Inner-Cities and Zongo communities become inclusively developed and prosperous" (mlgrd.gov.gh).

Addo Dankwa Akuffo Addo in a speech on the first ‘Zongo For Peace and Development Conference’ in Accra on January 8, 2019. He stated “I live in Nima, and I refuse to accept the ‘anti-peace/violent’ tag associated with residents of Zongos. That is not and cannot be true. I have lived at peace with my neighbors in Nima for decades, stretching back to the days of the early period of my youth in my father’s house (presidency,2019)¹¹. Besides the notion of violence attached to Nima, Nima residents are also perceived as criminals and poor, leading to their marginalization from the rest of the city (Owusu et al, 2008). However, Jankowska et al (2011, p. 231) found that in Nima, there are “elaborately built and finely maintained households belonging to tribal leaders, businessmen, doctors, lawyers, and other financially successful individual. They concluded that it is erroneous to assume a direct relationship between slums and vulnerability as not all slum dwellers are vulnerable.

Businesses within the study area are largely unregulated, typically involving the mounting of kiosks and stores on the sidewalks of narrow streets and in front of houses that are used to display products ranging from clothing to foodstuff and livestock like cattle, goats, and sheep (Hart, 1973). Kuppens (2013) provided a detailed socio-economic context of the Nima community. His study showed that buying and selling is the most common job in Nima. The people engage in all sorts of this trades from water to food items to motorcycles, and this constitute about 25.8% of the labor force. Vocational jobs especially tailoring, or fashion designing constitutes 9.7%, hairdressing constitutes 4.3% and about 8.6% are unemployed with 6.5% of the population in school or job training.

Methodology

To understand how the residents of communities like Nima perceive their communities, I collected data through in-depth qualitative interviews. The qualitative

¹¹ Communications Bureau. (January 2019). Speech by President Akuffo-Addo at the 1st Zongo for peace and development conference. <https://www.presidency.gov.gh/index.php/briefing-room/speeches/977-speech-by-president-akufo-addo-at-the-1st-zongo-for-peace-and-development-conference>

approach was preferred for this qualitative research as it emphasizes on generating new theory rather than testing existing theories. According to Connell and Lowe (1997), a qualitative approach is holistic as it allows all the factors of human behavior and organizational systems to be studied in totality rather than focusing on the study of specific variables. It is also naturalistic because it lays more emphasis on investigating phenomena in their naturally occurring states rather than from a distance. Qualitative research methodology enables the understanding and appreciation of different constructions that people attach to their experience rather than a mere collection of facts as with the quantitative approach. Further, the authors contend that qualitative methods involve an inductive approach to research that focuses on theory building with less emphasis on testing theory. Since this study is about departing away from conventional understanding of informality and aims for a rethinking of the urban phenomenon from the perspectives of the residents as well the key stakeholders of informality, the qualitative approach best suits this study.

Procedure and Participants

A convenience sample of ten (10) Nima residents were interviewed virtually¹² over the month of February 2021. The sample though limited by the small sample size was fairly representative of the diversity of the community in at least a few key respects, as it comprised, for example, educated interviewees, and interviewees with very little or no education, balanced gender wise and age wise. The snowballing technique was avoided to minimize the problem of interviewing residents who are part of the same social network and

¹² In Ghana and most parts of Africa, WhatsApp is a very dominant mode of video communication. Ghana has greatly improved in internet accessibility, especially in the urban areas, and it is expected that the average Nima resident has access to a smart phone or networked computer. The country can boast of about 67 percent of the population having access to affordable internet; however, internet accessibility is concentrated in the urban areas with accessibility inadequate in the rural areas. This case study is in the regional capital of Ghana with adequate internet infrastructure. Despite the expected accessibility to internet, minor challenges can be expected. Due to some limitations that would be described below, the study involved ten (10) interviewees who were recruited based on their availability, technological inclination and awareness of the issues pertaining to their community.

thus tend to be similar in various respects. Recruitment scripts were posted on social media and interested participants who responded were selected. Interviews took place over the phone (mainly via WhatsApp) and were loosely structured: they followed an open-ended guide of general topic areas about resident's perception of their neighborhood, neighborhood change, and thoughts about urban redevelopment in their community. Most interviews lasted between 10 to 15 minutes and the data was transcribed and coded.

Reflections of Methodology

As a result of time constraints, limited resources, and the COVID-19 pandemic, it was unfeasible to access many participants for this study. However, the ten (10) participants are diverse, and they give a rough, general idea of the composition of the Nima neighborhood. The major challenges faced from the chosen method of the study was the cost associated with conducting online interviews. Respondents were hasty with their answers which was apparently due to the cost of making calls over the internet via WhatsApp, making the interviews were relatively shorter than expected. This confirmed Lefever et al's (2007) finding that online data collection guarantees short time responses, despite being convenient. In some instances, respondents had poor network connection which impacted the flow of the conversation. It was also impossible to control the respondents' environment during the discussions, and one interview had to be rescheduled due to unfavourable feedbacks in the conversation, thus confirming Gosling et al (2004) findings of the difficulty to control participants' environment through web-based interviews.

The loss of data was averted by recording interviews with multiple devices. To maintain the ethical standards and integrity of the research, the interviews were recorded by the personal phone and on the personal computer of the interviewer and were copied and kept on a secured Microsoft OneDrive which was accessed by the interviewer only for the purpose of data analysis.

Data Analysis

Interviews were recorded and transcribed. The transcripts were reviewed and coded firstly based on the questions asked then inductively coded. The interview transcripts were examined for common themes and sorted into emergent thematic categories. The multi-step process adopted by Lubitow et al, 2014 was used in which the authors analyzed their data by examining the interviews transcript for common themes, then sorted the interview data into thematic categories, reread the transcripts and compared the transcripts and finally reviewed each interview to confirm conceptual categories. This process resulted in a range of common themes that are presented in the results section of the next chapter and serves as the basis of the analysis.

Chapter Five

This chapter focuses on summarizing and presenting the responses from the qualitative interviews to explore the environmental perception of the residents of the Nima community. Interviewees' assessment of their neighborhood concerning the terms of slum and informality was quite disparate. It was not so surprising that none of the interviewees made any reference to any form of the term "informal settlement." This could reflect the vagueness of the term as argued throughout this paper; the academic character of the term "informal settlement"; or simply the fact that residents do not see their neighborhood as "informal". It is of course too soon to make strong conclusions, because the findings of this study are based on small, non-probability sample that is not likely to capture the full range of variation in how residents perceive the area.

Results

What kind of Place is Nima?

In general, the evaluation of Nima by the respondents diverged sharply from popular characterizations of Nima. A little over half of the respondents (6 out of the 10) mentioned the term slum in different contexts in their description of their environment. However, most of these interviewees explained that the use of the term "slum" represents a reductive and simplistic characterization of Nima, one that obscures what kind of community Nima is. Put differently, interviewees demonstrated an awareness that Nima is referred to as a slum, yet they have positive evaluations of Nima and talked about the features of Nima that are important and desirable to them. Interviewees made attempts to qualify widespread perceptions of Nima as a slum on the part of outsiders. For example, interviewee 4 thinks of Nima as:

a very good community. Although you know in everything there is negative and positive. But the first thing I will tell you is that, living in Nima is very good (interviewee 4).

This interviewee's point of view suggests that he does not find the physical appearance of Nima as problematic—a feature that centers the outsider's perspective of Nima—and he talks about how good it is to live in the community and how it is safe to raise children in the community due to the strong presence of religion:

As people are saying it or the perception that people are having about it, it is not true. You know all the old churches that you know, they have branches in Nima. There is Pentecost, Presby[terian], Roman [Catholic], CAC, umm have I mentioned Roman—Anglican, all the old (repetition of words shows emphasis) churches that you know, they have branches in Nima and when you want Islamic education too, you will get everything in Nima...living in Nima is very good, especially as parents when you want to take care of you kids to some level, you will get it [you will be able to achieve that here] (interviewee 4).

The interviewee also emphasized another important characteristic of Nima that is obscured from simply depicting Nima as a slum. To him, Nima is a very good place to conduct business. He emphasized the importance of the location of Nima in the capital city, Accra. Nima's location provides access to central Accra and the most parts of the city due to its centrality, making it a good location for conducting businesses successfully:

You know Nima is situated in the heart of greater Accra region. From Nima to every part of greater Accra region is short. Doing business in Nima, things move faster because of the population

there. Everything that you want to sell in Nima is sellable. It will move right now [it will be sold quickly] (interviewee 4).

What this respondent highlights are some important factors, such as religion and entrepreneurship, that are obscured in the understanding of the urban “informal” neighborhoods especially when the focus is narrowed to planning and physical appearance. For this respondent, the ability to raise his children in the community and the ability to conduct businesses sits at the top of his perceptions of Nima.

Other interviewees acknowledged the popular depictions of Nima as a slum and sought to explain why there are such misleading narratives, and they were very vocal in qualifying this characterization by emphasizing other aspects of the community that have not been appreciated by outsiders. Interviewee 9 and 10 offered similar perspectives in this vein:

there is crowdedness and also probably the layout and everything is not well organized so Nima I will say is a kind of slum. [However] when it comes to educational and other social lives, there are things that usually people are being misinformed about...the communal life here is strong. The bond of socialization is very strong. So, you can just go to anyone and tell them you are hungry—you want to eat, the person will give you food, things like that. These things rarely happen [in the elite side]—the elite side might be better than us in all things apart from social life (interviewee 9).

Similarly, interviewee 10 noted:

Nima looks like a very disorganized slum that is not well planned with chocolate [brown and rusted aluminum sheets] roofs all over the place and houses are clammed together. [However], when you

take the opportunity to study the community at night or during the lock down for instance, you will notice that Nima is a very well-planned place, but it is just overpopulated. It is the overpopulation that affects the sanitation, and the amenities becomes less and inadequate to serve the entire population (interviewee 10).

In their attempts to qualify the widespread depiction of the community as a slum, these interviewees used the phrase “looks like a slum” instead of the emphatic “it is a slum”. Interviewees are suggesting that the perception of Nima as a slum based on crowdedness and chocolate roofs can portray an incomplete understanding of the neighborhood that is misleading and shallow. They instead focused on the social fabrics of Nima. Interviewee 9 holds the social cohesiveness in Nima in high regard and to him, defining Nima as a slum obscures important asset that Nima has. He talked about the mutual assistance in Nima that can be lacking in other communities, an asset he thinks is unique to Nima. To interviewee 10, the depiction of Nima as a slum is a hasty and distorted conclusion. Although very ambitious in his assertions— by saying Nima is a “well-planned place”— his perception, as stated in the quote above, draws attention to the need for a careful empirical study of urban neighborhoods to make meaningful observations. Interviewee 6 also offered a similar opposing view of Nima. To him, “Nima is very well arranged [well planned],” and he sees Nima as “one of the best places and best planning in building because every area has its own street.”

Interviewees 10 and 6’s assertions run most directly counter to the narratives of popular depictions of Nima and the government’s official view of Nima.¹³ To be sure, the objective of the study is not to refute the obvious environmental conditions (mainly inadequate infrastructure and overcrowding) of Nima but to deepen our understanding of the

¹³ The government officially recognized Nima as a slum in 1958 (Agyei-Mensah and Owusu, 2011)

environment from the perspectives of residents in such areas and the social characteristics of Nima and similar neighborhoods.

Interviewee 6 and 10's evaluations, while not necessarily representative of all respondents, offers interesting insights into our argument on the conceptualization and understanding of urban informality. Particularly, their comments are broadly consistent with the argument we are making about what appeals mostly to residents in poor urban communities. To be sure, two interviewees emphasized deficits in Nima's infrastructure in their evaluations of the area. For example, one interviewee commented, "I can tell you most of the houses in Nima do not have place of convenience [toilets]" (interviewee 1). Another emphasized haphazard development: "people put up buildings where they are not supposed to just because they want to accommodate the numbers and infrastructure that is designed to serve the community" (interviewee 7). As these comments suggest, it is obvious that Nima may not have the "best planning in building" or be a "very-well planned" place. However, the important take away that supports a bottom-up understanding of informality is that people's perceptions of their environment are shaped by different factors and needs. To some of the interviewees, contrasting the opulence of other places with the squalor often attributed to Nima is least of their considerations. Hence, they are very satisfied with whatever the state of planning in their community is.

Most interviewees challenged prevailing perceptions of Nima as little more than a slum. However, against this the general submission by the interviewees that depicting Nima as a slum is reductive, simplistic, and overly dismissive of the rich social fabric of the community, some respondents, sanctioned the idea that Nima is indeed a slum. According to one of such interviewees who thought of Nima as a slum, "Nima is not a good place to me, to me it is not a good place to live. The area is associated with all forms of criminal activities, and it is a slum area because of the settlement" (interviewee 1). The second interviewee who

also referred to Nima as a slum unlike interviewee 1, did not include crime as a basis for Nima being a slum, but instead emphasized “the way the buildings are structured here, the slums are so much. Sometimes you find buildings in the way, like where a car supposed to pass then there is a building situated over there, which should not be the case, I mean it is a road, but you will manage to find someone, having a structure there. It being a kiosk, whatever, it is there.” (interviewee 3)

These two depictions of Nima mirror the perceptions of Nima as a slum by the government and as a crime infested neighborhood by outsiders, perceptions that are often reflected in the news and in scholarly works. As seen from these two respondents, the perceptions focus narrowly on the physical appearance of the neighborhood--that is, the roads and buildings. However convincing perceptions based on these factors may be to some, they clearly obscure various important aspects of the community that inform many residents’ rich understanding of their neighborhood and how they understand what scholars refer to as “urban informality.” Put differently, these two interviewees are the exceptions that prove the rule.

Nima as a Socially Cohesive Community.

Most of the interviewees agreed that Nima is a socially cohesive community. Interviewee 8 perceived Nima as a community where you get to “experience social gathering,” the “everyday life of people” and “experience how to live around people...a whole lot of cultures from different backgrounds.” To this interviewee, the sociability in Nima and the cultural experience available in Nima are the desirable aspects of the community, the aspects that matter. Including these factors in our understanding of urban informality not only enriches our conceptualizations but can be useful in policy, for example in rebuilding new communities or relocating existing communities.

For interviewee 7 “everything is in Nima, bad things are in Nima, good things are in Nima and great things are in Nima,” and interviewee 6 sees Nima is a “lovely place. If you are in Nima you will never lack anything. I will say example in accident, hungry, maybe or something financial if you are in Nima, it is very hardly that you will lack these things.” A similar assertion was made by interviewee 2. Despite being one of the very few respondents who described Nima as a crime-infested neighborhood, her response to a follow-up question about the positive aspects of the community was:

Let me say—there is [a positive thing about the community]
because the way they live together, they keep themselves like
brothers and sisters, so they try to help each other. That is one
thing that is good. I think that is the only thing. Because you see
these Muslims, they know that giving alms is very good so in times
of need by the deprived people, they try to help them. So, when it
comes to their festive seasons, they do a lot of, they give alms to
people so that is very good (Interviewee 2).

I interpret this as the existence of a strong sense of community and shared expectations for mutual assistance. Contrary to what scholars like Lofland (1973) and Wirth (1938) argued about urban density and its limitations on the social cohesiveness in urban communities, the evidence from the results suggests otherwise. There were some indications from the respondents that Nima’s dense population provides an important precondition for its strong sense of community and shared expectations for mutual assistance. Recalling interviewee 2’s assertion, the people of Nima have a way of living together (as Muslims) which contributes to the tendency for residents to “try and help each other”. Interviewee 9 also reflected on the “strong communal life” in Nima despite its high population—defying the expectation of the world of strangers (Lofland, 1973; Wirth, 1938) and the relative absence of informal social

control (Wirth,1938). What is vital here is that in as much as high population size and density are viewed as a condition for a neighborhood to be a slum, they should also be understood as an important resource that residents also consider and find desirable.

Perceptions of Public Safety and Crime in Nima

Drawing out interviewees' perceptions of public safety and crime is important for this study because urban informality, as shown in the literature review, has sometimes been conflated with crime and criminals—and, more generally, with a lack of effective state-sponsored intervention, regulation, and formal social control. According to Perry (2016), such perceptions of public safety and crime in neighborhoods influence the neighborhood-directed actions of urban policy makers and may deter commercial investment and other neighborhood improvement efforts. However, it is important for urban informality to be understood as an urban phenomenon that can be distinct from crime and disorder. Perceptions of disorder and crime, I argue, are not merely objective. Instead, they are often influenced by the ethnic make-up of neighborhoods and by the reputations of urban neighborhoods that may not reflect current conditions (Sampson 2012).

According to many of the influential conceptualizations of urban informality discussed in Chapter 2, what has made some neighborhoods “informal” has been insufficient state intervention and regulation, including social control like policing. This has created the expectation and the inalienability of crime and illegality with informality. The conflation of informality with crime and disorder contributes to the marginalization and criminalization of the urban poor and may also exacerbate racial and ethnic inequality. Conversely, scholars Portes and Haller (2005) strongly distinguish between what is informal and what is illegal. This distinction is needed in the sense that, once urban informality is understood as not only the absence of state's intervention and regulation in the negative sense, but as the presence of social cohesiveness and mutual assistance and informal social control, solutions, in terms of

planning and policies to address urban informality will not be always corrective and offensive. Solutions would not also target slum removal and displacement, but rather will include measures to preserve and possibly strengthen the formed social cohesiveness, mutual assistance, and social control in urban communities.

Interviewees' perception of safety.

Consistent with the arguments made in this paper, most interviewees acknowledged that there is a misconception and a general misunderstanding of Nima. Six out of the ten respondents acknowledge that there is popular judgment of Nima as unsafe and infested with crime, an assertion all six took issue with. Two others, however, endorsed the typical contentions that Nima is infested with crime. (The remaining two respondents made no reference around crime in Nima.)

According to interviewee 1, who endorsed the view of crime in the community, “the area is associated with all forms of criminal activities” (interviewee 1). This assertion was supported by interviewee 2 who stated that: “most of the youth there want to get rich very fast and so they go into fraud (internet scamming) and the ladies too they do whatever they like in the community [prostitution]” (interviewee 2). However, two interviewees insisted that such crimes are not in any way unique to the Nima community alone. This line of defense was submitted by interviewee 4. He asserted:

“that there are no criminals in Nima? We have criminals in Nima, that one is a fact. There is no community in this world that you will not get criminals there. As people are saying it or the perception that people are having about it, it is not true” (interviewee 4).

Owing to the unavailability of crime data on Nima, the true extent of how infested the community is with crime is not known. Perceptions of ‘disorder’ are likely influenced by factors beyond what is objectively observable in each neighborhood (Sampson 2012).

Perceptions of disorder and crime may have as much or more to do with an area's reputation as with what is objectively visible within it. What this suggests is that putting crime at the center of our understanding of urban informality can be distortive and subject urban neighborhoods and residents to an undeserved derogatory characterization.

As noted above, most of the interviewees felt the need to defend their neighborhood against the unsavory reputation of crime infestation. Interviewee 7 explains that the notion that crime is so strong, and it would only take one to experience Nima firsthand to get a different opinion: "when people hear Nima, then they are afraid, but it isn't like that. You can come and live here and see how Nima is like, and you will be happy living. You will think what I am saying is not true, but, when you live here, you will know." Her proposition that it takes living in Nima to know the true sense of safety and security was echoed by interviewee 3:

[P]eople think that when they come to Nima—when they are leaving, their stuff would be stolen or something—like they might be harmed. I actually had that perception at first but being in Nima for a couple of years, I have come to understand the people here [and] their life, whatever [initial] perceptions I had isn't that way (interviewee 3).

The need to defend the neighborhood was also shared by interviewee 9: "Usually we get this information that Nima is this and that—like if you go to Nima they will steal your stuff and there are bad things here but how many times do we see such things happening in Nima, that someone has been robbed or some has been killed? It doesn't happen in Nima." He emphasized on the need to sensitize outsiders to the sense of crime and safety because the derogatory image of Nima affects their personality, too:

[B]ecause if you say you are from Nima, you are discredited, even going to work, applying for job. They don't value you; they feel like you are from a bad place. Sometimes these are some of the problems sometimes the Nima community is facing. Sometimes all of us, one way or the other we have had to face this problem. You go and tell the person, you are from Nima, and they feel reluctant to pick you [employ you]. They are skeptical and feel like you are not a good person. But maybe after being with them and work with them like maybe two to six months, then they realize that you are a good person, and they still ask like how come you are living in Nima? Nima is not an animal kingdom but the misinformation that you people have, that is why you see Nima to be like that (interviewee 9).

These interviewees not only highlight the misunderstanding of Nima, but their suggestion calls for the need for a local-level and ethnographical studies of neighborhoods to develop the accurate or near accurate understanding of urban environments. Describing urban poor communities broadly as slums and as crime infested areas creates stigma, which, according to Sullivan (2019, p.23), is central to the rhetoric of "removing the trash from urban environment" and projects urban poor residents as disposable.

To interviewee 6, fear of crime and safety by outsiders prevents them from knowing that Nima is "just a lovely place" that if you live in "you will not lack anything" because of the social ties that are very strong in the community. As evidence above, there is some sense of safety and security in Nima, insofar as all the four (4) respondents mentioned that the idea of having your stuff stolen is false. Two (2) others who argued the notion of crime in the community expressed the feeling of being secure in Nima and the security being an asset to

local businesses. Interviewee 4 talked about business owners who do not want to leave Nima because of the advantage of being secured: “I know about three people who are running forex bureaus in Nima. One has a house in Spintex, the other at Tema and the other one at Kasoa [these are desirable areas in the city, particularly to the middle- and high-income earners], but they are still living in Nima. Living in chamber and Halls [small houses, usually a single room with a small living area], meanwhile they have built mansions. Because of the personal security.” Interviewee 5 shared the same sentiment: “if you have a business in Nima, it is self-protected.” It is possible to attribute this sense of security to Nima being a tight-knit and socially cohesive community. Interviewee 9 explained the that: “Nima is a place where they dislike injustice. So even when someone is walking about and he see that someone is trying to bully you—someone is trying to be a threat to you, the person would come to your aid.” If he knows you within the community, he will never attack you.”

Perception on community development

As another way of assessing the divergence between the understandings of informal communities among the community’s residents on the one hand and those of policy makers and prevailing scholarly conceptualizations of informality on the other, the study asked interviewees about their thoughts on the redevelopment of Nima. Residents in response to this question made suggestions that are varied especially from the proposed redevelopment of Nima by the Nana Akuffo Addo’s government as highlighted in chapter three. There was a general lack of enthusiasm from the respondents concerning the redevelopment in Nima. Some interviewees even though they thought it was a good idea, were deeply concerned about how the project would be done. The table below shows a summary of interviewees’ reaction to redevelopment of Nima, the concerns and fears and alternative ideas they have.

Table 1. Interviewees' Perception on Community Development

Interviews	reaction to redevelopment	Concerns for progress in the community and redevelopment
1	Needed	displacement
2	Needed	displacement of homes and businesses
3	Needed	regeneration and not relocation
5	Needed	attention to social control
10	Needed	coupled with social control
6	Misplaced	attention must be paid to the needs of the residents
4	Impossible	residents appreciate the community
7	Impossible	would create a lot of confusion amongst whom?
9	difficult to achieve	Property ownership must be addressed and improving social control
8	-	-

The table shows that, not a single interviewee is highly enthusiastic about the state's top-down plans for community improvement even though 5 of the interviewees emphatically stated the need for the redevelopment. To interviewee 1, Nima is a kind of settlement that redeveloping "will render some homeless unless the government provides housing for those who would be affected. But if not, then they should leave it as it is." This interviewee is ready to "welcome" the proposed plan of redevelopment, as highlighted in chapter 3, but stressed on the importance of alternate accommodation. Interviewee 2 was concerned about the local businesses that would be affected in case there is any top-down redevelopment:

You see, some people have stayed here over 20 years, 30 years so if they come and the government want to redevelop the place, people would be stranded. If the government is willing to give the money to support them while they develop the place [themselves] fine. If not, people won't be able to get—actually they won't be able to work there and [yet] we have many works there. People have shops and those things they operate there for people to get

money. This kind of redevelopment would affect people's income, and they won't be able to feed the family, so it's an issue.

(interviewee 2).

Interviewee highlighted the need for states support in redeveloping Nima rather than state-led efforts, and the same suggestion was shared by interviewee 3: "in terms of redevelopment, it comes hand in hand. The government should come in, and the people too should come in."

These interviewees in their responses stressed on the community involvement because they feel there are certain aspects of the community like the businesses (interviewee 2), that needs protection and can only be ensured with the active participation of the residents in the redevelopment plans. For interviewee 3, the connection to the community also needs preservation: "people who had settled here before time [long time ago] or whatever, yeah they can't just leave everything or theirs and say relocation". These are aspects of the community that they believe a "hand-in-hand" approach to redevelopment might preserve.

Some interviewees are not enthusiastic about redevelopment because it would be "impossible to do" and it would create a "lot of problems." For interviewee 4, the impossible of any project of this kind would come from the appreciation and strong ties that people have to the community:

Nima would remain [the same] till thy kingdom come... You when the current government came to power, they tried doing something like that. Moving everyone from Nima to a new location, then they develop Nima. But the resistance from the community wasn't easy [there was strong resistance—community members seriously interfered with government plans]. Yeah, because they started by meeting groups in the community to explain things, but it didn't work. Through the Zongo ministry, it didn't work. Most of the

people living here appreciate the community. Hardly [Hard] for people to leave Nima, it is not easy. You know the people in Nima, I can tell you close to more than 70 percent, let's say 70 percent of people living in Nima have built houses in different communities but they cannot move (interviewee 4).

This interviewee and reasonably many Nima residents have a strong sense of attachment to their community, even though he described a deficit of infrastructure: “most houses in Nima do not have a place of convenience because the roads are too small over there.” He thinks redevelopment would create a “serious problem” because any “serious” redevelopment should be a complete overhaul, something he supposedly does not expect or want to happen, evident from his use of the phrase “remain till thy kingdom come.” Likewise, interviewee 7 thought of any development to “create lots of confusion” because the “[L]andlords would not agree.” She explains that the resistance from the landlords is expected because of the past experiences from redeveloped Islamic communities in Accra: “You know about Kanda-Highway, it used to be a community, and they demolished the area for the highway. Some were taken to Adenta, others to Madina but for Nima.”

For interviewee 9, the challenges to redevelopment would come from the nature of property ownership in Nima:

A lot of these houses has been inherited. It is not mostly people who own the houses that are handling the houses at the moment. It is something that has been bequeathed to other people, sometimes even four or three generations ago. So, in the same house, there is divisions. So, before you can develop, you have to put them all together and say maybe we will build a story building, first level would be for this, second would be for this, you see—these are the

issues. If the houses were for individuals that one would have been okay, so until we are able to come together, those individuals also come together and agree that they won't be having problems about who takes what floor, then fine we can see that changes. But these are the things that stop the changes (interviewee 9).

In Nima and by extension, Ghana, land ownership is fraught with legal disputes partly due of the culture of inheritance. Cases of intestate inheritance are governed by customary laws due to the limited reach of statutory structures like the Intestate Succession Law, PNDC Law 111. These customary laws are biased to favor men and disfavours the land rights of vulnerable individuals, such as widows, children, or orphaned children. Property ownership litigations are also partly due to challenges in the land title registration and by exploitative chiefs who sell same lands to multiple parties. To this interviewee, physical redevelopment of Nima should be something of a later priority and the addressing of land titling show take priority.

Some interviewees also prioritized people development over place development. Interviewee 9 for example thinks attention should be turned to the negative things in the community; there should be "sanity in the community" [social conscientization] before anything else because without investing in this "sanity of the community," any development might be pushed back by the negative things which he continually described (e.g., smoking in public). Similarly, interviewee 10 would first endeavor "to teach the inhabitants in order to change their attitudes because they have learnt so many attitudes over the years like waste disposal for instance." This he thinks should take precedence to infrastructural developments. Interviewee 5 also shared same expectations of community improvement: "what I will say is that the community needs help. We need government to pay attention to the community especially drug abuse, it is getting out of hands." These responses suggest is that residents

care more about a change in the social orientation of their community rather than infrastructural changes even after acknowledging infrastructural deficits.

Chapter Six

In this final chapter, a brief conclusion of the research questions and objectives are presented, and a discussion of the findings are also shown. After these, I draw the main conclusions to answer the research question and subsequently present recommendation for further research and for policy makers.

Discussion

The argument offered in this thesis is that a bottom-up approach to our understanding of urban informality will augment our approach to conceptualizing urban neighborhoods and urban redevelopment strategies, especially in the Global South. As stated earlier, the present study has significant limitations, especially the lack of a probability-based sampling that would ensure that the findings represent the views of all Nima residents. Therefore, the results are suggestive rather than conclusive, hence the discussions that follow are informed accordingly by the nature of the results.

Most interviewees challenged and qualified popular and official depictions of Nima as little more than a slum. Whilst very few residents endorsed these general understandings of Nima as a slum, most of the interviewees offered useful counter narratives. Respondents who held the view that Nima has infrastructural deficits qualified that perception by highlighting the social fabric of the neighborhood, which they found to be an important asset and something they found desirable. That is, the respondents chose to highlight the sociological assets of the community and minimized the importance of infrastructure. Small's (2002) explanation of how residents frame their neighborhoods becomes useful here:

residents do not merely see and experience the characteristics of their neighborhood "as it is"; their perceptions are filtered through a set of cultural categories that highlight certain aspects of the neighborhood and ignore others. These perceptions become part of

an often explicit narrative about the neighborhood's role and significance in residents' lives. Residents' framing of the neighborhood will, in turn, affect how they act in or toward it.

Small (2002, page 22).

Interview evidence suggests that there are two competing neighborhood frameworks in Nima. On one hand is the official definition as a slum since the 1958, which has also been taken on by scholars and the general populace. Most interviewees referred to this narrative as reductive and unhelpful. What they offered on the other hand is that Nima is a good community, a source of social capital and mutual assistance. Residents also shared opinions on safety and crime that were different from outsiders' perspectives. Most interviewees refuted the ideas about a "crime-infested" Nima. The concept of mental/cognitive maps by urban ethnographer Gerald Suttles (1972) becomes useful for making sense in these varied perspectives of crime by residents and outsiders. According to Suttles (1972; 22), mental maps are maps that "residents have for describing, not only what their city is like but what they think it ought to be like." These cognitive maps are also useful to outsiders in navigating around the city, facilitating decision making about which neighborhoods of the city are safe and which are not. The cognitive maps are formed based on visual cues of crime and disorder such as loitering, public drinking, jaywalking, prostitution etc. According to the "broken window" theory by Wilson and Kelling (1982), the visual cues provide evidence of public incivilities that attracts further and more serious crimes. However, Sampson (2012; 122) argued that these physical markers of neighborhoods disorder contribute to labelling of neighborhoods and set "in motion long-term processes that reinforce stigmatized areas and contribute the durability of concentrated inequalities." Yet, these observable physical and social markers of disorder, such as litter and public drunkenness, may have less influence on

how people view an area than the long-established stigmas which are continually reinforced by how people—especially community leaders—talk about a particular place

To reiterate the arguments made across this paper, conceptualizations of urban informality have suggested that neighborhoods that are informal lack efficient state interventions and regulations. As a result, they are plagued by blight and crime (Obeng-Odoom and Bob-Millar, 2011); extra-legal activities (De-Soto, 2000), and unregulated physical developments (Villamizar-Duarte, 2015), which can be haphazard (Hadizadeh, 2002-15 cited in Ghasempour, 2015). Results from this study suggests that urban informality is not always as depicted above and should not always be defined as what is lacking or absent. Instead, urban informality includes the crucial social aspects of community, that is, social cohesiveness, mutual assistance, and social control, which residents in such neighborhoods find desirable. This is a needed aspect of urban informality that must be built into our understanding and policy directives.

Interviewees did not necessarily see a tension between the high population density of Nima and the sense of community they have. Interviewees recognized that the high population density of Nima contributes to widespread perceptions that Nima is a slum. However, they see the crowdedness as a precondition for informal social networks that provide a sense of security and expectations of mutual assistance. According to Lofland (1973), increases in population density create a world of strangers, in which urbanites must rely on categorical knowledge to navigate their surroundings. Such assertions suggest that the mutual assistance and social capital that interviewees find desirable in Nima should be unlikely to develop in such a densely populated place. How then are residents of Nima able to navigate this world of strangers to develop a sense of social cohesion, security, and mutual assistance, given that many residents will not be personally acquainted and certainly will not have close, intimate ties with all of the other people in the area? Similarly, Wirth (1938)

asserts that the density of the urban population creates a change in social relationships. In the absence of the bonds of kinship and other primary social ties, he argued that competition and formal social control must substitute for the bonds of solidarity that hold rural societies together. Put differently, Wirth argued that density creates a society of people living and working together who have no sentimental and emotional ties and are constantly under competition and mutual exploitation. Therefore, formal controls like clocks and traffic signals and, importantly, law enforcement institutions are required to keep society in check and functioning. Negative conceptualizations of urban informality emphasize the relative absence of these very same formal social controls and of effective state regulation of housing and land use. However, the answer to the question posed—that is, how residents of Nima can navigate through the world of strangers and how they find mutual assistance and sense of security may be found in the concept of collective efficacy (Sampson 2012). According to Sampson (2012), collective efficacy is a collective capacity for informal social control that is not attributable to the characteristics of individuals alone but enhanced through the activation of social ties to achieve shared expectation that neighbors will intervene when threats to neighborhood safety and well-being emerge. Sampson argued that close-knit communities are neither necessary nor sufficient for a neighborhood to develop and maintain collective efficacy. Indeed, community social cohesion can undermine collective efficacy when it takes the form of strong social ties between criminals and other neighborhood residents. He suggests that “a person can perceive trust and infer shared expectations about public behavior without having to know their neighbor in the ‘urban village’ sense of cohesion” (Sampson 2012, p. 153). In this sense, only some degree of interaction and mutual trust among neighbors and strong mutual norms is required to develop mutual trust and shared expectations that neighbors will intervene when they see something bad happening (as in

interviewee 9's description of how people in Nima rely on one another to intervene if they see someone being "bullied" in the area's public spaces).

For most of the interviewees, these social features are what Nima should be known for. From their perspective, what is generally termed as urban informality offers important social assets that have largely been neglected in prevailing accounts of what places such as Nima are like. Embedding sociological aspects in the conceptualization of urban informality suggests that we go beyond relying on the physical appearance of communities. The physical appearance of neighborhoods has played a part in the problematic conceptualization of urban informality, mainly in the sense that crowded housing and poorly planned streets are all read by outsiders as indicators of a lack of effective state intervention and regulation. What is needed is to develop an understanding of what other things people find desirable in such neighborhoods and what motivates them to live in these places and to eschew opportunities to relocate when offered the chance. In the case of Nima, for some residents who have options to relocate, the social cohesion, the sense of security and the mutual assistance in the community, assets only possible because of the population and crowdedness, is what keeps them in Nima. Understanding urban neighborhoods through this broad lens will facilitate the development of (re)development strategies by equipping us with the appropriate tools and remedies to meet what both meets the interests of the residents of the neighborhoods and other stakeholders like city governments.

Also important for our understanding of urban informality is the policy options of place-based versus people-based development. As seen from the results, respondents were split on the paths to (re)development for Nima. Most interviewees thought any physical development was needed whilst slightly less than half of the interviewees emphasized the barriers to any development and suggested that people-based development should be the precursor that would drive change in the community.

Conclusion

Prevailing definitions of slums and “informal settlements” categorize places like Nima as locales that lack effective state regulation of housing and land use along with other forms of state intervention (e.g., adequate policing). This has resulted in the stigmatization of the community as deplorable and infested with crime. Such depictions of Nima obscure other aspects of the community that attract new people into the community. The existing depiction of urban neighborhoods like Nima centers primarily on the physical aspects and neglects the strong social cohesion, sense of personal security and business-enhancing advantages that residents find desirable. The general environmental perception of the residents of Nima has very little to do with the tangible aspects of the community—the crowdedness and infrastructural deficits—and more to do with the social fabric of the community which community members rely on heavily to navigate through daily urban processes. As a matter of irony, community members see the conditions (for example, overpopulation) that outsiders use to define a slum, as resources for strong social cohesion, mutual assistance, and sense of security.

Recommendations

It is necessary for research and policy to shift from relying on physical characteristics of urban neighborhoods to a more sociological understanding, that is, an understanding of the residents’ perspectives and social attachments to their communities. This calls for ethnographical study of urban communities in a mixed methods and interdisciplinary approach to research in the fields of sociology, planning, history, and geography.

While not entirely conclusive due to the limited scope of the interview sample, this study suggests that there should be a balance between placed-based and people-based approaches to

urban development. Interviewees in this study attested to this by offering counter measures to ensure development in Nima. I argue that focusing more on the development of people, for example, improvement in access to education, health and job opportunities in urban communities can pave the way for community upgrading. In Ghana and in most countries, housing is largely produced by individuals with only very small contributions to the national housing stock made by the governments and large property development firms Therefore, measures towards poverty alleviation and personal improvements will have a positive effect on the physical development of urban communities.

These points would make possible interventions more applicable and trusted by urban individuals.

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Appendices

Appendix A - Interview Guide

What is your perception of Nima, especially as a place to live?

This question is important because it is part of the objectives of this study to understand informality from the perspective of the community residents. The term informality, slum or unauthorized developments are intentionally left out for respondents to describe their environment in their own terms. This would help in the bottom-up understanding of informality, and to establish a broader understanding of informality.

What are some social attachments that you have to this community?

This question is important to gauge the social and cultural attachments that respondents have in the community. It is one non-physical aspect of community living that has no monetary value and is oftentimes irreplaceable when destroyed. Follow-up questions would be,

What are the physical changes/developments that you wish to see in your community?

This question was also framed as; when given the chance to redevelop this community, what are the things that you would do? This is a key question for the study, and it seeks to bring out the kind of urban restructuring from the perspectives of the community residents.

What are your concerns about urban redevelopment processes in this community or other places that you might have heard of?

This question was asked to draw out information on what sentiments people have on urban renewal, as well as the factors that underlies such sentiments. Follow-up questions were asked to know the reasons on why respondents perceive urban renewal in the positive or the negative sense.

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Appendix B – Online recruitment script

Hello, I am a graduate student at the University of Wisconsin-Milwaukee, and I am looking for adult-residents (20+ years) of Nima, Accra to interview for my research. This is a study about Nima and how residents in Nima perceive this environment, especially as a place to live. You are eligible to be in this study if you speak Twi or English, and you are an adult who resides in Nima.

If you decide to participate in this study, you will be interviewed for a few minutes, about 30 to 45 minutes, and I would like to audio record the conversation for my analysis. The information provided will remain strictly confidential, and you will not be identified by your answers.

Remember, this is completely voluntary. You can choose to be in the study or not. If you would like to participate, kindly comment below or send an email to bernardapeku@gmail.com or a text on <https://wa.me/233542667354>.

If you have any more questions about this process or if you need to contact me about participation, I may be reached at bernardapeku@gmail.com or WhatsApp on <https://wa.me/233542667354>.

Thank you so much.

Appendix C- Consent form

Study title	Bottom-Up Understanding of Urban Informality: Perspectives from Informal Urban Settlers in Nima, Ghana.
Researcher	Bernard Apeku, MS Urban Studies

We are inviting you to participate in a research study. Participation is completely voluntary. If you agree to participate now, you can always change your mind later. There are no negative consequences, whatever you decide.

Overview

Purpose: To explore community residents' perspective of urban informality.

Procedures: Online audio recorded interviews

Time Commitment: 30 to 45 minutes

Primary risks: No foreseeable risks.

Benefits: This study will help policy makers get more insight about urban settlements to reduce policies that ends up displacing people from their settlements without appropriate remedies

What is the purpose of this study?

I want to understand whether you and people in academics and more importantly people in government have the same perception about where you live.

What will I do?

You will be asked basic interview questions that relates to your neighborhood. Interviews are going to last about 30 to 45 minutes. I will ask you questions about what this your neighborhood means to you, how will you describe it to someone who is on the outside and what are the things that you will need changed if you get the chance and the things that you would want to be preserved.

Risks

Possible risks	How we are minimizing these risks
Some questions may be personal or upsetting	You can skip any questions you do not want to answer.
Breach of confidentiality (your data being seen by someone who should not have access to it)	<ul style="list-style-type: none">• All identifying information is removed and replaced with a study ID.• I will store all electronic data on a password-protected, encrypted computer.• I will store all paper data in a locked filing cabinet in a locked office.
Online data being hacked or intercepted	<ul style="list-style-type: none">• This is a risk you experience any time you provide information online. We are using a secure system to collect this data (WhatsApp audio calls are double encrypted) but we cannot completely eliminate this risk.

There may be risks we do not know about yet. Throughout the study, we will tell you if we learn anything that might affect your decision to participate.

Other Study Information

Possible benefits	<ul style="list-style-type: none">• This study will help policy makers get more insight about urban settlements to reduce policies that ends
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	up displacing people from their settlements without appropriate remedies.
Estimated number of participants	10 community residents
How long will it take?	30 to 45 minutes
Costs	None
Compensation	No compensation
Recordings	I will record you. The recordings will be used for data analysis. The recording is necessary to this research. If you do not want to be recorded, you should not be in this study.

Confidentiality and Data Security

I will collect the following identifying information for the research: your phone number. This information is necessary for me to contact you for the interview.

Where will data be stored?	On my personal computer in my home
How long will it be kept?	Audio recordings would be kept for 3 months and transcribed data would be kept, with no identification information of respondents, for future research.

Who can see my data?	Why?	Type of data
The researchers	To conduct the study and analyze the data	Audio recordings. Interview Transcripts
The IRB (Institutional Review Board) at UWM The Office for Human Research Protections (OHRP) or other federal agencies	To ensure I am following laws and ethical guidelines	Audio recordings. Interview Transcripts.
Anyone (public)	If we share our findings in publications or presentations	<ul style="list-style-type: none"> If we quote you, I will use a pseudonym (fake name)

Contact information:

For questions about the research	Marcus Britton Bernard Apeku	4145443494 britton@uwm.edu 4144001907, bapeku@uwm.edu
For questions about your rights as a research participant	IRB (Institutional Review Board; provides ethics oversight)	414-662-3544 / irbinfo@uwm.edu

For complaints or problems	Bernard Apeku	4144001907, bernardapeku@gmail.com
	IRB	414-662-3544 / irbinfo@uwm.edu

Signatures

If you have had all your questions answered and would like to participate in this study, sign on the lines below. Remember, your participation is completely voluntary, and you are free to withdraw from the study at any time.

Name of Participant (print)

Signature of Participant

Date