Journal of Construction Project Management and Innovation Vol. 2 (1): 285- 313, 2012
ISSN 2223-7852
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THE ROLE OF CITY AUTHORITIES IN CONTRIBUTING TO THE DEVELOPMENT OF URBAN SLUMS IN GHANA

King, R. S[1], Amponsah, O[2]

[1]Centre for Settlement Studies, College of Architecture and Planning, KNUST, Kumasi, Ghana
Email: rudithk@gmail.com*
[2]Department of Planning, College of Architecture and Planning, KNUST, Kumasi, Ghana
Email: amponsah_owusu@yahoo.co.uk

Abstract
Urban planning in Ghana in the last few decades has been constrained by the rapid pace of urbanisation. Despite the prospects of urbanisation in economic growth and socio-political advancement, it has the tendency to generate unprecedented cultural, political, social and environmental challenges which limit the effectiveness of urban planning. Evidence the world over reveals that though there is no rigid blue-print for urban planning, the traditional planning practices have been renounced to contain the current trends in urban spread and development. In Ghana however, the traditional planning practices are still in use manifesting in poor coordination among urban planners and the use of obsolete city bylaws, which results in creating further urban problems such as slums development. The purpose of this paper is to demonstrate that poor coordination among city authorities and inflexible city bylaws and regulations could lead to the formation of slums. Quantitative and qualitative data on access to basic infrastructure and utilities were gathered from households, enterprise owners and community leaders at Old Fadama in Accra, Amui Dzor in Ashaiman and Akwatia Line in Kumasi, using semi-structured questionnaires and interview guides, respectively. Key informant interviews were also held with utility providers to understand how they work together as a team. The findings show that traditional bureaucratic cultures contributed to the development of informal settlements in Ghana. Electricity Company of Ghana, the Ghana Water Company Limited and the Town and Country Planning Department has not been working closely with slum dwellers that also form part of the urban milieu. Thus, access to basic life-sustaining utilities is limited and unplanned resulting in losses to the utility companies due to illegal tapping of such services. The paper concludes that where coordination among the city authorities is weak and regulations are inflexible, the development of slums is very fast and at an unprecedented rate, as is observed in the three informal settlements studied.

Keywords: Urban Planning, Urbanisation, Slums, Transformation

INTRODUCTION

According to Brown (2006), the urban public space is "the setting for a panoply of human activity and a fundamental determinant of the character of towns" (pp.17). She goes on to argue that the urban space "is also a key element in the livelihoods of the urban poor, but its importance in development policies for low-income cities is largely ignored" (pp. 17). Urbanisation in Ghana is a major cause of slum formation (Government of Ghana, 2003; Ghana Statistical Services, 2005). Urbanisation occurs mainly through migration and natural increase (Ghana Statistical Service, 2005; Wateraid, 2008). The proportion of the world's population living in urban areas was less than 5 per cent in 1800 but increased to 47 per cent in 2000. This is expected to increase further to 65 per cent in 2030 (United Nations, 1991). However, more than 90 per cent of future population growth will be concentrated in cities in developing countries and a large percentage of this population will be poor having implications for slum formation. In Ghana, the proportion of people that lived in the urban areas was 7.8 per cent in 1921 but increased to 43.8 per cent in 2000. This is expected to increase to 63 per cent by 2025. The number of urban settlements has also increased nearly nine fold from 41 in 1948 to 364 in 2000 while the associated urban population has increased nearly fifteen fold from 570,597 persons in 1948 to 8,278,636 persons in 2000. A few urban centres however exhibit primacy in the distribution of urban population. Kumasi and Accra accounted for about 34 per cent the total urban population in Ghana though there were about 350 urban communities in Ghana (Owusu, 2005).

The development gap between rural and urban areas is a significant cause of the rapid spate of urbanisation in Ghana. The Ghana Statistical Service (2005) citing Kelly and Williamson (1984) argues that urbanisation is more a function of opportunities in the cities and towns than it is of population pressure from the rural areas. Firebaugh (1979 cited in Ghana Statistical Service, 2005) also argues that adverse rural conditions make an important contribution to rural-urban migration. Thus, both rural push and urban pull factors continue to explain the incessant migration of rural labour to the cities in Ghana. However, until recently, little attention was paid to the urbanisation process in Ghana, like several other developing countries, because urban growth was not viewed as a threat to national development (Mba, 2001; Mbamaonyeukwu, 2001 all cited by Ghana Statistical

Service, 2005). As a result, development strategies were implemented without paying attention to the high rate of urban growth leading to an inefficient distribution of urban population across the country (The Energy Center and Energy Sector Management Assistance Program – TEC and ESMAP, 2011). Consequently, the bulk of slums are in Accra and Kumasi which have the highest spate of urbanisation. There are about 29 slums in Accra while there are about six slums in Kumasi (refer to Annex 1 for names of some of the slums).

This paper presents evidence of how poor coordination among urban planners and service providers can lead to the creation of slums or informal settlements in the rapidly urban growing centres of the country. The authors demonstrate that strict government and city regulations and standards have, to a large extent, contributed to the development of slums in cities in Ghana. City regulations and standards are designed to be very exclusive, which could probably not have been a deliberate action on the part of the policy makers but because they fail to make these policies all-inclusive one so that everyone making use of the urban space could feel protected. Policies generally in many developing countries exclude the poor who in the urban centres live in slums. In Ghana, evidence from a stakeholder meeting with public sector actors such as policy makers and service providers indicate that service provision to slum areas is a 'no-go area' in the sense that planning and city standards and regulations make it impossible for such settlements to be provided for. Informal settlements/slums are developed on lands that are not prime location for development. These are usually illegal, waterlogged, insecure and without the basic services for human habitation (Baker, 2008; United Nations, 2010). These characteristics of slums/informal settlements make them inhabitable and therefore planning authorities by law do not consider such places in urban planning. Consequently, they miss out on having their basic needs met by the state.

In a people centred development, which has been considered as key in poverty reduction in many developing countries, the urban poor needs to be targeted as major stakeholders who must be included as stakeholders in the urban milieu and thus in urban planning. The paper demonstrates that disregard for the poor in cities in Ghana by city authorities and public service providers, coupled with the low level of coordination among them hampers government's slum improvement efforts.

METHODOLOGY

The researchers used information from both secondary and primary sources to assess the role of city authorities in contributing to the development of urban slums in Ghana. The primary data were gathered through direct interviews using structured questionnaires to gather quantitative data from households and interview guides for qualitative data from focus groups, enterprise owners and key informants. Direct observation skill was employed to identify the environmental consequences of the non-recognition of the slums as stakeholders in the urban planning process.

Multiple research methods were used to elicit, collate and interpret data to answer the research questions. Bryman (2008 cited in Alatinga and Fielmua, 2011) maintain that the strength of the mixed methods is that the weakness of one will be compensated for by using an alternative method. Three slums, Old Fadama in Accra, Amui Dzor in Ashaiman and Akwatia Line in Kumasi were used as cases for the study. The survey approach for data collection was also used to elicit the required responses from household heads and enterprise owners who were the units of analysis. Using group discussions and key informant interviews, qualitative data were also gathered to complement the quantitative data from the slum dwellers, city authorities and service providers.

The sample size for the research was 160 from Akwatia Line and 450 each for Old Fadama and Amui Dzor. In all, 1 060 households were interviewed. The target populations were households and enterprise owners in the three slums. The systematic sampling technique was used to select households for the interview. In Akwatia Line and Amui Dzor, after selecting the first dwelling unit randomly, every other house was selected because the number of households interviewed constituted 50 per cent of the population of households.

The secondary sources of information provided the theoretical and conceptual arguments for the slum upgrading. The secondary data were collected through desk study of published and unpublished materials relevant for the subject under investigation.

The quantitative data collected were analysed using Census Processing System (CSPro) version 4.0 and Strata, and presented in various statistical forms. Specifically, the monthly earnings and expenditure of households and enterprise owners, price of electricity consumed were analysed and presented using the quantitative tools.

SLUM DEVELOPMENT POLICIES IN THE THIRD WORLD AND TRANSITIONAL ECONOMIES

The findings of the analysis of the slum households' income, expenditure and savings potentials have challenged the widely-held claim that the slums are the living hubs of the urban poor. The slum households' earnings which are in excess of their expenditure are an indication that the slum dwellers are significant components of the urban economic system and must thus be regarded as such. Thus national and local physical and socio-economic planning interventions should cover the slum dwellers instead of discriminating against them. Given this background, this section of the paper reviews the nature of slum improvement policies in developing and transitional economies from the 1950s to 2000 and beyond. Sietchiping (2005) observes that slum control programmes in developing and transitional countries have evolved from a laissez-faire approach in the 1950s, site and service scheme in the 1970s, slum upgrading strategies in the 1980s, security of tenure and enabling approach to slums in the 1990s and cities-without-slums action plans in the year 2000 and beyond.

The laissez–faire approach aimed to redirect urbanisation with spatial planning policies and programmes which were aimed at discouraging migration to the cities (Turner, 1970). This slum control approach neglected the poor in-migrants premised on the notion that the neglect of the poor migrants in the cities could bring untold hardship on them and would have compelled them to go back to their places of origin. This approach was unsuccessful in abating slum development since the migrants did not go back to their places of origin but settled on undeveloped and marginal lands leading to the growth of slums and squatter settlements (Adarkwa and Post, 2001). The inhabitants of these settlements were ignored by utility corporations and thus had limited access to the basic life-sustaining utilities. The alternative strategy adopted to control slum development was the "Public Housing Scheme". The scheme intended to address housing problems in urban areas.

Turner indicates (1970) that the scheme supplied only 5 per cent of the housing needs in the urban areas. The beneficiaries were middle and high income earners instead of the poor. Thus the scheme's effect on slum control was insignificant.

As a response to the problem of slums which had emerged from the failure of the laissez-faire approach, "Site and Services" was introduced by the World Bank and implemented in several partner developing countries. The intent was to relocate the slum dwellers to formal lands which had been serviced with social amenities. This approach required shared responsibility between the central government and the poor slum dwellers. The shared responsibility however became a burden to the slum dwellers. Furthermore, slum dwellers were impoverished due their relocation from the city centre - where they obtained their livelihoods - to places which were often far from the city centre. In effect, the Site and Services Scheme could not address slum issues.

In addressing the shortcomings of the Site and Services Scheme, city authorities adopted Slum Upgrading for the management of slum problems. This approach sought to build within the communities, facilities that would enhance the slum dwellers' living conditions. Sewage systems, water, electricity, access roads, schools, market, etc. were built in the slums. The objective was to sustain the livelihood sources of the slum dwellers (i.e. without relocation) and simultaneously improve their access to basic life-sustaining services. This approach is praised on its commitment to the social and economic well-being of the slum dwellers. The programme was however tied to the aprons of development partners with very little contribution from the central government of beneficiary developing countries and direct beneficiaries. The programme's sustainability was questioned when in the 1980s, the World Bank's budgetary support reduced to about 8 per cent of that of the late 70s level (Mohammed, 2005 cited in Asamoah, 2010). Another criticism of the Slum Upgrading strategy was its inability to address the shelter problems of the urban poor. Cater (1981 cited in Asamoah, 2010) reveals that the Slum Upgrading interventions directly benefitted a small portion of slums as the middle and high income earners took over the upgraded areas (UN-Habitat, 1999).

In the 1990s, the new paradigm to addressing slum conditions was to strengthen land tenure in slum communities under the "security of tenure and enabling approach to slums" policy. This approach was intended to enable the slum dwellers have security of tenure for their dwellings with the assumption that security of tenure would be grounds for the slum dwellers to rehabilitate their houses and improve their environment. The programme thus focused on squatters who suffered from constant threats of eviction resulting into their low interest in improving their environment. The main limitation of this programme was that landlords who did not live in the settlements took advantage of the lands which had been regularised and rented them out to city dwellers at a higher prices because the improved land value. The ramifications were that several slum dwellers could not afford the higher rent and thus lost their dwellings and eventually settled in other slums.

The "Cities without Slums Action Plan" aims at improving the living conditions of about 100 million slum dwellers by 2020 (UN Habitat, 2003). The approach moves from physical upgrading of slums to addressing poverty which is considered as one of the fundamental reasons for the creation of slums. The main argument of this policy is that slums are the physical manifestation of urban poverty, and to deal with them effectively, actions and policies should also associate urban and slum stakeholders in the poverty reduction (World Bank, 2003 cited in Asamoah, 2010). The major criticism of this approach is that the target of 100 million slum dwellers is too modest given that about 850 million people lived in slums in 2000 and this number is expected to increase to about 1.8 billion in 2015 (Sietchiping, 2005).

Having provided a snapshot of how slum improvement policies have evolved in developing and transitional countries, the next section of the paper identifies the slum improvement policies in Ghana's development framework.

SLUM DEVELOPMENT POLICIES IN GHANA FROM VISION 2020 TO SHARED GROWTH AND DEVELOPMENT AGENDA

Between 1996 and 2005, slum improvement policies in Ghana have focussed on education, health, water and sanitation, and energy services provision (Government of Ghana, 1996; 2003; 2005; 2010).

The all-encompassing nature of the slum development policy strategies was not only to ensure that the physical environment of the slums was improved but also to develop the human capital base in order to drive the slums towards sustainable development. For instance, the overall objective of the educational intervention in the slums, like all parts of the country, was to ensure uninterrupted education for all from pre-school to age 17 with the aim of creating the opportunity for human resource development and for effective poverty reduction (Government of Ghana, 2003). Additionally, the Government of Ghana (2003) sought to strengthen physical planning and develop and enforce planning schemes with the aim of abating the formation of new slums. As part of the upgrading process, metropolitan, municipal and district assemblies (MMDAs) were required to acquire lands to be earmarked for public uses (viz. sites for schools, markets, and parks) in the slums.

Between 2006 and 2008, the city authorities continued to strengthen physical planning of urban settlements and ensured the enforcement of planning regulations and implementation of planning schemes, some of which were inherited from the colonial masters that introduced such planning schemes to many developing countries (Brown, 2006). Additionally, the slum improvement interventions which were to be implemented between 2006 and 2008 included the provision of basic services in the urban areas; provision of safe and affordable shelter; improvement of housing conditions; facilitation of adequate housing finance; and development and promotion of the use of local building materials. This holistic approach to slum improvement targeted not only the urban areas but also the rural areas from where people moved to the cities. In the Ghana Shared Growth and Development Agenda (GSGDA - volume 1), city authorities have sought to continue to pursue the holistic slum improvement policies that have been implemented since 1996. The provision of safe and affordable shelter; improvement and acceleration of housing delivery in the rural areas; upgrading of existing slums and prevention of the occurrence of new slums are the focal points of slum development policies.

The four development frameworks (i.e. Ghana Vision 2020, GPRS 1, GPRS 2 and GSGDA) all make provisions for the improvement of slums in Ghana.

DO IMPLEMENTING AGENCIES COORDINATE IN THE IMPLEMENTATION OF SLUM IMPROVEMENT POLICIES?

The Government of Ghana (2003; 2006; 2010) considers slum improvement as a cross-cutting issue which requires an integrated, interdisciplinary and cross-sectorial approach to address. By implication, duty bearers and service providers are to coordinate their activities to address slum problems in Ghana. The Ministry of Local Government and Rural Development (MLGRD) is the lead ministry responsible for the coordination of all the slum development interventions. The other collaborating Ministries include the Ministry of Education, Ministry of Energy, Ministry of Environment, Science and Technology and Ministry of Health. The others are the Ministry of Lands and Natural Resources, Ministry of Employment and Social Welfare, Ministry of Roads and Highways and Ministry of Water Resources, Works and Housing.

The bulk of slum improvement policies manifest physically in terms of decent shelter and infrastructure for the slum dweller. As indicated in the slum improvement policies, the new dispensation has been to strengthen physical planning and develop and enforce planning schemes based on the principles of efficiency, orderliness, safety and healthy growth of communities. Premised on this, the Town and Country Planning Department (T&CPD) under the Ministry of Environment, Science and Technology, though is one of the decentralised departments at the assembly level, is responsible for:

- Planning and management of the human settlements;
- Providing planning services to public authorities and private developers;
- Provision of layout plans (planning schemes) to guide orderly development;
- The formulation of goals and standards relating to the use and development of land, particularly in areas of rapid urban growth; and
- The design of plans and proposals to direct the orderly growth and development of urban and rural settlements in the country (Town and Country Planning Department, 2012).

The planning schemes help to detect for resolution possible conflicts between planned layout, the actual situation on the ground and ownership claims. The schemes are important in the concurrence process by the Lands Commission as part of registration of title (Town and Country Planning Department, 2012). Building permits are required by utility companies to grant applications from prospective customers. For instance, the Electricity Company of Ghana - which is the case used for this study - requires that applicants for electricity metres produce building permits. These building permits are secured from the metropolitan, municipal and district assemblies for development in areas covered by the T&CPD's planning schemes. From the foregoing, the slum improvement policies are to be implemented with the active guidance of the T&CPD particularly with the schemes.

At a consultative meeting in Accra with utility providers and other service providers held in 2011 as part of data collection for this study, it was learned that there is no coordination among the urban development stakeholders in their quests to improving the slums. Their requirements are discriminatory against slums dwellers. Old Fadama and Akwatia Line, as indicated earlier, are located on marginal lands (i.e. areas liable to flood and on government lands in the cities) which are earmarked for residential purposes. Consequently, the T&CPD does not prepare layouts to cover such marginal lands. The building regulations also are restrictive such that only areas zoned for residential planning purposes are considered for building permit. The building permit therefore becomes a prerequisite for other service providers such as water and electricity. Occupants of marginal lands are therefore unable to formally access services (such as water and electricity) from utility companies because of their lack of building permits. The officials from the T&CPD saw the slums as no-go areas when it comes to city planning and therefore consider the slum dwellers as illegal occupants of their spaces. While permits are not granted to the slum dwellers to access utilities and other services such as electricity, their settlements are also not demolished or prevented from expanding by the local governments and with time these settlements that have become homes for those who cannot cope with the high cost of rentals in the cities are expanding at a rapid pace. The practicality on the ground however shows that because the slums dwellers are active economic actors, most of who are in the cities to earn income, they resort to all kinds of illegal means to have access to the basic services and utilities to enhance their course of being in the urban areas.

The stakeholders in urban development have however not been able to seat together as a team to find solutions to some of these problems which they have all contributed to by working in isolation as separate entities when it comes to the issue of slums development.

PROFILE OF THE SLUMS STUDIED

Old Fadama (also known as Sodom and Gomorrah) is Ghana's largest and populous (about 79 000 people) slum located in the capital city of Ghana (People's Dialogue Ghana, 2010). The settlement was established by migrant workers and internally displaced persons predominantly from the northern part of Ghana. Those from northern Ghana account for 65.9 per cent of the slum population; made up of 50.1 per cent males and 49.9 per cent females (The Energy Center and Energy Sector Management Assistance Program, 2011). Retailing of petty goods is the largest economic activity in Old Fadama, followed by the work of head porters ('kayayee'), the two making up the largest number of self-employed in the community. Running of private bath houses was identified as one of the lucrative enterprises at Old Fadama. It has about 300 private bath houses. Like in all slums globally, Old Fadama is beset with a myriad challenges, including environmental (caused by indiscriminate dumping of refuse into the Korle Lagoon), lack of access roads and sanitation facilities, perennial flooding and acute water shortage.

Akwatia Line is a squatter settlement founded in 1998 and located along the disused railway line in Kumasi, the second largest city and also the second highest populated city in Ghana. Prior to the establishment of this slum, the area was water-logged with only one or two small scale milling enterprises. Most of the workers in the mills, mainly migrants from the northern part of Ghana, were housed in a structure known as "Bombay". With time as the population of the workers increased, they began to fill the area with biomass residue and therefore reclaimed more space for their use. This attracted many more people and gradually developed into a slum. The place is currently dotted with wooden shacks. In 2007, the place was demolished as a result of the demolition exercise that was carried out in the city, but the structures were re-erected soon after the demolition (The Energy Center and Energy Sector Management Assistance Program, 2011).

Like Old Fadama, being an unplanned area, Akwatia Line lacks most of the basic social facilities that make life meaningful in any human environment. Akwatia Line has similar characteristics as all slums in Ghana. The inhabitants are engaged in various economic activities, the main ones being rendering services as head porters ('kayaye') and collection of scrap metals for sale. Other economic activities found at Akwatia Line are running of private bath houses and schools, rice and groundnuts milling, carpentry work and cooked food vending.

Amui Dzor is a slum community located at Ashaiman, which is next door to Tema, the industrial hub of the country. Tema is planned as an industrial city in the country and during its development; many of the workers who came to work at various construction sites and the harbour resided at a nearby community called Ashaiman. Ashaiman therefore served as the dormitory town. Wooden packages from the harbour and construction sites were used by the slum dwellers to construct temporary dwelling units, which later and over the years never got changed and have become accepted as permanent dwelling units, and hence the many wooden structures at Ashaiman. This makes the Ashaiman municipality one of the few in the country with about 70 percent of its settlements being described as slums/informal.

Amui Dzor has similar characteristics like Old Fadama and Akwatia Line but vary slightly in the type of economic activities the residents engage in. For example, there are fewer scrap dealers and commercial bath houses at Amui Dzor compared to the other two slums. Perhaps this can be attributed to the fact that Ashaiman has over the years developed into a large settlement and Amui Dzor has been absorbed as part of the growing township of Ashaiman with little to show that Amui Dzor is isolated from the main township. The contrary is the case for the other two slums being studied.

CHARACTERISTICS THE SLUM DWELLERS

The age-structure of households in the three slums studied differs from the national population structure as presented in Table 1. About 29.7 per cent and 69.9 per cent of the inhabitants of the three slums were aged between 0 - 14 years and 15 – 64 years, respectively, while 0.4 per cent were 65 years old and above.

At the national level the populations aged between 0 – 14 years constituted 41.3 per cent, those aged 15 –- 64 years constituted 53.4 per cent and those aged 65 years constituted 5.3 per cent of the population (Ghana Statistical Service, 2005). The dominance of the active-population over the inactive population reflected the main objective of the slum dwellers for being in the cities, and that is economic.

Table 1: Age Distribution of Household Members by Slum

Age groups (in years)	**Slums**						**Average**
	Old Fadama	%	Amui Dzor	%	Akwatia Line	%	
0-14	387	28.9	493	30.0	137	30.1	**29.7**
15 – 64	952	71.0	1129	68.8	318	69.9	**69.9**
65 and above	1	0.1	19	1.2	0	0.0	**0.4**
Total	**1340**	100.0	**1641**	100.0	**455**	100.0	**100.0**

Source: Field Survey, 2010

People from all the 10 administrative regions live in the three slums but the majority come from the Northern Region of Ghana. About 65 per cent of the household heads in the three slums originated from the Northern Region of Ghana. It was noted that economic reasons (employment opportunities in the cities) underpinned household heads' decision to migrate from the Northern and other regions of the country (Ghana Statistical Service, 2008) to the cities. Due to this, the slum dwellers send their wards to their places of origin to live with their grandparents in order to concentrate fully on their economic activities.

The three slums studied have household sizes approximating 3.0 for Old Fadama, 4.0 for Amui Dzor and 3.0 for Akwatia Line, which were all below the national average of 4.0 (Ghana Statistical Service, 2008). Family sizes are also small because of several issues related to insecurity of all kinds when one lives in the slums. A comparative analysis revealed that security of land tenure enjoyed by residents of Amui Dzor may be a contributory factor to their larger household sizes.

About 36 per cent of the household heads interviewed had never had any formal education, whereas 17.3 per cent indicated that they started but never completed basic education.

Furthermore, about 25 per cent and 15 per cent of the household heads had completed JSS/JHS/Middle and SSS/SHS, respectively, while about 5 per cent have completed technical/vocational education. Household heads with tertiary educational backgrounds accounted for only 1.7 per cent of the total number of household heads in the three slums. Again the educational background of slum dwellers is indicative of the fact that slums are made up of all manners of people found in the larger society in Ghana.

The low educational levels of the household heads in the three slums might have influenced the type of occupation they were engaged in. Many of them were unskilled labourers and therefore were engaged in economic activities that have flexible entry and exit requirements (King, 2006; 2011). Employment levels in the three slums were generally high, averaging about 98 per cent compared to the urban employment rate of 95.7 per cent in Ghana (Ghana Statistical Service, 2008). The artisanal small scale sector of the local economy employed 49.7 per cent of household heads, while service and agricultural sectors employed 49.6 per cent and 1.3 per cent, respectively as indicated in Table 2. The artisanal small scale sector as the prime-mover of the local economy of the slums plays an indispensable role in employment creation in the slums. It comprises of economic activities such as collection, processing and sale of scrap metals which employed about 48 per cent of the labour force in Akwatia Line. The other small scale artisans working in the slums include self-employed individuals engaged in the manufacture of traditional coal pots, repairs of cellular phones, carpentry and repairs of electrical appliances. The agricultural sector's contribution to employment creation in the slums was insignificant relative to the other sectors. This is not surprising because of unavailability of farm lands in the urban settings, coupled with the unfavourable land tenure system. The above notwithstanding, on the average, 1.3 per cent of those interviewed were into agriculture as self-employed individuals, with the majority of them from Old Fadama. Those with access to farmland were engaged in vegetable gardening (dominant in Old Fadama) and domestic animal rearing (in Akwatia Line). Exotic vegetable farming in the cities is one of the lucrative economic activities a few unskilled individuals opt for.

Table 2: Household Heads' Occupation by Sector and Slum

Slum	**Sector of Employment**					
	Artisanal small scale	%	Service	%	Agriculture	%
Akwatia Line	81	51.9	74	47.4	1	0.6
Old Fadama	194	43.3	243	54.2	11	2.5
Amui Dzor	226	51.8	206	47.2	4	0.9
Average	**-**	**49.0**	**-**	**49.6**	**-**	**1.3**

Source: Field Survey, 2010

The service sector of the local economy was dominated by petty retail activities (such as sale of confectionaries), food preparation and vending (22.1 per cent), running of public bathhouses (3.6 per cent). Head portage is another economic activity some slum dwellers engage in within the service sector. This was dominant in Akwatia Line and Old Fadama because of their proximity to the central business districts (CBDs) of Kumasi and Accra, respectively. This activity is often dominated by women. It employed 3.7 per cent and 6.8 per cent of the female population in Old Fadama and Akwatia Line, respectively. Head portage as a form of employment partly explains the choice of settlements for unskilled migrants in the cities

HOUSEHOLDS' INCOME AND EXPENDITURE LEVELS IN THE SLUMS

The analysis of household income and expenditure includes the income and expenditure of all household members who earn income. The analysis of household income and expenditure is used to assess households' capability of patronizing services which could enhance their living conditions.

The list of income sources considered in the study were salaries and wages, pension, turnover from business activities, incomes from rent of property, interest on savings and loans, monetary allowances and gifts, transfer payments (remittances) and rewards and prizes. The survey findings revealed a mean monthly household income of GH¢459.2 per month (equivalent to US$323.4) as indicated in Table 3. The mean household income of GH¢459.2, is higher than the national monthly household income of GH¢101.4.

The survey results also showed a household income per head of GH¢5.3 (equivalent to US$3.7) per day. The household income per head is higher than the national poverty line of US$2.0 per day.

Table 3. Household Monthly Incomes by Slum

Slum	**Income Quartiles**							
	1st Quartile < GH¢290	%	2nd Quartile GH¢290 – 450	%	3rd Quartile GH¢451 – 700	%	4th Quartile >GH¢ 700	%
Akwatia Line	50	32.1	26	16.6	29	18.6	51	32.7
Old Fadama	88	20.6	151	35.4	108	25.3	80	18.7
Amui Dzor	125	28.2	97	21.8	107	24.1	115	25.9

Source: Field Survey, 2010

The expenditure items considered in the estimation of the household monthly expenditure were expenses on food, water, energy, telephone, transportation, home maintenance and repair, personal hygiene (soap, detergents, shampoo, etc.), rent, recreation and cultural events. The other expenditure items were expenses on healthcare, education of household members, transfer expenditures (remittances and gifts to others), clothing and shoes for household members and furniture. The expenses were standardized on monthly basis. The survey identified that expenditure levels in all three slums were higher than the national monthly household expenditure. Data from the survey showed that the average household monthly expenditure (including remittances) was GH¢243.6 for all three slums as indicated in Table 4. The mean monthly expenditure for the three slums was higher than the mean national household expenditure of GH¢160 but compared well with the Greater Accra Region's average of GH¢242.3 where two of the slums are located (Ghana Statistical Service, 2008).

The two scenarios were used to estimate the mean monthly household expenditure per head. In the first scenario, the study used the mean household size of 3 persons as the basis for the assessment. It was noted that the mean monthly expenditure was about GH¢81.2 per person which was about 51.2 per cent higher than the national mean monthly expenditure per head of GH¢53.7 (Ghana Statistical Service, 2008). A further analysis revealed average daily

consumption expenditures per person of GH¢2.5 for Old Fadama, GH¢2.7 for Amui Dzor and GH¢3.4 for Akwatia Line.

Table 4. Household Expenditure Level by Slum

Slum	**Expenditure Quartiles**							
	1st Quartile < GH¢290	**%**	**2nd Quartile GH¢290 – 450**	**%**	**3rd Quartile GH¢451 - 700**	**%**	**4th Quartile >GH¢ 700**	**%**
Akwatia Line	14	8.7	30	18.8	52	32.5	64	40.0
Old Fadama	157	35.3	96	21.6	85	19.1	107	24.0
Amui Dzor	96	21.6	136	30.6	122	27.5	90	20.3

Source: Field survey, 2010

In the second (worse-case) scenario, the researchers assumed the number of dependents to be six (based on the average household size of the three regions in northern Ghana from where about 65 per cent of the migrants originated) as the basis. Using this scenario, the study identified the mean monthly expenditure per head to be GH¢40.6 which was about 32 per cent lower than the national average of GH¢53.7 (Ghana Statistical Service, 2008). A further analysis revealed an average daily consumption expenditure per person of GH¢1.4.

Due to the impact dependents had on household expenditure per capita (as indicated in the second scenario), the study assessed how often transfer payments (remittances) were made by the household heads. The analysis revealed that transfer payments (remittances) averaged GH¢ 280 per annum but were higher than the national urban households' average of GH¢136. The remittances however accounted for only 6.2 per cent of households' expenditure; a finding which related well with Tutu's claim that transfers from internal migrants are generally low (Tutu 1995 cited in Wouterse, 2010) compared to remittances from outside the country. The survey further identified that 15 per cent of the household heads remitted once a year while 12 per cent of them remitted twice a year. About 15 per cent of the household heads were uncertain about the number of times in a year they remitted since they only did so when their dependents in their places of origin requested for financial support. The remaining 58 per cent of household heads had never remitted their dependents claiming that they did not earn enough to enable them to remit.

A comparative analysis of household income and expenditure levels revealed that households in all the three slums made enough incomes to enable them save. Persons in Old Fadama, would thus be able to save GH¢2.7, Amui Dzor and Akwatia Line, GH¢2.6 and GH¢2.0 per day, respectively. Considering households' ability to save (which is evident in the higher monthly incomes over expenditures), an average of 39.9 per cent of the households saved with both formal and informal financial institutions in all three slums as indicated in Table 5. The considerably low patronage of both formal and informal financial institutions by the slum households corresponds with the general apathy of Ghanaians to save with financial institutions of any kind. Ampah (2009) argues that the low (13.3 per cent of gross domestic product - GDP) gross savings in Ghana between 2001 and 2009 is the result of the low patronage of financial institutions' services.

Table 5: Heads of Households' Savings with Financial Institutions/Groups by Slum

Slum	**Savings**			
	Save	**%**	**Don't Save**	**%**
Akwatia Line	90	57.0	68	43.0
Old Fadama	169	38.1	274	61.9
Amui Dzor	106	24.5	326	75.5
Average	-	**39.9**	-	**60.1**

Source: Field Survey, 2010.

The survey also identified that household heads saved their surplus incomes for two major reasons. These were for future security during old age (73.4 per cent) and to acquire property of any sort (16.3 per cent). The researchers identified that majority (81.8 per cent) of the household heads who saved did so with formal banking institutions (such as the Ghana Commercial Bank and the Agricultural Development Bank). Household heads who mentioned "future security" as reason for saving, underscored their preference for the mainstream banks. A household head mentioned that the above-stated mainstream banks stand a "low chance of collapse due to their long years of banking experience and perceived high capitalization". The remaining 18.2 per cent saved with non-banking financial institutions dominant among which were the savings and loans groups such as the First National Savings and Loans (9.6 per cent), "susu" (3.2 per cent) and "Adashi" (2.4 per cent).

The data show that the remaining 60.1 per cent of the household heads in the slums who did not save with any financial institution kept their surplus moneys in their houses (48.2 per cent) or with people they trusted (mostly their employers) within the slums (11.9 per cent). The practice of keeping money at home is the "cause of the incessant burglary reports in Akwatia Line", a respondent explained.

A comparative analysis of households' capacity to save in the three slums revealed that households in Amui Dzor were less inclined to save with only 24.5 per cent currently saving with mainstream banks and non-banking financial institutions. The data also revealed that the remaining 73.5 per cent of household heads were discouraged from savings because of the skepticisms they held with the operations of the financial institutions and 'susu' groups. Though not unique to Amui Dzor, about 85 per cent of the household heads who did not save claimed that "some financial institutions and mostly susu collectors do abscond with clients' savings".

In sum two points are worthy of note from the above. First, the slum dwellers earn incomes excess of their expenditure and were thus able to save. This implies that the slum dwellers may be able to afford interventions that are implemented to improve living conditions. Secondly, the financial institutions may serve as opportunities in terms of credit to the slum dwellers in order to patronize policies, programmes and projects designed to improve their living conditions.

EFFECTS OF THE NON RECOGNITION OF AND NON COLLABORATION AMONG KEY STAKEHOLDERS IN URBAN DEVELOPMENT FOR SLUM IMPROVEMENT

This section of the paper looks at the effects of city authorities' disregard for people living on marginal land on slum formation. The other analysis is the potential effects on losses to the utility companies, with electricity as a case, caused by the slum dwellers' inability to obtain electricity metres from the Electricity Company of Ghana.

Non-Collaboration among City Authorities and Slum Formation

The utility companies Ghana Water Company Limited and Electricity Company Limited (ECG) for fear of being seen to be legitimizing the slums development in the cities also refuse to extend their services to them (King, 2011). Inhabitants of Old Fadama and Akwatia Line are denied legitimate access to electricity because of their lack of building permits. As economic actors in the cities and by the nature of the enterprises the slum dwellers have, most of them need electricity to run their businesses. The private bathrooms need light at night and since the bathhouses are used all day long (24 hours). The petty traders need electricity to keep their goods safe and cool. These include those who sell sachet water, drinks and meat products. Others are running saloons in the slums while others have video clubs and schools. These enterprises do not only serve the needs of those in living in the slums but the wider population as the slums are only used as places of production and once the goods are prepared, particularly cooked food, the people go out to sell them in other places of the cities. In Accra, for example, these food vendors are located at traffic intersections, therefore serving a wide range of the urban population. The outcome of refusal to recognize the presence of the slum dwellers and their economic activities in the cities is haphazard transmission of electricity (see Figure 1) to the structures which is believed to be major causes of the incessant fire outbreaks in the slums. The other is huge losses to ECG due to illegal connections referred in the local parlance among the slum dwellers as “By-Pass”.

Figure 1: Haphazard and Dangerous Electricity Connections in the Slums

Furthermore, the inhabitants are under constant threats of eviction and are thus unable to build decent and permanent structures as shelter as indicated in Figure 2.

The bulk of the housing units are wooden shack which require low capital to build. The space per structure is also awfully limited but many of the slum dwellers use the place as dormitory and therefore only go there to sleep. Without layouts, the wooden shacks are erected haphazardly blocking any path which could have been used as access roads for the delivery of services (see Figure 2). Space within the slums is therefore scarce and difficult to access even though it is illegal space. Absence of space makes it also difficult to site places for the provision of certain basic services such as public toilets. The scarcity of space therefore explains the dominance of public bathhouses in such settlements.

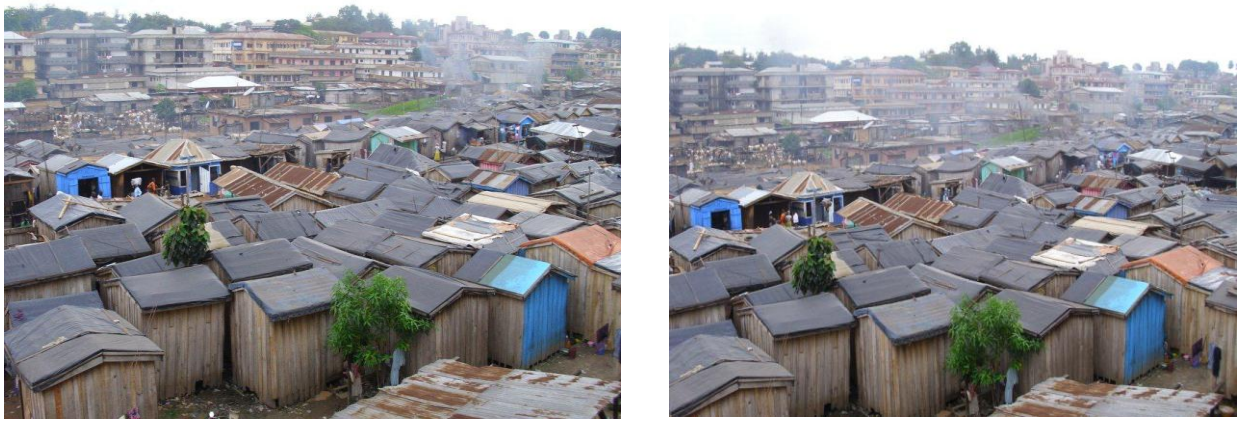

Figure 2: Wooden Shacks used as Dwelling Units in the Slums

Sanitation in the slums is deplorable. Because of their non-recognition by the T&CPD and the other collaborating Ministries, Departments and Agencies (MDAs), organized drains and decent latrines are absent in Old Fadama (which is also referred to as Sodom and Gomora) as indicated in Figure 3, although sanitation has become a major problem for the large urban centres in the country. The ramification has been illicit disposal of both liquid and solid waste endangering the lives of the slum dwellers.

Figure 3: Poor Environmental Conditions in the Slums

Potential Revenue Losses to ECG

The study showed that the slum dwellers earn reasonable incomes, with the mean household income being GH¢459.2 as mentioned above, which is higher than the national monthly household income of GH¢101.4. The survey results also showed a household income per head of GH¢5.3 (equivalent to US$3.7) per day, which is also higher than the national poverty line of US$2.0 per day. Further, the data showed that households in the three slums studied have the capacity to save. Their income is such that they have the capability of saving at least GH¢2.0 a day if they choose to save. Their earnings and savings ability are therefore indications that the slum dwellers are capable of affording basic utilities such as water and electricity if there could be a special arrangement for them to do so, notwithstanding the fact that they are occupying the space for the slums illegally and also ensuring that their illegal occupancy is not entrenched.

It was identified that although the slum dwellers are unable to obtain electricity from ECG legally, over 90 per cent of them were connected to the national electricity grid. In Old Fadama, about 95.1 per cent of households used grid electricity while 90.0 per cent and 79.4 per cent of the households in Amui Dzor and Akwatia Line, respectively had access to grid electricity as presented in Figure 4.

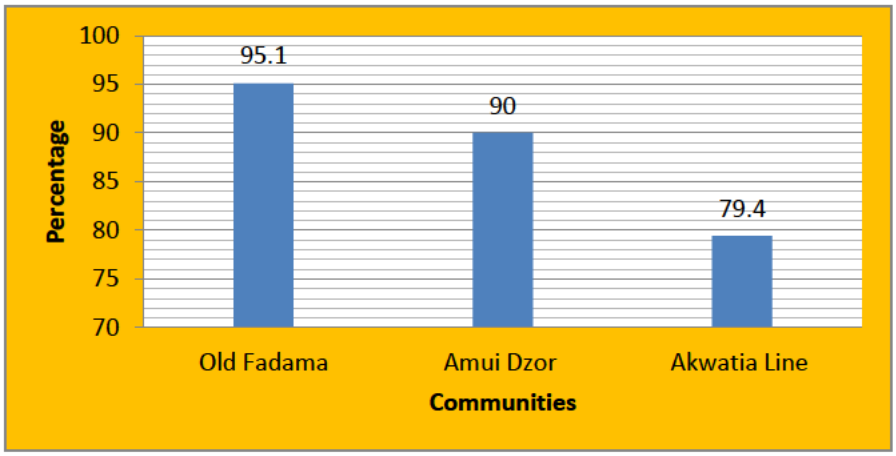

Figure 4: Proportion of Households with Access to Electricity by Slum

A further probe revealed that only 36.3 per cent of the inhabitants that used grid electricity in Old Fadama had electric meters and Akwatia Line, 10.2 per cent (refer to Table 6). However, in Amui Dzor, where there is security of tenure, about 92.1 per cent of the grid electricity users had electric metres. Despite insecurity of tenure, access to electricity is highest in Old Fadama because of the ease of acquiring electricity through 'illegal' sources. The major reason for the 'illegal' electricity connections in Old Fadama and Akwatia Line was household heads' inability to provide building permits or police certification to make valid their applications for electricity connection from ECG. Household heads in Old Fadama paid amounts ranging from GH¢20 to GH¢30 for electricity connection from unapproved sources, as against an average of GH¢200 for appropriate and legal connection from ECG. They also paid a monthly consumption rate of GH¢5 to the unofficial electricity providers in the slums. At Akwatia Line, the only person who does not pay for electricity bill at all (but consumes it) in the slums is the one hired by metered households to go round to collect the bills on their (the metered households) from their customers.

Table 6: Availability of Electric Meters in Dwelling by Slum

Slum	**Availability of electric meters in dwelling**					
	Available	%	Unavailable	%	Total	%
Old Fadama	155	36.3	272	63.7	427	100.0
Amui Dzor	373	92.1	32	7.9	405	100.0
Akwatia Line	13	10.2	114	89.8	127	100.0
Average	-	46.2	-	53.8	-	100.0

Source; Field survey, 2010

In view of the fact that the slum dwellers pay for electricity connection and consumption, the authors argue that they may be ready to obtain electricity from legitimate sources if they are considered as stakeholders in electricity supply in the urban areas. Besides they probably need a different arrangement to have access to legal electricity connection where ECG could also be making profit rather than allowing the slum dwellers to be tapping it illegally due to rigid regulations and poor coordination among the city actors.

It was not possible to establish whether all the moneys paid to households for unofficially connecting others to their meters end up to ECG due to the sensitivity of this issue. The researchers however assumed that the ECG does not receive the moneys because this was considered as an income generating activity for those engaged in it in the slums and thus, estimated the potential revenue loss to it. The assumption was informed by the fact that the inhabitants of Old Fadama and Akwatia Line were unable to provide the building permits required for electric metre acquisition. Secondly, the executive boss of ECG is quoted to have lamented over the fact that there are "elements in corporate Ghana who involve themselves in illegal connection of electricity". Mr. Gakpo further maintained that the connivance of some ECG officials in the illegal connection of electricity makes it difficult to detect the illegal connection (http:/www. http:/www. myZongo.com, 13/04/2010).

It was further assumed that the quantity of electricity consumed by each household was not more than 50 KWh (i.e. life line tariff band for the poor in Ghana), the researcher estimated the monthly losses to ECG to be GH¢ 72 684.5 for Old Fadama, GH¢ 304 for Amui Dzor and GH¢ 1 083 for Akwatia Line as presented in Table 7.

Thus, the total annual losses to ECG were estimated at GH¢ 872 214 and GH¢ 3 648 for 'illegal' electricity connection in Old Fadama and Amui Dzor, respectively and GH¢12 996 for Akwatia Line. Since the inhabitants of Amui Dzor had electricity metres, the estimated losses to ECG from illegal connection were the least.

Table 7: Estimated Annual Electricity Losses to ECG by Slum

Slum	Number of Households	Proportion of households with access to electricity %	Number of households with access to electricity	Proportion of households connected illegally %	Number of households connected illegally	Estimated monthly tariffs (GH¢)	Estimated annual tariffs (GH¢)
	A**	B	C= (B*A)/100	D	E= (D*C)/100	F = (E* GH¢4.75)	G = F*12
Old Fadama	25 260	95.1	24,022	63.7	15,302	72,684.5	872,214
Amui Dzor	900	90.0	810	7.9	64	304	3,648
Akwatia Line	320	79.4	254	89.8	228	1,083	12,996.

Source; Field Survey, 2010

* Used the lifeline tariff structure of less than 50 KWh with a rate of 9.5Gp per KWh

** Refer to Annex 3 for the calculation of the total population for each of the 3 slums.

CONCLUSION AND RECOMMENDATIONS

The paper sought to establish that city authorities contribute to the formation of urban slums in Ghana by the enforcement of rigid standards for all categories of people in the urban areas and by so doing, their activities sometimes exclude some people, especially the poor, from their good intentions they may have. Thus some policies and plans show disregard for the poor in the urban areas. In a people centred development where every individual matters, planning is expected to touch all stakeholders irrespective of their status to make a meaningful impact and to reduce poverty. The intent of the paper therefore was to demonstrate that the urban poor would cater for themselves even if formal urban planning discriminates against them in the urban areas.

This quest to meeting their basic-life sustaining needs without recourse to regulations is a major course of slum formation. Evidence from the study has shown that slums dwellers, contrary to the view of many, are active economic actors who migrated to the city to earn a living and so in their quest to do that migrate with only active members of their families, thus have small household sizes compared to the national average. A sample of 1060 households and 88 enterprise owners from Akwatia Line, Old Fadama and Amui Dzor that were interviewed demonstrated that without basic services their economic enterprises are negatively affected and therefore resorted to any means to have access to such services. Again, community leaders and expert views were also elicited using interview guides to substantiate some of the above findings.

The researchers identified that marginal lands, such as areas liable to flood, and open spaces are inhabited by the urban poor, the bulk of which are from the rural areas, who are priced out of the housing market. The T&CPD does not cover these marginal lands with planning schemes and thus physical development, often done by the individuals, is unguided and haphazard. Besides the state does not find alternative solutions to the housing problem for the urban poor either by securing land for them or providing them with low cost housing as is done in some countries and so they are left on their own to find their own alternatives. The state officialdom often takes consolation in immediate solutions such as evictions, with the assumption that it could work. Consequently, the slum dwellers experience constant eviction threats which inhibit them from constructing permanent structures even though their monthly earnings are in excess of their expenditure indicating their capability to pay for the space and certain basic services.

Utility companies for fear of being seen to be legitimizing the slums, fail to extend their services to the inhabitants of these marginal lands. However, by their location in the central business districts (CBD) of the cities which are in proximity of the services, they have obtained access from unconventional means. The effects have been transmission losses to ECG estimated at GH¢ 888,858 per annum emanating from illegal tapping.

The authors recommend that city authorities must coordinate to improve the living conditions of the poor in the urban centres since people will continue to migrate to the urban centres to seek greener pastures. The transmission losses to ECG could have been curtailed if they are allowed to extend electricity to the inhabitants, using different models knowing that the slums are not permanent living abodes for the dwellers. In Kisumu in Kenya, for example, the state water company supplies water to slum dwellers through the sale of slot cards that is sold through a recognised water vendor similar to how mobile phone cards are sold in the open in Ghana. This is a model that is working well and also demonstrating that the state is interested in ensuring that even the poor living in slums has access to potable water, irrespective of their status in the slums. Similarly, in South Africa, some innovatory approaches to inclusive urban design that recognize the needs of the poor and promote accommodation for their economic activities have been promoted (Southworth, 2002); Shaug, 2002). Thus, making use of innovations could help to make the poor feel that they are also citizens of Ghana and their plight is equally important as that of the rich. This approach, to a large extent, could help in poverty reduction.

Furthermore, city authorities must focus on the potentials in the slums and thus consider them as stakeholders in the urban milieu that should be targeted when planning. The slum dwellers' incomes which are in excess of their expenditure coupled with their willingness to pay for services are grounds for the improvement of the slums through coordination among city authorities. It is a fact that "planning policies results in a polarized city, with the poor increasingly segregated in low-income ghettos and excluded from the central city and civic realm" (Brown, 2006:11). Until planning is localized and all the actors involved in the urban milieu see the urban space as their collective responsibility, the present planning policies will continue to create more slums in the cities of Ghana.

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