

SLUM DEVELOPMENT: NATURE, USES AND USERS

By

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DECLARATION

I hereby declare that this submission is my own work towards the Master Of Science Degree in Development Policy and Planning and that to the best of my knowledge no part of it has been presented for another degree in this university or elsewhere except for the references to other people's work which have been duly acknowledged.

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ABSTRACT

This research sought to assess the nature (socio-economic and accommodation characteristics) of slums in the Accra Metropolitan Area. The target population for the research comprised all slum dwellers located in Ashaiman and Old Fadama and officials of the Ashaiman Municipal Assembly (ASHMA). The study was conducted with a quantitative method, executed through questionnaires, which are handed out to one hundred and fifty (150) respondents. Findings showed that most slums housing units are semi-permanent structures that are built from mostly wooden materials with aluminum roofings and other salvaged materials. Furthermore, the study shows that northerners form the majority of regional blocks of people dwelling the sampled slums. Also, the study shows that slums and slum dwellers in Ghana are marginalized and ostracized from the urban society. Lastly, the study shows that slum dwellers face such challenges as unavailability of a road network in the slums, unavailability of pipe-borne water, inaccessibility to stable electricity and poor sanitation amongst others. The study therefore recommends that government relocates slum dwellers into some form of affordable housing units to enable developers use their lands for other developmental agendas or intervenes in the provision of water, roads and electricity to augment the standard of living of slum dwellers and improve their daily lives. The study also recommends that government provides for slum dwellings schools and other educational facilities close to the slums so that children of slum dwellers can also have access to education so as to break the cycle of illiteracy and poverty. Lastly, the study recommends that government in league with financial institutions develop financial packages for slum dwellers in order to provide them with access to capital for small scale businesses.

DEDICATION

I dedicate this project to my dear family, without their support this project would not have been possible.

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I am greatly indebted to God whose grace has been sufficient for me throughout the writing of this project work. I am grateful to my supervisor; Dr. Michael Opoku Boansi through whose guidance and direction this work has become possible. I also owe a lot of gratitude to my dear family through whose love and untiring support I have been able to complete this work. Finally, I am grateful to all my friends and well-wishers for their prayers and support.



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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Introduction

Rapid urbanization has resulted in an uncommon pressure from land and demographic sources, which tends to create an exceptional demand for land areas. The strain generated by the rising land demand has brought about the takeover of land by rural immigrants in order to satisfy their urban land need in urban areas leading to uncontrolled and disorganized developmental patterns usually referred to as slums (Agbola and Agunbiade, 2009). Historically, slums have existed in various forms since the 16th century, although poor urban areas have existed ever since the very advent of cities. Today, an ever_increasing number of people seek refuge and opportunities in the cities and slum development is on the ascendancy. The global trend of rapid urbanization and population growth in African regions that are south of the Sahara has given rise to the emergence of new slums and expansion of existing ones (UN-Habitat, 2001).

A report by Amnesty International (2011) indicated more than a billion of the world's population living in indecent environment without access to basic needs; adequate sanitation, improved water supply, durable housing, adequate living space and secure tenure. Slum dwellers are trapped in poverty, insecurity, deplorable housing conditions, inadequate provision of water, electrification and sanitation, poor health and education and low productivity (Jennervik, 2006). The lack of these basic amenities according to Sclar et al. (2005) has direct consequences on the physical and physiological well-being of the urban population.

Developing countries have undergone rapid yet significant transformation in urbanization in the last decades characterized by high population growth, moderate growth of their economies, and enormously high rural-urban migration (Tannerfeldt and Ljung, 2006). This has compounded urban problems across countries Nylund (2009) stated that Slums are becoming an increasingly prevalent form of human settlement and a third of the global urban population now resides in slum communities. This figure is

projected to double in the next thirty years if no concrete and comprehensive action is taken. Sub-Saharan Africa is the world's most rapidly urbanizing region, and almost all of this growth has been in slums, where new city residents face overcrowding, inadequate housing, and a severe lack of water and sanitation (UN-DESA, 2006).

The Millennium Development Goals (MDGs) target eleven (11), seeks to take action to improve the lives of slum dwellers. This target recognizes the importance of improving upon the quality of life of slum dwellers globally (UN-Habitat, 2004). Goal 7 of the MDGs also seeks to reduce the proportion of people without access to improved sanitation, and to achieve significant improvement in the lives of people living in slum areas. It is also envisaged that by 2020, a significant improvement in the lives of at least 100 million slum dwellers would be achieved (UN Habitat, 2009). Achieving these projections would translate into better socioeconomic and environmental living conditions of the slum dwellers. In the wake of the foregoing, this study sought to assess the extent of development of slums within the Accra Metropolis and Ashaiman Municipality, Ghana by mainly focusing on the nature of socio-economic characteristics of the slums.

1.2 Problem Statement

A global assessment of slums by the UN-HABITAT (2010) indicated that 33% of the urban population of developing countries resides in slums. In sub-Saharan Africa, 62% of the urban population resides in such settlements. Such large concentrations of slums in which inhabitants live in inequitable and life-threatening conditions impose enormous burden on city authorities (Arimah, 2010). In Ghana, slum growth rate is purported to stand at 4.7%, according to statistics from the Ministry of Local Government and Rural Development (Ghana News Agency, 2011). As at 2001, the number of slum dwellers in Ghana was estimated to be 4,993,000 with an annual growth rate of 1.8% and is predicted to 7.1 million by 2020 (UN-Habitat, 2001). According to a news item, less than two years after the construction of the George

Walker Bush highway, popularly called N1 Highway, the underpass at the MallamOdorkor end of the interchange is a developing slum. A visible sight at the underpass is heaps of rubbish and illegal uncompleted structures even from a distance. It was concluded that until stringent and proactive measures are adopted and

implemented by the Accra Metropolitan Authority (AMA), the beautiful site at the underpass is only another slum in waiting, and likely to drain the nation's coffers if the slum eventually has to be cleared (Ghana News, 2011).

Slums provide a necessary housing option for poor rural urban migrants. However there is a „common knowledge“ understanding of slums as places characterized by overcrowding, marginalization, harmful environmental exposure, poverty, social disadvantage, insecurity, lack of access to amenities, and poor health. These features are associated with increased risk of and vulnerability to natural and man-made hazards, particularly decreased health and well-being (Pelling, 2003). Ghana has an estimated housing deficit of 100,000 units annually (Ghana Statistical Service, 2002). Slums are however growing coherently with the acute housing deficit which is 70,000 units per annum (Ministry of Water Works and Housing, 2009). The National Development Planning Commission (NDPC, 2012) established that though, Ghana has witnessed considerable reduction in the number of people living in slums over the years, its current trend will leave some remarkable proportion of about 14% of the population still living in slum areas by 2020.

The above discussions notwithstanding, there have always been a number of myths, fallacies and prejudices surrounding slum communities and their inhabitants. Often being part of a common discourse, these myths commonly lead to misconceptions, mistrust and failed urban policies. The way we look upon, reflect upon and talk about slum communities will undoubtedly affect the way we try to address the problems and make use of their potentials (Nylund, 2009). It is therefore necessary to investigate the nature, magnitude and the growth dynamics in slums and also illustrate some “myths” associated with slum communities to improve the existing knowledge about the housing and actual activities in slum communities in the Accra Metropolis and to come out with recommendations on slum improvement.

1.3 Research Questions

The study seeks to find appropriate answers to the following questions:

1. What is the nature of slums in Accra?
2. What are the myths and realities about slums?

3. What categories of people live in slums?
4. What challenges do slum dwellers face?
5. How can slums be improved?

1.4 Objectives

The main objective of this research is to assess the nature of slums in the Accra.

Specifically, the study would focus on the following:

1. To examine the myths and realities about slums
2. To examine the category of people living in slums
3. To analyse the challenges slum dwellers face
4. To make recommendations for policy direction

1.5 Significance of the Research

The study will provide reliable data about the nature and characteristics of slum communities in the Accra Metropolis generating a better understanding of slum related issues. The study is also geared towards the achievement of MDG 7, target 11 which is “the achievement by 2020 of a significant improvement in the lives of at least 100 million slum dwellers”. The study therefore makes recommendations which will help realize this goal. The research document will serve as a reference material to students, lecturers and inform policy makers and development practitioners.

1.6 Scope

This study is an investigation into the Nature, Uses and Users of slums to help improve housing situation in Ghana. Geographically, the study is limited to Greater Accra Region of Ghana. Ashaiman and Fadama slums will be studied specifically. This is because Accra is the capital town of Ghana and attracts a number of migrants from other towns. It is also noted to have the largest number of slums in Ghana. The study will make use of literature within the last 15 years. This is because the concept of slum development has gained much popularity in these years.

1.7 Organization of Work

The study was organized in five chapters. Chapter One focused on discussing the topic, presenting a background to the theme of the study and the stating the problem that had

necessitated the study. The chapter also itemized the study objectives and research questions and discussed the significance of the study to stakeholders. Lastly, the chapter presented the scope of the study and organization of chapters. Chapter Two reviewed existing literature regarding the subject. The chapter compared the findings and theoretical underpinnings of other studies and assessed their correlations to this study. The study considered other scholarly works, textbooks, journals and reviewed web articles and other credible sources of data.

Chapter Three detailed the procedures and methods by which the study was conducted. These procedures and methods included the research design employed, the study population, the methodology by which data was collected, how respondents were sampled, the formulation of the instrument for data collection and the techniques via which data was analyzed. Chapter Four analyzed the data collected and discussions of the study. The chapter gave a detailed presentation of the collated data, analysis of the data and a discussion of the findings. The presentation of data is divided into two sections, the demographic characteristics of respondents and the presentation of the main findings. Factor analysis, correlation and regression analysis were employed to analyze data. Chapter Five presented a summary of the research findings, itemizing all the findings made under the various research objectives and making recommendation based on the findings obtained. The conclusion of the study put the entire study into perspective and summed up the theme, findings and the directions for future studies.

1.8 Chapter Summary

It can be concluded from the chapter that Rapid urbanization has resulted in an increasing pressure on the existing limited land space in the cities and town centers. Rural immigrants in the cities therefore make conscious effort to shelter themselves irrespective of the condition of the housing environment, and these among others generally results to the development of slums. Further, the literature reviewed has it that many writers have written and argued on solutions and ways of curbing these slums emergence.

Whiles a segment of authors have argued that slums have existed in various forms since the 16th century, and today an ever_increasing number of people seek refuge and opportunities in the cities and slum development is on the ascendancy, others claim that

the global trend of rapid urbanization has given rise to the emergence of new slums and expansion of existing ones in Africa and south of the Sahara regions.

A report by Amnesty International (2011) indicated that more than a billion of the world's population are living in indecent environment and thus deprived of access to basic needs; adequate sanitation, improved water supply, durable housing, adequate living space and secure tenure. Subsequently, Sclar et al. (2005) and Jennervik (2006) emphasized that Slum dwellers are trapped in poverty which has direct consequences on the physical and physiological well-being of the urban population. Ghana on the other hand has estimated housing deficit of 100,000 units annually (Ghana Statistical Service, 2002). And available slums are however growing coherently with the acute housing deficit which is 70,000 units per annum (Ministry of Water Works and Housing, 2009). These findings among others require policy recommendations to redirect measures to control the slums development, hence informing the need for this study to assess the nature of slums in the Accra Metropolitan area and Ashaiman Municipality in Ghana.



CHAPTER TWO

SLUM DEVELOPMENT: A REVIEW OF RELEVANT LITERATURE

2.1 Introduction

Chapter One established the research background including the research problem and objectives. Premising on this background, Chapter Two seeks to broaden the understanding of relevant concepts and theoretical debates on informal settlement development and nature of its social economic and environmental characteristics. The Chapter discussed at length, relevant concepts such as slums and squatter settlements.

It outlined the typologies of slums and the slum development process, among others. The foregoing do not only put the study into context and inform the selection of appropriate research methods and analysis, but also show the relevance of the subject matter to national development.

2.2 Conceptual Definitions of Informal Settlements

2.2.1 Slum

The concept of slum has been in existent since the 19th century and has been defined differently by most slum experts. The UN-Habitat is the major international body with wealth of knowledge on issues relating to slums. The UN-HABITAT (2003, 2006) defines a slum as a household which is not structurally sound and lacks durability, where inhabitants have no access to running water and sanitation facilities, safe drinking water and land tenure security. Mivah (2008) agrees to the above definition as he specifically considers slums as settlements with poor condition of houses in terms of poor housing materials and inadequate provision of social amenities.

Slums are predominantly located in city centers and sprawling urban centers where residents are mostly middle income (Baker, 2008). Another dimension of slum given by UN-Habitat was with regards to its recognition by government institutions. Most slums are often unrecognized during their formations and only get the attention of city authorities after they have grown out of control (UN-HABITAT, 2002; 2003). The coverage for this description involves persons living below the poverty line as well as persons, although living slightly above the poverty line, but still inhabits slums. These slums were once middle income settlements or fertile lands left fallow but were neglected by local authorities and have now got to the state of disrepair (UNHABITAT, 2003).

World Bank (2008) described the term according to the environmental conditions of the settlement. A settlement is considered a slum if it is exposed to floods, landslides, diseases, toxic industrial waste and air-pollution. There are other problems associated with slums such as lack of access to roads, footpaths, street illumination, drainage, electricity, garbage collection, and socio-economic assistance.

2.2.2 Squatters

Squatter settlement is defined by Hartshorn (1992) as the nonconventional housing, constructed by the urban poor, predominantly the rural in-migrants, without government authorization and frequently, illegally on lands they do not own. Squatters are people who have established themselves in areas not owned by themselves and have built both temporary and permanent settlements in those areas over time (UN-Habitat, 2003). The above definitions are in tandem with Carter's (1981) definition. He describes squatters as housing which contravenes existing legislations on the occupation of land or the construction of dwellings. Therefore squatters imply illegal residency by rural migrants.

2.2.3 Shanty Towns

Another prominent term in the literature of informal settlements is shanty towns. According to Ooi and Phua (2008), shanty towns are located either in farmlands or peri-urban areas where there is a rural-urban interface. Due to this particular interface, the responsibility of provision of infrastructure and services for shanty towns is not clearly defined between urban and rural authorities. Grinberg (2006) stated that individuals or families in shanty towns occupy lands illegally by themselves and build their houses as best as they can

2.3 Characteristics of Slums and Slum Dwellers

Most literature focuses on the processes that lead to the creation of slums rather than the characteristics that result from their constructed environments, "the product" (Rapoport, 1988). Usually in the developed countries, slums develop at the city centre, whilst in the developing countries slums develop outside the city centre. In developed and developing countries, slums consist of sub-standard and dilapidated dwellings which are poorly served with basic social infrastructure (Sietchiping 2005).

2.3.1 Physical characteristics of slums

Extensive works by most researchers (Kombe & Kreibich, 1997; Rakodi et al., 1993; Durand-Lasserve, 1998; UNCHS Habitat, 1996b) indicates that infrastructure is usually non-existent in slum communities. They indicate that the supply of water to slums is often non-existent at worse and dangerously irregular at best. In most slums, water is

provided by public provided standpipes or underground wells with manual pumps installed on them. Electricity connections to home are haphazardly and dangerously done, with many illegal connections going unchecked, reported and uncorrected. Public toilets are the only sanitary way for decent slum dwellers with many dwellers settling for less expensive alternatives like defecating in bushes and gutters. A study undertaken in Accra by Malcom and Braimah (2004) indicated that many houses were located on marginal lands with their structures made of wood or other temporal materials. The study indicated that 58 percent of residents in Accra living in areas below sea level (low-lying areas). Such areas were found to be especially prone to flooding. Korle Lagoon and Avenor are but a few of such places.

2.3.2 Social characteristics of slum dwellers

Clark (1982) identified four main groups of slum dwellers who are the urban villagers, the cosmopolites, the trapped and downward mobile and the deprived. These groups are members of small, intimate and often ethnic communities based upon interwoven kinship networks and a high level of primary contacts with familiar faces. He identified that slum dwellers retain good social interactions and lived in a close-knit societal relation such as exist in villages and small towns. Though slum dwellers live like one big happy family, they are often plagued by extreme poverty and lack the necessary educational capacity to alleviate themselves from the shackles of poverty, living barely at subsistence level.

A study by Prasad and Singh (2009) on Mankhurd slum dwellers indicated that over 25% of all slum dwellers in India were in their early youth, mostly below 25 years old. Gender distribution showed that males outnumber females 3:1. And educational qualifications indicated that 40% of all slum dwellers in India and by extension, across the world have just basic education.

Bapat and Agrawal (2003) with their study of Mumbai and Pune slums made similar findings showing the harsh conditions of slums and slum dwellers, some living next to railway lines, under bridges and on street pavements. These unhealthy and untidy conditions made slums susceptible to various hygiene related diseases, chief of all, typhoid fever, malaria, cholera and diarrhea (Nijama et al., 2003).

2.4 Typology of Slums

There are two major forms through which slums manifest according UN-Habitat (2003). These are progressing settlements and declining neighborhoods. Progressing settlements are popularly known as Slums of hope whilst declining settlements are Slums of despair. Slums of Hope are usually made of old city center slums and new slum estates whilst the Slums of despair are made up of squatter settlements and semilegal sub-divisions (UN-Habitat, 2003).

2.4.1 Slums of Despair

Lewis (1965) cast squatter settlements as slums of despair, highlighting the cyclical reproduction of poverty, criminality and stagnation. The most prominent issue in his discussion was a lack of class consciousness amongst slum dwellers to highlight their organizational and collective inactivity as a key characteristic of people in the culture of poverty.

2.4.2 Slums of Hope

Mangin (1967) points out a number of positive characteristics of squatter settlements that he argues are the very reason for their existence. According to him, some slum dwellers can see their own progress around them in the form of houses and neighborhoods that they built from scratch. Although they are located on the outskirts of the city and thus isolated from the center, this area provides ample room for their personal growth. A lack of regulation in the settlements creates a landscape that appears haphazard but this freedom from regulation allows settlers to build at their own pace and to their own desires without pressure from anybody. Altamirano (1988) and Doughty (1970) argue that slum dwellers create organizations that build community and foster class-consciousness amongst people sharing in the same struggle and this provides safety nets for new migrants and minimizes violent crime.

2.5 Slum Formation (Causes of Slum Development)

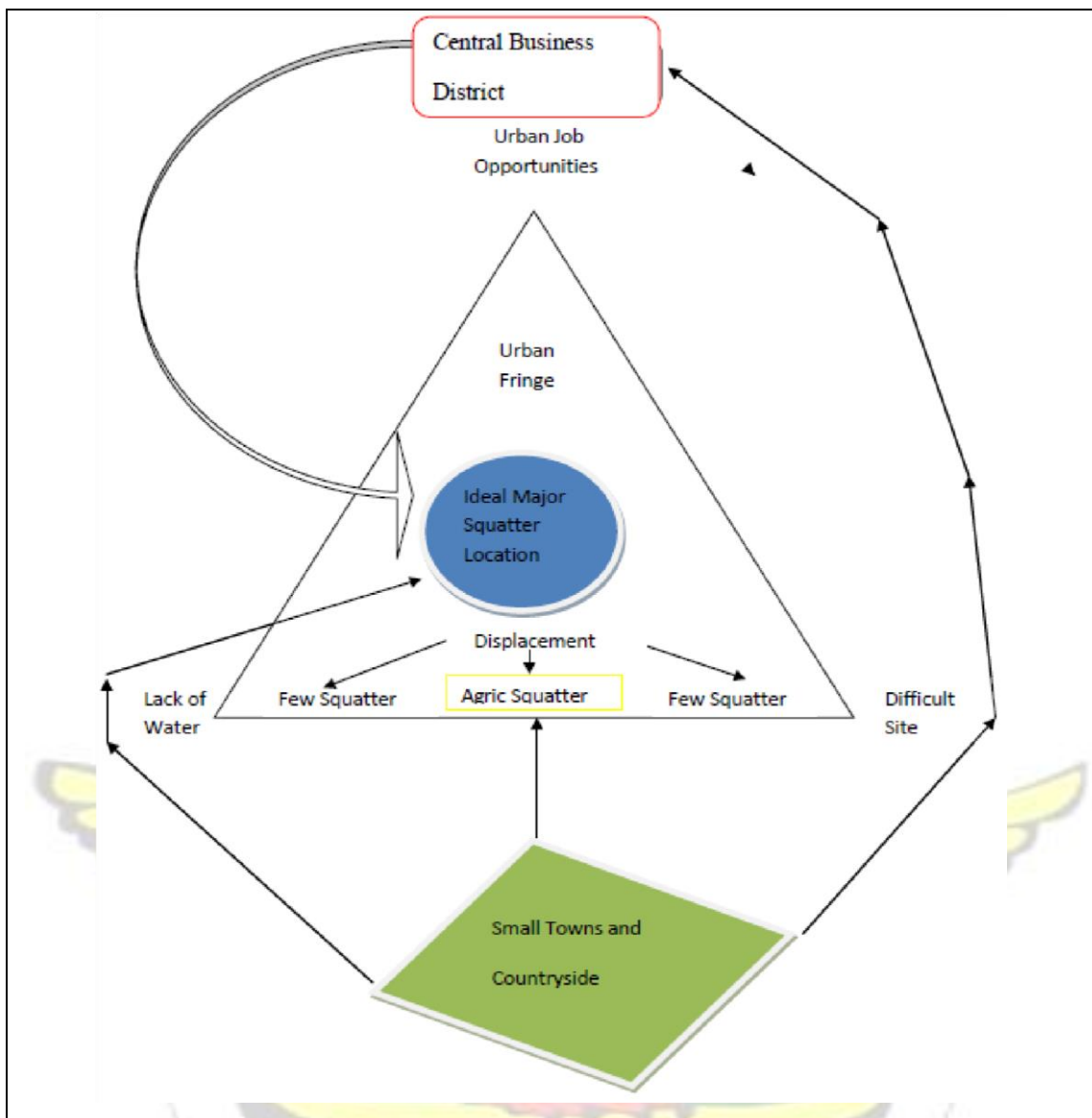
The formation of slums is due to a myriad of causes. Srinivas (1991) found two principal causes of slum: reasons internal to the squatter and those external to the squatter.

According to Srinivas (1991), the internal reasons are often financial in nature coupled with inability to find a job which pays a living wage. External reasons mostly consist of logistical, material and societal attitudinal challenges (Srinivas, 1991).

Other reasons identified by UN-Habitat (2007) include the extensive and uncontrolled migration of rural folks into urban settlements and cities, migration, national economic decline and a lack of social infrastructure to assist the poor in society. Rural urban migration, increasing urban poverty and inequality, insecure tenure, and globalization – all contribute to the creation and continuation of slums. Kombe and Kreibich (2000) also attributed slum formation, during the last 20 years, to rapid population growth and immigration, economic decline, political instability and institutional decay within cities. From the Figure 2.1, Carter (1981) argued that rural-urban migration takes place, both characteristically to the Inner City areas of reception, as well as to the periphery which is the Ideal Squatter Location. As the central city expands, those who are able to meet the increasing cost of rent relocate to the periphery and they are continually displaced



Figure 2.1 Slum Development Process



Source: Adapted from Carter (1981)

into the worsening environments in terms of water access and site conditions, such as steep slopes, marshy areas and open spaces in the Outer Zone.

2.5.1 Rural Urban Migration

Most rural dwellers move from their localities to the urban centres to exploit actual or perceived economic opportunities. They end up adding to the population of the urban poor and exerting pressure on limited space and facilities available. The increasingly expanding informal sector in cities influences the influx of immigrants from the rural areas (UN-Habitat, 2007). In most Ghanaian cities, the informal sector make up over 60% of the employment of city dwellers

2.5.2 Insecure Tenure

UN-Habitat (2007) has indicated slums continue to grow due to the apparent lack of a secure tenure. Secure tenure is often a precondition for access to other economic and social opportunities, including credit, public services, and livelihood opportunities thus their inability to improve their surroundings. Asabere (1994) asserts that land is a significant economic material in especially subsistence farming and the provision of households. In the realm of religion, lands are associated with ancestral reverence hence the duty of the living to preserve it in honor of their ancestors. In the political arena, land is a symbol of territorial sovereignty and hence chiefs and political leaders do all they can to preserve it.

Archer (1992), Kombe and Kreibich (2000) observed that due to their essentially “non-legal” status, settlements for squatters are often below the acceptable national standards without the provision of portable water, electricity and other necessary social amenities.

2.5.3 Rapid Population Growth and Immigration

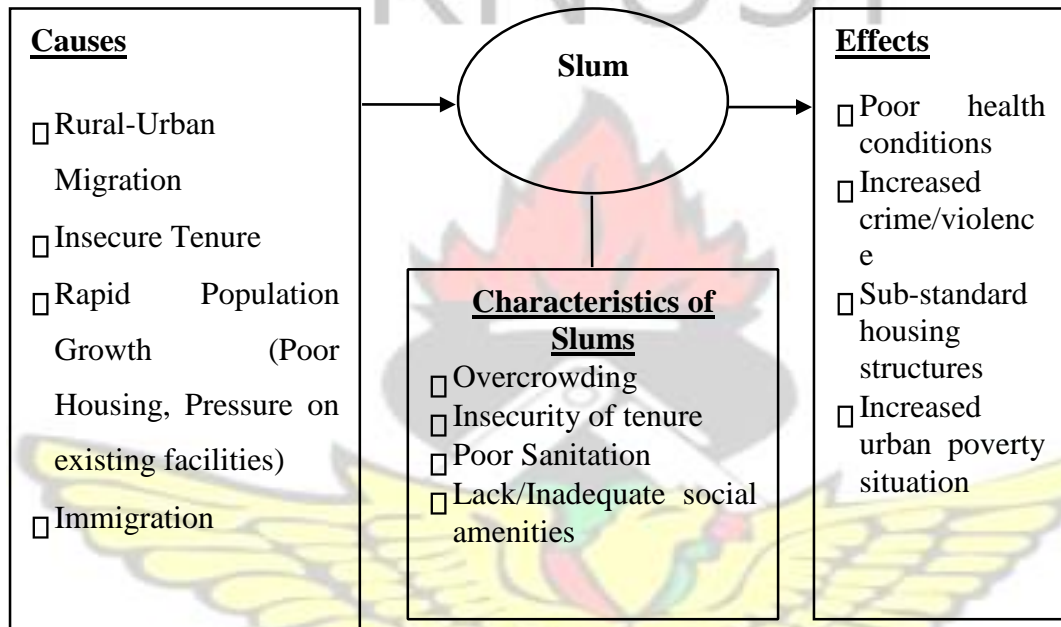
One major cause of slum formation is urbanization and population expansion. Population expansion is also caused by rural-urban migration, natural increase and forced displacement of population due to armed conflict and violence (UNHABITAT, 2003) without appropriate urban planning. This implies that, individuals who settle in slum communities are either local, international migrants or indigenous people as a result of the urbanization process. Challenging circumstances hide the demographic distributions of slum dwellers and makes it challenging to understand the conditions that orchestrate the formation of slums (Jankowska, 2011).

For example, Kundu (2007) examined the differences between side-line and city center slums in Delhi, and discovered significant differences in disparities of general enlistment and political action, which were high in the city centers as compared to the side-line. The history behind the formation of slums in city centers and sat aloof for those slums to greatly sprawl made the solutions different from those of side-line neighbors.

2.6 Conceptual Framework

The literature reviewed focused on conceptual definition of illegal settlements including slums, characteristics of slums and slum dwellers, typology of slums, slum formation and finally, on myths about slums. The above information has formed the basis for a conceptual framework in figure 2.2 to underpin the current study.

Figure 2.2: Slum Formation



Source: Author's Construct, 2013

Figure 2.1 gives a conceptualization of slum formation. The driving forces or causes of slum formation are rural urban migration, insecure tenure, rapid population growth (poor housing, pressure on existing facilities, etc.) and immigration. When these forces are at play, it creates an enabling environment for the formation of slums. When slums are formed, it creates certain effects on both individuals and the surrounding environment. The effects include poor health conditions, increased crime/violence, sub-standard housing structures and increased urban poverty. Finally, slums are characterized by overcrowding, insecurity of tenure, poor sanitation and lack/inadequate social amenities.

2.7 Chapter Summary

The literature reviewed focused on conceptual definition of illegal settlements including slums, characteristics of slums and slum dwellers, typology of slums, slum formation and finally, on myths about slums. One major cause of slum formation is urbanization

and population expansion. Population expansion is also caused by ruralurban migration, natural increase and forced displacement of population due to armed conflict and violence (UN-Habitat, 2003) without appropriate urban planning. Most rural dwellers move from their localities to the urban centers exploit actual or perceived economic opportunities.

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CHAPTER THREE

METHODOLOGY AND PROFILES OF SELECTED MUNICIPALITIES

3.1 Introduction

This chapter delves into the methodology adopted in carrying out the research. Kumekepor (2002) described research as a structured or systematic enquiry purposefully designed to investigate the dynamics and operations of a physical or human phenomenon leading to interventions and policy formulations. The methodology entails the research design, research approach, the population sample and sampling technique, instrumentation, data collection procedure and methods of data analysis.

3.2 Research Design

The study adopts both qualitative and quantitative research approaches using a descriptive survey design. Whilst the qualitative approach analyses the nature (the socio-economic and housing characteristics of slums in AMA), the perceptions about slums and the categories of slum dwellers in descriptive manner, the quantitative approach corroborates this by assigning statistical values to the data gathered using tools such as bar charts, pie charts, averages, proportions and percentages to ascertain the objectives of the study. The objective of using both qualitative and quantitative research approaches is to develop and use mathematical models, theories and/or hypotheses pertaining to natural phenomena.

The study also adopts a descriptive survey design method. A descriptive research design enabled the study to accurately portray characteristics of the sampled respondents and data samples / categories (Polit and Hungler 1993). Descriptive survey designs are used in preliminary and exploratory studies (Peter 1981) to allow the researcher to gather information, summarize, present and interpret for the purpose of clarification. The use of a descriptive research design enabled the study to achieve its set objectives.

3.3 Study Population

Sekaran (1981) defines population of research study is any group of individuals that has characteristics in common that are of interest to the researcher. The target population for the research comprised all slum dwellers located in Ashaiman and Old Fadama. The population also includes officials of the Ashaiman Municipal Assembly (ASHMA), the

Accra Metropolitan Assembly (AMA) and other relevant institutions such as Ministry of Local Government and Rural Development (MLGRD), Ministry of Works And Housing (MoWH) The total population was in excess of Two Thousand (2,000).

3.4 Sample and Sampling Technique

A sample size of one hundred and fifty respondents (150) made up of one hundred and thirty slum dwellers (130) and twenty (20) officials of institutions were selected. To obtain the sample size, a systematic random sampling techniques would be used to select the required number of slum dwellers to partake in the study using a confidence level of 8%,. The researcher being aware of an existing numbering of houses in these areas, wrote on small sheets of papers, numbers, 1 to 5, and folded these pieces of papers one out of the five was picked and it was the number 5. So the first household visited by researcher was house No. 5 then followed in a systematic order, no. 10, 15, 20... etc. Adult occupants who were present at time of entry to the house were interviewed. Occupants not at home during the time of the researcher's visit did not form part of the sampled respondents.

To obtain the sample size for officials of the selected institutions, purposive sampling method was used. Britton & Garmo (2002) contend that purposive sampling enables targeted selection of respondents from a large population. With purposive sampling, specific individuals identified by the researcher to have key knowledge and information relevant to the study were purposely targeted and included in the sample.

Table 3.1 Distribution of Respondents to Selected Slum Areas / Institutions

Selected Slum Areas / Institutions	Respondents	Sample	Sampling Technique	Data collection Procedure
Ashaiman	Individuals	67	Random	Questionnaire/Interviews
Fadama	Individuals	63	Random	Questionnaire/Interviews

Ashaiman Municipal Assembly (ASHMA),	Planning Officers	02	Purposive	Questionnaire/Interviews Questionnaire/Interviews
	Environment and Health Officers	04		
Accra Metropolitan Assembly (AMA)	Planning Officers	02	Purposive	Questionnaire/Interviews Questionnaire/Interviews
	Environment and Health Officers	04		
Ministry of Works and Housing (MoWH)	Planning Officer	02	Purposive	Questionnaire/Interviews Questionnaire/Interviews
	Directors	02		
Ministry of Local Government and Rural Development (MLGRD)	Officials	4	Purposive	Questionnaire/Interviews Questionnaire/Interviews

Source: Researcher's Construct, 2013

3.5 Sources of Data Collection

The study adopted both primary and secondary data sources in gathering data. This section presents a detailed discussion of the methods that were deployed in collecting and analyzing data for the study.

3.5.1 Primary Data

Primary data is data observed or collected directly from firsthand experience (Yin, 2005). Primary data is usually collected when using quantitative methods. Primary data can be collected through observation, discussions, interviews and the issuance of questionnaires. This study employed the use of questionnaires and semi-structured interviews to collect primary data.

Questionnaire

Questionnaires were used by the study to collect primary data. According to Yin (2005), a questionnaire is set of structured questions printed on a paper and given to a study respondent to answer. Britton and Garmo (2002) posits that a questionnaire has great advantages over other data collection instruments in that, it allows the respondents freedom to be objective in their responses although they tend to have less depth.

The questionnaire was constructed by the researcher with guidance from her academic supervisor and pretested on a sizeable number of respondents. The questionnaire was a self-administered tool designed by the researcher. It was a 5-point Likert scale (1= Strongly Disagree, 2 = Disagree, 3 = Uncertain, 4= Agree, and 5 = Strongly Agree) in which higher score indicate more perceived positive responses. Household questionnaires was administered to sampled households; Questionnaires comprised both closed and opened-ended questions to allow for easy coding of responses for analysis and to make way for elaborative views of respondents respectively.

The use of the questionnaire gave flexibility to respondents to answer the questions at their own time and convenience. Respondents who required further explanations were guided in completing the questionnaires. The questionnaire was made to collect demographic data and information related to the research objectives. The questionnaire sheet was short in order to encourage participation, ensuring that it would not take more than 5-7 minutes to answer. The questionnaire included a paragraph explaining the purpose of the study.

3.5.1.1 Pre-test of the study instrument

According to Yin (2005), pilot testing is conducted to detect weaknesses in design and instrumentation and to provide proxy data for selection of an appropriate sampling design. Britton and Garmo (2002) posit that it should draw subjects from the target population and simulate procedures and protocols that have been designed for data collection.

After formulating the questionnaires, the question items were pre-tested on 5 randomly selected slum dwellers at Old Fadama. Cooper and Schindler (2003) assert that sampling

techniques are not of much value in a pre-test. The selected pre-test respondents were required to respond to the question items contained in the questionnaire.

This enabled the researcher to determine the level of understanding and perceptions which enabled the researcher to enhance the questionnaire by improving the wording, formatting brevity. The feedback obtained from the pilot testing exercise enabled effective revision of the questionnaire to allow for easy understanding by all categories and demographics of respondents.

3.5.2 Interview Guide

An interview is a conversation between two or more people where questions are asked by the interviewer (Yin, 2005). An interview guide is a prepared number of questions to be asked an interviewee in order to meet an objective (Cooper and Schindler, 2003). The interview guide serves as a guide to direct an interview to stay within the confines of the subject matter (Yin, 2005). An interview guide was employed as a primary data collection method in this study. Officials of selected institutions were interviewed briefly to collate opinions and observations.

3.6 Secondary Data

Cooper and Schindler (2003) define Secondary data as data gathered for purposes other than the completion of a research project. A situational analysis of the two study communities will be done to form sound judgment about their prevailing living conditions using the primary data collected. This will be supported by secondary data from literature. Such an approach will allow for comparison and reapplication of the outcomes of the researches by different authorities as far as they are pertinent to the study in question and add to the validity and reliability of this research.

The research will make use of related literature within the last sixteen years. The internet will be the main avenue of accessing secondary literature on the slums and its related issues such as urbanization and urban poverty, migration, unemployment, crime and environmental sanitation problems. Materials for literature review will also be accessed from the main library of KNUST and College of Architecture and Planning

(CAP) library. The Secondary data helped to cross-check official information. It also supported the exploring of particular responses during interviews.

3.7 Data Analysis Procedure

Data collected from the primary data collection instruments were sorted and coded manually into the Statistical Package for Social Sciences (SPSS) computer software. Statistical analysis such as factor analysis and inferential analysis (correlation and regression) were used to analyze data. The findings were presented in tables and columns.

The factor analysis consisted of mean, standard deviation and coefficient of variation analysis. The mean analysis measured the averages, the standard deviation measured variability (the spread of the data set and the relationship of the mean to the rest of the data) whilst the coefficient of variation measured the relationship of the mean to the standard deviation and to confirm the mean figures.

3.8 Ethical Considerations

All human organizations have some ethical issues to observe. Divulging of information by officials of the selected institutions can affect the institution. These were addressed by first explaining the essence of the study to the respondents. The confidentiality of the information collected from interviewees was considered by ensuring that their names and other information that could bring out their identities were not disclosed in the data collected. They were also made to understand their role in the data collection activity to find answers to the research questions. To avoid imposing the questionnaires on respondents, they were given the choice to opt out if the exercise would affect them in any way. The methods and procedures explained above were used in seeking the needed data for the analysis which are captured in the next chapter.

3.9 Chapter Summary

The methodology entails the research design, research approach, the population sample and sampling technique, instrumentation, data collection procedure and methods of data

analysis. A sample size of one hundred and fifty respondents (150) made up of one hundred and thirty slum dwellers (130) and twenty (20) officials of institutions were selected. To obtain the sample size, a systematic random sampling techniques would be used to select the required number of slum dwellers to partake in the study using a confidence level of 8%,. The researcher being aware of an existing numbering of houses in these areas, wrote on small sheets of papers, numbers, 1 to 5, and folded these pieces of papers one out of the five was picked and it was the number 5. So the first household visited by researcher was house No. 5 then followed in a systematic order, no. 10, 15, 20... etc. Adult occupants who were present at time of entry to the house were interviewed. Occupants not at home during the time of the researcher's visit did not form part of the sampled respondents. The confidentiality of the information collected from interviewees was considered by ensuring that their names and other information that could bring out their identities were not disclosed in the data collected. They were also made to understand their role in the data collection activity to find answers to the research questions.

Ashaiman Municipal Assembly is located about four kilometres to the North of Tema and about 30km from Accra, the capital of Ghana. The 2000 census report estimates that 75, 183 of Ashaiman population are males with 75,129 being females. With an intercensal growth rate 4.6%, current estimates show that 50.02% are Males and 49.08% are females. This compares with the regional figures which has the same proportion of sex distribution. About 63.6% of the population also falls within the economic active population which is a good asset to drive the economy of the area especially when provided with the necessary skills.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter sought to analyze data collected from respondents. A sample size of one hundred and fifty respondents (150) respondents was chosen, made of 130 slum dwellers and 20 staff of city control establishments. Tables, pie charts and histograms are used to present the data for the study.

4.2 Organizational Profiles: Ashaiman Municipal Assembly

4.2.1 Vision, Mission Statement and Motto

The vision is to transform Ashaiman into a modern livable 24-hour City by the year 2025.

Ashaiman Municipal Assembly exists to improve the living standards of its citizenry through Effective planning and resource mobilization, in collaboration with all stakeholders, to provide general socio-economic infrastructure in an environmentally sustainable manner. The motto of the municipality is Unity, Patriotism and Development.

4.2.2 Location

Ashaiman Municipal Assembly is located about 4km to the North of Tema and about 30km from Accra, the capital of Ghana. While Tema is situated on the Greenwich meridian with the 00, Ashaiman falls within latitude 5° 42' North and longitude 0° 01' West. Ashaiman shares boundaries on the North and East with Katamanso traditional area, on the South with the Tema Township, and on the West with Adjei

Kojo, all of the Tema Metropolitan Area. Ashaiman's proximity to Tema and Accra makes it easy for community members to have access to higher level social facilities and infrastructure such as good roads, water, hospitals and electricity. It also serves as a dormitory town for workers in most industries in the Tema Township. Thus, Ashaiman Municipality shares boundaries with Adenta Municipality and Tema

Metropolis, all within the Greater Accra Region of Ghana, as indicated in Figure 4.1

Figure 4.1: A Sketch Map of the Ashaiman Municipality in Regional Context

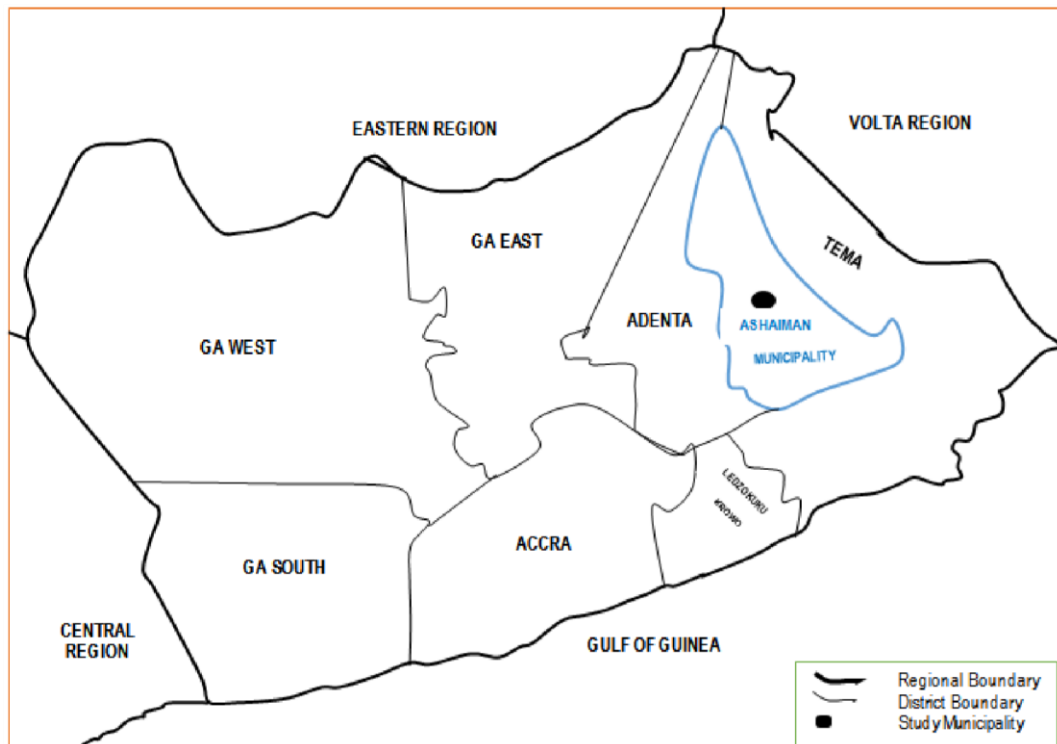
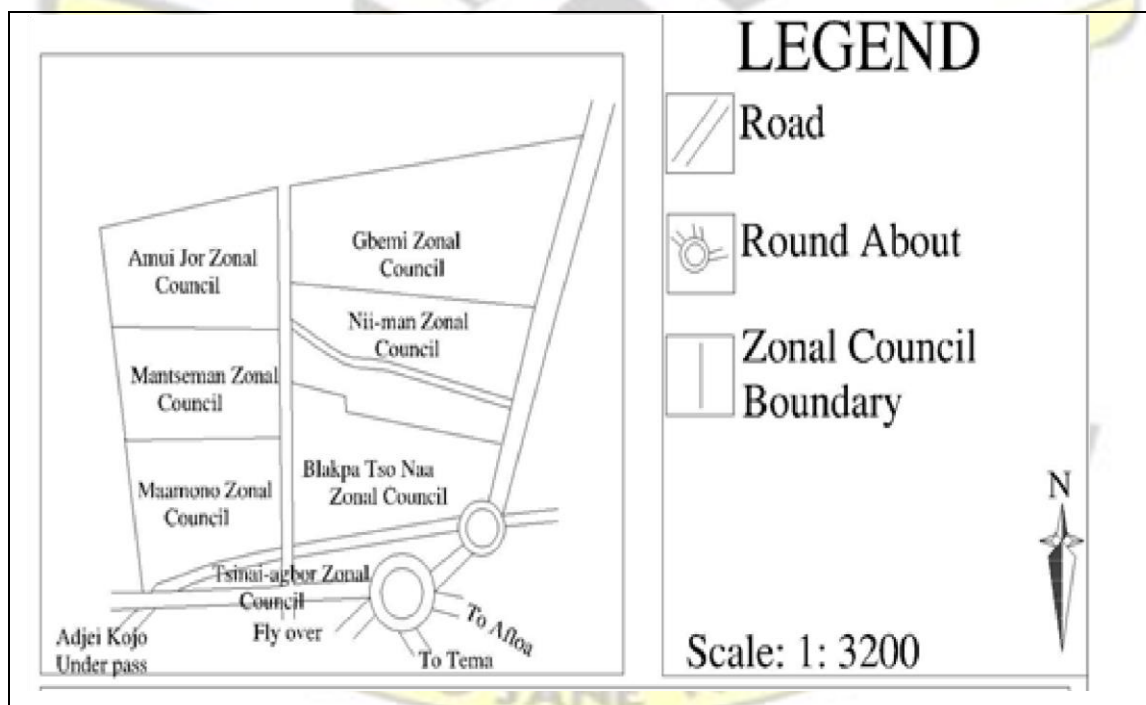


Figure 4.2: Sketch Map of Ashaiman Municipality highlighting the Zonal Councils



Source: Ashaiman Municipal Assembly, 2010

4.2.3 Climate and vegetation

Ashaiman lies within the Accra-Togo plains, and therefore experiences a climatic condition that extends from the east coast of Ghana into Togo. The vegetation consists

of savannah grasses and shrubs due to the low rainfall regime. However, due to human activity, the natural vegetation no longer exists. Rainfall in this area ranges from 730mm-790mm. the rainy season starts from April to July (the major season) and September to November (the minor season). Temperatures are high throughout the year. March –April is usually the hottest period with temperatures reaching 32°C during the day and 27°C at night. Cooler temperatures occur from May-September with a high of 27-29°C during the day and 22-24°C in the night. Humidity varies with the seasons with a height of 60-80% in the wet season and less than 30% in the dry periods.

4.2.4 Drainage

Ashaiman has well engineered drains along major roads in the township. Drainage within the residential units is however very poor as there are no well-engineered drainage system. Surroundings within these units have therefore been marred with liquid waste compounding the already existing problem of sanitation. Most of these drains along the major routes are also choked. It is therefore not surprising that the top-ten diseases reported at OPD in Ashaiman were environmentally related. This situation pertains because Ashaiman is generally faced with uncontrolled development. The drainage situation in Ashaiman continues to affect the health status of its citizens and can be a disincentive to potential investors.

4.2.5 Population

Ashaiman is a sprawling “urban settlement” parts of which exhibit characteristics of a slum. This pertains especially around the core business arena of the community. The 2000 population census report estimated the population of Ashaiman to be 150,312 growing at a rate of 4.6%, which is higher than the national growth rate of 2.6%. Using the growth rate of 4.6% the current population is estimated at 226,381 and was expected to rise to about 250,314 by 2013.

The rapid population growth can largely be attributed to the fact that Ashaiman continues to serve as a dormitory town for most youths who migrate from the surrounding communities and other parts of the country to Ashaiman in search of jobs in the Tema Metropolis. Confirming this is a statement by one resident of Kubekro, a village not far

from Ashaiman. He put it “we existed before Ashaiman did, but now Ashaiman is much larger than we are”. The situation calls for the implementation of good developmental policies and strategies if the problems associated with population growth are to be addressed.

4.2.6 Age-Sex Characteristics

The age-sex structure of a population influences such factors as fertility, mortality, migration, dependency ratio, potential output per head, the distribution of political power, youth-connected problems, and problems connected with ageing. The 2000 census report estimates that 75, 183 of Ashaiman population are males with 75,129 being females (see Table 3.2). With an inter-censal growth rate 4.6%, current estimates show that 50.02% are males and 49.08% are females. This compares with the regional figures which has the same proportion of sex distribution. Table 4.1 also shows that about 64% of the population also falls within the economic active population which is a good asset to drive the economy of the area especially when provided with the necessary skills.

Table 4.1 Age-Sex Composition

Age Cohort	Males		Females		Total Population	
	Absolute	%	Absolute	%	Absolute	%
0-14	36,752	49.8	37,048	50.2	73,800	32.6
15 – 64	72,7089	50.5	71,269	49.5	143,978	63.6
65 +	4,366	51	4,214	49	8,601	3.8
Total		50.5		49.5	226,381	100

Source: Ashaiman Municipal Assembly, 2010

4.2.7 Labour Force and Dependency

About 63.6% of the population falls within the economically active age group, of which 50.5% are males and 49.5% are females. Dependency ratio shows the relative predominance of persons in dependant ages (persons less than 15 and those above 65). Those in the productive ages (i.e. 15-64 years). The current dependency ratio is

therefore estimated to be 1:1.36 or 36.4%, which means that each person within the working age group has less than one additional person to cater for. Comparing to the Tema Municipal figure of 56.3% and the Regional figure of 58.7% shows that Ashaiman is doing well in terms of reducing the burden on the working class. This might not however reflect the actual situation on the ground since there are people within the active age group who are unemployed or in school. For instance the 2000 census report reveals that about 13.4 % of people within the economic active group living in the Greater Accra Region are unemployed or may be in school. The foregoing emphasises the need for more pragmatic measures to be put in place to create more jobs and increase the income of those in the working class so they would be able to cater for those depending on them.

4.2.8 Household Characteristics

The 2000 census report defines a household as “a person or group of persons who live together in the same house or compound, share same house keeping arrangement and are catered for as one unit”. The 2000 population census estimates a total of 32,380 households for Ashaiman with an average household size of 4.6. This compares favourably with the Tema Municipal average of 4.8 and the national average of 5.3.

4.2.9 Household Income and Expenditure

A household survey conducted in 2002 under the TMA, which included Ashaiman revealed that on the average a typical household in the Municipality earned GH¢40.00 per month and there is ample reasons to believe that the situation in Ashaiman alone might be even worse. Average expenditure was also said to be GH¢75.00 per month. Taking expenditure as a proxy the average income per month for households in Ashaiman could be estimated at GH¢75.00. Compared to the regional figure of GH¢116.00 (GLSS, 1998/1999) income levels of household in Ashaiman was not the best considering the fact the Municipality is endowed with a lot of income generating activities. One could understand that this situation existed because a lot more households within the Municipality were very poor.

4.3 Nature of Slums in Accra

Research question one sought to ascertain the nature of slums in Greater Accra in relation to socio-economic and housing characteristics. The study reviewed the types of houses residents of the sampled slums dwelt in, the building materials used in the construction of the various houses in which they occupied and the housing tenure status in order to ascertain information regarding slum housing characteristics.

Table 4.2 Type of House

Housing Type	Frequency	Percent
Compound House	17	11.3
Temporal Structure	37	24.7
Semi-Permanent Structure	96	64.0
Total	150	100.0

Source: Field Data Analysis, 2014

The study examined the types of houses in slum dwellings in Accra in relation to socio-economic and housing characteristics. The study showed that the majority (64%) of slum dwellers in Accra live in semi-permanent structures. 24.7% live in temporal structures and the remaining 11.3% live in permanent compound houses.

Table 4.3 Building Materials Used

Building Materials	Frequency	Percent
Wood	66	44.0
Clay	4	2.7
Sandcrete blocks with Aluminium roof	41	27.3
Salvaged Materials	39	26.0
Total	150	100.0

Source: Field Data Analysis, 2014

In regards to the building materials used to construct those houses, the study showed that 44% of all slum houses in Accra were built with wood, 27.3% were built with

sandcrete blocks roofed with aluminum, 26% are built with salvaged materials, including wood, roofing sheets used as walls, and an assortment of other materials.

Only 2.7% of slum houses were built with clay.

Table 4.4 Land Ownership

Land Ownership	Frequency	Percent
Squatting	43	28.7
Leased / Rented	107	71.3
Total	150	100.0

Source: Field Data Analysis, 2014

The study also examined the land ownership system in slum dwellings in Accra. The study showed that 71.3% of all slum dwellings were built on leased or rented lands whilst the remaining 28.7% identified themselves as pure squatters.

Table 4.5 Housing Tenure Status

Housing Tenure Status	Frequency	Percent
House Owner	32	21.3
Renter	57	38.0
Non-Renting Occupant	47	31.3
Caretaker	14	9.3
Total	150	100.0

Source: Field Data Analysis, 2014

Analysis of the land tenure systems in slum dwellings in Accra also showed that 38% of all slum dwellers were renters, 31.3% were non-renting occupants, and 21.3% were house owners whilst the remaining 9.3% were caretakers. Overall, the study examined the general characteristics of slum houses. The general topics of each of each of the identified individual sections were analyzed.

Table 4.6 Slum Housing Characteristics

Housing Characteristics	N	Mean	Std. Deviation	CV
Type of House	150	3.3000	1.25719	3.81
Building Materials Used	150	1.3533	1.28040	9.46
Land Ownership	150	2.1933	.50096	2.28
Housing Tenure Status	150	1.2867	.90736	7.05

Source: Field Data Analysis, 2014

Table 4.6 above shows the housing characteristics of slums sampled in this study. The study shows that most slums housing units are semi-permanent structures that are built from mostly wooden materials with aluminum roofings and other salvaged materials. This information is obtained from frequency analysis conducted (see appendix C for frequency analysis). The frequency analysis also showed that most slum dwellers live in leased or rented housing structures with only 21.3% owning their places of abode.

These findings give indications as to the quality of life of slum dwellers in the country and correlates with findings of other researchers. Mivah (2008) agrees that slums are settlements with poor condition of houses in terms of poor housing materials as well as the poor provision of infrastructure and services. In other words, they are informal settlements with poor quality housing, limited access to services, and often an insecure tenure of land. Extensive works by most researchers (Kombe & Kreibich, 1997; Rakodi et al., 1993; Durand-Lasserve, 1998; UNCHS Habitat, 1996b) indicate that infrastructures are usually non-existent in slum communities.

A study undertaken in Accra by Malcom and Braimah (2004) indicated that many houses were located on marginal lands with their structures made of wood or other temporal materials, and 58 percent of residents in Accra lived in low-lying areas prone to flooding like Korle Lagoon.

To extract further meaning from the analysis, the study conducted a mean analysis to identify the central location of the data (average). Standard deviation was calculated to measure the variability and spread of the data set and the relationship of the mean to the rest of the data. The study calculated the relation of the standard deviation to the mean, otherwise known as the coefficient of variation (CV).

The study showed that the coefficient of variation for all the responses, Type of House (CV=3.81), Building Materials Used (CV=9.46), Housing Tenure Status (CV=2.28) and Land Ownership (CV=7.05) were rather low, indicating a great deal of uniformity with respect to the variables used to assess nature and economic characteristics of slum dwellers. This findings therefore show a general consensus among the sample respondents that most slums housing units are semi-permanent structures that are built from mostly wooden materials with aluminum roofings and other salvaged materials and that, most slum dwellers live in leased or rented housing structures with only 21.3% owning their places of abode.

Table 4.7 Social and Economic Characteristics of Slum Dwellers

Social and Economic Characteristics	N	Mean	Std. Deviation	C.V
Number of Children	130	1.2432	0.95552	7.68
Ethnicity	130	0.1622	0.37027	22.8
Educational Background	130	1.0180	0.96278	9.46
Occupation	130	1.2342	0.70006	5.67
Average Monthly Earnings	130	1.0923	0.91029	8.33

Source: Field Data Analysis, 2014

Research question one also sought to determine the social and economic characteristics of slum dwellers in the sampled slums. The study conducted frequency analysis of data (see in appendix C). The study showed that more than a third (38.5%) of the population of slum dwellers has up to three children with 23.8% having no children at all. Yet, nearly half (38%) of the population of slum dwellers sampled had more than 4 children.

This situation is worrying considering the housing conditions such large families have to put up in. notwithstanding the harsh social and economic conditions in these slums. This breeds the attendant condition of high illiteracy rate of 33.8% with only 19% of slum dwellers having attained some form of tertiary education.

As expected, slum dwellers face increasingly lower odds of finding formal employment. Most (53.1%) slum dwellers are self-employed with only 8.5% employed in various categories of low-paying government jobs. Expectedly, unemployment is very high in slums. The findings of the study show that in-migrants from northern Ghana form the majority of regional blocks of people dwelling the sampled slums. About 71.5% of the sampled slum dwellers were from the northern part of the country compared to just 21% who were from the south.

UN-Habitat (2003) estimates that the major cause of slum formation is urbanization and population expansion. Population expansion is also caused by rural-urban migration, natural increase and forced displacement of population due to armed conflict and violence and without appropriate urban planning. This implies that, individuals who settle in slum communities are either local, international migrants or indigenous people as a result of the urbanization process.

As expected, average monthly incomes of slum dwellers were relatively lower than the national average of over GH¢300.00 (at the time of conducting the study). Income levels of slum dwellers in the sampled slums showed that a significant percentage of 30% earned less than GH¢100 a month with a further 30% earning less than GH¢500.00. Though the study shows a poor state of living for slum dwellers in Ghana, slum dwellers in other countries in the world have it much worse. Bapat and Agrawal (2003) with their study of Mumbai and Pune slums found that, slum dwellers live in a variety of circumstances - on pavements, besides railway tracks, in swampy and on steep slopes.

The degraded environment in which they live takes toll on the physical, mental and moral health of the slum dwellers. Nijama et al (2003) found that due to lack of proper living conditions slum children are vulnerable to diarrhea, typhoid, malaria and other such diseases. These terrible conditions may just as well exist in slums across the

country but since the study didn't investigate those areas, it cannot comprehensively accept or reject the assumption of similar conditions persisting in the country.

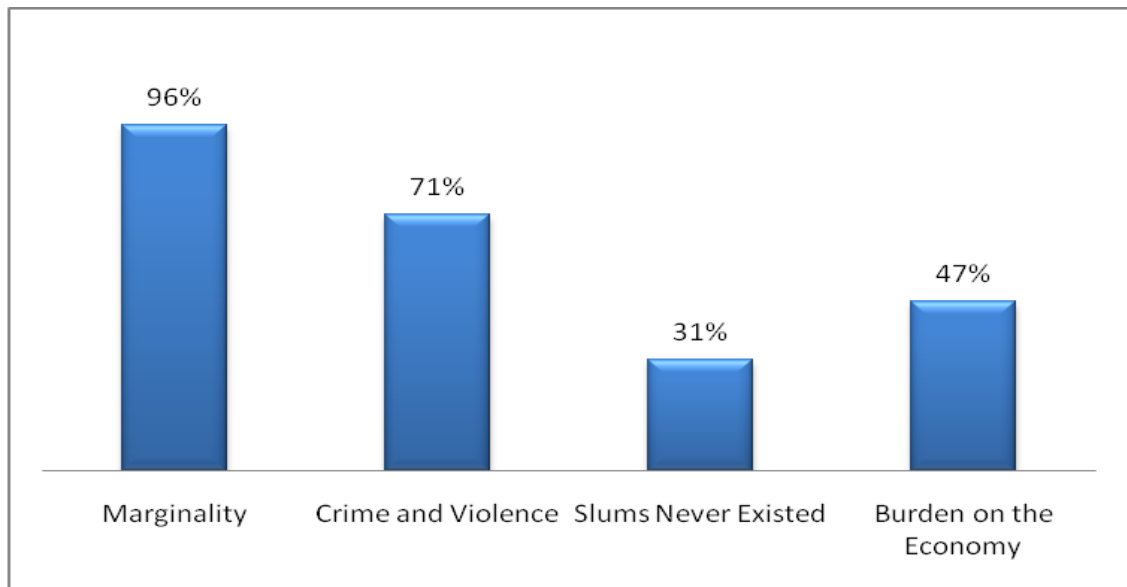
The study also conducted a mean analysis to identify the central location of the data (average). Standard deviation was calculated to measure the variability and spread of the data set and the relationship of the mean to the rest of the data. The study calculated the relation of the standard deviation to the mean, otherwise known as the coefficient of variation (CV). The study showed that the coefficient of variation for all the responses, Number of Children (CV=7.68), Ethnicity (CV=22.8), Educational Background (CV=9.46), Occupation (CV=5.67) and Average Monthly Earnings (CV=8.33).

The study showed that the coefficient of variation for factors such as Number of Children, Educational Background, Occupation, and Average Monthly Earnings were relatively lower than the coefficient of variation for Ethnicity. A low coefficient of variation indicates that the data has a great deal of uniformity with respect to the mean but there is general consensus among the sample. The coefficient of variation on ethnicity rather showed a great deal of data variability indicating no general consensus. This shows that respondents in the study didn't agree much on the tribal inclinations of others and may have provided untrue information about their ethnic backgrounds.

4.4 Myths and Realities about Slums

Research question two sought to find out the myths and realities about slums in the country. Such factors as the assertion that slums never existed, marginalization of slums, increased crimes and violence in slums were put before the study respondents to determine if those factors were indeed myths or realities.

Figure 4.3 Myths and Realities about Slums



Source: Field Data Analysis, 2014

Figure 4.3 above shows the factors which are considered to be either myths or realities about slums in Ghana. The study shows that a whopping 96% of respondents believe that slums and slum dwellers in Ghana are marginalized and ostracized from the urban society. The myths of marginalization had blamed slum residents' formal adaptive attitudes and behaviors, making them unfit for a place in the urban fabric. According to modernists like Lewis (1965) the blame for urban poverty should be on the poor themselves. He therefore subscribes to the theory of the culture of poverty which relates to self-reinforcing, with incredibly negative implications including squarely placing the blame for urban poverty on the poor themselves. About 71% of respondents see crimes and violence as very high in slum dwellings, indicating a dangerous phenomenon in slums. However, most slum dwellers do not believe slums did not use to exist. In fact, popular believe amongst slum dwellers is that even the ancestors of indigenes were once settlers and squatters like themselves and that slums have always existed through time. Most slum dwellers also believe that slums contribute their quota to national development and as such, do not burden the economy of the country. Some slum dwellers even argue that though they contribute to national revenues, the nation has neglected to build basic infrastructures like roads and pipe-borne water in their slum areas.

Share the World's Resources (2010) indicated an outcome of the myth that the poor are to blame for their poverty is the widespread prejudice against slums as places of social

degradation and despair, and against slum residents as perpetrators of violence and crime. Other conventional views of squatters include the fact that they are criminals, idlers, parasites, usurpers, prostitutes, the diseased, drunks or drug addicts. Although high levels of crime may occur in many informal settlements, the popular representation of life in slums often fails to acknowledge the deeper causes of insecurity and violence. A study on urban safety and security by UN-Habitat (2007), revealed that violence and crime are currently widespread in all countries the world over. UN-Habitat (2007) stated that, majority of slums are found in the developing world, but it is important to remember that in the early years of urbanization and industrialization in the Western world, urban conditions were at least as bad as those found anywhere today and slums were just as widespread. While many developing countries have regarded the informal sector as illegal because it undercuts the formal sector which is required to comply with labour and safety laws and pay taxes, others say that reducing onerous regulations and dissolving large under-productive enterprises can unlock the creative power of micro-enterprises and provide goods and services at lower cost. There is potential significance of slums as incubators for upward social and economic mobility (UN-Habitat, 2007).

4.5 Categories of People Living in Slums

Research question three sought to identify the category of people who live in slums. The study sought to use respondents' demographic data in categorizing slum dwellers. Such variables as Marital Status, Number of Children, Home Town, Ethnicity, Religion, Length of Stay in Locality, Age, Educational Background, Occupation and Average Monthly Earnings were used.

Table 4.8 Categories of People Living In Slums

Slum Dwellers	N	Mean	Std. Deviation	C.V
Marital Status	130	0.6462	0.48001	7.43
Number of Children	130	1.2077	0.88656	7.34
Home Town	130	2.3462	2.48628	10.60
Ethnicity	130	0.5077	0.97445	22.8
Religion	130	0.8077	0.61122	7.56
Length of Stay in Locality	130	0.9077	0.83011	9.14

Age	130	2.1000	1.16705	5.56
Educational Background	130	1.3077	1.21263	9.27
Occupation	130	1.4923	0.90001	6.03
Average Monthly Earnings	130	1.0923	0.91029	8.33

Source: Field Data Analysis, 2014

Table 4.8 shows the categories of people resident in slums in Accra. The study shows that slums dwellers are mostly (69.2%) married, are mostly (60%) from the northern sector of Ghana, with a higher percentage of (71.5%) being ethnic northerners. Almost half (38.7%) of the sampled slum dwellers have more than three children to take care of on a monthly income less than the GH¢500.00 for 60.2% of the population and 30.2% on income equal to or less than GH¢100.00. Most (78.9%) of slum dwellers have stayed in slums for periods between 1-10 years, with most (69%) of them aged over 31 years with no formal education (33.8%) or at best basic education (54.6%). Only 19.2% of slum dwellers have attained some form of tertiary education. With these statistics, it is no wonder slums in Accra represent some of the harshest conditions to live in.

Unlike the findings of this study, Clark (1982) identified four main groups of slum dwellers who are the urban villagers, the cosmopolites, the trapped and downward mobile and the deprived. These groups are members of small, intimate and often ethnic communities based upon interwoven kinship networks and a high level of primary contacts with familiar faces. He identified that slum dwellers have very complex social relationship, as there is a friendly, intimate and close-knit community, reminiscent of that which exists in small towns and rural areas.

The family remains a major component in their social organization, and religion retains its hold on the people. Common features of squatters include; low incomes, absence of occupational skills and qualifications, living barely at subsistence level.

Though less than one third slum dwellers was illiterate more than 40 percent had primary level education. Bapat and Agrawal (2003) with their study of Mumbai and Pune slums found that, slum dwellers live in a variety of circumstances - on pavements, besides

railway tracks, in swampy and on steep slopes. The degraded environment in which they live takes toll on the physical, mental and moral health of the slum dwellers.

The study went ahead to conduct a mean analysis to identify the central location of the data (average). Standard deviation was calculated to measure the variability and spread of the data set and the relationship of the mean to the rest of the data. The study calculated the relation of the standard deviation to the mean, otherwise known as the coefficient of variation (CV). The study showed that the coefficients of variation for all the responses were relatively low indicating that the data has a great deal of uniformity with respect to the mean but there is general consensus among the sample.

Only the coefficient of variation for ethnicity showed a rather high figure which indicates high variability with respect to the mean with no general consensus amongst the sample. This shows that slum dwellers agree to a large extent the categories of people inhabiting the slums and have knowledge of some demographic knowledge of their neighbors. Altamirano (1988) and Doughty (1970) argue that slum dwellers create organizations that build community and foster class-consciousness amongst people sharing in the same struggle and this provides safety nets for new migrants and minimizes violent crime.

4.6 Challenges Slum Dwellers Face

Research question three sought to examine the challenges slum dwellers face in going about their everyday routines.

Table 4.9 Challenges Slum Dwellers Face

Challenges	N	Mean	Std. Deviation	Std. Error Mean
Unavailability of Road Network	150	0.9000	0.30101	3.34
Unavailability of Pipe-Borne Water	150	0.7600	0.42851	5.64
Inaccessibility to Electricity	150	0.2467	0.43252	17.53

Poor Sanitation	150	0.7800	0.41563	5.33
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Source: Field Data Analysis, 2014

The study shows that slum dwellers face such challenges as unavailability of a road network in the slums, unavailability of pipe-borne water, inaccessibility to stable electricity and poor sanitation amongst others. This finding correlates with that of most researchers (Kombe & Kreibich, 1997; Rakodi et al., 1993; Durand-Lasserve, 1998; UNCHS Habitat, 1996b) who indicate that infrastructures are usually nonexistent in slum communities. They indicated that water supply to individual households may be lacking, or a few public or community stand pipes may be provided, using either the city networks or a hand pump. Informal networks for the supply of water may also be in place. Similar arrangements may be made for electricity, drainage, toilet facilities, etc., with little dependence on public authorities or formal channels. Most slum households belong to lower income groups, either working as wage labour or in various informal sector enterprises. A study undertaken in Accra by Malcom and Braimah (2004) indicated that many houses were located on marginal lands with their structures made of wood or other temporal materials. The study indicated that 58 percent of residents in Accra lived in low-lying areas prone to flooding like Korle Lagoon.

Table 4.10 Correlations between Challenges Slum Dwellers Face

Challenges		Unavailability of Road Network	Inaccessibility to Pipe-Borne Water	Inaccessibility to Electricity	Inaccessibility of Roads	Lack of Sanitation
Unavailability of Road Network	Pearson Correlation	1.00	0.593 **	0.191 *	0.134	0.628 **
Inaccessibility to Pipe-Borne Water	Pearson Correlation	0.593 **	1.00	0.322 **	0.227 **	0.945 **
Inaccessibility to Electricity	Pearson Correlation	0.191 *	0.322 **	1.00	0.349 **	0.304 **
Inaccessibility of Roads	Pearson Correlation	0.134	0.227 **	0.349 **	1.00	0.214 **
Lack of Sanitation	Pearson Correlation	0.628 **	0.945 **	0.304 **	0.214 **	1.00
**. Correlation is significant at the 0.01 level (2 tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Source: Field Data Analysis, 2014

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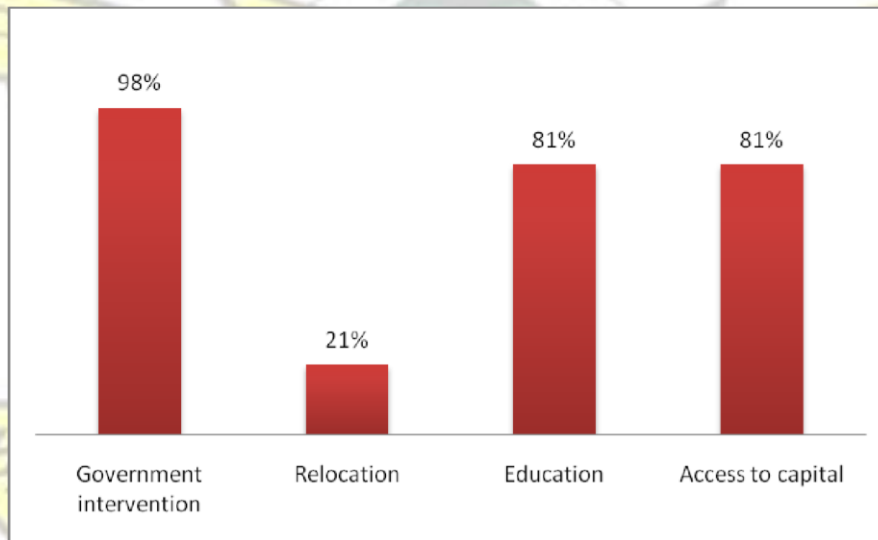


To further understand the findings and to determine the relationship between the variables (Challenges Slum Dwellers Face), a Pearson correlation test was conducted. The correlation test showed that the variables (Challenges Slum Dwellers Face): Unavailability of Road Network, Inaccessibility to Pipe-Borne Water, Inaccessibility to Electricity, Inaccessibility of Roads and Lack of Sanitation are all significantly correlated to each other. This means that one challenge has a significant effect on another challenge. For example, a lack of road network has significantly negative effects on electrification of the area leading to inaccessibility of electricity. This shows that the challenges facing slums are interconnected and an improvement or eradication of one challenge is likely to have a significantly positive impact on another challenge, leading to a general improvement in living conditions in slums.

4.7 Ways to Improve Slums

Research question five sought to determine measures to improve slums.

Figure 4.4 Measures to Improve Slums⁴



Source: Field Data Analysis, 2014

Figure 4.4 gives indications as to how slums can be improved in Ghana. The study shows that slums in Ghana need government intervention in the provision of social amenities like electricity, pipe-borne water and infrastructure. This is because only 21% of slum dwellers have even ever contemplated the idea of relocation which makes relocation a highly unwelcomed idea amongst slum dwellers. About 81% of slum dwellers also see the provision of education,

both formal and civil and the access to finance to start small businesses as a sure way to liberate slums from the quagmire that restrict their developments and living conditions.

4.7 Chapter Summary

From the analysis in the chapter, it was ascertained that 44% of all slum houses in Accra were built with wood, 27.3% were built with sandcrete blocks roofed with aluminum, 26% are built with salvaged materials, including wood, roofing sheets used as walls, and an assortment of other materials. Only 2.7% of slum houses were built with clay. And about 71.3% of the slum dwellings were built on leased or rented lands whilst the remaining 28.7% identified themselves as pure squatters. With respect to origin, the findings of the study showed that northerners form the majority of regional blocks of people dwelling the sampled slums. 71.5% of the sampled slum dwellers were from the northern part of the country compared to just 21% who were southerners.

Generally, the study shows that slums in Ghana need government intervention in the provision of social amenities like electricity, pipe-borne water and infrastructure. This is because only 21% of slum dwellers have even ever contemplated the idea of relocation which makes relocation a highly unwelcomed idea amongst slum dwellers. 81% of slum dwellers also see the provision of education, both formal and civil and the access to finance to start small businesses as a sure way to liberate slums from the quagmire that restrict their developments and living conditions.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

This chapter presents the summary of the research findings, and conclusions from the results and finally the implications and recommendations for further studies.

5.2 Summary of Findings

The purpose of the study is to assess the nature (socio-economic and accommodation characteristics) of slums in the Accra Metropolitan Area. The summary of the findings are as follows:

5.2.1 Nature (Socio-Economic and Housing Characteristics) of Slums in Accra.

Research objective one sought to ascertain the nature of slums in Accra in relation to socioeconomic and housing characteristics. The study reviewed the types of houses residents of the sampled slums dwell in, the building materials used in the construction of the various houses in which they occupied and the housing tenure status in order to ascertain information regarding slum housing characteristics. The study shows that most slums housing units are semi-permanent structures that are built from mostly wooden materials with aluminum roofing and other salvaged materials. This information is obtained from frequency analysis conducted (see appendix C for frequency analysis). The frequency analysis also showed that most slum dwellers live in leased or rented housing structures with only 21.3% owning their places of abode. These findings give indications as to the quality of life of slum dwellers in the country and correlates with findings of other researchers.

To extract further meaning from the analysis, the study conducted a mean analysis to identify the central location of the data (average). Standard deviation was calculated to measure the variability and spread of the data set and the relationship of the mean to the rest of the data. The study calculated the relation of the standard deviation to the mean, otherwise known as the coefficient of variation (CV). The findings therefore show a general consensus among the sample respondents that most slums housing units are semi-permanent structures that are built from mostly wooden materials with aluminum roofing and other salvaged materials and that, most slum dwellers live in leased or rented housing structures with only 21.3% owning their places of abode.

The findings of the study show that northerners form the majority of regional blocks of people dwelling the sampled slums. About 71.5% of the sampled slum dwellers were from the northern part of the country compared to just 21% who were southerners. Research question one also sought to determine the social and economic characteristics of slum dwellers in the sampled slums. The study conducted frequency analysis of data (see in appendix C). The study showed that more than a third (38.5%) of the population of slum dwellers has up to three children with 23.8% having no children at all. Yet, nearly half (38%) of the population of slum dwellers

sampled had more than 4 children. This situation is worrying considering the housing conditions such large families have to put up in, notwithstanding the harsh social and economic conditions in these slums. This breeds the attendant condition of high illiteracy rate of 33.8% with only 19% of slum dwellers having attained some form of tertiary education. As expected, slum dwellers face increasingly lower odds of finding formal employment. Most (53.1%) slum dwellers are self-employed with only 8.5% employed in various categories of low-paying government jobs. Expectedly, unemployment is very high in slums.

5.2.2 Myths and Realities about Slums

Research objective two sought to find out the myths and realities about slums in the country. Such factors as the assertion that slums never existed, marginalization of slums, increased crimes and violence in slums were put before the study respondents to determine if those factors were indeed myths or realities. The study shows that a whopping 96% of respondents believe that slums and slum dwellers in Ghana are marginalized and ostracized from the urban society.

5.2.3 Category of people living in slums

Research objective three sought to identify the category of people who live in slums. The study shows that slum dwellers are mostly (69.2%) married, are mostly (60%) from the northern sector of Ghana, with a higher percentage of (71.5%) being ethnic northerners. Almost half (38.7%) of the sampled slum dwellers have more than three children to take care of on a monthly income less than the GH¢500.00 for 60.2% of the population and 30.2% on income equal to or less than GH¢100.00. Most (78.9%) of slum dwellers have stayed in slums for periods between 1-10 years, with most (69%) of them aged over 31 years, with no formal education (33.8%) or at best basic education (54.6%). Only 19.2% of slum dwellers have attained some form of tertiary education. With these statistics, it is no wonder slums in Accra represent some of the harshest conditions to live in.

5.2.4 Challenges slum dwellers face

Research question four sought to determine the challenges slum dwellers face. The study shows that slum dwellers face such challenges as unavailability of a road network in the slums, unavailability of pipe-borne water, inaccessibility to stable electricity and poor sanitation

amongst others. To further understand the findings and to determine the relationship between the variables (Challenges Slum Dwellers Face), a Pearson correlation test was conducted.

The correlation test showed that the variables (Challenges Slum Dwellers Face): Unavailability of Road Network, Inaccessibility to Pipe-Borne Water, Inaccessibility to Electricity, Inaccessibility of Roads and Lack of Sanitation are all significantly correlated to each other. This means that one challenge has a significant effect on another challenge. For example, a lack of road network has significantly negative effects on electrification of the area leading to inaccessibility of electricity. This shows that the challenges facing slums are interconnected and an improvement or eradication of one challenge is likely to have a significantly positive impact on another challenge, leading to a general improvement in living conditions in slums.

5.2.5 Recommendations for policy direction

Research question five sought to determine measures to improve slums. The study shows that slums in Ghana need government intervention in the provision of social amenities like electricity, pipe-borne water and infrastructure. This is because only 21% of slum dwellers have even ever contemplated the idea of relocation which makes relocation a highly unwelcomed idea amongst slum dwellers. The slum dwellers (81%) also see the provision of education, both formal and civil and the access to finance to start small businesses as a sure way to liberate slums from the quagmire that restrict their developments and living conditions.

Based on the findings of the study, the study recommends that the following:

Relocation

Slums, either in the city center or on the outskirts of town next to developed areas dent the beauty of development and are an eye-sore to all and sundry. The study recommends that government relocates slum dwellers into some form of affordable housing units to enable developers use their lands for other developmental agendas.

Government intervention

If the government has no plans or intentions of relocating slums, then the study recommends that the government intervenes in the provision of water, roads and electricity to augment the standard of living of slum dwellers and improve their daily lives.

Education

The study shows that most slum dwellers are illiterates or have received just some form of basic education. Besides, social amenities, the study also recommends that government provides for slum dwellings schools and other educational facilities close to the slums so that children of slum dwellers can also have access to education so as to break the cycle of illiteracy and poverty.

Access to capital

Lastly, the study recommends that government in league with financial institutions develop financial packages for slum dwellers in order to provide them with access to capital for small scale businesses. This would improve upon the meagre monthly income (less than GH¢100.00) self-employed slum dwellers earn.

5.3 Suggestion(s) for Further Research

The variables used in the study were not exhaustive. Future research could incorporate other aspects such as history of slums, their contribution to national development in terms of taxes, etc.

5.4 Conclusion

The study assessed the nature of slums within Ashaiman Municipality and found that the socioeconomic conditions of slum dwellers are low. Their housing, in particular was found to be sub-standard with majority (70%) made of wood and salvage materials. It emerged that, with the exception of 21.3%, all inhabit structures that are not theirs. The situation renders their housing tenure insecure, confirming the land tenure insecurity of characteristic of slums dwellers established in literature. The income levels of the slum dwellers were relatively lower than the national average of over GH¢300.00. About 30% earn less than GH¢100 and another 30%, earn less than GH¢500 a month.

The study continued to indicate that slum dwellers lack access to stable electricity and good sanitation conditions amongst others. The author therefore argues that government intervenes in the provision of water, roads and electricity to augment the standard of living of slum dwellers and improve their daily lives. Government should relocate slum dwellers into some form of affordable housing units to enable developers use their lands for other developmental

agendas. Also government in league with financial institutions should develop financial packages for slum dwellers in order to provide them with access to capital for small scale businesses. This could significantly improve the socioeconomic living conditions of the slum dwellers.

5.6 Chapter Summary

Inference from the survey and analysis has it that most slums housing units that are built from mostly wooden materials with aluminum roofing's and other salvaged materials. And conducting a frequency analysis it was also ascertained that most slum dwellers live in leased or rented housing structures with only 21.3% owning their places of abode. These among others led to conclusion that unemployment is very high in slums, and most basic infrastructure are non-existing. With this, the study continued to indicate that slum dwellers lack access to stable electricity and good sanitation conditions amongst others. The author therefore argues that government intervenes in the provision of affordable housing units, water, roads and electricity to augment the standard of living of slum dwellers and improve their daily lives.



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APPENDICES

APPENDIX A

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
COLLEGE OF ARCHITECTURE AND PLANNING
FACULTY OF PLANNING AND LAND ECONOMY DEPARTMENT
OF PLANNING**

QUESTIONNAIRE FOR SLUM DWELLER RESPONDENTS

TOPIC: SLUM DEVELOPMENT: NATURE, USES AND USERS

Background of Respondent

Location

Date of interview: / /

1. Marital status? (a) Married { } (b) Single { } (c) Widowed { } (d) Divorced { }
2. Number of children:
(a) One (1) { } (b) Two (2) to three (3) { } (c) four (4) to six (6) { } (d) Above
(2) { }
3. Home Town:
4. Ethnicity:
5. Religion:
6. Length of stay in locality:
7. Age: years

8. Educational Background: (a) No Education { } (b) Basic { } (c) Secondary { }

(d) Tertiary { } (e) Post Graduate (f) others (please specify):

9. Occupation:

10. Average monthly earnings:

11. What do you mostly spend your earnings on? (a) Food { } (b) Clothing { }

(c) Medicals { } (d) School fees { } (e) Rent { } Others (please specify)

.....

A. Housing Characteristics

12. Type of house: (a) Compound House Single { } (b) Storey House { } (c) Flat { }

(d) Temporal structure { } (e) Semi-Permanent Structure { }

13. What materials is your house made of? (a) Sand Crete blocks with aluminium roof { }

(b) Land Crete and aluminium roof { } (c) Rammed earth and aluminium roof { }

(d) Wood { } (e) Salvaged materials { } (f) Wooden materials { }

14. How did you get the Land?

.....

15. Do you have any documentation to show ownership? (a) Yes { } (b) No { }

16. If yes, please specify (a) Sub lease { } (b) Allocation paper { } (c) Land title deed { }

(d) Lease { } (e) Squatting { } (f) Others (please specify)

17. Housing tenure status? (a) House owner { } (b) Renter { } (c) No formal arrangements { } (d) non renting occupant { }

18. What motivates your stay here?

.....

19. Are you comfortable staying here? (a) Yes { } (b) No { }

20. If yes, what makes you comfortable?

21.
.....

B. Infrastructure

22. Do you have roads in the settlement? (a) Yes { } (b) No { }

23. Are they accessible to your house? (a) Yes { } (b) No { }

24. If no, why?

.....

25. What should be done to make the road accessible to your house?

.....
.....
.....

26. Do you have electricity in your locality? (a) Yes { } (b) No { }

27. Who did the connection for you? (a) District Assembly { } (b) Individual contributions { }

28. Do you pay electricity bills? (a) Yes { } (b) No { }

29. If yes, who do you pay to?

.....

30. Do you have portable water in the community? (a) Yes { } (b) No { }
31. Does water flow continuously in your house? (a) Yes { } (b) No { } (c) Sometimes { }
32. How often does water run in your house? (a) Regularly { } (b) Weekly { } (c) Fortnightly { }
(d) Not at all { }
33. Where do you access water if water does not flow?
.....
34. Do you pay water bill (a) Yes { } (b) No { }
35. If yes who do you pay to?
.....
36. How is the sanitation situation in the community? (a) Bad { } (b) Worse { } (c) Good { }
37. Any further comments?
.....
.....
.....
.....
.....

Thank you very much for your time.

APPENDIX B

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
COLLEGE OF ARCHTECTURE AND PLANNING
FACULTY OF PLANNING AND LAND ECONOMY DEPARTMENT
OF PLANNING**

QUESTIONNAIRE FOR DISTRICT ASSEMBLY

TOPIC: SLUM DEVELOPMENT: NATURE, USES AND USERS

Department: Position

.....

Date of interview: / /

1. Do you know about the slum in Ashaiman?

.....
.....
.....
.....

2. What is the total population of slum dwellers?

.....
.....
.....
.....

3. In your view, how was the slum formed?

.....
.....
.....
.....

4. What is the main occupation of the slum dwellers?

.....
.....
.....
.....

5. Does your outfit take taxes from the slum dwellers?

.....
.....
.....
.....

6. In your estimation, what percentage of your outfits taxes come from the slum?

.....
.....
.....
.....
.....
.....

7. Are there incidences of crime and violence in your district?

.....

.....
.....
.....

8. Can these crimes and violence be attributed the existence of the slums?

.....

9. Which localities can be classified as „hot spots“ within the district?

.....

10. How would you describe slum dwellers?

.....

11. What is the nature of housing units within the slum?

.....

12. Are the slum dwellers given authorisation before putting buildings? Explain

.....

13. Any further comments?

.....

Thank you very much for your time.

APPENDIX C

Socio-Economic and Housing Characteristics) Of Slums in Accra

Type of House

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Compound House	17	11.3	11.3	11.3
	Temporal Structure	37	24.7	24.7	36.0
	Semi-Permanent				
	Structure	96	64.0	64.0	100.0
	Total	150	100.0	100.0	

Building Materials Used

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wood	66	44.0	44.0	44.0
	Clay	4	2.7	2.7	46.7
	Sand crete blocks with				
	Aluminium roof	41	27.3	27.3	74.0
	Salvaged Materials	39	26.0	26.0	100.0
	Total	150	100.0	100.0	

Land Ownership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Squatting	7	4.7	4.7	4.7
	Leased / Rented				
	3	107	71.3	71.3	76.0
	Total	36	24.0	24.0	100.0
		150	100.0	100.0	

Housing Tenure Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	House Owner	32	21.3	21.3	21.3
	Renter	57	38.0	38.0	59.3
	Non-Renting Occupant	47	31.3	31.3	90.7
	Caretaker	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

Social and Economic Characteristics of Slum Dwellers

Number of Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Children	31	20.7	23.8	23.8
	One - Three (1-3)	50	33.3	38.5	62.3
	Four to Six (4-6)	40	26.7	30.8	93.1
	Over Six (6)	9	6.0	6.9	100.0
	Total	130	86.7	100.0	
Missing	System	20	13.3		
	Total	150	100.0		

Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Northern	93	62.0	71.5	71.5
	Akan		24.7		100.0
	Total	37		28.5	
		130	86.7	100.0	
Missing	System	20	13.3		
Total		150	100.0		

Educational Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Formal Education	44	29.3		33.8
	Basic Level	27	18.0	33.8	54.6
	Secondary Level	34	22.7	20.8	80.8
	Tertiary Level	25	16.7	26.2	100.0
	Total	130	86.7	19.2	
Missing	System	20	13.3	100.0	
Total		150	100.0		

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil Servant	11	7.3	8.5	8.5
Missing	Self Employed	69	46.0	53.1	61.5

Employed in Private Sector	25	16.7	19.2	80.8
Unemployed	25	16.7	19.2	100.0
Total	130	86.7	100.0	
System	20	13.3		
Total	150	100.0		

Average Monthly Earnings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 100 Cedis	39	26.0	30.0	30.0
	Btw 100-500 Cedis	39	26.0	30.0	60.0
	600-1000 Cedis	28	18.7	21.5	81.5
	Btw 1000-3000 cedis	1	.7	.8	82.3
	Over 3000 cedis	23	15.3	17.7	100.0
	Total	130	86.7	100.0	
Missing	System	20	13.3		
	Total	150	100.0		

Categories of People Living in Slums

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	40	26.7	30.8	30.8

	Married	90	60.0	69.2	100.0
	Total	130	86.7	100.0	
Missing	System	20	13.3		
Total		150	100.0		

Number of Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Children	31	20.7	23.8	23.8
	One - Three (1-3)	50	33.3	38.5	62.3
	Four to Six (4-6)	40	26.7	30.8	93.1
	Over Six (6)	9	6.0	6.9	100.0
	Total	130	86.7	100.0	
Missing	System	20	13.3		
Total		150	100.0		

Home Town

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Upper East	28	18.7	21.5	21.5

Upper West		15	10.0	11.5	33.1
Northern Region		35	23.3	26.9	60.0
Ashanti Region		7	4.7	5.4	65.4
Eastern Region	n	4	2.7	3.1	68.5
Ahafo Region		5	3.3	3.8	72.3
Western Region	Accra	6	4.0	4.6	76.9
Volta Region		2	1.3	1.5	78.5
Central Region		3	2.0	2.3	80.8
Brong Ahafo Region		25	16.7	19.2	100.0
Greater Accra Region		130	86.7	100.0	
Missing Total System		20	13.3		
Total		150	100.0		

Ethnicity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Notherner	93	62.0	71.5	71.5
Akan	37	24.7	28.5	100.0
Total				
Missing System	130	86.7	100.0	
Total	20	13.3		
	150	100.0		

Religion

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Christian	39	26.0	30.0	30.0
1	91	60.7	70.0	100.0
Total	130	86.7		
Missing System			100.	
	20	13.3	0	
Total	150	100.0		

Length of Stay in Locality

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5 years	44	29.3	33.8	33.8
6-10 years	56	37.3	43.1	76.9
11-20 years	30	20.0	23.1	100.0
Total	130	86.7	100.0	
Missing System				
Total	20	13.3		
	150	100.0		

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-18 years	11		8.5	8.5
19-30 years		7.		
31-45 years	30	20.0	23.1	31.5
46-60 years				
Total	43	28.7	33.1	64.6
Missing System	46	30.7	35.4	100.0
Total	130	86.7	100.0	
	20	13.3		
	150	100.0		

Educational Background

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No Formal	44	29.3	33.8	33.8
Education				
Basic Level	27	18.0	20.8	54.6
Secondary Level	34	22.7	26.2	80.8
Tertiary Level	25	16.7	19.2	100.0
Total	130	86.7	100.0	
Missing System	20	13.3		
Total	150	100.0		

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil Servant	11	7.3	8.5	8.5
	Self Employed	69	46.0	53.1	61.5
	Employed in Private Sector	25	16.7	19.2	80.8
	Unemployed	25	16.7	19.2	100.0
	Total	130	86.7	100.0	
	System	20	13.3		
Missing					
Total		150	100.0		

Average Monthly Earnings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 100 Cedis	39	26.0	30.2	30.2
	Btw 100-500 Cedis	39	26.0	30.2	60.5

600-1000 Cedis	28	18.7	21.7	82.2
Btw 1000-3000				
cedis	1	.7	.8	82.9
Over 3000 cedis			17.1	
Total	22	14.7	100.0	100.0
System	129	86.0		
	21	14.0		
Missing				
Total	150	100.0		

Challenges Slum Dwellers Face

Availability of Road Network

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	15	10.0	10.0	10.0
No	135	90.0	90.0	100.0
Total	150	100.0	100.0	

Accessibility to Pipe-Borne Water

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Yes	36	24.0	24.0	24.0
	No	114	76.0	76.0	100.0
	Total	150	100.0	100.0	

Accessibility to Electricity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	113	75.3	75.3	75.3
	No	37	24.7	24.7	100.0
	Total	150	100.0	100.0	

Accessibility of Roads

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	129	86.0	86.0	86.0
	No	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

Electricity Connection in your Area

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Yes	131	87.3	87.3	87.3
	No	19	12.7	12.7	100.0
	Total	150	100.0	100.0	

Regularity of Water Flow

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	14	9.3	9.3	9.3
	No	136	90.7	90.7	100.0
	Total	150	100.0	100.0	

Sanitation in Area

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	33	22.0	22.0	22.0
	No	117	78.0	78.0	100.0
	Total	150	100.0	100.0	