

# Informal Networks and Access to Power to Obtain Housing in Urban Slums in Ghana

Jeffrey W. Paller

JEFFREY W. PALLER is Earth Institute Postdoctoral Research Fellow at Columbia University. His research examines public goods provision and political accountability in urban African slums. His scholarship has appeared in *Polity* and *African Studies Review*. He may be contacted by e-mail at [jwp2133@columbia.edu](mailto:jwp2133@columbia.edu).

*Scholarship that examines obtaining housing in urban Ghana focuses on the role of state planning or access to financial markets, yet most housing in Ghana is provided outside these official channels, often in urban slums, where residents turn to nonstate providers (NSPs) to find housing. NSPs are local social networks led by political entrepreneurs motivated by informal norms and incentives, which shape the quality of housing and security of tenure. Their logic is best represented by treating the governance of housing as a collective action problem. This article introduces a typology of slums based on settlement patterns, including extralegal, indigenous, and purchased settlements. Ethnographic research and survey data illustrate the governance of housing across these types of Ghanaian informal settlements.*

Africa has been urbanizing at a rate of 3.5 percent per year during the past two decades—the highest regional urbanization rate in the world (African Development Bank 2012). An estimated 200 million people (Vidal 2010), or 62 percent of the urban population in sub-Saharan Africa, reside in slums (Arimah 2010; UN-HABITAT 2010).<sup>1</sup> The housing challenge is notably severe in Accra, Ghana, where the urban population has grown by 19.5 percent since 2000 (World Bank 2013a, 2013b), requiring 5.7 million new rooms in Ghana to be built by 2020; this means that a total of 574,000 rooms must be provided every year, 1,840 per working day, and about four every minute (UN-HABITAT 2011). This figure is well beyond the capacity of the government and the formal business sector to accommodate.

In the absence of state-provisioned and formally regulated housing, urban Africans find creative ways to deal with the housing shortage and cope with uncertain and insecure living conditions (Simone 2004; Tostensen, Tvedten, and Vaa 2001). Yet considerable variation occurs in urban Ghanaians' ability to access high-quality, affordable, secure housing. Variation exists between individuals and families, within neighborhoods, and between neighborhoods across cities. This empirical reality poses a question that is largely unanswered in the scholarly literature: in the context of rapid urbanization in Ghana, why do some urban residents gain access to high-quality, affordable, secure housing while others do not? In this article, I argue that urban residents rely on nonstate providers (NSPs) to access and secure housing (Cammett and MacLean 2014). Motivated by informal norms and incentives, NSPs govern housing in urban slums, thereby shaping the quality of housing and security of tenure for urban residents.

In urban Ghana, NSPs are local informal social networks led by political entrepreneurs, and they are embedded in daily community life. Accra residents who succeed in securing affordable housing tap into existing local social networks. But these networks are double-edged: they exclude people and create barriers to the access of public goods for those who are not politically connected. In other words, the process of accessing and securing housing exists in a larger informal politico-institutional context, which often privileges the provision of club and private goods over that of the public interest.<sup>2</sup>

This article draws from a comparative case study design that exploits variation across neighborhoods within Accra and Ashaiman to understand the processes and mechanisms through which residents access and secure housing (Paller 2014a). To conduct ethnographic research, I selected three slum communities with comparable demographic traits: Ga Mashie, Old Fadama, and Tulako-Ashaiman (Schatz 2009; Wedeen 2010). I used this method to uncover the informal networks that underlie political arrangements, as well as to investigate the governance of land and housing. I visited at least one of the communities daily over the course of twelve months. By interacting with NSPs and leaders in daily life, I gained crucial insights into their motivations and incentives. I spent an additional three months conducting semistructured interviews and focus groups in a broader set of slum communities to generalize and triangulate the findings. The qualitative research finds that the settlement pattern and institutional type of the slum shapes governance and housing outcomes, which I explain in following sections.

My argument is further substantiated by investigating the governance of housing across a larger sample of slums in Accra, Ashaiman, and Kumasi using a household survey.<sup>3</sup> The communities were selected from a list of slum neighborhoods that combined researchers' local knowledge, administrative listings of slums (Accra Metropolitan Assembly 2011), and analytically derived neighborhood boundaries (Weeks, Hill, and Stoler 2013). The bulk of the empirical evidence for this article draws from the case study in

Old Fadama because primary research on community leadership, housing, and governance in extralegal settlements is particularly underreported. I provide preliminary and suggestive evidence, references to secondary research, and illustrative examples of NSPs from my field research in the other two settlement types to substantiate the proposed typology.

The article proceeds as follows. First, I place the housing shortage in urban Ghana in a historical context. Second, I discuss how NSPs control housing access, affordability, and security at the community level. Third, I propose treating the provision of affordable housing as a collective action problem, the logic of which depends on the initial settlement pattern of urban neighborhoods. I call these types of informal neighborhoods extralegal, indigenous, and purchased settlements. Fourth, I present original survey, ethnographic, and interview evidence to demonstrate that variation in access to affordable housing and security of tenure exists across these settlement patterns. I conclude with the political implications of NSPs and suggest ways to make NSPs and the Ghanaian government more responsive to the housing needs of ordinary residents.

## **The History of State and Nonstate Housing Provision in Urban Ghana**

Ghana has faced a housing shortage since independence, which dates back to the earthquake that hit Accra in 1939 (Acquah 1958). At the earliest years of independence, the national government recognized the challenge that the small and insecure land market had on the provision of housing (Republic of Ghana 1958). In response, the government formed state bodies, including the State Housing Corporation (SHC), the Tema Development Corporation (TDC), and the State Construction Corporation, to address housing issues (Elleh 2002). TDC, for example, purchased sixty-four miles of land seventeen miles outside of Accra. At the center of this proposal was a Doxiadis plan that facilitated the development of twenty-four so-called communities that would make up the city of Tema. State investments in affordable housing increased in 1972 with the addition of the Low Cost Housing Programme.

In the postindependence urban plans, the Ghanaian government specifically highlighted slums like Nima, Maamobi, and Chorkor as neighborhoods that were underresourced and in need of upgrading (Arn 1996). Nevertheless, the government suggested a piecemeal approach that allowed poor residents to stay in these areas (Republic of Ghana 1958). In existing slum communities like Nima, the government recommended lowering building standards so that residents could build houses within their income; it called this allowance the "relaxation of structural standards" (Republic of Ghana 1958:53–54). At the earliest stages of independence, the government's plan was to formalize and regularize land tenure security of these slum areas.

Despite the government's awareness of the problem, the housing shortage persisted after Nkrumah left office. Ghana faced a housing deficit

of 736,657 in 1970; 1,184,636 in 1984; 1,526,275 in 2000; and 1,600,000 in 2010 (Awuvafoge 2013:13). By 1983, state agencies like SHC and TDC were producing merely one hundred units each, while private-sector investments stopped entirely (Konadu-Agyemang 2001). In 1986, the Ministry of Works and Housing formed a national housing policy committee to detail a comprehensive strategy to improve service delivery across the country, focusing mainly on institutional mechanisms that could coordinate the process (Bank of Ghana 2007). This new plan was part of a broader strategy, instigated by structural adjustment programs, to shift the focus of affordable housing from the government to the private sector. With assistance from the World Bank, the government implemented the Accra District Rehabilitation Project to decentralize the provision of housing to district assemblies.

The state withdrew from direct housing production and financing and attempted to stimulate the growth of the real-estate sector and the indigenous market (Tibaijuka 2009). The 1980s marked the emergence of the Ghana Real Estate Developers Association, a new interest group representing private owners. Quasi-government agencies like Social Security and National Insurance Trust were entrusted with the responsibility of public housing development and constructed seven thousand dwellings between 1988 and 2000. Nevertheless, the National Insurance Trust decreased its investment in public housing by 50 percent over time (Arku 2009).

The government's strategy in 1991 shifted from an emphasis on direct provision to coordination (Republic of Ghana 1991). Until 1990, the strategic plan estimates that 15 percent of the housing stock was government-provisioned housing; it rapidly declined with structural adjustment and the inability of the state to finance and provide more housing (Konadu-Agyemang 2001). In 1990, the plan estimated the housing shortage to be 19,135 units of accommodation. The shift toward a liberal approach to development included the attempt to regularize land tenure security. The Land Administration Project, supported by the World Bank, was the cornerstone of this agenda and sought to "harmonize statutory laws and customary interests bearing on Land" (World Bank 2013a, 2013b). The ambiguous and insecure land-tenure regime has long been recognized as an impediment to economic growth in Ghana (Besley 1995; De Soto 2000; Goldstein and Udry 2008) and an impediment to accessible affordable housing. The Bank of Ghana has found that, along with the rising cost of inputs, land acquisition is the driving force behind the rising price of housing in Ghana (Bank of Ghana 2007). The high costs complement the fact that land transactions are not recorded, titles are not provisioned, and multiple individuals and families claim the same plot of land (Onoma 2010). The government recognized that customary law needed to be better incorporated into the formal state property-rights regime (Blocher 2006), and the Land Administration Project attempted to do this, but the project has been for the most part unsatisfactory (World Bank 2013a, 2013b). Part of the reason for this is that purchasers of land do not officially register their plots (Gough and Yankson 2000).

By the end of the twentieth century, the state and formal private enterprises had failed in their attempts to provide sufficient housing to urban residents. In response, the Ghana Poverty Reduction Strategy I, implemented in 2001, focused on attracting foreign capital to fund housing development. The GPRS II (2006–2009) focused on poor and marginalized populations and detailed a special program for upgrading slums (Bank of Ghana 2007). Two major initiatives are particularly notable: the Cities without Slums action plan, under the auspices of the Cities Alliance, and the Slum Upgrading Facility. These programs seek to mobilize foreign capital and to link this financial assistance with local actors. The projects seek to package the financial, technical, and political elements of development projects. The effectiveness of these policies is still not known, but several scholars blame them for contributing to a housing market that privileges the rich over the poor, increasing income inequality and undermining an indigenous housing market that favors the poor (Gruffyd Jones 2012; Obeng-Odoom 2012).

Unsurprisingly, Ghanaians have accessed housing through leveraging remittances from family members living abroad (Buckley and Mathema 2008; Yeboah 2000). The World Bank estimates that \$119 million in remittances were sent to back to the country in 2013 alone (2013). But these remittances drive up the cost of housing in the city, making individuals without access to remittances much worse off. The online housing market—fueled by the influx of nonresident Ghanaians and foreigners—helps push house and land prices to all-time highs (Bank of Ghana 2007). This, in turn, contributes to the deteriorating housing conditions for many others across the city (Buckley and Mathema 2008). In fact, remittances are part of a broader globalized environment, which increases land and housing prices, privileges the private sector over the public sector, and leads to inequity in housing provision across the city (Grant 2009; Grant and Nijman 2002; Konadu-Agyemang 2001; Owusu 2008).

This brief history of housing in Ghana demonstrates that the two major approaches for increasing access to secure and high-quality affordable housing—state-provisioned housing and increasing access to the free market—have failed. Part of the reason for this is that slum incidence can be traced back to colonial-era institutions and lack of investment, and these historical legacies are difficult to overcome (Fox 2014). But another shortcoming of these plans is their failure to acknowledge the daily political realities on the ground. They do not consider how housing is governed in poor neighborhoods and the ways in which informal networks and political entrepreneurs shape the market and capture state services for their own interests. My approach advocates studying affordable housing from the ground up by assessing the unique strategies that low-income urbanites use to solve daily challenges, like finding and securing affordable housing. In doing so, I find that accessing and securing affordable housing requires political power (Auyero 2001; Nelson 1979). The next sections uncover the avenues to power across different types of urban neighborhoods.

## Nonstate Providers of Housing: Informal Networks and Political Entrepreneurs

The ineffectiveness of state housing policies has contributed to a situation where 90 percent of housing in Ghana is built and governed informally, outside of local authority control (UN-HABITAT 2011). But informality in slum settlements does not mean an absence of state power. In my survey sample, 94 percent of respondents have a voter's identification card, suggesting that they participate in the political process; 24 percent have a passport; 42 percent have a national identification card; 48 percent have a bank account; and 65 percent have a Health Insurance Scheme identification card, suggesting they are enrolled in the national health insurance program. Nevertheless, 67 percent are employed in the informal economy, while only 19 percent are unemployed. This suggests that the role of the state and the relationship between informal networks and government officials requires clarification (Meagher 2010).

Rather than relying on state bureaucrats or formal authorities, residents turn to NSPs to access and secure housing. These NSPs play a particularly important role in the daily livelihoods of ordinary citizens: they serve as the means for determining access, setting affordable or unaffordable prices, and providing security of tenure. Each social network has a leader who serves as the local strongman; this leader is a political entrepreneur who jockeys for power in the community but seeks alliances with state administrators and political parties. These alliances are personal in nature, and strength is determined by the number of followers a leader has.

The reliance on NSPs dates back to colonial and precolonial times. Residents tap into networks of trusted friends (Hart 1973), migrants, and coethnics (Agyei-Mensah and Owusu 2012) for assistance in finding housing. In other words, they join a social network that makes up a distinct cluster in a particular neighborhood (Sanjek 1972). For new migrants to the city, these clusters often link to one's hometown. Residents from the rural countryside migrate in coordinated efforts to cities, and they often settle in clusters within the same neighborhood of a low-income community.

The community leaders of NSPs rule through the extension of territorial authority at the local level (Sahlins 1963). This type of personal rule has a long history in Ghanaian politics (Owusu 1971; Price 1971). Personal rule penetrates all levels of society and has become an institutionalized pattern of expected behavior and defining feature of daily life (Price 1971:175). In the context of weak formal institutions and an immense housing shortage, these political entrepreneurs—often deemed middlemen or brokers in the political science literature because of the connections they make with political parties (Auyero 2001; Stokes 2005)—build local followings, offer security and protection, and demand private goods and services in exchange for political support (Paller 2014b).

The role of these political entrepreneurs has been well documented at the community level in urban West Africa (Allman 1991; Arhin 1971;

Barnes 1986; Cohen 1969; Kobo 2010; Peil 1971; Pellow 2002; Schildkrout 1970, 1978; Skinner 1963, 1972), yet they are especially important for vulnerable communities, particularly migrant and squatter settlements, because residents rely on patron–client relationships to secure citizenship status and tenure security, respectively. Peil (1971) describes this phenomenon in Ghana in the 1960s, when migrants were threatened with expulsion. Similarly, Schildkrout (1970, 1978) documents this pattern in Ghanaian *zongos*—strangers’ quarters, where migrants to African cities settled—where patron–client relationships developed in the context of limited resources. Residents needed patrons to gain any public services from the state.<sup>4</sup> They also needed strong patrons with powerful links to state administrators and political parties to protect their land and housing—to prevent evictions and demolitions that were common in these neighborhoods.

Perhaps the most important way that a leader accumulates power is through the control of land and housing (Gulyani and Talukdar 2008). Barnes (1986:70) describes this phenomenon in the context of Mushin, a Nigerian slum:

Aspiring leaders are, in a manner of speaking, political entrepreneurs. . . . They engage in the enterprise of amassing resources and using them, skillfully, to attract followers. In Mushin, a first step in this enterprise . . . was acquiring real estate, for it gave people who owned housing an advantage over those who did not. A second step was to capitalize on this inequity, by adding political content to the interactions that grew out of landlord–tenant relationships. The owners who wished to wield power in Mushin typically began a political career by attracting a neighborhood clientele to whom they acted as patrons, middlemen, and dispute settlers. They dispensed, among other resources, information, contacts, and services that were particularly helpful in meeting the needs of urban life. In return they received support for their political goals.

These political entrepreneurs have withstood large-scale structural and political changes and have grown even more powerful in the recent period of democratization and multiparty politics. With increasing urbanization and greater political competition, the struggles between competing political entrepreneurs and their informal network of followers is even more intense. Further, while these NSPs are informal in nature, they gain their power in large part from the protection they receive from the state. The growth in importance of political parties in Ghana has strengthened their power, particularly with the rise of followers acting as foot soldiers in modern political campaigns (Bob-Milliar 2012). In this way, the relationship between local communities and the state can be better understood through a closer investigation of political parties and informal networks at the community

level. It is through this mechanism of power that the access, affordability, and security of housing are outcomes of political struggle.

NSPs are particularly important in the context of informal housing. My survey data confirm that most urban residents do not secure their tenure from official land rights. For example, 50 percent of respondents in the survey do not have property title or are unsure about it.<sup>5</sup> Only 45 percent indicate paying property rates to the local government authorities; a very high 34 percent indicated that they do not know. Yet only 20 percent of respondents indicate that they do not have security of tenure. This suggests that formal property title and payment to authorities—the classic relationship in Western social-contract theory—is not the only indicator of whether residents feel secure in their tenure in a community.

So why do slum dwellers feel secure, despite lack of formal property title? The answer lies in the mechanisms through which people secure their tenure. These mechanisms directly depend on the NSPs through which they access affordable housing. For example, 22 percent of respondents say they have security of tenure because they are indigenes in the city,<sup>6</sup> and 30 percent say they have security of tenure because their family purchased the land legally or they pay their rent on time. An additional 3 percent say they have security of tenure because their political party is in power, and 2 percent indicate tenure security because their ethnic group controls the land. The evidence is clear: understandings of security of tenure coincide not with the formal housing market and state-sanctioned land access, but with informal norms about legitimacy and authority. In turn, patterns of authority shape the ways that NSPs govern informal housing.

### **NSPs and Informal Settlements**

Not all NSPs act the same. Across urban Ghana, important variation in the strength, behavior, and performance of political entrepreneurs and NSPs occurs. Political entrepreneurs have different incentives and diverse motivations. My evidence suggests an underlying logic to their behavior, best represented by treating the governance of housing as a collective action problem (Olson 1965). All members of the community benefit from accessible and quality housing, but affordable housing is costly, and any one person is unlikely to attempt to provide the good by himself or herself. Further, ordinary residents will attempt to free ride, benefitting from affordable housing without contributing to the well-being of the neighborhood (Hardin 1968). The optimal outcome, then, is to share the cost of affordable housing among all residents and landlords in the community, yet what is common in many Ghanaian neighborhoods is the underproduction of the public good: landlords do not provide secure, affordable, and quality housing. Instead, rooms are overcrowded, tenants are forcefully evicted, and services like electricity and water are privately provisioned at unaffordable costs. In other words, landlords will exploit the informality to benefit their private or club interests.

NSPs operate in a manner that can be analytically captured by whether they serve private, club, common, or public interests. Political entrepreneurs respond to the incentives they face to control land and housing—the key element in their ability to extend territorial authority and accumulate personal power. These incentives shape the relationships that political entrepreneurs make with the state. Alternatively, the pathways available to ordinary residents to access and secure affordable and quality housing depend on the underlying incentive system of political entrepreneurs. I find that the underlying settlement patterns in which NSPs operate shape the forms of collective action of communities and the incentives for leadership. Three types of informal settlements are ubiquitous in urban Ghana; I call them extralegal, indigenous, and purchased (Paller 2014a). They dictate the sources of legitimacy and authority in the slums. The list of Ghanaian slums and their corresponding settlement type is shown in table 1.

### The Rise of Extralegal Settlements

In the postcolonial context, extralegal settlements have emerged as a space for previously marginalized communities to extend their territorial authority and place demands on governments for democratic dividends. Leaders come to the city, clear off unauthorized land, and establish a political stronghold, backed by dense social networks. Communities like Old Fadama (colloquially called Sodom and Gomorrah), King Shona (or James Town Beach), Abuja CMB in Accra, Tulako in Ashaiman, and Amakom New Town in Kumasi are examples of extralegal settlements. Old Fadama, perhaps the most politically contentious of the settlements, has witnessed rapid population growth since 1993 (Grant 2006, 2009). Often called squatter settlements because they denote the illegal occupation of land, extralegal settlements are considered a new phenomenon in Ghana, and West Africa more generally (Konadu-Agyemang 1991; Peil 1976). But since the 1990s, they have witnessed widespread population growth, and new ones are emerging across the country. Their key traits are that they are viewed as illegitimate in the eyes of the local population, that land was not purchased according to customary norms, and that they are not officially recognized by government authorities like the Accra Metropolitan Assembly.

Political entrepreneurs maintain active political ties to their hometown with the hope of running for political office or gaining chieftainships there in the near future. Therefore, they use the settlement as a space to accumulate power and goods to reward followers back home. This urban–rural connection is bolstered by the historical precedent that young migrants who move to the city but have family in their rural hometown are expected to remit money and accumulated resources back home, fundamentally shaping the nature of urban–rural political and economic cleavages (Bates 1983).<sup>7</sup> Further, without access to formal public services, they act as party brokers between a vast number of voters and formal politicians. Patron–client

**Table 1.** List of Ghanaian slums

Slum Name	City	Settlement Type
Aboabo *+	Kumasi	Purchased
Abuja CMB *+	Accra	Extralegal
Agbogbloshie +	Accra	Extralegal (part indigenous)
Alajo	Accra	Indigenous
Amakom New Town *	Kumasi	Extralegal
Asawase	Kumasi	Purchased
Ashaiman Zongo *+	Ashaiman	Purchased
Ashanti New Town *	Kumasi	Indigenous
Avenor *+	Accra	Extralegal (part indigenous)
Chorkor *+	Accra	Indigenous
Darkuman	Accra	Purchased
ECOMOC +	Accra	Extralegal
Ga Mashie *+^	Accra	Indigenous
Gbegbeyise	Accra	Indigenous
King Shona (James Town Beach) *+	Accra	Extralegal
Kotobabi	Accra	Purchased
Maamobi *	Accra	Purchased
Nima *+	Accra	Purchased
New Fadama	Accra	Purchased
New Town	Accra	Purchased
Nii Boi Town	Accra	Indigenous
Old Fadama *+^	Accra	Extralegal
Sabon Zongo *	Accra	Purchased
Shiabu *	Accra	Indigenous
Sukura	Accra	Purchased
Taabo *+	Ashaiman	Indigenous
Tulako *+^	Ashaiman	Extralegal (part purchased)
Valco Flat	Ashaiman	Purchased
Zongo Laka +	Ashaiman	Purchased

\* Slum included in household survey

+ Slum included in focus groups

^ Slum included in ethnography

**Table 2.** Housing and goods provision

Extralegal	Purchased
Housing as a private good	Housing as a common good
Indigenous	Purchased
Housing as a club good	Housing as a public good

relationships serve the politicians' need to win votes and the leaders' desire to reward loyal followers, many of whom are linked to the hometown. Leaders also control land markets, allowing them to establish bases of power by providing land to coethnic followers. In this way, affordable housing is governed as a private good, a valuable resource for political entrepreneurs to achieve personal empowerment.

For an increasingly large number of residents, particularly migrants from Ghana's three northern regions and neighboring countries, extralegal settlements offer the most affordable housing option in Accra, yet housing characteristics in extralegal settlements are particularly distinct. Seventy-two percent of all respondents who live in shacks or kiosks were in extralegal settlements, and 38 percent of homes have dirt or wooden floors (in contrast to 16 percent who indicate this housing feature in indigenous settlements and 12 percent in purchased settlements). Structures in extralegal settlements tend to be the most susceptible to floods and fires: 31 percent of residents in extralegal settlements indicate that their structures always flood; 21 percent indicate that it sometimes floods; and 21 percent indicate that sometimes water drips. Old Fadama, Avenor, and Abuja CMB residents indicated that their structures have been burned many times.

Only 20 percent of respondents in extralegal settlements indicate that they do not have security of tenure. While a community might be under the threat of eviction by state authorities, my data suggest that residents rely on alternative means to secure their tenure on a daily basis. The following anecdote illustrates one important way that Ghanaian slum residents rely on NSPs to access housing and gain tenure security. The day after the results from Ghana's 2012 presidential election were announced, an Accra resident explained, "Everybody [in our community] is happy that our peace is preserved. They [the NPP supporters] planned to [attack and seize property] if they win, but Nana Addo has been retired, so they have to sit back." The resident explained that the stakes were high for his community, an extralegal settlement. The atmosphere was so intense and laced with uncertainty before the elections that this resident even sent his wife and daughter to the Northern Region for safety. Others were warned to sell their property; otherwise, it might be seized by the sympathizers—political party branch leaders and foot soldiers—of the opposing government if they won power. After the NDC won victory in 2008, the NPP activists were forced out of the community. NPP strongmen relinquished their power to NDC strongmen; private toilets were seized; and locally named parks and neighborhoods were renamed after NDC sympathizers. For example, no longer did the local NPP foot soldier named Yaw collect property rates from the area around self-titled Yaw's Park: NDC foot soldier Hanaan established control, empowered his base, and now controlled the newly named Hanaan's Park.<sup>8</sup>

In the absence of strong property-rights institutions and state-provisioned housing, residents rely on informal networks with access to political power to secure housing and tenure security. In the case of extralegal settlements, residents do not have the legal right to reside and work in the

community. Therefore, they align with NSPs to protect their livelihoods. The process of renting a makeshift structure in an extralegal settlement like Old Fadama depends on these informal networks of power. The case of Mohammed, a young resident who migrated to Accra from the Northern Region illustrates this process. In 2007, he left Tamale and moved to Accra to find work. He was a senior high-school student, but his family could not afford to pay his school fees. He moved to Old Fadama and moved in with his brother to seek work to pay for his education. His brother had arrived several years earlier and established himself as a successful scrap-metal dealer. They lived in an enclave within the slum where other Tamale residents from his same ethnic group also stayed. The local strongmen who controlled his area were his neighbors back home, so he immediately felt comfortable there among his people.

Mohammed woke up at 5:00 a.m. every morning and circled the city to collect metal scraps, which he brought back to the community at the end of the day and sold them to a scrap-metal businessman with some capital—like his brother. Many of the scrap dealers are quite successful, with close links to Accra professionals and Ghanaian politicians. Mohammed took a side job selling used clothes to earn extra money. After two years of living with his brother, he was ready to purchase his own structure. Because his brother had some political clout in the neighborhood, they were able to negotiate a small plot in the same line of structures where his brother lived. His brother was able to secure the plot because he was close to the de facto landlords of the area. Mohammed simply needed to come up with the 300 cedis (about \$150) to buy the timber, build the structure, and get connected to the electricity grid by paying an informal electrician.

But Mohammed was not simply squatting free of charge; he was a new member and follower to the political entrepreneur. He was especially valued as a new member and resource because he is literate and educated. (Most residents in the community do not know English, cannot read and write, and have very little formal schooling.) Mohammed puts these skills to use: he writes letters for the man to assist him in securing contracts for local youth. The political entrepreneur uses his connections to the ruling NDC party to secure jobs for area youth.

Being close to the political entrepreneur gives Mohammed power and a sense of security of tenure; it enables him to help his fellow community members—something he feels is important for altruistic reasons, but which might help him in the future if he ever wants to step into politics. He hopes that when he is ready to start a business, the political entrepreneur will be one of the early investors, or will at least link him up to people with money. Mohammed enjoys living in the extralegal settlement where he pays no rent and lives next to his brother and his wife, who works in the nearby market. Perhaps most importantly, Mohammed remains an important node in the political network that dominates his social and familial sphere.

While Mohammed is just one person, his story illustrates how residents in extralegal settlements access affordable housing. He did not seek

a bank loan, though he has a bank account; he did not access government-provided housing (it was not an option); he did not leverage remittances (he has no family members abroad); he did not align with an internationally aligned NGO (the few NGOs in the community are mistrusted by residents and accused of corruption); and he did not purchase a property title (they do not exist in the community). But what is interesting about his experience, as well as that of thousands of others in Old Fadama, is that they do invest in their houses, benefit from their cheap housing, and feel secure in their tenure. Housing is a private good, but it is still an affordable good.

Most attention given by outsiders to residents in slums emphasizes poverty, informality, and unemployment, but extralegal settlements provide young social and political entrepreneurs the opportunity to make money, develop a fund of followers, and amass power. The development of these power structures directly affects the housing market because the local leaders control the provision of public and private services to the area, and they collect rents to deepen their control. Leaders' abilities to maintain informality and take advantage of the extralegal environment shape the political terrain and daily governance. The original settlement pattern that helped shape the development of local authority structures provides a glimpse into how access to power shapes the governance of affordable housing.

While Old Fadama is typically portrayed as a haven for poor and vulnerable internal refugees, the reality on the ground is that it is a vibrant space for commercial enterprise. With a population of more than eighty thousand, business opportunities there are plentiful (Housing the Masses 2010). Men work in the burgeoning scrap and e-waste business (Grant and Oteng-Obabio 2012); women sell goods at the largest market in Accra just across the street; and early settlers in the community sell land on the informal market. A further source of income is the provision of basic services like selling water, siphoning electricity, and running private showers and toilets. In fact, shower and toilet operators are some of the wealthiest people in the community, along with scrap dealers and transport operators. They earn consistent, daily cash income. Many of the business owners no longer sleep in the community but continue to do business there.

For most residents of Old Fadama, the slum offers cheap housing and access to business opportunities. For many, it offers more: the opportunity to establish political ties and enhance personal power. For example, in the early 2000s, an NGO called People's Dialogue for Human Settlements (PD) started working in the community; its goal was to ensure that the rights of the slum dwellers were protected in the case of eviction (Braimah 2011). It vehemently fought against forced eviction of the community. As part of its work, it attempted to build a community-based organization of members who live in the community. The Old Fadama Development Association (OFADA) was formed, and local leaders who had accumulated power based on securing political connections, amassing wealth, providing private goods and services, and having higher education levels stepped into formal positions of power. But these leadership selections were not based on transparent,

free, and fair democratic elections: instead, leaders were publicly appointed among a small cadre of local leadership. Governance of the community, including its housing, was a private affair.

The organization was supposed to help improve the services in the community, but the leaders were not held accountable by the residents. The most obvious example was in 2009, when the organization instituted a ten cedi tax (about US\$5) to all households, but the money was never used for its purpose. The allegation was that the chairman and his closest advisers captured the money and used it for their own businesses. Residents lost trust in the organization, and many community leaders no longer wanted to be associated with it, yet it continues to exist as a shadow organization: when PD, the internationally funded affiliate of Slum Dwellers International, needs to mobilize people on the ground, it calls the leaders of OFADA. Further, the OFADA leaders have deep ties with the NDC political party, greatly bolstering their financial power in the community. The chairman of OFADA is the local special ward chairman for the NDC. This political entrepreneur maintains strong links to development NGOs, the governing political party, and his ethnic group traditional authorities.

This is not uncommon across Accra, as local leaders capture government or internationally funded resources, exhibiting predatory behavior politely termed “elite capture” (Bardhan and Mookherjee 2005; Platteau 2004), and it continues to be one of the most serious problems facing slum communities. It fosters serious mistrust among residents and their leaders. But it is unique in extralegal settlements because living and working there offers local leaders political opportunities that they would not have if the settlement were formal. Leaders become vocal advocates for seemingly powerless populations and closely align themselves with international organizations like Amnesty International and PD. They organize protests against recent forced evictions and claim to be human-rights advocates for the poor.

These informal networks are shielded by formal political actors, particularly their political parties. Informal networks shape access to affordable housing because they have access to the real sources of power in the country—the political parties who control the distribution of state resources. Politicians and state bureaucrats empower these local political entrepreneurs by protecting the *de facto* landlordism, despite the extralegal context, in exchange for political support—votes, providing foot soldiers, and making campaign contributions from the proceeds of their public services (e.g., private toilets and showers). Political parties establish organizational branches along these already existing informal social networks, with political entrepreneurs acting as branch executives, providing an embedded link to neighborhoods. Competition over housing, public services, and other resources occurs between these informal networks and between different political entrepreneurs. Many of these struggles occur within the same political parties and among the same ethnic group.

The role of the political parties in the situation surrounding Old Fadama is critical, but is underemphasized in the literature. Existing

scholarship tends to frame the situation into a state-versus-community narrative (Afenah 2010; Braimah 2011; Du Plessis 2005; Grant 2006, 2009; Obeng-Odoom 2011), popularized by the Ghanaian media and strategically used by affected political actors and institutions. Yet evidence on the ground shows that informal networks that underlie the two major political parties also control the housing market. These parties constantly jockey for support: they make promises that can never be met, they empower local leaders who restrict access to state resources to their own followers, and they make competing claims in Parliament about what should be done in the community. In the end, the status quo persists because of the entrenched patronage network: NSPs and state actors have the incentive to keep the situation the way it is because they continue to benefit. In this way, the governance of housing is a private endeavor, which contributes to personal empowerment of political entrepreneurs. Housing is governed as a private good.

### **The Downgrading of Indigenous Settlements**

One of the more surprising developments in urban communities is the downgrading of indigenous settlements. Traditional urban neighborhoods are being overlooked in development plans, and they have actually descended into slums (Melara Arguello et al. 2013). Indigenous settlements include Ga Mashie (comprising James Town and Ussher Town), Chorkor, Shiabu in Accra; Ashanti New Town in Kumasi; and Taabo in Ashaiman. Indigenous settlements are unique because local politics and community governance is dominated by customary norms and indigenous procedures and practices, but they have distinct political advantages when compared to extralegal and purchased settlements: they are officially recognized by government authorities, they form the historical center of cities (Razzu 2005), and their residents maintain close links to national politicians.

In indigenous settlements, the NSPs are the indigenous landlords, and have official and legitimate ownership to the territory and structures. For this reason, they do not necessarily have the incentive to go through formal state channels to secure goods and resources because their leaders benefit from ambiguity and informality (Onoma 2010). The status of the slum is not under threat, and leaders can make demands on local authorities by way of offering land access in exchange for goods, services, and resources. The control of the land market provides added power: indigenous communities demand that members of coethnics be placed in municipal positions, providing them a deeply entrenched patronage network. Leaders will be considered only if they are of the indigenous ethnic group and are from the community. They must come from powerful families and demonstrate themselves as family heads. They have an incentive to place their own ethnic group or family interest above that of the broader community interest. They gain social status through traditional means. Chieftaincy struggles have a long history of being politicized for personal gain, dividing the community and

seeding mistrust and resentment. This dates back to colonial times (Quarcoopome 1987; Sackeyfio-Lenoch 2014). Therefore, housing is a club good that is nonrivalrous and excludable and benefits leaders and members of the indigenous ethnic group. Being part of the indigenous club is the best way to secure access to affordable and secure housing.

Because of the customary property rights regime, politicians and government authorities need access to land to implement development projects. They therefore have the incentive to align with traditional authorities to pursue their developmental priorities. Traditional authorities connect with politicians to promote their self-interest, with little incentive to invest in the interests of the broader city. Politicians offer patronage in exchange for land, votes, and spiritual support. This is evident at the individual level, where residents maintain distinct relationships to the metropolitan assembly. These links are substantiated by my data, which show fifty-six respondents in indigenous settlements who have secured a government contract, compared to only twenty-four in purchased and twenty-eight in extralegal settlements.<sup>9</sup> This evidence suggests that indigeneity is a powerful political resource in local politics (Hilgers 2011). Further, most pockets of highly educated individuals are in indigenous settlements, perhaps reflecting the fact that during colonial urban planning, schools and educational facilities were built closest to the urban center, where indigenous settlements remain (Mabogunje 1976; Myers 2003). Also, more residents of indigenous settlements are literate than in extralegal settlements. In these distinct ways, the political entrepreneurs of NSPs in indigenous settlements tend to have high-status occupations, like lawyers, judges, and employees of big corporations. These leaders do not necessarily live in the community, but own bigger houses in faraway neighborhoods.

Consider the example of a community leader and political entrepreneur in one NSP in Ga Mashie, an indigenous neighborhood that comprises James Town and Ussher Town in Accra. Samuel Ashalley Addey-Ashley serves as the preeminent landlord on one neighborhood block because he is the fetish priest for the Ga people—for which his name is Nana Odupon Okomfo Abeka Sikafo II. In April 2013, he celebrated his latest accomplishment: securing the government contract to rebuild the local Salaga Market. He has no contracting skills and has never been to technical school, but his close political connections to Member of Parliament Edwin Nii Lantey Vanderpuye helped secure him the contract. Vanderpuye needed the support of a traditional elder to build on the land: he needed to offer club goods to a traditional leader for the state to develop a market there. Ashley sought the assistance of his son-in-law—an educated businessman living in the United States—to help finance the project and provide the contracting skills and expertise. The contract was the prize outcome of a long political struggle for the rights to rebuild the market—one that spanned political parties, market women's associations, and various MPs and assemblymen.

Ashley's story is specific but not unique. Despite Ga Mashie's political and historical importance, family struggles for authority and power divide

the community and undermine the public interest (Paller 2014b). NSPs in indigenous settlements serve club interests—families from the indigenous ethnic group who claim ownership of the land. Political entrepreneurs in indigenous settlements gain power from their ability to control land and housing—and profit from so-called drink money—and derive their legitimacy and authority from customary norms (Tipple et al. 1999). While members of the nonindigenous group can make alliances with these NSPs, they must subscribe to these indigenous norms and duties. In this way, affordable housing is not a public good for all members of the community, but a good that privileges family and indigenous ties. Housing is governed as a club good.

### Legitimacy and Opportunity in Purchased Settlements

Purchased settlements are viewed as legitimate neighborhoods today because of how the neighborhood was settled: early settlers purchased plots of land from customary authorities. The state, as well as residents of Accra, does not question the legitimacy of the neighborhood, even though numerous property disputes arise within these settlements and often have a history of resisting eviction and demolition (Arn 1996). Though poor and under-resourced, slums like Nima, Maamobi, Sabon Zongo, and Aboabo (Kumasi) are legitimate in the eyes of the broader population, and require a different categorization from extralegal settlements. Because of the legitimacy of their initial formation, I call them purchased settlements. Most *zongos* in urban Ghana are examples of purchased settlements.

NSPs in purchased settlements gain their authority from the initial and legitimate purchase of their homes. Early landlords settled on land, secured its legal status, and made demands on the government to provide them services in exchange for tax revenue and votes. For example, the origin of Nima is traced to Alhaji Futa's purchase of the land in 1931; Alhaji Seidu Kardi exchanged gifts to customary authorities for Madina to "play a more important role as local leader" (Peil 1976:163); Malam Nelu purchased a plot of land at Zongo Malam; Malam Bako founded Sabon Zongo (Pellow 1985); and Braimah founded Tudu in in the early 1900s (Ntewusu 2012). But what is most important is that they are forced to make links with traditional authorities and the state to offer protection and security, with particular emphasis on housing. In Accra, this meant establishing patronage networks with the indigenous Ga (Pellow 2002). The same is true for stranger communities in other cities, as for example, the need to make ties with indigenous Ashantis in Kumasi (Arhin 1971; Schildkrout 1970, 1978). Further, most of these communities are multiethnic, comprising many Hausa, Yoruba, and northern Ghanaian tribes. While ethnic networks dominate daily life, leaders and groups form alliances with other leaders and groups to form more powerful coalitions in the face of state power. The cooperation among leaders from different groups has the effect of possibly trickling down to group members (Acemoglu and Jackson 2012). The close ties that ethnic headmen have with

indigenous traditional authorities provide the needed legitimacy to gain state legal recognition. Once the slum gains legal status, political entrepreneurs jockey for formal recognition to become formal representatives to their followers. They establish close political ties with the host city and need to reward loyal followers with the intention of staying in the city.

Housing in purchased settlements can take the form of common or public goods. If the housing stock is limited, as in older settlements like Nima and Maamobi, affordable housing is a common good that is rivalrous but nonexcludable. In newer settlements and those settled in tandem with municipal authorities, housing is a public good: an unlimited stock of housing is available for residents. Housing as a public good is rare in African societies, yet many policies—particularly those funded by international donors—assume that affordable housing is a public good that benefits all citizens. This is a faulty assumption.

In purchased settlements where housing is a common good, NSPs subscribe to norms that enable members of all different types of groups access to affordable and secure housing. Political entrepreneurs have the incentive to provide housing to those who need it: this is how they extend their territorial authority and gain personal power. Consider the example of Father Abdulai, a landlord who rents out dozens of rooms in his compound to migrant youths in Tulako-Ashaiman. Many of these migrants work as butchers at his shop: he purchases many animals, and they each get one to sell. They rent a stall in his shop. He serves as a father figure, who offers advice in times of need, settles disputes between residents in the neighborhood, and offers security of tenure for those living in his homes. Providing affordable and secure housing to followers increases his legitimacy and authority, giving him the necessary political capital to step into formal positions of power. In Ashaiman, this is the case with most assemblymen and women who gain privileged positions of power. Affordable housing in extralegal and indigenous settlements privileges private or club interests, respectively, but in purchased settlements it serves common interests. In turn, access to quality and secure housing is available to a larger and more diverse group of people. Therefore, purchased settlements are the optimal institutional context for accessing and securing affordable housing. Housing is governed as a common or public good.

### **Conclusion: The Political Implications of Nonstate Providers of Housing**

In this article, I demonstrate how NSPs act within their particular institutional contexts. Political entrepreneurs have different incentives and constraints, depending on the type of settlement in which they operate. They make decisions depending on whether the settlement is extralegal, indigenous, or purchased directly from customary authorities. For example, NSPs in slum neighborhoods within Ashaiman tend to have more direct links with the formal municipal assembly, allowing them to control the distribution of

housing through a more formalized process. Political entrepreneurs in indigenuous settlements like Ga Mashie and Chorkor are likelier to be entrenched in traditional authority networks, reflecting the role customary authorities have in controlling the land market. In extralegal settlements, NSPs control the de facto land market and rule for their private interests. Yet all these NSPs have important connections to the state and political parties that require further investigation.

This article set out to answer why some urban residents gain access to quality, affordable, and secure housing while others do not. The answer I advance is that residents who align with powerful NSPs—the local informal network led by a political entrepreneur—have greater opportunities to access and secure affordable housing. NSPs respond to the incentives shaped by the settlement pattern in which they govern land and housing. In other words, the provision of affordable housing depends on more than state policies and access to the free market; also, it requires paying attention to the informal norms and duties that shape local governance and collective action.

Urban residents and businessmen in Accra rely on their political leaders to access affordable housing, secure land tenure, protect themselves from the rule of law, and gain access to state resources. Affordable housing, rather than being understood or experienced as a public good that helps all Ghanaians, is often a private or club good that benefits a small group of people. Ghanaians vote their political party into power and support their community leaders so they can access basic goods and services, like housing. Residents whose leader is not in power feel a strong sense of insecurity, heightening the importance of maintaining strong allegiances to their political party. Rather than unifying the country and supporting a national housing policy, partisan interests have politicized the provision of affordable housing and created a political deadlock that is hard to break. This has significant implications for the democratic process. Democratic government is not benefiting the public good, but is being used by political parties to distribute state resources to their followers at the expense of the rest of the population. Poor residents who are not part of informal networks with access to political power suffer the most and face the greatest barriers to affordable housing.

Without a strong rule of law and property-rights regime in place, those who benefit from the private provision of goods—particularly in extralegal settlements—have significant power in maintaining the status quo (Fox 2014; Gulyani and Talukdar 2008). Therefore, providing public goods is not simply about strengthening formal government institutions, but also about creating incentives for these informal actors to enter a formal and regulated environment. This involves directly confronting the politico-institutional context that underlies daily life. The affordable housing shortage is a political problem, not merely a technical or administrative one.

Finally, the study of housing requires on-the-ground analysis and the collection of household-level and neighborhood-level original data. My study demonstrates how ethnography and original survey data uncover the importance of NSPs and their political effects in a way that relying on census

data and newspaper accounts does not. I can show the mechanisms through which residents access, afford, and secure housing in poor environments. I can demonstrate the power that certain local actors have and attempt to show why some residents overcome institutional and structural challenges while others do not. In fact, some local residents do have power, and they do have opportunities to improve their life: the poor are not entirely powerless or marginal (as Nelson 1979 and Perlman 1975 argued). The type of NSP, the patronage networks that develop, and the links to political parties and the state matter when it comes to control of the housing market in urban Ghanaian communities. These things help explain why the status quo is so difficult to change and why numerous efforts that focus solely on formal housing markets and state provision of housing have failed. A continued investigation of the grassroots political economy and local governance is necessary to understand the challenges of urban housing in Ghana today.

#### ACKNOWLEDGMENTS

Special thanks to Sarah Charlton, Peter Lewis, Kate Owens, and Anne Pitcher for helpful comments during the African Studies Association Annual Meeting of 2013. The 2012 APSA Africa Workshop team provided the inspiration for the paper. Danielle Carter and Lauren MacLean provided fantastic feedback on many iterations of the paper. The Social Science Research Council and the National Science Foundation Award Number 1226588 funded the research. Alhassan Ibn Abdallah, Philip Kumah, Nii Addo Quaynor, and Abubakar Addy provided excellent research assistance. Emmanuel Gyimah-Boadi and the Ghana Center for Democratic Development served as great research collaborators. Mohammed Awal and Kakra Duayeden helped manage the survey team with great skill. All errors are my own.

#### NOTES

1. UN-HABITAT (2003) defines slums by their physical conditions. Slum conditions lack durable housing of a permanent nature that protects against extreme climate conditions; sufficient living space, which means not more than three people sharing the same room; easy access to safe water in sufficient amounts at an affordable price; access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people; and security of tenure that prevents forced evictions. I define slums as neighborhoods that have these observable conditions.
2. The precise definition of informal institutions is "the socially shared rules that are created, communicated, and enforced outside of officially sanctioned channels" (Helmke and Levitsky 2004). The networks I describe act in these broader, informal institutional environments.
3. The survey, entitled *Public Service Provision in Urban Ghana*, was conducted in April 2013 in tandem with the Ghana Center for Democratic Development. It was funded by the National Science Foundation Award Number 1226588. It is the first comprehensive survey that I know

of that considers many different types of slum communities in Accra, particularly the extralegal ones. The survey sampled residents in sixteen slum communities, varying the settlement type of the slum. Boundaries of slums are determined by a rich assessment of how residents and officials designate certain neighborhoods based on insights acquired after qualitative research. The survey asks about political conditions in the slums. The questions are tailored to fit local contexts and consider dynamics specific to slum life. The survey provides public service data at the household and the community level. It includes sixteen distinct slum communities in Accra, Ashaiman, and Kumasi (1183 total respondents). Slums are selected to vary the initial settlement pattern of the slum (Paller 2014a). To make up for a lack of adequate baseline data in these communities, the survey utilizes a spatial sampling technique (Ländry and Shen 2005). Using *Google Earth*, the research team constructed maps of all sixteen communities. It then constructed a spatial grid of equal geographical units called clusters. Clusters were randomly sampled in each slum (150 clusters total). The cluster is the enumeration area. A starting point was randomly selected using GPS; public service data was collected at each starting point. The enumerators conducted a random walk protocol from each starting point.

4. In Nigeria, the term *zongo* is used to refer to a cattle market (Cohen 1969). In Ghana, the early inhabitants of these communities were Muslims from the north. Today, they are generally understood to contain a strong Muslim identity, and members speak the Hausa language, though not all members are of the Hausa ethnic group.
5. The question asked: *Do you or the head of the household have property title for the structure?*
6. The question asked: *I will now read you several statements about your feelings of security of stay. Please let me know which statement best represents your view.* Answers: (1) I do not have security of stay because the government or my landlord threatens to evict us; (2) I do not have security of stay because I am in the midst of a property dispute with another family or ethnic group or landlord; (3) I have security of stay because my political party is in power; (4) I have security of stay because I am an indigene and this is a family house; (5) I have security of stay because I or my family purchased this land legally; (6) I have security of stay because my ethnic group controls this territory; (9) I don't know.
7. I thank Catherine Lena Kelly for emphasizing this point.
8. Ghana has had multiparty elections since 1992 and is hailed as the model democracy on the continent. The political arena is dominated by two major political parties, the National Democratic Congress (NDC) and the National Patriotic Party (NPP). Since 2008, the NDC has been the governing party; previously, the NPP ruled from 2000 to 2008. The parties have regional and ethnic core areas, and most slums in the Greater Accra Region, including my study sites, are NDC strongholds.
9. The question asked: *How many contracts have you received from the government?*

## REFERENCES CITED

- Accra Metropolitan Assembly. 2011. *Participatory Slum Upgrading and Prevention: Millennium City of Accra, Ghana*. UN-HABITAT.
- Acemoglu, Daron, and Matthew O. Jackson. 2012. *History, Expectations, and Leadership in the Evolution of Social Norms*. Working Paper.
- Acquah, Ione. 1958. *Accra Survey*. London: London University Press.

- Afenah, Afa. 2010. (Re)claiming Citizenship Rights in Accra: Community Mobilization Against the Illegal Forced Eviction of Residents in the Old Fadama Settlement. In *Cities for All: Experiences and Proposals for the Right to the City*, edited by A. Sugranyes and C. Mathivet. Santiago: Habitat International Coalition.
- African Development Bank Group. 2012. *Urbanization in Africa*, 13 December. [www.afdb.org/en/blogs/afdb-championing-inclusive-growth-across-africa/post/urbanization-in-africa-10143](http://www.afdb.org/en/blogs/afdb-championing-inclusive-growth-across-africa/post/urbanization-in-africa-10143).
- Agyei-Mensah, Samuel, and George Owusu. 2012. Ethnic Residential Clusters in Nima, Ghana. *Urban Forum* 23:133–49.
- Allman, Jean Marie. 1991. "Hewers of Wood, Carriers of Water": Islam, Class, and Politics on the Eve of Ghana's Independence. *African Studies Review* 34(2):1–26.
- Arhin, Kwame. 1971. Strangers and Hosts: A Study in the Political Organisation and History of Atebubu Town. *Transactions of the Historical Society of Ghana* 12:63–82.
- Arimah, Ben C. 2010. The Face of Urban Poverty: Explaining the Prevalence of Slums in Developing Countries. UNU-WIDER Working Paper 2010–30.
- Arku, Godwin. 2009. Housing Policy Changes in Ghana in the 1990s. *Housing Studies* 24(2):261–72.
- Arn, Jack. 1996. Third World Urbanization and the Creation of a Relative Surplus Population: A History of Accra, Ghana, to 1980. *Review* 19(4):413–444.
- Auyero, Javier. 2001. *Poor People's Politics: Peronist Survival Networks and the Legacy of Evita*. Durham, N.C.: Duke University Press.
- Awuwafoqe, Samson Abapale. 2013. Affordable Housing in Urban Areas of Ghana: Issues and Recommendations. Master's thesis, Department of Urban Planning, Ball State University.
- Bank of Ghana. 2007. *The Housing Market in Ghana*. <http://www.bog.gov.gh/privatecontent/Research/Research%20Papers/bog%20housing.pdf>.
- Bardhan, Pranab, and Dilip Mookherjee. 2005. Decentralization, Corruption, and Government Accountability: An Overview. In *International Handbook on the Economics of Corruption*, edited by Susan Rose-Ackerman and Edward Elgar. Oxford: Oxford University Press.
- Barnes, Sandra T. 1986. *Patrons and Power: Creating a Political Community in Metropolitan Lagos*. Bloomington: Indiana University Press.
- Bates, Robert. 1983. *Essays on the Political Economy of Rural Africa*. Cambridge: Cambridge University Press.
- Besley, Timothy. 1995. Property Rights and Investment Incentives: Theory and Evidence from Ghana. *Journal of Political Economy* 103:903–37.
- Blocher, Joseph. 2006. Building on Custom: Land Tenure Policy and Economic Development in Ghana. *Yale Human Rights and Development Law Journal* 9:166–202.
- Bob-Milliar, George M. 2012. Political Party Activism in Ghana: Factors Influencing the Decision of the Politically Active to Join a Political Party. *Democratization* 19(4):668–89.
- Braimah, Farouk. 2011. A Decade of Struggles and Lessons at Old Fadama. *SDI.net Blog*. [www.sdi.net.org/blog/2011/11/8/old-fadama-decade-struggles-and-lessons](http://www.sdi.net.org/blog/2011/11/8/old-fadama-decade-struggles-and-lessons).
- Buckley, Robert M., and Ashna Singh Mathema. 2008. Real Estate Regulations in Accra: Some Macroeconomic Consequences? *Urban Studies* 45(11):2249–71.
- Cammatt, Melani, and Lauren M. MacLean, eds. 2014. *The Politics of Nonstate Social Welfare*. Ithaca, N.Y.: Cornell University Press.
- Cohen, Abner. 1969. *Custom and Politics in Urban Africa: A Study of Hausa Migrants in Yoruba Towns*. London: Routledge.
- De Soto, Hernando. 2000. *The Other Path*. New York: Basic Books.

Copyright of Africa Today is the property of Indiana University Press and its content may not be copied or emailed to multiple sites or posted to a listserv without the copyright holder's express written permission. However, users may print, download, or email articles for individual use.