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## Informal settlement and urban development discourse in the Global South: Evidence from Ghana

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### ABSTRACT

The growth of informal settlements across the Global South has generated concomitant empirical research, and research attention has focused on a different aspect of informal settlements. However, despite the plethora of literature in the growing field of informal settlements research, there is a paucity of research concerning the contribution of informal settlement dwellers to the economic development of the urban economy, and the perception of informal settlement dwellers and their challenges, particularly in the context of many countries in Africa. The article contributes to fill this gap by examining the contribution of informal dwellers to urban economic development and the challenges they encounter in the process. Based on a case study involving in-depth interviews and focus group discussions in Accra, Ghana, the authors found that despite the challenges confronting informal dwellers and their characteristics, they contributed to urban development through revenue generation, labour provision, and the creation of employment. Furthermore, the findings uncovered context-specific contributions of informal settlements to urban development that helped both policy actors and practitioners. The authors conclude that the findings imply that urban managers should focus on the settlers and recognize the contributions of informal settlements to urban development.



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### Introduction

Estimates show that 1 billion people live in informal settlements across the globe, most of them located in the countries in the Global South (UN-Habitat 2015). It is projected that informal settlement dwellers will increase to 2 billion by 2030 and 3 billion by 2050, especially if the current trends persist (Mahabir et al. 2016). Unable to adequately meet the demands of the growing population, informal settlements have emerged and continue to multiply in many countries in the Global South (Jones 2017). Increased urbanization is a significant worry for countries in the Global South, as they often lack infrastructure and essential services (Cohen 2006; Montgomery 2008).

The growth of informal settlements across the Global South has generated concomitant empirical research on the subject (Patel et al. 2014; Mahabir et al. 2016). As a result, research on informal settlements has grown

exponentially, focusing on a different aspect of informal settlements. For example, studies have examined the causes of informal settlements (UN-Habitat 2015), informality and law (Chiodelli & Moroni 2014), informality as a social and physical construct (Mahabir et al. 2016), and perceptions of informal settlement dwellers (Brown-Luthango et al. 2017). Furthermore, there is abundant literature on the issue of informal settlements in the Global South (Brown-Luthango et al. 2017).

Despite the plethora of literature on the growing field of informal settlements research, much of the literature appears to point out the negative consequences of informal settlements in the Global South (Takyi et al. 2021). Other strands of literature have argued that the development of informal settlements has become a significant challenge for urban planning and management, and that

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it has severe implications for the environment (e.g. Awadall 2013). Similarly, there has been the debate that informal settlement dwellers may not be all that bad and therefore there is the need to upgrade such settlements to ensure that settlers enjoy decent infrastructural facilities (Amoako & Cobbinah 2011; Turley et al. 2013; Mitra et al. 2017). These research trends are undoubtedly essential and valuable, and they have led to a plethora of literature on understanding informal settlement issues in the Global South. However, there is a paucity of research concerning the contribution of informal settlement dwellers to the urban economy's economic development and the public's perception of informal settlement dwellers and their challenges, particularly in the context of many countries in Africa. In addition, there are emerging perspectives that recognize informal dwellers' agency and potential for economic and urban development (Roy 2010; Pieterse & van Donk 2014; Robinson 2016; Oteng-Ababio et al. 2019). These strands of research provide the opportunity to understand the issue that despite the negative connotations associated with the informal settlement dwellers, they play an essential role in urban development.

The aim of this article is to fill the research gap by contributing to the literature on the contribution of informal dwellers to economic and urban development. Specifically, we aim to answer the following two research questions: *What are the public's perceptions about informal settlement dwellers and how are these dwellers challenged in their informal settlement? How are informal dwellers contributing to the development of the urban economy?* Our central argument is that despite the negative connotations associated with informal settlements, they play a considerable role in cities' economic and urban developments, particularly in the Global South.

The article contributes to the growing field of research on informal settlements in two ways. First, the article brings another dimension to the debate about the existence of informal settlements and their contribution to the development of the urban economy. Second, the article points out the perceptions attributed to informal settlement dwellers and identifies the various challenges with which informal settlement dwellers are saddled. These contributions from the Global South are significant, as they serve to clarify why informal settlements persist and continue to thrive in the Global South despite several efforts to address the growth of informal settlements.

## Theoretical background

### *The concept of informal settlements*

Informal settlements have become one of the popular concepts gaining prominence across the globe in the

discourse of population growth. It is a noticeable phenomenon, fascinating to academics and stakeholders from different fields and given rise to mixed reactions to the future growth of the urban population (Davis 2006). The concept of informal settlements includes multiple terms, such as slums, squats, shantytowns, spontaneous settlements, uncontrolled or unplanned (Gilbert 2007; Nuissl & Heinrichs 2013), and clandestine and subnormal or spontaneous (Everett 2001), as well as many more, making it very difficult to settle on one definition. UN-Habitat (2015) defines informal settlements as suburban areas where the inhabitants often have no security of tenure of the land or dwellings they occupy or the neighbourhoods, that are usually lacking essential services to city infrastructure, and where housing does not comply with planning and building regulations. Brown-Luthango et al. (2017) report that informal settlement dwellers are unduly affected by ill health, violence, and many other socio-economic challenges connected to the unhealthy and unsafe physical conditions in which they live. The informal settlement phenomenon seems to be more pronounced in the developing economies, as 90% of the areas in the developing countries are home to informal settlements (UN-Habitat 2017). However, local governments appear to lack technical and financial plans to deal with the dilemma of informal settlement issues (Satterthwaite 2016). Thus, most cities and governments struggle to keep pace with the spread of informal settlements in the 21st century (da Cruz et al. 2019).

Globally, c.1 billion urban dwellers live in informal urban settlements (UN-Habitat 2008) constructed by the residents' efforts, which are often devalued, unrecognized, labelled unlawful, and stigmatized as though the settlements are not part of the megacities (Kübler & Lefèvre 2017). In Africa, almost 62% of the urban population resides in informal settlements and slums, which continues to increase by the day (UN-Habitat 2014). Statistically, it is estimated that 1.4 billion people worldwide will live in slums by 2025 (Todes 2011). This projection indicates that the proliferation of informal settlements in cities and towns in the Global South will be alarming (UN-Habitat 2016).

Cases around the world show that albeit the differences in the types of informal settlements, there are also several causes behind the occurrence of these informal settlements (Dovey & King 2011). While we do not intend to review the historical antecedent of the causes of informal settlements, issues limited to land (Matamanda 2020), poor governance (Ali & Suleiman 2006), and poverty (Matamanda 2020) have been identified.

## Informal settlement and economic-urban development

While traditional economic models portray the informal economy as a transient component of national economies that would fade away as countries modernize (Doeringer 1986), its importance cannot be overlooked. Discourses on the characteristics of informal settlements centre on three characteristics, physical, social, and legal, which reflect how informal settlements are viewed and projected (Mukumba 2019).

The social characteristics are the exclusion of informal settlements from socio-spatial privileges and other forms of discrimination that tend to disadvantage informal settlement dwellers, whereas the physical aspect indicates a lack of social amenities and insufficient access to key services (UN-Habitat 2015). In general, the social characteristics concern insecurity about the dwellers' homes and their lack of compliance with urban planning regulations. This exclusion tends to push some of the residents into criminal, drug abuse, and prostitution related behaviours (Mukumba 2019).

In recent years, scholars have taken a new perspective on informal settlements by recognizing informal dwellers' agency and potential for economic and urban development (Roy 2010; Pieterse & van Donk 2014; Simone 2015; Robinson 2016; Oteng-Ababio et al. 2019). For example, the authors focus on creative entrepreneurship and 'informal exceptionalism', showcasing informal settlers as innovative entrepreneurs (Chien 2018; Dinardi 2019; Oteng-Ababio et al. 2019). Informal dwellers support formal sector wholesalers and retailers in this regard, as they contribute to the tax base and profitability of the formal sector (Crush et al. 2019). Many of the residents of informal settlements have successfully used their abilities to start small and medium-sized businesses that employ other informal settlers. According to Şahin et al. (2014), informal entrepreneurs have made a significant contribution though decreased unemployment rates among themselves and other jobless working-age individuals, including unemployed refugees or asylum seekers who would otherwise struggle to find work in the formal economy.

Chien (2018) claims that entrepreneurialism and informality are not mutually incompatible and that urban informality contributes to the diversity of urban entrepreneurialism. Her research shows how residents' involvement in developing entrepreneurial discourses by redefining their informal settlements is a vital aspect that contributes to urban economic success. Other academics emphasize the informal economy's role in job generation as part of economic development (Kellett & Napier 2014; Turok 2015; Mahabir et al. 2016).

Similarly, Zhang (2018) reveals the legitimacy of informal settlements in serving a variety of functions, such as providing low-cost housing, creating economic opportunities, and collecting votes. According to public discourse, informal dwellings have become a new normal in rising cities, necessitating urban policy to make them liveable and inclusive.

## Method

To answer our research questions, we employed a qualitative approach in the form of a case study. This research design is suited to a context-specific understanding of organizational reality and allows researchers to explore and understand the meaning individuals or groups ascribe to a social or human problem (Creswell 2009).

## Empirical setting

The empirical context of the study is Old Fadama, one of the oldest informal settlements in Accra, the capital city of Ghana and the most extensive and significant economic city in the country (Grant & Yankson 2003). Ghana has 16 regions in all, and the Greater Accra region, where Accra is located, is one of the regions. Like many cities in Sub-Saharan Africa, Accra is undergoing a rapid growth rate, and the rate of urbanization makes Accra one of the fastest-growing cities (Grant 2009; Codjoe et al. 2014) in West Africa. It is estimated that the population living in informal settlements within Accra comprises 38.4% of the population, and the informal settlement dwellers occupy about 15.7% of the land area and are densely populated with a population density of 608 people per hectare (UN-Habitat n.d.).

Our study area, Old Fadama, is located in Accra, along the Odaw River and the Korle Lagoon (Fig. 1). Most of the land in Old Fadama has been reclaimed from the river and lagoon by filling up the wet area with sawdust (Afenah 2010). Dating back to the early 1990s, Old Fadama witnessed an increase in population caused by an ethnic conflict in the northern part of Ghana. According to a report by Amnesty International, the population of Old Fadama was between 55,000 and 79,000 in 2011 (Amnesty International 2011). The settlement is home to one of Accra's biggest markets and is a centre for bulk breaking activities that attract many people who earn their living in the informal sector. The community is nicknamed 'Sodom and Gomorrah' due to rampant crime and the harsh living conditions.

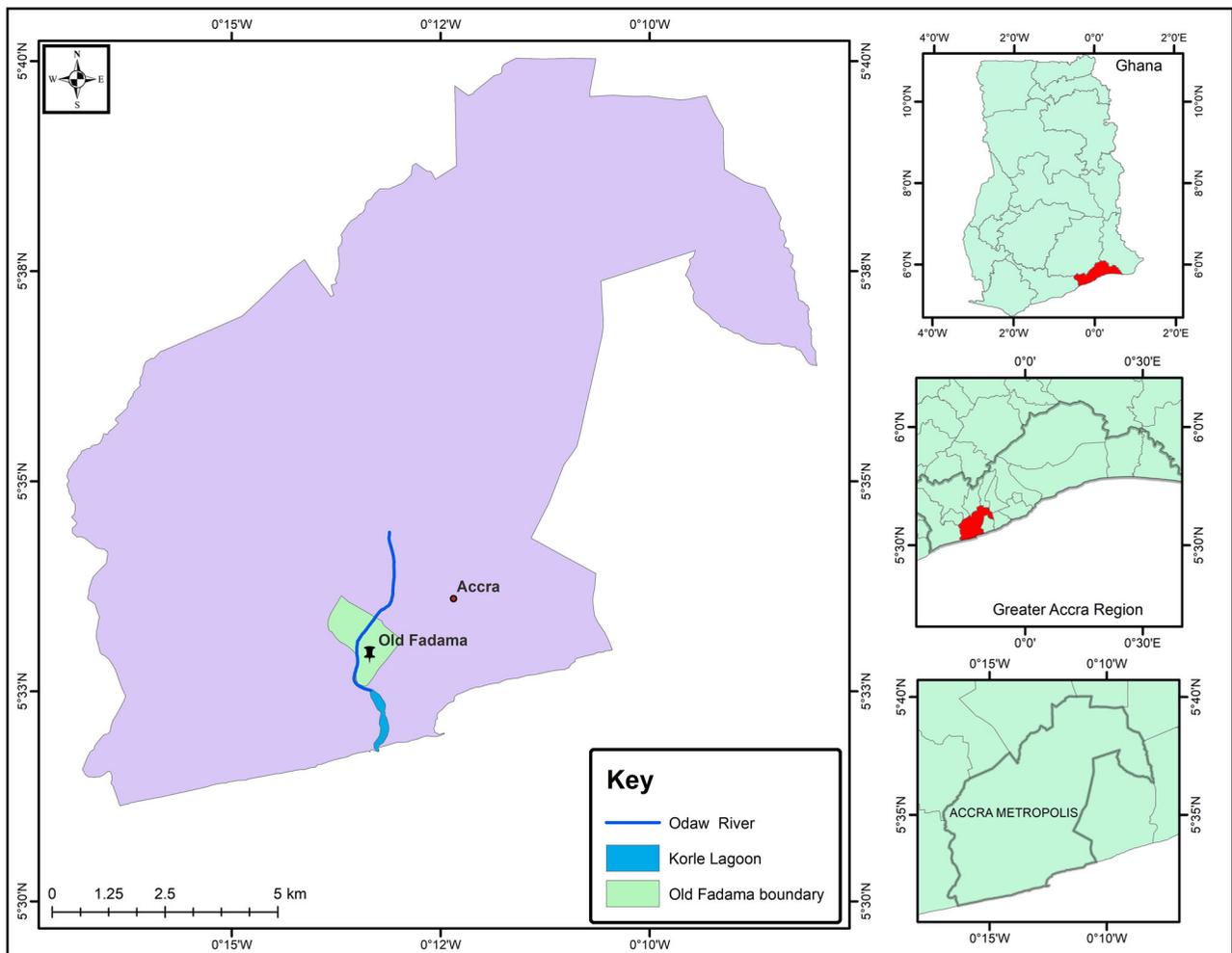


Fig. 1. Location of the study area, Old Fadama, in Accra, Ghana

Nonetheless, the settlement continues to be a hub for many migrants from elsewhere in Ethiopia, with the majority being young people from the northern parts of the country. Old Fadama is home to several nationals from neighbouring countries in West Africa. The settlement has become very attractive to young adults searching for greener pastures, particularly young females from the country's northern regions. Many residents engage in small food markets, selling produce such as yams, onions and tomatoes, and many other types. Others are involved in hairdressing, food production, and dressmaking.

### Data collection

When conducting our study in July 2021, we used multiple methods to collect our data: (1) participant observation, (2) semi-structured, one-to-one interviews, and (3) two focus group discussions in the form of dialogue in Old Fadama in August 2021. We relied on the interviews and the focus group discussions as the primary sources of information for the analysis. At the same

time, the participant observation served as a vital means of triangulation and an additional source of information.

### Participant observation

Before the interviews and focus group discussions, the first author made several visits to the slum community to understand life in the informal settlements. During those visits, he took detailed notes of main activities, events, interactions, characteristics, and challenges of the inhabitants in the community. The data collected via the observations contributed significantly to developing and designing the interview protocols and subsequent triangulation of the study participants' responses in the interviews. Also, the observations allowed us to identify key informants within the community for the interviews.

### Semi-structured interviews

After the visits to the community to observe and develop a better understanding of how the people

**Table 1.** Background information of the study participants

| Occupation              | Gender | Interview codes used in text* |
|-------------------------|--------|-------------------------------|
| Petty trader            | Female | PT**                          |
| Food vendor             | Female | FV**                          |
| Scrap dealer            | Male   | SD**                          |
| Repairer                | Male   | RE                            |
| Opinion leader          | Male   | OLM**                         |
| Yam seller              | Female | YS                            |
| Textiles seller         | Female | TS                            |
| Retired educationist    | Male   | REM**                         |
| Hairdresser             | Female | HD**                          |
| Fruit seller            | Female | FE**                          |
| Seamstress              | Female | SE                            |
| Opinion leader          | Female | OLF**                         |
| Beautician              | Female | BE                            |
| Youth organizer         | Male   | YOM**                         |
| Youth organizer         | Female | YOF**                         |
| Retired assembly member | Male   | RA**                          |
| Retired educationist    | Female | REF**                         |

Notes: \*Coded to preserve anonymity; \*\*Participant in the focus group discussions

lived in the slum community, the first author conducted all the interviews to maintain consistency in the data collection process. A total of 17 interviews were conducted with participants from different backgrounds to ensure exposure to different perspectives, to compensate for individual participants' personal bias and lack of knowledge, and to make room for cross-checking of information provided by other participants. More details about the participants are provided in Table 1. Each interview was coded to preserve the anonymity of the participants whose quotations are included in this article. The interviews followed an open-ended, semi-structured protocol, which allowed for successive modification and inclusion of additional questions driven by previous interviews. The participants were informed in advance of the pending interviews to maximize effective data gathering. The procedure enabled the participants to schedule their time and activities. The interviewees were interviewed face-to-face in their homes and workplaces on the scheduled days and times. The interviews were conducted in English because Old Fadama is regarded as a cosmopolitan slum community with varied dialects, although the majority of the residents can understand and can speak English to some extent. Therefore, we used English to ascertain fairness in the data collection. It is also essential to indicate that most of our participants in the interviews and the focus group discussions were opinion leaders within the Old Fadama community. Those participants spoke and understood English. The interviews lasted c.35–45 minutes and were tape recorded.

### Focus group discussions

To help us gain deeper insights into what the individual participants shared concerning their contributions as

slum dwellers to the informal sector and the challenges they faced, a focused group discussion, in the form of a dialogue, was carried out. The focus group consisted of two groups of six members each from different parts of Old Fadama, to obtain different perspectives due to the large size of the settlement. These members were purposively selected from the participants we interviewed. The focus group discussions were conducted in English and tape recorded. Details of participants who took part in the focus group discussions are provided in Table 1. The focus group discussions allowed participants to converse and share their experiences about life in the slum community, and it helped them to reach consensus on how they were perceived, their contributions to the informal sector, and the main issues challenging their well-being in the community.

### Data analysis

The tape recordings were transcribed verbatim and thematically analysed, and the emerging themes became the subjects of discussion (Braun & Clarke 2006). The analysis commenced with a thorough examination of the data to find repeated patterns. This was done by familiarizing ourselves with the data, coding the data, searching for themes, recognizing relationships, and refining themes (Saunders et al. 2016). Specifically, we read the transcripts, highlighted them, and annotated the relevant portions of data coding. Thereafter, we compiled descriptive codes, in which we interpreted the meaning of clusters relative to our research questions, and then applied the interpretive codes to the dataset. Finally, some participants were contacted by phone to cross-check or confirm the transcriptions, particularly those relating to quotes. The measures undertaken enabled us to ensure that the responses from our participants were appropriately captured and accurately reflected how they narrated their experiences in the informal settlement. In sum, the data analysis proceeded in three consecutive phases. The first phase aimed to establish public perceptions of informal settlers in the Ghanaian context. The second phase of the analysis focused on identifying the informal dwellers' challenges. The final stage of the analysis was targeted at bringing to bear the critical contributions of the slum dwellers to the informal sector.

### Results and discussion

In the following three subsections, we outline and discuss the findings from our data. First, we present the results of the analysis of main characteristics of informal dwellers, with regard to how the informal dwellers

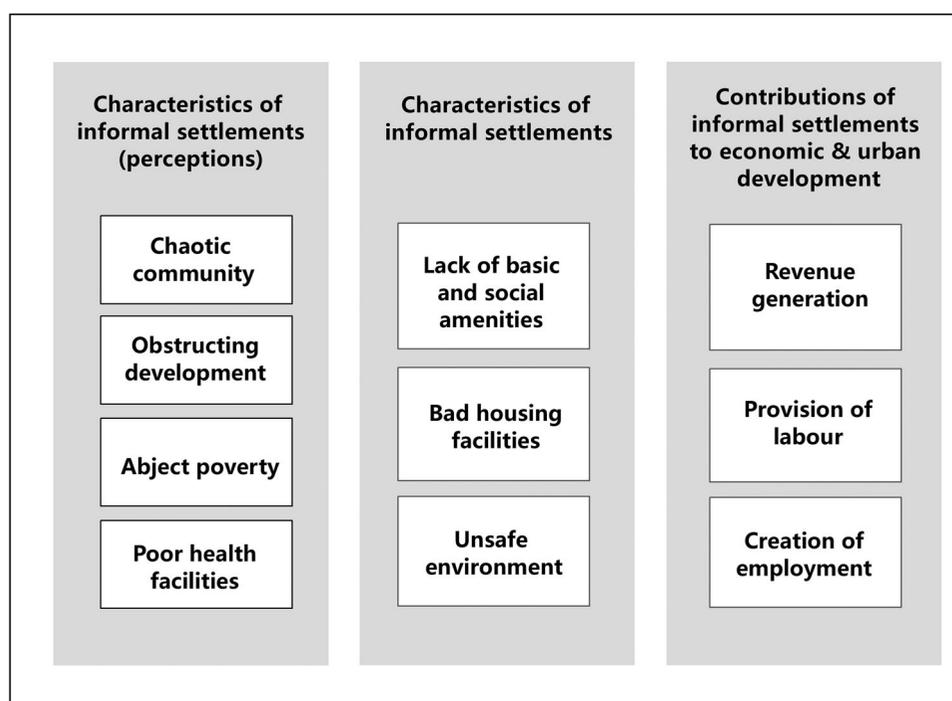


Fig. 2. The summarized study findings

thought the public perceived them. Second, we present and discuss the challenges confronting the informal settlement dwellers. Third, and finally, we present the critical contributions of the informal dwellers in the study area to urban development. The findings from our data analysis are summarized in Fig. 2.

### Perceived characteristics of informal settlement

It emerged from our data that the public has diverse perceptions of informal settlements and their inhabitants. We used those perceptions as the main yardstick to describe and characterize how the dwellers lived in their informal neighbourhoods. We macro-categorized the perceived (characteristics) into four main themes: *chaotic community*, *obstructing development*, *abject poverty*, and *poor health facilities*. The data structure of the perceived characteristics of informal settlements is shown in Table 2. According to the dwellers, public perceptions of informal settlements being *chaotic* did not provide a true reflection of their communities. Rather, their communities are peaceful, as indicated in the following interviewees’ quotes:

People associate the demolitions this community has suffered to believing everybody is chaotic, just as it can be found in every setting, chaotic [...] should not be the yardstick to measure everybody. We have good, very good people in this settlement. (PT)

When I decided to move into Old Fadama, an old-time friend told me I should not attempt and that I cannot

survive in this chaotic environment. Initially, I was tempted to agree with him, but it has been peaceful since the years that I moved into this community. (SD)

The fact of the matter is that we have lots of migrants from the neighbouring francophone counties engaged in various business activities. However, it is believed that the migrants do not have the authority to stay in Ghana, so the public perceives everybody in this settlement as being chaotic. (RE)

Table 2. Data structure of perceived characteristics of informal settlement)

| Illustrative codes   | Aggregated codes        |
|--|-------------------------|
| <ul style="list-style-type: none"> <li>this community [...] is chaotic</li> <li>Old Fadama is disorder and unsafe for visitors</li> <li>Dwellers are violent and criminals</li> </ul>  | Chaotic community       |
| <ul style="list-style-type: none"> <li>[Old Fadama is] impeding the development of the city</li> <li>Settlement not attractive to investors</li> <li>Dwellers obstruct the Assembly’s development</li> </ul>                       | Obstructing development |
| <ul style="list-style-type: none"> <li>[...] poverty is endemic in this community [...]</li> <li>The poverty ‘bedeviling’ this community [...]</li> <li>Social exclusion and stigmatization</li> <li>Poor neighbourhood</li> </ul> | Abject poverty          |
| <ul style="list-style-type: none"> <li>Health facility here [Old Fadama] is under-resourced and in a poor state</li> <li>Unhealthy environment</li> <li>Poor state of health facility</li> </ul>                                   | Poor health facilities  |

I visited my old-time friend whom I had not seen for many years. When I told him I had lived in this settlement for years, he disbelieved, claiming that my stay in the community could not change me as [has] been alleged. (FS)

My friend took me in his car to my house one night, but unfortunately he dropped me outside the community [Old Fadama] on the reason that he was afraid of being attacked. (BE)

Another way the public perceived the informal settlement dwellers was as *obstructing development* (our second theme). The informal settlements and teeming dwellers were seen as obstructions to development in the city. Some of our participants in the focus group discussions echoed these perspectives:

We have heard the Accra Metropolitan Assembly wanted to relocate us and used this settlement as a hospitality site. However, no attempt has been made to provide us with an alternative place of abode. We instead hear stories that indicate us impeding the development of the city. (REF)

In the past, it was rumoured that our market was going to be upgraded to a modern market to the extent that the Assembly consulted our leaders. Upgrading the market means relocating the residents to a safer and permanent place; otherwise, we have nowhere to go. (RA)

On one occasion, an executive of the AMA says investors are unwilling to come to [Old Fadama] due to the bad stench, the filth, and the smoke that characterize the activities of the people. I think this reason is defaming those of us staying here. (YOF)

The third theme that emerged from our data was *abject poverty*, which was one of the main characteristics used by the public to describe the informal settlement dwellers. The abject poverty status of the population of informal settlements could be attributed to the fact that most informal dwellers are rural–urban migrants who work for the minimum or below minimum labour wages in various informal sector enterprises and hence are unable to raise enough income for their subsistence. The abject poverty perceptions of the public about informal settle dwellers were confirmed during the focus group discussions and the interviews:

Although poverty is endemic in this community, thus why everybody is struggling to survive through any means, basic survival is the cause of all the bad attributes we have suffered in this settlement. (FS)

This community's poverty bedevilling can largely be attributed to the lack of basic social amenities. If the community were to have social amenities like the

other settlements, the perception of poverty would be minimized. (YOM' (FGD<sup>1</sup>))

The stinker of poverty has disadvantaged people in this community. To the extent that accessing loan facilities to either start or boost business is problematic. This is one of the critical interventions we need government assistance. (REM)

The fourth and final theme, identified as one of the public's perceptions of informal settlement dwellers, was *poor health facilities*. The overcrowding in informal settlements coupled with poor sanitation in those communities contributed to stress, disease outbreaks, violence, and increased problems of drug use and other social issues, thereby presenting significant risks to the health of the informal dwellers. Moreover, they did not even have access to proper medical health care. These predicaments were worst when there either no healthcare facilities or only poor healthcare facilities in the informal settlement community, as expressed by some of the interviewees:

Yes, the only health facility here [in Old Fadama] is under-resourced and in a poor state because sometimes you don't get drugs, and you have to buy from outside. At times, there is no doctor and a whole lot of problems. (YS)

We know that our community [Old Fadama] cannot be compared to residences like East Legon, Trassaco, and Airport [prime areas in Accra], but at least a basic hospital like a community clinic should be provided here, so some of our basic health issues can be cared for. (HD)

It is important to note that the characteristics of informal settlement that emerged from our data supported findings from previous studies (Zhu 2010; Herrle & Fokdal 2011; UN-Habitat 2014; Brown-Luthango et al. 2017). For example, previous studies have established that informal communities are regarded as unregulated (Akintoye 2008; Drakulich & Crutchfield 2013) and often suffer from social exclusion and stigmatization (Kovacic et al. 2019; Basile & Ehlenz 2020; Rains & Krishna 2020). Furthermore, our findings provide support for authors who argue that informal settlements impede economic growth, restrain investors, and obstruct globalization (Zhu 2010; UN-Habitat 2014).

### Challenges of informal settlement dwellers

It emerged from our data that the informal dwellers in Old Fadama faced a myriad of challenges that threatened their well-being and survival, a finding that is similar to findings reported in existing literature on

<sup>1</sup>Focus group discussion

informal settlements (Monney et al. 2013). We macro-categorized these challenges into three main themes: *lack of basic and critical social amenities, bad housing facilities*, and an *unsafe environment*. The data structure of the challenges faced by the informal settlement dwellers is shown in Table 3. The *lack of basic and critical social amenities* challenged the survival of informal settlement dwellers, as the informal settlements had minimal basic services and infrastructure provisions such as electricity, water supplies, sanitation, roads, drainage, and social amenities, due to their inherent non-legal status. These challenges were mentioned during the focus group discussions:

Access to potable water in this community is problematic because we had to walk far to the other neighbourhood to fetch water. The Assembly should help us with boreholes. (OLF)

There is stench all over because we lack adequate toilet facilities. The public toilet in this area is not maintained well, so people are unwilling to use it. The commercial one, although relatively expensive, is over-utilized. People defecate around indiscriminately, creating an offensive stench. (FE)

We do not have an Electricity Company of Ghana (ECG) office close to this community to help address power-related issues. People need the power to do business to have a prepaid meter. (HD)

The second theme, *bad housing facilities* emerged as one of the major challenges to the dwellers in informal settlements, as highlighted by the interviewees:

The wooden structure that accommodates my family is bad. Sometimes, we had to sleep outside at night when

**Table 3.** Data structure of challenges confronting informal settlements

| Illustrative codes  | Aggregated codes                   |
|---|------------------------------------|
| <ul style="list-style-type: none"> <li>• Access to potable water in this community is problematic [...]</li> <li>• We lack adequate toilet facilities [...]</li> <li>• We do not have an electricity [...]</li> </ul>   | Lack of basic and social amenities |
| <ul style="list-style-type: none"> <li>• The wooden structure that accommodates my family is bad</li> <li>• [...]whole community becomes flooded, including our rooms [...]</li> <li>• To rent a room or kiosk in this community is very expensive so we sleep in the open space</li> </ul> | Bad housing facility               |
| <ul style="list-style-type: none"> <li>• [...] whole community get flooded when it rains and this makes the whole area unsafe for us to live</li> <li>• This community has been tagged as a mosquito-infested area [...]</li> <li>• I feel very unsafe [in this] community</li> </ul>       | Unsafe environment                 |

there was excess heat. That also exposed us to the mercy of mosquitoes' bites. (FV)

Some of us wished we could ask God to pardon us with the rain during the rainy seasons. This is because the whole community becomes flooded, including our rooms. It is so bad that even days after the rain, the entire settlement remains muddy. We have been crying to the government [local government opinion leader] to come to our aid without success. (OLM)

Some of us sleep outside because we have no place of our own. To rent a room or kiosk in this community is very expensive, so we sleep in the open space. Unfortunately, one of the heavy rains this year did not only prevent us from sleeping, but the heavy erosion carried our entire personal belongings away. (SD)

The third theme that emerged from our data relating to the challenges that the informal dwellers faced was the *unsafe environment*. According to our participants, several issues, such as flooding, posed a severe challenge to their livelihood, which made the settlement an unsafe place in which to live:

We wish the government will relocate us because the whole community get flooded when it rains, and this makes the whole area unsafe for us to live in. (RAM)

This community has been tagged as a mosquito-infested area. This is one of our greatest challenges during the rainy season. Diseases like malaria and others are very common, and I think such a condition is not ideal to live in. (REM (FGD))

To be honest with you, I feel very unsafe here because the community is not planned and very crowded [...]anything can happen. (OLF)

Significantly, the above-presented findings consolidate and mainly validate earlier findings that have indicated the challenges confronting informal settlements. For example, some of the challenges highlighted in the literature relate to poor and inadequate infrastructure and poor housing stock (Khalifa 2015; Mahabir et al. 2016; Stacey & Lund 2016; Jones 2017), and flood risk, drainage, and sanitation (Sakijege et al. 2014; More et al. 2017; UN-Habitat 2017; Jones 2019).

### **Contributions of informal dwellers to economic and urban development**

The analysis revealed that informal dwellers in Old Fadama contributed significantly to the economy and development of Accra as a whole, but that they were challenged in various ways. To allow for the orderly presentation and discussion of such contributions, we macro-categorized the contributions into three main themes: *revenue generation, provision of the labour force*, and *creation of employment*. The data structure

**Table 4.** Data structure for contribution of informal settlements to economic and urban development

| Illustrative codes  | Aggregated codes       |
|---|------------------------|
| <ul style="list-style-type: none"> <li>• [...] this community generates so much revenue for the assembly</li> <li>• Everybody [...] in this market is taxed daily by the assembly</li> <li>• [...] the Assemble is here always to collect tax from the traders</li> </ul>   | Revenue generation     |
| <ul style="list-style-type: none"> <li>• We have skilful people who are unemployed in this community [...]</li> <li>• [...] many of the men here work on construction sites and do other jobs that require more energy</li> <li>• [...] the <i>Kayayie</i> supporting the shoppers in markets in Accra</li> <li>• All forms of skills and trade available and less expensive</li> </ul> | Provision of labour    |
| <ul style="list-style-type: none"> <li>• [...] there are a lot of small businesses [...]</li> <li>• Old Fadama [is] the hub of business in Accra creating self-employment opportunities for the unemployed</li> <li>• I do my own business, I own a barbering shop and I have employed three people from the community</li> </ul>   | Creation of employment |

of the contribution of informal dwellers to economic and urban development is shown in Table 4. The results from the analysis of our data show that despite the numerous issues challenging the livelihood of the informal dwellers in their informal community, the informal dwellers contributed to the *revenue generation* of the Metropolitan Assemble in diverse ways. These experiences were shared during the interviews and the focus group discussions:

As you can see, this community generates so much revenue for the Assembly. Still, neither government nor the Assembly is concerned about the well-being of the dwellers in this community in terms of electricity and other social amenities. (RE)

Everybody that sells in this market is taxed daily by the Assembly and not monthly. If a tax were the basis of development, [Old Fadama] should be more developed than other communities because of our tax contribution to the [local] government and the Assembly. (FV (FGD))

People do not regard us in this community, and I thought they will not also mind us when it comes to collecting tax, but the Assemble is here always to collect tax from the traders here. (PT (FGD))

The second theme that emerged from our data analysis concerning the contribution of informal dwellers to the economy and development was the *provision of the*

*labour force*. The residents in expressed their views that not only did they contribute to the revenue generation of the Assembly, but their community was the hub for both cheap skilled and unskilled labour. These life experiences were shared during the interviews and focus group discussions:

We have skilful unemployed people in this community who are willing and available to work. Those of us who are working take a small salary. (OLM (FGD))

Yes, many of the men here work on construction sites and do other jobs that require more energy [...]. The pay is not good, but they have to manage. (OLF)

the *Kayayie*<sup>2</sup> supporting the shoppers in markets in Accra are from here [and] the *Kayayie* support food vendors in their household chores at wages determined by the house owners. (YOF)

The creation of *employment* emerged from our data as the third theme under the contribution of informal dwellers to economic and urban development. According to the participants, in addition to their informal settlement being a hub for a cheap labour force, their settlement also served as a centre for many small and medium-sized enterprises (SMEs). These SMEs employed many of the youths within the community. The following quotes reflect some of the views which the participants shared during the interviews and the focus group discussions:

As you can see, there are many small businesses such as food vending, sachet water selling, hairdressing, *Kayayie*, pastries, soft drinks, among others, and these small businesses employ one or two people in the community. (REF)

Old Fadama has become the hub of business in Accra, creating self-employment opportunities for the unemployed. In addition, the busy nature of Old Fadama itself is a motivation for people to go out and work. (RA (FGD))

I do my own business, I own a barbering shop, and I have employed three people from the community working with me there. (RAM)

The above-mentioned findings from the study context tends to support those of previous studies in which researchers found that informal settlers comprised many entrepreneurs whose individual skills had been left untapped and consequently they (the entrepreneurs) were willing to offer cheap labour to the city (Awumbila et al. 2014; Tipple 2015). Similarly, our findings support the findings made by Kellett & Napier (2014), Mahabir et al. (2016) and Turok (2015) that the informal

<sup>2</sup>A local term used to describe helpers (usually females) who assist in carrying goods and kinds of stuff from the market to the shoppers' homes and to car parks for a small fee.

economy provides more employment to youths than does the formal economy.

## Conclusions

Our finding shows that despite the diverse negative connotations associated with informal settlement dwellers and the myriad of challenges they faced in the informal settlement, they significantly contributed to economic and urban development in Accra through revenue generation, job creation, and the provision of labour. These findings are in line with those of previous studies (Oteng-Ababio et al. 2019), which highlight the need to recognize informal dwellers' agency and potential for economic and urban development through creative entrepreneurship. The latter finding implies that informal settlement dwellers, out of 'hopelessness' and the struggle in these informal communities, instigate 'innovativeness' to survive (Oteng-Ababio et al. 2019). In using their entrepreneurial skills, informal dwellers can recognize and identify opportunities and invest in them accordingly, to create a small business that will help them to survive.

The argument raised in this article may not be new but the article offers an analytical compilation of scholarly ideas about informal settlements. Critically, there is a need to question the assumptions and rationale behind local government policies and strategies directed towards informal settlements and slums. In this article we have suggested a paradigm shift in thinking by critical stakeholders, particularly state and city administrators, towards informal and slum dwellers. It is important to state that previous studies have documented characteristics of informal settlement (Zhu 2010; Herrle & Fokdal 2011; UN-Habitat 2014; Brown-Luthango et al. 2017). However, their findings do not support the fact that informal settlements impede economic growth, restrain investors, and obstruct globalization. Furthermore, in contrast to suggestions made by some authors (e.g. Zhu 2010), we conclude that informal settlements are very unlikely to disappear. Hence, there is a need to pay close attention to informal settlements and to capture these settlements in local government policies.

## Implications of the study

The findings and conclusions reached in this article bring to the fore several issues that have implications for research, practice, and policy. First, this study opens windows of opportunities for researchers to widen their scope of research interest to include informal settlements, slums, and the informal economy at large. This would help to explore, uncover, and advance the knowledge in the field, particularly regarding the challenges,

contributions, and general effects of the informal economy on urban development. This could further lead to the development of academic programmes, centres, workshops, and seminars by higher institutions of learning. In addition, the findings can serve as a reference point for scholars in the field of management to advance the scope of knowledge in the field of informality, particularly in the context of developing countries.

Second, from practice, since the contributions of informal dwellers cannot be underestimated, their inclusion in the urban development discourse is important. This in turn might help to unearth or discover more entrepreneurs in the informal sector.

Third, from a policy point of view, two paths are critical. First, policy options should be considered to formalize informality through deepening democratization and decentralization within the national government. For example, when mayors and city councils are elected, their compensation for re-election or otherwise should depend on their stewardship. This practice is already evident in many Latin American nations, where citizen pressures drive the initiatives and demands from urban administration. With the second path, changes in local government are necessary to inform and incorporate the present growth in informality and of urban development and administration. To this effect, both paths must seek to recognize the informal dwellers and those working in the informal economy as part of city management and as having rights to infrastructure, services, and local government agencies.

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