

## **The Informal Sector in Ghana under Siege**

*Abstract*

*In order to **develop** effective policies to improve conditions **for people working** in the informal sector **of the economy**, it is crucial to understand how **that sector arises**, operates and **relates to the state**. This paper analyses the informal sector in Ghana from this perspective, drawing insight from a wide range of sources such as radio and newspaper accounts to overcome the dearth of **official** information on the subject. **The analysis shows the limits of various approaches that have aimed at revamping the informal sector. It puts the case for a more comprehensive approach to the informal sector than has been evident in previous policies towards the urban economy.***

*Key words = Urban, Slum, Informal economy, forced eviction, Ghana*

### ***The Local Context***

The roar of bulldozers, the clutter of the hammer, the rant of armed policemen, the screams of women, the wails of men and the tears of children – these are the images of **forced eviction**<sup>1</sup> in urban Ghana. **Mayors looking on unconcerned and journalists assaulted for trying to report on the evictions** sometimes complete the **picture**. **The** massive number of people who **live in slums and work in the informal economy in Ghana live in constant fear of forced eviction**. Outside their homes, they are chased away from the streets and sidewalks where they eke out a living. **At work and at home, those in the informal sector are under recurrent attack**.

**The precarious existence of these marginalised people** deserves careful study because it has become chronic, attained pandemic proportions and has implications for governance in Ghana. Also, a study of the dynamics of people in the informal sector would help complement similar studies elsewhere in Africa (e.g. Potts, 2007; 2006; 2005), South America (e.g. Crossa, 2009) and beyond (e.g. **Cabannes *et al.*, 2010**; Peters, 2009), **helping to compare and contrast the experiences and to develop more effective urban policies than forced evictions**.

Earlier efforts to study **problems such as forced evictions have often looked from the legal perspective, asking** whether the state has the right to evict or whether the evictees have the right to squat. A major weakness of this law-heavy analytical framework is that it parochialises **the forced eviction problem into a situation in which**, if A has a right, B cannot have the same right. As the mayor

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<sup>1</sup> **Following the definition of the United Nations Committee for Economic, Social and Cultural Rights (CESCR), *forced evictions*, as used in this paper involves 'the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy' (CESCR, 1997).**

of Accra puts it, if the victims have a right to squat, the city authorities too have a right to evict them (GNA, 2009).

Fortunately, a few recent studies (e.g. Mensah, 2006; Yeboah, 1998) have **examined** the problem in a broader light. However, these studies tend to examine the **informal** economy and slums as though they **were different** phenomena. For instance, Asiedu and Agyei-Mensah (2008) and Ofori (2007) analysed forced evictions of hawkers but did not examine where these hawkers live and how where they live affects what they do. Grant (2009), on the other hand, analysed forced evictions of slum dwellers without looking at how the slum dwellers make a living. **These approaches pay insufficient attention to the close connections between where victims of evictions live and work. Often, the nature of work these people do determines where they live and vice versa** (e.g. Tipple, 1994; 1995; 2006; Yankson, 2000). **Nima, a suburb in Accra, is a case in point. Field surveys in the area by George Owusu and his colleagues (2008) show that it is predominantly inhabited by informal workers. More generally, the global survey of slum conditions by the United Nations Human Settlement Program (UN-Habitat, 2003, p.xxvi) revealed that:**

**The majority of slum dwellers in developing country cities earn their living from informal sector activities located either within or outside slum areas, and many informal sector entrepreneurs whose operations are located within slums have clienteles extending to the rest of the city.**

Therefore, though these earlier studies have been useful in shedding light on forced evictions and the nature of the informal sector in Ghana, there is an urgent need to study forced evictions and the informal sector from a broader perspective, one that brings the two targets of forced evictions together.

This paper is a preliminary effort in this direction. It moves our understanding of forced evictions forward by using a broader political economic framework to analyse the informal sector and the problems of forced eviction. **Some of the evidence that supports the analysis is drawn first hand from newspaper accounts, not published in more academic texts. Such sources are current and may not be widely known among scholars.** Researchers specialising in African cities, like Prof. Saad Yahya (2006, p.127-129), have endorsed this approach because, generally, official records on slums and the informal economy are deliberately diluted and restricted. Sometimes too, officials are, for obvious reasons like taxation, denied information by the slum dwellers and those in the informal economy. **Accounts** by local journalists **can** provide more valuable information, **although there is a potential problem of bias in reportage.** In order to minimise this problem, the accounts are drawn from a variety of newspapers - national, regional, private and state owned – **and these primary sources are** complemented by **drawing on** the few existing **systematic** studies on this subject.

### ***The Wider Context: Informality Everywhere***

**Informality can be found in several aspects of urban life. 'Informal' means opposed to the laid down rules or the accepted norms. In Africa, where the rate of urbanisation is one of the highest globally, informality is most evident in how people obtain shelter (slum conditions) and earn a living (informal economy). With a staggering 46 per cent of the urban population in Africa living in slums, African urbanists sometimes infer that mega-cities equals mega-slums (UN-Habitat, 2008b, p. 26). Nowhere on the continent are slums as prevalent as in sub-Saharan Africa, where an estimated 62 per cent of the urban population lives in**

slums (UN, 2008). The slum experience is, however, not exclusively African.

It is estimated that, worldwide, 1 billion people - or 3 out of every 10 persons who reside in cities - are living in slums. The incidence of slums varies between developed, developing and least developed countries. The UN-Habitat (2003) calculates that 43 per cent of the aggregate urban population of developing countries lives in slums while, for countries classified as 'least developed', as much as 8 out of every 10 urban citizens lives in slums (UN-Habitat, 2003). On a daily basis, it is estimated that 120,000 people are added to slums in developing countries (Cities Alliance, 2008, p. 1). Mike Davis (2006) contends that we live on a planet of slums. Finer disaggregation of the data shows that the incidence of slums is highest in female-headed households. In Haiti, for instance, an estimated 60 per cent of female-headed households live in slum conditions (UN-Habitat, 2008a, p.xiii). A ground breaking study by the Centre on Housing Rights and Evictions (COHRE) has provided rich qualitative evidence of the various ways in which women and children in Asia, America and Africa suffer from the life threatening conditions of slums (see COHRE, 2008).

A connection between slum dwelling and work in the informal economy may be inferred. Statistical information on the informal economy is relatively underdeveloped, however. The little that exists suggests that, as with slums, the problem is more pervasive in poor continents. For instance, an estimated 54 per cent of all employment in Africa is in the informal economy, while in sub-Saharan Africa, 78 per cent of all non-agricultural employment is in the informal economy. Conversely, in the Highly Industrialised Countries, only 3 per cent of employment is in the

**informal economy (UN-Habitat, 2003, p.103). With informality being such a significant feature of African cities, the informality itself needs further discussion.**

*The Informal Sector: A Conceptual Analysis*

The informal sector, as used in this paper, broadly refers to the slum<sup>2</sup> and the informal economy. **The two are organically related. While** not all informal workers live in slums, **their low and irregular incomes make the slums their typical living place. The concepts of 'slum' and 'informal economy', however, have distinct meanings.**

The **UN-Habitat (2003, p.103)** regards slums<sup>3</sup> as 'residential areas that lack adequate access to water and sanitation, security of tenure, poor structural quality of housing and insufficient living area'. Elsewhere, **it (UN-Habitat, 2004, p.7)** adds that slums "...include also the vast informal settlements that are quickly becoming the most visual expression of urban poverty. The quality of dwellings in such settlements varies from the simplest shack to permanent structures, while access to water, electricity, sanitation and other basic services

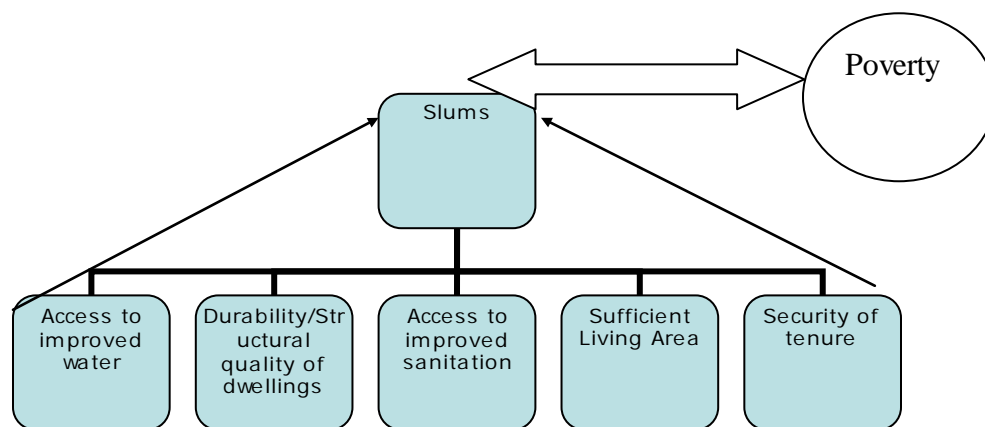
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<sup>2</sup> University of London Professor Alan Gilbert (2007) has written a helpful critique of the uncritical use of this term. He warns that 'slum' is a dangerous term because it has negative connotations, **creates** false hopes that such settlements could be completely removed, **and** tempts mayors and some planners to try to end such settlements overnight. However, as Prof. Gilbert correctly notes, alternative terms like 'informal housing', 'irregular settlement' and 'spontaneous housing' do not convey the dynamics in such settlements either (Gilbert, 2007, p.705). Gilbert (2007, p.709) argues that the campaign to end slums should be renamed the campaign for 'better shelter'. This phrase saves us from the negative connotation associated with 'slum'. However, indicators for 'better shelter' have to be developed (perhaps using the UN 'decent housing' criteria) to make it possible for measurement purposes. That task is, evidently, too big for this paper. In my use of 'slum' in this paper, I have tried to show the complexity it entails. However, readers should note the limitation to its use.

<sup>3</sup> The history and changing meaning of the term can be found in Mike Davis' *Planet of Slums* (Davis, 2006, pp. 21-22).

and infrastructure tends to be limited. Such settlements are referred to by a wide range of names and include a variety of tenurial arrangements". The first conception emphasises the physical characteristics of slums while the second notes the socio-economic dimension. Slum settlements are a physical expression of urban poverty which, in turn, reinforces the squalid condition of the slum settlements.

Fig 1 - Diagrammatic representation of the UN-Model to Slum Analysis



Source: UN-Habitat 2004

Figure 1 is a graphical representation of **the physical and socio-economic characteristics of slums**. Poor access to water, **inadequate sanitation, poor quality of houses and insecurity of housing tenure** are mutually reinforcing and are often worsened by income poverty. **Slums powerfully bring to the fore the organic link between where people live and how they earn a living.**

**This relationship between where people live and where they earn a living hinges on the observation that most people working in the informal**



sector of the economy are poor. They seek to obtain cheaper accommodation than the type that exists in the formal sector and they work in the informal sector where they can usually avoid the costs associated with registering business in the formal sector (UN-Habitat, 2003). They can more easily enter and exit the informal economy because it is generally unregulated. Work in the informal economy is usually labour intensive, uses simple technology and operates on a small scale. The type of work in this sector varies. It includes self employed non-wage labour and wage labour employed below the minimum wage with little or no benefit from the protections and social security in the formal sector. The informal economy cuts across different occupations - primary, secondary and tertiary – but in all cases the working conditions of labour are harsh (Sandbrook and Arn, 1977; Trager, 1987; Potts, 2007).

**It may readily be conceded that**, in practice, the distinction between the formal and informal economy is not **always sharp**. One sector **may** have some features of another and some people may work in both sectors at the same or different times. For instance, an informal economy worker could be a subcontractor of a formal sector contractor (International Confederation of Free Trade Unions [ICFT], 2004) or a retailer for a wholesaler. Also, a person in the informal economy may be able to move 'upwards' into the formal sector (Asiedu and Agyei-Mensah, 2008). Similarly, a worker in the formal economy worker could be working in the informal economy on a **part-time basis**. **The common feature of informal sector activity is that** it is not covered by regulation and protection. For that reason, it is also not usually recorded in formal statistics.

These concepts **of slum-dwelling and informality** are broadly consistent with the definitions used by the Government of Ghana (GoG). For instance, the conception of slums is consistent with the definition in the National Housing

Strategy of Ghana (see Jack and Braimah, 2004, pp.14-15). For that reason, housing studies in Ghana (e.g. Grant, 2009) adopt the UN-Habitat conception and statistics. The concept of 'informal sector' was first used by Keith Hart (1973) to describe urban economic activities in Ghana. Later, the International Labour Organisation changed the term informal sector to informal *economy* (Trager, 1987). Although, the concept has expanded over time, it has not been purged of its original meaning.

**Using these concepts, it is estimated that 45 per cent of the urban population in Ghana lives in slums (UN-Habitat, 2009). These slum conditions could be any of four types of settlements: kiosks, uncompleted buildings, pavement of shops and over crowded houses of relatives (Yeboah and Appiah-Yeboah, 2009, p.3).** Currently, there are about 5.4 million slum dwellers (Boakye, 2006). **Given** that the rate of slum formation is 1.83 per cent (UN-Habitat, 2004), **an extrapolation of the current figures suggest that the size of the slum population in Ghana may double in four decades from now. Meanwhile, about 85 per cent of the active population in Ghana works in the informal economy.** Of this, about 60 per cent work in cities and towns (ICFTU, 2004). These include artisans, hairdressers, tailors and cobblers. In the discussion of informal economy in this paper, however, the emphasis is on those who hawk goods on pavements or streets and sell their wares in informal market places<sup>4</sup>.

**Most people who work in the informal economy also live in slums: and most slum dwellers work in the informal sector.** In Accra, it is estimated

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<sup>4</sup> It is hard to know the size of people in this cohort. Some studies in Accra suggest that one alliance of street vendors' associations has a membership of about 6,000. But there are numerous vendors who remain unrecorded (Brown et al, 2009). The lack of records on the informal economy has severe implications for tax collection. Out of a total of about 5 million people who should pay income tax, only 1 million people actually pay it (Ministry of Finance and Economic Planning, 2007).

that about 60 per cent of the population live and work in slums (Grant and Nijman, 2004). **In Kumasi, about 45 per cent of under aged informal workers live in slum conditions (Tipple and Speak, 2009, p.152).** Samuel Afrane, a planner and member of the National Development Planning Commission of Ghana **(cited in Atafori, 2007)**, has **confirmed** that, in terms of spatial distribution, there is a concentration of informal workers in slums. **This connectedness of 'home' and 'work' underscores the importance of examining forced evictions as an issue bearing on social and economic wellbeing. It also indicates the need for contextualising the significance of the informal sector.**

### ***The History of Informal Activity in Ghana***

The *nature* of rural-urban migration has contributed to the expansion and growth of slums in Ghana. From the beginning, land was tilled for food production which was used by the household and only a little of the harvest was reserved for exchange. How much land was tilled depended on the size of one's family. However, the coming of Europeans and colonialism changed all of this. The demand for cocoa by Europeans led to the commercialisation of land. Families that could till more land were able to get more cash from the sale of cocoa. In turn, such families expanded their farms by using the services of hired labour.

The effect of the new 'cash economy' was widespread. For instance, lured by the prospects of making more money, traditional authorities started selling land to strangers and natives alike. People with more money could get more land and, hence, more money. In turn, the practice of credit became more popular. The growing indigenous bourgeoisie lent money at high interest rates setting in

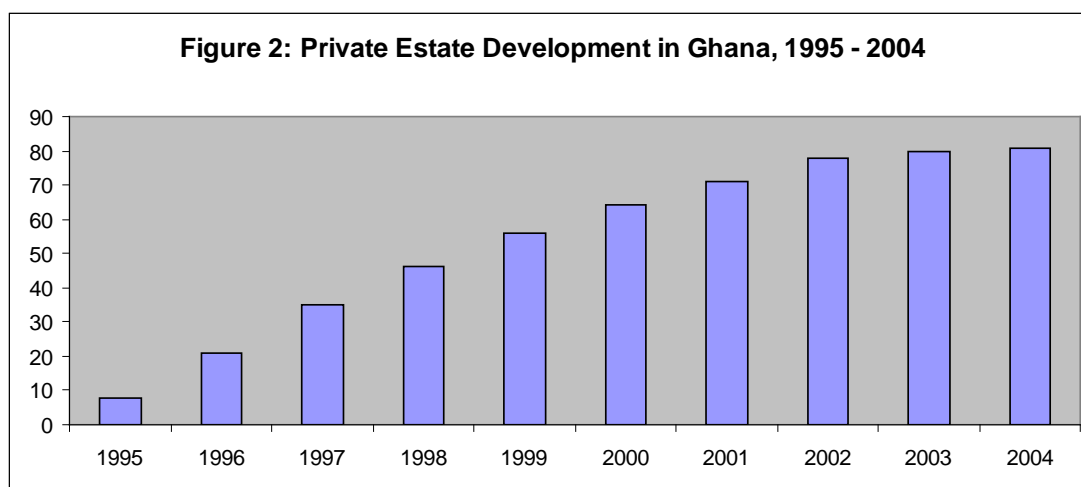
motion tendencies for mortgagors who defaulted to be pushed off their land or to abandon their land and migrate to cities. Not all migrants were originally **engaged in** cocoa farming, of course. Migrants from Northern, Volta, and Upper regions were **more typically engaged in** subsistence farming, focussing on food production. Nonetheless, they suffered similar pressures. The state offered more support to the production of cash crops (for export) **and** the industries that were set up mainly required cash crops as raw materials. These tendencies led to a rise in the demand for land for cash crop farming and a fall in the demand for land for traditional food crop production. In turn, peasants were forced to migrate to cities (Sandbrook and Arn, 1977, pp. 13-21; Howard, 1978; Howard, 1980; Austin, 2005; Firmin-Sellers, 1996; Amanor, 2001; 2005; 2006).

There were pull factors too. People in rural areas perceived life in cities to be more attractive than in the country (Caldwell, 1969). This perception was strengthened by the disproportionate investment in cities over time. Economic liberalisation made it possible for **investment to be poured** into already 'developed' parts of cities like Accra (Benjamin, 2007). In 2004, for example, Greater Accra alone was home to 78.70 per cent of the 1,282 investment projects registered by the Ghana Investment Promotion Centre (see CHF International, 2004). The combination of rural push factors and urban pull factors lubricated the migration of people to cities in search of jobs (CHF International, 2004).

**The influence of neoliberalism is also significant. Neoliberalism is a concept that has multiple interpretations. It is used in this paper to connote two sets of policies. First are policies by the colonial state that: (a) hastened the rate of rural-urban migration because of concentrating most economic activities in few cities; and (b) reduced opportunities in rural areas. Second is a set of policies (sometimes dictated by international forces) implemented by the municipal, metropolitan and**

**national state authorities to promote private sector investment and disinterest in creating more public sector jobs<sup>5</sup>.**

The state encouraged private sector-led housing to cater for the increasing pressure on housing (Arku, 2009; Obeng-Odoom, 2009a; Asiedu and Arku, 2009). Corporate tax has been reduced from 55 per cent to 45 per cent; a 5-year tax holiday has been given to private real estate developers; houses bought from private developers have been exempted from Stamp Duty payments; and companies are allowed to reinvest part of their profit to offset up to 50 per cent of such investments against the subsequent year's liability (Asiedu and Arku, 2009, pp.231-232). These policies have **led to the building of more private sector** housing estates, as shown in figure 2 below.



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<sup>5</sup> This latter policy has a long history in Ghana. Its formal features were first recognized after 1966 when the Nkrumah government was overthrown by the National Liberation Council. Subsequent governments (both military and civilian) did not have overriding commitment to public sector development. Indeed, some, such as the Busia government (1969 – 1972), were significantly pro-market. The government led by Jerry Rawlings (1981 – 2000) was, perhaps, the most committed to some aspects of social democracy. However, local, national and international economic problems forced him to embrace structural adjustment policies. From this perspective, it is clear that Neoliberalism has a very long history in Ghana.

Source: Arku (2009, p.266)

However, these houses are expensive relative to incomes. In Accra, for example, two bedroom houses are priced in the range of US\$30,000 to US\$60,000 depending *inter alia* on location, type of building finishes and type of house (**e.g. detached and semi detached houses**). **Most** Ghanaians cannot afford these private sector houses<sup>6</sup>. Currently, about 31 per cent of the population lives under US\$1.25 a day (Otchere-Darko, 2009) and 80 per cent of them live under US\$2 a day (Gary, 2009). The average house price/income ratio in Accra (14.0) is high compared to the average in African cities (12.5) (UN-Habitat, 1998). Out of 26 cities for which the UN-Habitat had data in 2003, only 5 (Abidjan, Tanta, Monrovia, Maputo and Jinja) had a higher house price/income ratio than Accra, and only 6 cities (Abidjan, Tanta, Monrovia, Maputo, Jinja and Antananarivo) had a higher house price/income ratio than Kumasi (11.6), Ghana's second largest city (UN-Habitat, 2003). Rental housing **also raises major problems of affordability**, given that landlords demand large advance payments (typically between 2-3 years) (Obeng-Odoom, 2009a).

The harsh housing environment makes 'informal' housing attractive. However, while cheap, informal housing provides conditions for slum growth. This tendency is **exacerbated by the policy of** extending market forces into the management of waste. When the management of waste **is** in the hands of the private sector, as is **becoming the dominant pattern** in Ghana, the collection of waste is done on **a for-profit basis, so** households who **cannot afford to pay for waste collection** have to live in filth. As shown in Table 1, these dynamics have become evident in Ghana where only few low income neighbourhoods have their waste collected. **The principal exception to the strong association between**

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<sup>6</sup> Housing surveys in Accra by the American Geographer, Richard Grant (2009), show that these houses are usually purchased by expatriates and Ghanaians who have lived overseas for sometime, popularly called 'burgers'.

**residential status and** waste collection **is in the** relatively low coverage in East Legon, however, and deserves explanation. Unlike Airport and Cantonments which were specifically developed by government for high class civil servants and the affluent, East Legon was privately developed by rich individuals. Therefore, there are still some poor earlier settlers in the area whose waste is not collected (Agyei-Mensah and Owusu, 2009).

Table 1 **Waste collection according to socio-economic status in parts of Accra during the recent (2000) population and housing census in Ghana**

<b>Residential Neighbourhoods</b>	<b>Collected Solid Waste Disposal System (%)</b>
Migrant low-class neighbourhood	
Nima	8.6
Sabon Zongo	15.1
Accra New Town	25.3
Indigenous low-class neighbourhood	
James Town	11.0
Chorkor Down	2.9
Nungua	4.6
Middle-class neighbourhood	
Asylum Down	86.0
Teshie-Nungua Estate	-
Adabraka	52.9
High-class neighbourhood	
Airport	74.5
Cantonments	71.1
East Legon	31.4
Accra (city-wide average)	20.8

Source: Agyei-Mensah and Owusu (2009)

**These inequalities in living conditions reflect the history of** migrants and poor people **being** forced to live in areas where housing is poor and municipal

services are inadequately provided. The exact chronology of events that led to the growth of these settlements could differ. Some of these settlements sprang up on public land to accommodate migrants; others were originally not slums but degenerated into slums; some others were semi-permanent settlements that sprang up around *already constructed* 'regular' housing estates and the rest started as impermanent settlements that sprang up around housing estates whose construction is *ongoing* (Grant, 2009, pp. 116-117).

The biggest slum in Ghana is in the Agbobloshie area, in the central part of Accra, where there are about 40,000 slum dwellers. The area is made up of two types of slums: one settled 'illegally' and the other allowed to degenerate into a slum (Grant, 2009). The latter, Agbobloshie, named after the Agboglo shrine, is a conglomerate of markets where foodstuffs and other commodities are sold. It is home to some offices of the municipal government and has about 15,000 people, many of whom have title to land (Grant, 2009).

The former, called Old Fadama or derogatively labelled Sodom and Gomorrah, is sometimes called the 'most polluted place on earth' (Benjamin, 2007). Old Fadama was established in 1979 by migrants and internally displaced persons from Northern Ghana. The migrants came to seek work but experienced severe hardships in the form of high price housing and food, inflation and inadequate wages (Hart, 1973) that forced them to squat on (cheap) public land. The slum expanded when the Accra Metropolitan Authority (AMA) relocated hawkers there in 1991 in a bid to rid the city of them and further expanded in 1993 when AMA moved the yam market (and, in effect, the sellers) there. **These sellers used wood, mud and concrete to build shacks for themselves** (CHF International, 2007). Currently, **the area** has about 24,165 residents, including 11, 485 women, and 5,285 children (Slum Dwellers International [SDI], 2009) though this



number varies by night, day and season because of the in and out flow of people (Grant, 2009).

**This history of slums shows their close connections with the informal economy where many of the slum dwellers make a living. The relationship between these two phenomena is not one of simple linear cause and effect: rather, it is a relationship of interdependence. So strong is this interrelationship that people who live in slums are sometimes denied jobs in the formal economy mainly because of where they live. The fieldwork in Nima by Owusu and his colleagues (2008, p.185) revealed these tendencies, including an in-depth interview that revealed that 'Many young people in Nima are being frustrated on the job market simply because they are from Nima'. Therefore, when discussing evictions, it is crucial to consider not only slums but also the informal economy, how it arose, how it operates and how it is perceived by the state.**

### **The Development of the Informal Economy**

**The reasons for the growth of the informal economy continue to be vigorously debated. The principal polarised positions are those of the so called Dualists and Structuralists. The former argue that the sector arises during periods of economic slowdown. That is, with poor economic growth people are likely to work in the informal economy and then exit it during high growth periods. Therefore, to Dualists, the informal economy is transient and rises and falls with economic growth. Structuralists share the view that the informal economy aids economic growth and supports the livelihood of its workers. However, Structuralists argue that informal work is an integral part of the capitalist society. It is, therefore, not temporary. Contrary to the view by Dualists, Structuralists argue that economic growth within a capitalist society causes the informal**

economy to expand because **that sector** provides cheap labour and other resources/raw materials for the accumulation of capital in the formal economy (Mensah, 2006; Potts, 2007). As we shall see, the Structuralist conception of the informal economy better explains the Ghanaian case.

As with slums, the informal economy has its roots in rural capitalism and owes its expansion to **municipal neoliberalism**. Many of those who were pushed out or attracted to the cities could not find jobs in the formal sector and in order to survive performed useful but poorly paid services to those in the formal sector.

The sector swelled during the 1980s when, as part of the Economic Reform Program (ERP) in Ghana, the public sector was downsized and the public service began to be managed along private sector lines emphasising efficiency and cost recovery. This New Public Management (NPM), as these policies were collectively called (see Larbi, 1999 for a discussion of other aspects of NPM), led to a dramatic reduction in the share of public sector employment.

**The burgeoning informal sector has a longer history that goes back further than the 1980s, of course. Nevertheless, several writers about cities in Ghana (e.g. UN-Habitat, 2009; Owusu *et al.*, 2008; Otiso and Owusu, 2008; Kendie, 1998; Arthur, 1991) agree that the growth of the informal sector has been more rapid in the last 20 years. Two classic surveys about migrant experiences in cities in Ghana in the 1960s (Caldwell, 1969, see, in particular pp.171 - 184) and the 1970s (Peil, 1972, pp.157-177) showed that migrants were not particularly concerned about informality. Rather, their concerns were more about the high cost of living in cities vis-à-vis rural areas and instances of overcrowding (without the additional characteristics of slums such as lack of proper sanitation and the provision of potable water). These findings are consistent with the global audit of slum conditions by the United Nations Human Settlement Program (UN-Habitat, 2003) which found that, although slums have always been seen by urban**

planners as a problem, the phenomenon intensified in the 1990s (see, UN-Habitat, 2003, especially p. XXV, 'key findings').

Between 1985 and 1991, formal sector employment **reduced** at an average annual rate of 3.7 per cent (Baah-Boateng, 2004). Between 1987 and 2000, over 300 state enterprises were sold, resulting in a reduction in formal sector employment from 18 per cent in 1989 to 13 per cent in 1999. Some 70,000 people lost their jobs in the formal **economy** (Adu-Amankwa, 2007). **Others were also redeployed to other sectors of the public service and lost, as a result, about 27-48 per cent of their initial income depending on whether they were entitled to the payment of severance package (Alderman et al., 1995).** Women **employees were strongly affected: in 1987, for example, they constituted 31.7 per cent of those who lost their jobs (The Statesman, 2007).** **A few of those people who lost their jobs found jobs in the private formal economy; most of them did not, so they had to work in the informal economy.** As a result, many people who hitherto were decently employed were forced into the burgeoning informal sector where they made a living by hawking various goods like dog chains, water and foodstuff (Baah-Boateng, 2004; Obeng-Odoom, 2009a).

**Currently, the public sector employs 28.8 per cent of the labour force; the formal private sector employs 18.9 per cent of the labour force; civil society organisations and diplomatic missions employ 1.5 per cent of the labour force and the private informal economy accounts for about 51 per cent of the total work force in Ghana. The distribution of jobs in the urban economy is similar to what pertains in the national economy: 30.9 per cent of urban workers are employed in the public sector; 17.5 per cent work in the formal private sector; 1.9 per cent work for civil society organisations and diplomatic missions and, analogous to the (45 per**

cent) share of urban population who live in slums in Ghana, 45.9 per cent of urban workers are engaged in activities in the informal economy (Ghana Statistical Service, 2008).

There are some within the sector who make as much income as those in the formal sector and could eventually move into the formal sector with the accumulation of more capital (Asiedu and Agyei-Mensah, 2008). **However, the informal economy workers have to work under poor conditions, like long hours and severe weather conditions, to obtain about US\$ 2 a day (Asiedu and Agyei-Mensah, 2008). Despite positive economic growth in Ghana over the last decade, the informal economy has continued to expand at a rate of about 5.6 per annum, compared to less than 1 per cent in the formal sector (Barwa, 1995, p.4).**

The analysis suggests that, though the Dualist explanation does help in explaining how some people in the informal economy 'filter up' the **employment ladder**, the permanence of the sector and **its expansion show** that the Structuralist view better explains the rise and nature of the informal economy in Ghana. **Moreover, a significant number of those who work in the informal economy are those who cannot afford to live in 'formal' housing because of poverty aggravated by multiple factors such as job losses during economic adjustment. Agbobloshie and Fadama are cases in point. These are areas that are inhabited mainly by migrants and those who lost their jobs in the formal sector. These people have to work 'informally' and live 'informally' in slum conditions because of their economic conditions. These dynamics make it crucial that studies of the informal sector in Ghana recognise the interdependence of home and work, a dynamic that the next section of this paper seeks to further clarify.**

### ***Recent Role of The State***

In order to remedy the problem of informality, the state has taken what one Member of Parliament called 'machoistic' approach (Mensah, 2009) where an aggressive, combative and impulsive stance is taken against slum dwellers and workers in the informal economy. **These attacks are directed at both the home and work of this stratum of urban citizens. That is, state institutions attack both slums and the informal economy. The timing of these attacks is often triggered by events such as anniversaries and preparation for** visits by dignitaries. In one case, stalls at Spintex road in Accra were set ablaze by officials at AMA in order to beautify the city to welcome President Obama (Joy FM, 2009a). In other cases, **people in the informal sector were evicted in advance of visits by international dignitaries during the country's Golden Jubilee celebrations in 2007 to mark 50 years of independence from British colonial rule.**

In Kumasi, the attacks were, perhaps, most vicious during the 23 year reign (or, rather, ruin) of Mayor Akwasi Agyemang<sup>7</sup>. Popularly known as 'Butcher of Kumasi' or 'Terror of Kumasi' or 'Okumkom', he was **notoriously** disrespectful to all but was particularly harsh **in his treatment of** workers in the informal economy, such as cobblers, market women and taxi drivers (Ellison, 2002; Daily Guide, 2002). So despotic was his reign that, eventually, the **Kumasi Metropolitan Assembly** petitioned the president to remove him as mayor of Kumasi (Joy FM, 1999). Subsequent mayors in Kumasi have been less tyrannical **but** they have all **periodically evicted hawkers - with force.**

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<sup>7</sup> He served first as District Commissioner and later as mayor. He left office when the NDC lost power in 2001 having been mayor in different governments since 1979.

In Accra, the *modus operandi* **has also been** 'machoistic', though more regularly done and **often** with little or no forewarning. As one observer has noted:

Concealed by the darkness of an early Monday morning, without warning of any kind and protected by dangerous-looking heavyweights, Accra Municipality [sic] Assembly authorities led by Mayor Alfred Vanderpuye [sic] descended on the stalls of Kaneshie Market street traders. The team proceeded to destroy the traders' stalls, many still containing valuable wares ready for sale, wreaking havoc and overturning the more fire-resistant structures. Refusing to provide sufficient explanation to the small group of understandably irate traders that had gathered, the demolition team left the site looking like a war-zone, the traders' possessions transformed into smoking rubble (Mayson, 2009).

**The brute force used for these 'decongestion' exercises** makes the authorities unwilling for anybody to publicise these acts: journalists that try to cover the forced evictions could incur the displeasure of the authorities. Such was evidently the case when a Joy FM broadcast journalist and a reporter from Radio Gold were assaulted by the AMA taskforce when they tried to cover the story of one recent demolition. According to the Joy FM reporter, 'All of a sudden, I saw four men approach me. While one ran his hands off my face, another slapped me. The third person put his hands in my pocket and picked my wallet' (Koomson, 2009).

**Considerable public revenues have been** spent on these exercises<sup>8</sup>. One of such forced evictions in Kumasi is estimated to have cost the government 150,

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<sup>8</sup> In some instances, the authorities have tried to recover the cost of forced eviction from poor traders through court fines imposed on them for defying the order of the authorities. From the Revenue and Expenditure budgets of KMA, hawkers alone (that is excluding other informal workers) contributed about 246 million new Ghana cedis between 2006 and 2008 which means that the authorities would lose that money if they succeeded in preventing people from hawking their wares.

000 new Ghana cedis in 2008 (Tawiah, 2009) and 209,850.02 new Ghana cedis in 2007 (*The Ghanaian Chronicle*, 2009). Another estimate in Accra in 2009 put the figure at 140, 000 excluding 'the demolition of structures in waterways' (*Ghanaian Times*, 2009).

It is useful to ask why all this money should be spent on evicting people when it could be spent improving the living conditions of the 'victims'? **Although the mode of destroying the informal economy and slums is similar, the justification for the attacks differs between the informal economy and slums.** In the **former** case, **informal economy workers are accused of making** cities ugly and causing congestion. Hence the attacks to rid the city of **them** are labelled 'decongestion' exercises, **said to be aimed at 'beautifying' the city or**, in the case of Accra, making it a 'Millennium City' (Devas and Korboe, 2003; Obeng-Odoom, 2009c; Gadugah, 2009a). In the case of slums, officials claim that they are the breeding grounds for crime and grime. **According to an editorial in *The Statesman* newspaper** of 21<sup>st</sup> July, 2006:

Not only do such communities create an eyesore to the individual and the state, it also breeds criminals and anti-social elements because of the population problems attending it and the lack of facilities they engender. ....[these sharks are] synonymous with illicit sex, crime and drug abuse. It has always bred armed robbers, prostitutes, child labourers and violence. Police raids in the area, problems of poor sanitation and poverty and drudgery are a daily ritual, because of the environment and because of the unstable social setting.

Of course, there are some criminals in slums; but so are there criminals in 'regular' settlements. There is no systematic research to show the distribution of crime in different neighbourhoods. The existing studies are not disaggregated to the settlement level to permit a neighbourhood-by-neighbourhood comparison either. Studies of the nature of crime in Accra by Appiahene-Gyamfi (2007; 2003;

1998) have consistently shown that crime is found among the uneducated, the unemployed and mostly single men between the ages of 18 and 36 with no fixed addresses. These characteristics fit the people in the slums but there are many other people with these characteristics that do not live in slums. Many of the people in slums are of good behaviour because, as some studies (e.g. Obeng-Odoom, 2009b; UN-Habitat, 2003) in a different context suggest, the existence of social controls such as fear of a bad name in the community serves as a check on anti social behaviour.

Many people in slums and the informal economy carry out indispensable tasks to keep the wheels of urban economic growth turning through the provision of food, labour and market for activities in the more formal sectors of the city economy (UN-Habitat, 2003). Some are **involved in** catering, batik making, tie/dye, beadmaking and hairdressing (see Ansa-Koi, 2009). It is estimated that ‘...85 per cent of the people in Old Fadama work for their livelihood and their main sources of employment is the market’ (Benjamin, 2007). Indeed, the Minister of Employment and Social Welfare, Stephen Kwao, has noted that the informal economy contributes about 40 per cent of national income in Ghana (Ghana News Agency, 2010). When we consider all this, the claim that slums dwellers are mainly criminals begins to look shaky. As one slum dweller puts it, ‘We are not saying it is crime-free, [but] it is painful to hear the Minister address us as criminals’ (Yankson, 2009).

It could be argued that, even if the attacks on the slum do not address existing crime, it could send strong signals to discourage dwellers contemplating it. But do forced evictions pre-empt crime in Ghana? There is no evidence to support this view. Rather, it could be contended that, by its activities, the state is sowing and spreading the seeds of criminality. What happens to thousands of people without homes and jobs unleashed into the urban environment? Assuming there were



criminals in the slums, would crime be abated by removing the 'criminals' from one spot, dispossessing them of their jobs and homes and spreading them across the whole city?

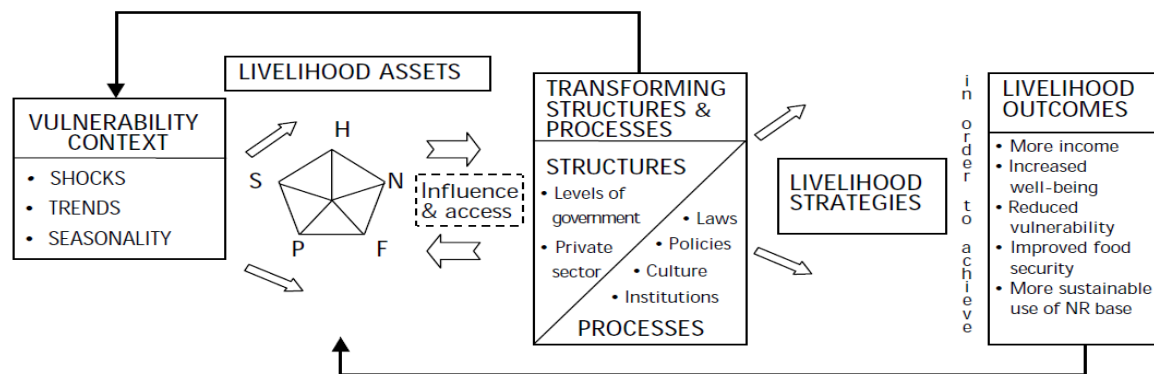
In fairness to the state, it sometimes provides alternative sites for those evicted. However, in almost all cases, these sites are unsuitable. For instance, **the** government claims that it has provided alternative arrangement to house these squatters in areas like Adzen Kotoku and Amasamang **but**, according to the Director of the Metro Public Health Department of the AMA, the new places can accommodate only 3,000 people. Also, the Amasamang site is reported to be the research site for the Council for Scientific and Industrial Research (CSIR) which has warned that the site is not habitable because of the presence of diseases (**arising from scientific** experiments) which could be passed on from livestock to humans (Joy News, 2009b). Furthermore, out of 852 stalls needed to relocate traders in Ashaiman, the city authorities only provided 282 (*The Ghanaian Chronicle*, 2010). This inadequacy makes it 'rational' for the traders to **try to** hawk their wares in 'unauthorised places'. There is, of course, the more structural reason **that it** is the most congested areas where business is most brisk. The land use pattern in the cities which attracts **traffic to particular routes and localities** is at the root of this problem. It is these dynamics that has led Boadi-Danquah (2009) to correctly predict that 'Accra can never be decongested'.

How do the city authorities respond to these concerns with the alternative sites provided by the state? Generally, they are insensitive to the concerns. One director at AMA recently told the *Daily Graphic* that 'the government is not under any obligation to relocate the squatters'. Government is simply being magnanimous to the slum dwellers (Jafaru, 2009). The mayor of Accra is also reported to have said that evictees will not be compensated and cannot be guaranteed relocation, though transport will be given to any slum dweller **who**

requests it (Ghana News Agency [GNA], 2009). **This stance by the state raises the question of how forced evictions have impacted the livelihoods of 'victims'.**

One useful way to answer the question is to use the *Sustainable Livelihood Framework* (SLF) developed by the UK Department for International Development (DFID) (DFID, 1999). **The SLF asserts that the assets of people can be looked at from five different standpoints that collectively form the *Asset Pentagon*: Physical (P), Social (S), Natural (N), Financial (F) and Human (H).** Physical Assets come in the form of infrastructure (like roads, buildings, clean water and sanitation), tools and technology (farm implements, equipment, seeds and pesticides). Human Capital is, *inter alia*, in the form of education, good health and skills. Natural Capital connotes assets like secure access to land. Social Capital signifies the **networks people have, their families** and associations to which **they belong**. Finally, Financial capital comes in the form of money or its equivalent, be it money saved or regular inflow of money. These assets are directly influenced by shocks (like natural disasters and political instability), seasonality (like population change and oil prices or food prices) and **longer-term** trends (like economic and national/international political trends). **Figure 2 shows the posited interrelationships.**

Figure 2: Sustainable Livelihoods Framework



Source: DFID 1999

**This** diagrammatic representation **shows that** assets influence and are influenced by government policies, institutions, culture, the private sector and laws. **These** government policies, institutions **and laws together with the influences of the private sector and culture** have a bearing on the shocks, trends and seasonality. It is the interactions among them that determine which **strategies people use to produce livelihood** outcomes such as expanded incomes. These livelihood outcomes determine the size/shape of the asset pentagon (DFID 1999).

Using this framework, Mensah (2006) has shown that the confrontational style of the city authorities in Kumasi has made slum dwellers and informal workers more vulnerable through shocks and these have, in turn, affected the assets of the victims in the form of poor sanitation, loss in money from destruction of goods, disruption of social contacts, fear of eviction and consequent insecure tenure and poor health. **The resulting problems range from shelter losses to livelihood deprivation, a loss in either of which has implications for the other.** Hence, **eviction of slum dwellers is organically related to the eviction of**

**informal workers.** It is useful to analyse how these victims respond to these attacks and their **effects on their livelihoods.**

### ***Recent Encounters between 'Informal People' and the State***

Victims of **the** forced evictions have used various strategies, **including demonstrations, disobedience and adaptation strategies.** **Some examples of each of these reactions are given below.**

In some instances, there have been demonstrations to protest forced evictions. Taxi drivers protested against tyrannical practices in Kumasi in the 1990s. In one of such protests, the mayor pulled a gun on the taxi drivers. To the surprise of the mayor, the taxi drivers charged at him, forcing him to flee for cover in a nearby house. In another instance, that same mayor ordered that the house of a political opponent be demolished. **When protestors marched to his office seeking to get him to rescind his decision, he pulled a gun and fired a warning shot to threaten them.** Instead of fleeing, however, the protestors charged at him, disarmed him and set his vehicle ablaze. Again, he took to his heels (Aryithey, 1999, p.182).

In Accra, thousands of head potters known locally as *kayayei* staged a demonstration in September 2009 over **a** government threat to evict them from the slum **colloquially** called 'Sodom and Gomorrah'. They even called a short strike not to **convey** any load in order to carry a strong message to government not to mistreat them. They carried placards with messages like 'We are peaceful citizens', "President Mills live up to your 'I care for you' promise". According to their spokesman, they were appealing to government to desist from actions that would turn them into 'refugees in their own country' (Essel, 2009).

In other cases, traders have **dared to disobey** the authorities, **refusing to move**. Such was the case on Saturday 21<sup>st</sup> November, 2009 when traders physically challenged AMA officials and sought to prevent them from carrying out the **eviction** exercise. The AMA officials were forced to halt the exercise though they claimed, when contacted by journalists, that they were only pausing to re-strategise<sup>9</sup>. Later, more violent ejections took place, some starting at 4 am and carried out **by** heavily built men with the mayor as 'commander-in-chief'. Incapable of physically challenging the team, the market women and youth threw stones at the mayor who also suffered obscene insults<sup>10</sup> (Danso, 2009). Similar confrontations have taken place since that incident. On Thursday, February 18, 2010, squatters and traders threw stones and other 'deadly' items at the police and AMA officials who were carrying out a demolition exercise at the Achimota old station, near the railways, in Accra. 30 people were injured in the clash, including two people - one policeman and one AMA official – who were nearly lynched. It took police reinforcement to rescue the 'demolition squad' (Essel, 2010; Twum, 2010).

**These acts of disobedience reflect particular reasons for protest.** Three of them are particularly evident. The first and foremost reason is that the victims have no alternative source of livelihood or accommodation. As some 'returnees' opined when asked by a journalist why they had returned despite the forced eviction, they said government should provide alternative jobs so that they would leave the streets (Gadugah, 2009b). This problem is accentuated by inter-generational pressure on some of these people. One study found that about 69

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<sup>9</sup> This information came from a news item on Joy MIDDAY News on Saturday 21<sup>st</sup> November, 2009 and read by Bernard Nasara Saibu.

<sup>10</sup> One interesting area that future researchers could look at is how these workers organise. Brown *et al.* (2009) suggest that some workers in the informal economy are highly organised with market queens (or leaders). From this, we could infer that some of these protests are planned. However, for other workers who join no associations, formal planning may not be the way they come to protest. **It could be spontaneous 'uprising' or they follow the 'leads' of the more formal groups. More research on protest by informal workers would improve our understanding of these dynamics.**

per cent have economic dependents (Asiedu and Agyei-Mensah, 2008). Endorsing the decision of the traders to return to the streets, one popular social commentator has observed that '[t]he structure [the city authorities] are putting up [for the evictees to relocate to] even pigs will not go there so why should Ghanaians go there? There is no toilet, no water, there is nothing so why should they go there[?]' (Daabu, 2009)

A second reason is the charge that the city authorities take bribes from them and **confiscate assets illegally**. One observer saw the security guards of the city authorities 'just snatching young peoples'[sic] wares, their phones, and just bunch them together and throw into their vehicle.' Obviously frustrated by what he saw, he described it as 'thuggery' (Daabu, 2009). The mayor of Accra has expressed concern about such allegations, noting that 'we do not want this to be an avenue for some people to enrich themselves' (*The Ghanaian Chronicle*, 2009). In Kumasi, the Mayor has recently interdicted a member of the 'decongestion' team who is alleged to have extorted several thousand of cedis from traders. The matter has also been referred to the Bureau of National Investigations. The city authorities in Kumasi claim that, though they receive several allegations of extortion by members of the 'decongestion' team, most of them are unsubstantiated (Peprah, 2010).

There are also allegations that the city authorities eject these informal workers only to re-allocate the same places to their own cronies. The chairman of the Ashaiman Peace Traders' Association, for instance, has recently alleged that about 400 plots demarcated for stalls for members of the **A**ssociation could not be accounted for by the city authorities. Officials have denied any wrongdoing but have assured the traders that they would be allocated plots elsewhere (*The Ghanaian Chronicle*, 2010). These allegations have been made by many other traders in James Town and Korle-Gorno in Accra (Joy FM, 2009c). Other cases of

corruption and fraud (or *kuluulu*, in local parlance) have been uncovered elsewhere (e.g. *The Ghanaian Chronicle*, 2009; Prempeh, 2008).

A third reason **for the protests** is that the 'victims' feel they are being pushed out for bigger and more highly influential businesses or for the more privileged people in society to benefit. A recent case in Tema **illustrates** this. Squatters at Tema Community 3 Site 'B' are reported to have resisted attempts by the Tema Development Corporation to eject them for Korean investors to establish a sports stadium in the area which is legally marked out for the project (***Daily Graphic*, 2010**).

For all these reasons, these ejections **seldom have** lasting impact. Evictees have often returned only few days after the forced evictions while the city authorities look on hopelessly (Gadugah, 2009b). Resistance, however, comes with cost. The few assets these poor people have are **often** destroyed by the authorities.

How then, have the poor adapted? To survive these forced evictions, **the** slum dwellers and informal economy workers have resorted to some **distinctive** strategies. In Agbobloshie, for example, the slums dwellers operate a welfare package to support one another (Joy News, 2009d). Also there are about 55 savings and housing schemes with a total membership close to 5, 000 (Braith, 2009). **The** residents have created 15 access roads for emergency vehicles and purchased drainage materials worth US\$3,700 to improve drainage in the area. In addition, residents are monitoring the area to prevent the indiscriminate disposal of refuse and waste to enhance sanitation and drainage in the community (UN-Habitat, 2007). Furthermore, there have been efforts to organise and internationalise their activities. In this direction, there has been a lot of support from a host of local and international civil society organisations. Among them are People's Dialogue on Human Settlements (PD), Centre on Housing

Rights and Evictions (COHRE), Ghana Federation for the Urban Poor (GHAFUP) and Shack/Slum Dwellers International (SDI). Through the activities of these civil society organisations some slum dwellers have challenged some of the forced evictions in the Ghanaian courts<sup>11</sup>, travelled to cities like Nairobi to exchange ideas with other slum dwellers about community organisation and urban rehabilitation (Grant, 2009; Braimah, 2009). These organisations are also involved in advocacy for, and enumeration of, the communities they work with.

The evidence is clearly **that municipal Neoliberalism, as practised in Ghana**, creates more problems than it purports to solve. The effort by the state to rid the cities of the informal sector and the slums has failed. Slums and the Informal sector are manmade so they could be unmade (Yahya, 2006, p.121). **However, attempting to unmake them through neoliberal policies intensifies and** merely moves the problem around. This failure has clear echoes of the point made by Frederick Engels more than a century earlier when criticising the 'Hausmann' strategy of clearing cities like Paris of slum dwellers. In the words of Engels (1872):

... quite apart from whether this is done from considerations of public health and for beautifying the town, or owing to the demand for big centrally situated business premises, or owing to traffic requirements, such as the laying down of railway, streets etc. No matter how different the reasons may be, the result is everywhere the same: the scandalous alleys and lanes disappear to the accompaniment of lavish self-praise from the bourgeoisie on account of this tremendous success, but they appear again immediately somewhere else and often in the immediate neighbourhood.

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<sup>11</sup> The courts have so far been unsupportive of the arguments by COHRE which often rests its case on international human rights law including the right to adequate housing. That was evidently the case on 24<sup>th</sup> July, 2002 when the High Court, Accra ruled that the government was right in carrying out its planned evictions (See, for example, Thiele, 2003).



### ***Alternative Approaches***

The challenge of developing strategies to deal with slums and informal economic activities remains. **Any attempt to overcome this challenge must recognise the close relationship between where informal workers earn their living and the nature of their accommodation.** Broadly speaking, there are **three** strategies. The first emphasises a minimal government intervention and a largely community driven approach or, as some call it, a self-help approach to solving the problem. The second approach is the so called operational or practical approach of designing and putting up buildings, establishing businesses and trying to recreate the whole local environment. The **third**, and most radical, solution involves **a more comprehensive assault on the underlying political economic problems** of exploitation, inequality and poverty (Yahya, 2006, pp.146-147). It is useful to briefly reflect on each of these potential solutions in order to judge their relative effectiveness in tackling the informal sector debacle.

The thinking that the solution to the problem of the informal sector as a whole is to leave it alone with minimal government intervention **was popularised** by the architect John Turner (Turner, 1976). Though Turner himself claimed that he subscribed to neither socialism nor capitalism, and, in turn, did not feel that scholars in either of these camps would agree with him (Turner, 1976, p.8), it is **clear** that his work is in tune with **neoliberal policies and their underlying** atomistic analysis. 'Housing by people' is not radically different from housing by markets. **It is** a 'neoliberal wolf dressed up as a populist sheep' (Berner and Phillips, 2005, p.20). **The most persistent** exponent of neoliberal development economics, the World Bank, actively promoted Turner's ideas. Robert McNamara, who was president of the World Bank around the time that Turner's work was published, and the **staff of the** Bank's Urban Development Department actively promoted the idea (Davies, 2006) **and supported** such self-help projects with aid - hence the name 'aided self-help' (Drakakis-Smith, 1986). It is a popular

option for government and the international development community because it is cheap and **puts** no pressure on government. Nonetheless, aided self help has formidable challenges. 'Letting the poor be' diverts and divests the state of the responsibility of providing public housing and thus accentuates **housing-induced** inequality. Also, the poor may not be able to develop enough decent housing for themselves. In Ghana, quasi self help housing projects are **usually** of poor quality and **are not well** maintained. In the case of the Habitat for Humanity Housing Scheme in Kumasi, for example, 80 per cent of the houses develop cracks soon after completion (Obeng-Odoom, 2008).

The 'practical approach' consists of looking at the indicators of slums and trying to solve them one by one. It includes **the formal registration of title to land, which is** said to **facilitate** access to credit (De Soto, 2001) and subsidies to buy formal homes (Gilbert, 2007). It is the kind of solution often found in the international development reports and the one advocated by the UN in its **Millennium Development Goals (MDGs)**. As stated by the UN in its 2008 MDGs report: 'Simple, low-cost interventions to correct these specific deficiencies would go a long way towards improving the lives of many slums dwellers' (UN, 2008, p. 43). **The policy approach** has its own challenges too. One **arises from** its 'public administration' approach of correcting symptoms, not causes, of the problem. Many questions are left unresolved. Why do people have insecure tenure? Why is sanitation bad in slums? More crucially, it seems to be quiet on the **informal economy and ignores** the relationship between the **two**. Can one **resolve** slum problems without **simultaneously addressing** problems in the informal economy? In his magisterial study of third world cities, the eminent development **geographer**, David Drakakis-Smith, put it simply but clearly **when he argued** that '...it is not possible to understand the nature of squatter or slum settlements on the basis of their appearance. Slums, in particular, because of their central location, tend to be characterized by very close economic ties with

the central business districts and frequently house many family businesses' (Drakakis-Smith, 1987, p.94).

A more **radical approach derives from the** Marxist tradition. It asserts that the root cause of the twin problem of the street economy and the slum is the class nature of the housing question. Those who stand to gain from the *status quo* such as financial institutions offering mortgages, developers, landlords and the owners of capital, **defend it**, but those who aspire to better their wretched conditions of life would normally **want to overthrow that** system. As Engels (1872) **originally argued:**

In order to make an end of this housing shortage there is only one means: to abolish altogether the exploitation and oppression of the working class by the ruling class. What is meant today by housing shortage is the peculiar intensification of the bad housing conditions of the workers....And this housing shortage gets talked of so much only because it does not limit itself to the working class but has affected the petty bourgeoisie also.

As long as the capitalist mode of production continues to exist, it is folly to hope for an isolated solution of the housing question or of any other social question affecting the fate of the workers. The solution lies in the abolition of the capitalist mode of production and the appropriation of all the means of life and labor by the working class itself.

This implies a change in how production is organised in society, from one in which the means of production **are** held by individuals, to one in which production is socially managed. This would mean that all people have work and they have a say in what is produced, how much is produced and for whom it is produced. That is, there would be **comprehensive** workplace democracy. In terms of housing, it could mean **the abolition** of other tenures **apart** from public housing. **Democratic community processes would then determine** what type of housing is needed in the community and which facilities are needed. **It is a**

project of social management **that** would not mark the end of the rights to private life **but would strengthen** the social unit for communal living (Cowley, 1979, p.146). Under a socially managed economy, there **would** be more co-operation between and among individuals **and, in turn**, the society would gravitate towards more **equality**.

These ideals may look utopian, naive and, even, 'impractical'. **Proponents argue that** if they do, it may be because of the stark inequalities, selfishness, greed and individualness that the capitalist mode of production **currently imposes and encourages** (Cowley, 1979, p.147). It may appear naive because of the propaganda that a 'tragedy' awaits all communal ownership, **echoing** the highly influential but historically misleading theory of the tragedy of the commons (See the numerous cases that disprove this 'tragedy' in Ostrom, 1990).

However, the Marxist **approach** has its own problems too. One of them is that **collective decision-making is** time consuming. When decision making is in the hands of a few individuals, as in when developers unilaterally decide what type of housing a whole community needs, it is much quicker to arrive at 'solutions'. Participatory approaches to community planning, as in when a decision has to be made by members of the community, normally take more time. Also, the concept of 'community' itself is problematic. As Erhard Berner and Benedict Phillips asked in one of their papers in *Community Development Journal*: does 'the community' mean everyone, the majority, the men, older ones, the more eloquent or the well built ones? (Berner and Phillips, 2005, p.23). There are other problems. To bring about social management, there is the need for a complete **change** from the existing capitalist system. This rupture will not come about without a struggle. That struggle needs solidarity but how easily can this **solidarity be obtained?**

Take the case of slums. The slum dwellers do not constitute a homogenous group. There are the poor entrepreneurs and the very poor. Expressions like 'informal petty bourgeoisie' and 'informal proletariat' have been used by several researchers to describe the class nature of informality. Increasing competition and decreasing co-operation **may be observed** in the slums, **leading to** the erosion of solidarity in the slums (Davies, 2006). As Drakakis-Smith (1987) argued, it is wrong to view the informal sector, *en masse*, as revolutionary. However, it is also wrong to think of the sector as conservative, *stricto sensu*, given the evidence of disobedience, demonstration and squatting that we have already discussed.

So what is the practical way forward? **Some** aspects of the socialist alternative *are* practical. There is nothing as practical as knowing the structural causes of the contradictions within the informal sector and, subsequently, advocating the extinction of such causes. The question then should be, 'what are the intermediate steps to be taken **towards the ideal?**'

It is a question **on** which institutional and Neo-Marxist political economists have provided much insight. Michael Kalecki (1990), for example, **argued** that full employment is possible provided government wills and plans to employ every available labour power. Opposition to full employment, Kalecki argued, **arises** because businesses **may** fear a loss of profit, **if** the sack can no longer be used to discipline labour. Also, the social position of the boss is likely to be reduced in such a situation. However, the state could be pressured to provide full employment. That is, the government of Ghana could provide full employment through public investment (**in sectors such as**, schools, hospitals and affordable housing), public subsidies through borrowing (spent on subsidising necessary goods, family allowances etc) and active redistribution of wealth from the rich to the poor (through **policies such as** tax on undeveloped land) (Kalecki, 1990). By

taking a leading role in **directly** providing housing and employment, the state could better address informality. **Ensuring** secure tenure **would mean** the freedom from fear of forced eviction either from a slum or the streets (UN-Habitat, 2007). **In these ways, the government could find better use for public revenue than using it to make life unbearable for the poor.**

This conclusion **indicates the need for a** transitional arrangement, whereby stronger state support and public expenditure is diverted from 'social control' to redress the root causes of poverty that underpin slums and informal economic sector activities. **The emphasis should be jointly on the two phenomena. As this article has sought to demonstrate, there is a robust link between the two, and the agenda for reform should see slums and the informal economy as similarly closely related. By the same token, it is important to acknowledge that the features of the state that have been described in this paper stand in the way of embracing the more progressive policies. The politics of change, therefore, has to consider whether the organisation of the informal sector can put pressure on the state to set in motion a 'struggle in and against the state' to dismantle or weaken its capitalistic or bureaucratic aspects (see, for example, Stilwell, 2006, p.237-238 for a general discussion of such struggles).**

The economic journalist, Philip Mattera (1985, pp.124-127), pointed out that there are several problems with organising people in the informal economy. First, they tend to be dispersed and heterogeneous. Second, some of the informal economy workers may be afraid of being detected or evicted if they are seen to be involved in 'revolutionary' activities. Third, a self delusion of being self-employed could make them disinterested in collective organisation. Nonetheless, recent efforts by the Trades Union Congress (TUC) of Ghana to empower the informal

**sector workers by developing 'a manual for legal and social protection for workers in the informal sector' (Awuah, 2010) brings some hope.**

However, the TUC seems to be assuming that informal sector workers are exploited *only* by other 'bosses'. Because of that, **the** TUC is **primarily** concerned with empowering workers against their employers. While this strategy may work in the formal sector and for informal workers employed by others, the majority of hawkers, market women and dog chain sellers in the informal sector are 'self-employed'. Their exploitation is, therefore, caused by the entire system. Additionally, TUC focuses mainly on the 'economics' of the problem without looking at the other two aspects – physical housing conditions and legal tenure - of the three-dimensional problem of informality.

It seems that **the hope** for exerting pressure on the state does not lie 'outside' the ranks of the 'victims' of forced evictions, but, within **them, in** the reactions to the instances of forced evictions analysed in this paper. It is these tensions and contradictions that could potentially lead to a remedy of the dehumanising conditions in the **slums and the informal economy, two organically linked aspects of the** informal sector.

### *Acknowledgment*

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