The Economic Dimensions of Slums in the Kumasi Metropolis, Ghana

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ABSTRACT
Over half of the population in developing countries lives in slums. Issues of slums happen to be global rather than regional phenomenon hence; various measures have been adopted by several stakeholders to manage its development. Despite the kingpin roles they play in the urban economy, the problems which retard their growth and development within the slums are enormous. Slum dwellers are thus faced with daily eviction threats fuelled by the belief that their existence is detrimental to the continued growth and development of the urban areas. The study concludes that for the new paradigm of “cities without slums” to be realistic and achievable, slums should be upgraded rather than subjecting it to evictions and demolishing as the latter will be addressing the effects instead of the problem itself.

Keywords: Slum Development, Urbanization, Slum Dwellers, Poverty, Migration

Introduction
The development of slums is one of the distressing manifestations of rapid industrialization and urbanization. It is a social evil which grows along with urbanisation (Bane and Rawal, 2002). They further maintain that poverty and housing deficit in rapidly growing cities are reasons for the emergence of slums. Hiraskar (1993) points out that, slum involves the rapid population growth and the concentration of the working-class in overcrowded, poorly built housing neighbourhoods. The world’s population growth rate is 2 per cent a year and that of towns and cities is 4 percent a year (UN-HABITAT, 2001).

Sub-Saharan Africa happens to host the largest proportion of urban population residing in slums (71.9 per cent): 166 million out of 231 million are classified as slum dwellers. It also has about one-fifth of slum households living in extremely poor conditions, lacking more than three basic shelter needs. The region has the second largest slum population in the world after South-central Asia, which accounts for about 58 per cent of the global urban population (UN-HABITAT, 2003a).

Increasing poverty levels particularly in rural areas due to high debt burden in a country could trigger waves of migration to urban areas, with slums and squatter settlements being the main destination of many new migrants (Pattillo et al, 2002; Clements et al, 2003; Arimah, 2004). The quest of migrants to access shelter in the urban areas has led to the creation of slums in the urban areas. The prevalence of slums causes physical, health, spatial and social problems which will retard development of the dwellers as well as the area and the country as a whole (Bane and Rawal, 2002). Slums happen to be shadow regions of urban areas which are characterized by poor housing conditions, poverty, pollution, diseases, etc. Slums also display a dense arrangement of houses and a further dense clustering of population within a house. Inhabitants of slums happen to be the most disregarded group since most of them are involved in several social vices such as robbery and prostitution among others (UN-HABITAT, 2006). Bloom et.al (2008) supports the assertion that, slums are known for the atmosphere of fear and violence.

Despite all odds, slums contribute immensely to the economic development of the country by harbouring majority of the labour in the industrial, service and commercial sectors and also providing employment such as production of kenkey, shito and aluminium products among others. As a result, this paper analyses the economic dimensions of slums in the Kumasi Metropolis, Ghana.

Rationale for the Research
The objective of this paper was to analyze the economic dimensions of slum development in the Kumasi Metropolis, Ghana. More so, it sought to explore the factors that lead to the emergence and prevalence of slums as well as the problems associated with their prevalence. The paper achieves this by analyzing the issues that provide answers to the following questions:

i. What are the characteristics of the slum dwellers?
ii. What factors account for slum development?
iii. What are the roles of slums in the urban economies?
iv. What are the challenges faced in improving the living conditions of slum dwellers?
v. What policy recommendations can be made to ameliorate the challenges of slum?

Geographical Location
This paper is purely a field study work conducted in the Kumasi Metropolitan Area (KMA) in the Asante Region of Ghana. Specifically, the study covered Dakwadwo and Akwatia line which are all suburbs in the Kumasi metropolis in the Ashanti region in Ghana.

Figure 1: Context Map of Kumasi Metropolis

Research Methodology
A two way approach was adopted for the study namely; the survey research which allows researchers to quantify and generalize research findings of an entire population if the sample was appropriately determined and selected, and the literature review. The mixed method of research was used to elicit, collate and interpret data to answer the research questions. According to Alatinga and Fielmua (2011), the “mixed methods” of research is a combination of both quantitative and qualitative strategies to collect and analyze data. The strength of this strategy is that the weakness of one will be compensated for by using an alternative method (Bryman, 2008 cited in Alatinga and Fielmua (2011). In sampling the unit of analysis for the study, simple random sampling was used to select the households representing the various houses in the communities whilst stratified sampling was used to select the enterprises to represent the prevailing economic activities in the communities. Purposive sampling was employed to identify the institutions that are responsible for the management of slums in the metropolis. Amongst these institutions are the Kumasi Metropolitan Assembly, Town and Country Planning, Ghana Federation of the Urban Poor and the community leaders.

With the adoption of the mathematical sampling model by Miller and Brewer (2003), a sample size of 156 households and 40 enterprises were obtained at a confidence level of 90 per cent and 10 per cent margin of error. The study used both primary and secondary sources of data. Secondary data were collected from all stakeholder institutions sampled for the study. Other secondary information which provided the theoretical and conceptual framework within which the study was carried out were obtained from published documents, news items and journal articles based on their availability and relevance to the study. Observation was made to identify the problems in the communities which contribute or hinder human development. The data from households, community leaders and enterprise operators were encoded into the Statistical Package for Social Sciences (SPSS
16). Analysis of the data was done using descriptive statistics and inferential analysis. The institutional data were analyzed through elaboration and description of their various roles, aims and challenges in the management of the slums.

**Historical Perspective of Slum Development**

The origin of the word slum is thought to be an Irish phrase “*S lo m é*” meaning “a bleak or destitute place” (Brown, 2006). Also, an 1812 English dictionary defined slum to mean “a room”. Since then, the term ‘slum’ has been used to identify the poorest quality housing and the most insanitary conditions; a refuge for marginal activities including crime and social vices; and a likely source for many epidemics that ravaged urban areas – a place apart from all that was decent and wholesome (UN-HABITAT, 2001).

At the end of the 19th century, slum meant ‘a street, alley, court, situated in a crowded district of a town or city and inhabited by people of a low class or by the very poor; a number of these streets or courts forming a thickly populated neighbourhood or district where the houses and the conditions of life are of a squalid and wretched character (UN-HABITAT, 2001). A slum was also seen as a foul back street of a city, especially one filled with a poor, dirty, degraded and often cruel population; any low neighbourhood or dark retreat. The Housing Reform Movement in England during the 1880s changed the popular word that once described the graceless phenomenon to a general operational concept as ‘a house materially unfit for human habitation’, and made possible the delimitation of ‘slums’ on city maps for planning purposes (UN-HABITAT, 2001).

The term slum became a common word in the Anglophone world, for instance, in India it was used in order to designate without distinction the chawls, bustees or Cheris of Mumbai, Delhi or Chennai. In the 20th century, as a result of the legalisation from 1930 authorizing the eradication of so-called slums and imposing technical and legal definitions and standards for such actions, the word was made obsolete in contexts requiring more precise terms such as ‘tenement house’, ‘tenement district’ and ‘deteriorated neighbourhood’. At the same time, the social movement generated new words, such as ‘neighbourhoods’ and ‘communities’, to qualify the designated slums in order to give a new name to the socially stigmatized slums. As with most untermenations, alternative terms were eventually included into the jargon and served to maintain rather than counteract the negative prejudices against slum dwellers. The polite ‘neighbourhood’ has become shortened to ‘hood’, a badge of youthful ‘attitude’ in Los Angeles (UN-HABITAT, 2003b).

Currently, the term ‘slum’ is considered loose and harsh and is not being used in certain countries. It also has several meanings and varies considerably in what it describes in different parts of the world, or even in different parts of the same city. In developing countries, the term ‘slum’ is used to refer to lower quality or informal housing. Large, visible areas of squatter or informal housing have become intimately connected with perceptions of poverty, lack of access to basic services and insecurity (UN-HABITAT, 2003b).

**Republic of Brazil’s Slum Experience**

The Federative Republic of Brazil is one of the world’s most populated countries, the population of Brazil amounts to 60.9 million families or approximately 189.9 million inhabitants and the majority (83.3 per cent) live in urban areas (Blanco, 2009). Almost 40 per cent of this population lives in metropolitan regions. For the last decades, the country has registered the smallest population growth rate: 1.05 per cent per annum. The fecundity rate in 2008 was 1.89 children per woman, a level below the average rate for reposition. On the other hand, the elderly population is growing and the average life expectancy age is now 72.7 years.

Shelter problems in Brazil have existed since the 19th century and they were all related to land issues. With the growth of the urban centres at the end of 19th century, as a result of the release of the slaves from Europe and the United States, of the immigrant’s arrivals and the industrialization process, the Brazilian cities started to present a new panorama. Tenement houses and slums started to be regular forms of housing for a considerable parcel of the population and a problem for the authorities in the main urban centres of the country (MARI CATO, 1997 cited in Blanco, 2009).

The lack of housing alternatives generated by the intense process of urbanization, speculative appropriation of urbanized land and absence of housing policies led a great parcel of the Brazilian population to live in precarious and informal settlements. These settlements are characterized by informality in land ownership, absence or insufficiency of infrastructure, irregularity in the process of urban order and lack of access to basic services and constructions with serious problems of habitability, constructed without any institutional or technical support (Blanco, 2009).
This intense process of informal housing production guaranteed shelter for more than 120 million people who had started to live in the Brazilian cities in the period from 1940 to 2000. Even now, the informal city still grows and its growth rates are higher than the formal city, evidencing incapacity of the market and of the public sector to provide housing alternatives (Brasil/Ministério das Cidades, 2009a cited in Blanco, 2009). In Brazil, because of the low payment capacity of the majority of the families, of the high taxes of interests and the absence of long term housing financing by the market, the intervention of the State in the housing market became very important, demanding its presence in the regulation process, resources mobilization, financing, promotion and production of housing (Blanco, 2009).

Unfortunately, the main intervention of the Brazilian Government over the years was only the massive construction of housing units in the peripheries of the cities, especially for the low and middle income classes. In the 1980s, after the extinction of the National Housing Bank, a long period of absence of a consistent federal housing policy began. This period lasted until the creation of the Ministry of Cities and of the National Social Housing System and Fund in the 2000s.

Even though the National Housing Bank produced more than 4.8 million housing units in 20 years, it did no abate the growth of slums and informal settlements in the main Brazilian cities, which represents more than 40 per cent of the housing deficit of the country (Blanco, 2009).

In 2007, the Brazilian government aimed to insert access to the city and urban services into the process of income distribution and into macroeconomic policies. The National Growth Acceleration Program (PAC) which began in 2007 was to invest more than USS$5.8 billion of federal budget in slum upgrading projects until 2010. The implementation of PAC innovated by establishing cooperation and coordination processes between federal, state and municipal governments, resulting in the selection of 166 large scale projects in 117 cities located in 12 metropolitan regions, capitals or cities with more than 150 thousand inhabitants. PAC constituted the main initiative of the Brazilian Government to revert social inequalities within the urban setting and ensuring the right of the precarious settlements inhabitants to cities, through a massive slum upgrading program (Blanco, 2009).

**Factors Accounting for Slum Development**

It has been realised that all major economic activities as well as most basic social infrastructure and services are concentrated in urban centres of countries around the world. As a result of this inequality in resource distribution, cities in developing countries have faced unprecedented increase in the rate of urbanisation and increasing poverty which has resulted in the rampant proliferation of slums (Brown, 2006). Aside the uneven distribution of resources as a biggest parasite against slum dwellers, UN-HABITAT (2002) states that most slum dwellers do not embrace change or new way of living thereby leading to slum development and expansion. Majority of slum dwellers in the cities happen to be in-migrants entering the cities with the notion of seeking greener pastures. Most of these in-migrants earn low incomes or may be unemployed rendering them incapable of renting a house or room in a properly laid out residential area. In their quest for shelter, they resort to the slums in the cities where rent is within their means. Within the start of the third millennium, 47 per cent of the world’s population lived in urban areas. Within the next two decades, this figure is expected to increase to 56 per cent. Even more challenging is the fact that 98 per cent of the projected global population growth during the next two decades will occur in developing countries (UN-HABITAT, 2002). The bulk of this increase (86 per cent) will occur in urban areas. The total world’s urban population increase 94 per cent will occur in developing countries (United Nations, 1999). Hall (2000) attests to the fact that in-migration is a major cause of slums especially in developing countries.

Poverty is another major factor of slum development. The insufficient and unstable incomes of families leave them no option but channel their resources to food and clothing making them unable of afford decent housing (King and Amponsah, 2012). There is a close relation between slum and poverty which happens to be mutually reinforcing but not always direct and simple. Slum dwellers are not a homogeneous population, most slum dwellers are employed in the informal sector of the economy with little or no skills yielding them low incomes which are insufficient to afford decent housing while some people of reasonable incomes choose to live within slum communities, for instance as in Moshie Zongo in the Kumasi metropolis (Asamoah, 2010). Slums happen to be designated areas where poor people are highly concentrated (UN-HABITAT, 2003b).

The UN-HABITAT (2003b) noted that one major cause of the existence of slums is the inability of formal shelter delivery systems to cope with demand. The simplest answer relates to the economic logic of land and housing markets (Baker, 2008). The introduction of enabling shelter strategies in most countries during the last two decades has implied a change from policies of intervention to policies of liberalisation. Consequently, land
and housing markets have been increasingly commercialised. In any commercial market, choice is a positive function of income. The consequence is that the very poor often have no choice in housing at all, and have to live where no one else chooses to live (Owusu, 2007).

Also, some slum control mechanisms happen to be the causes of slum development in the metropolis. Slum control programmes such as the laissez-faire approach which aimed at redirecting urbanisation with spatial planning policies and programmes aimed at discouraging migration to the cities (Turner, 1970). This slum control approach was geared towards ignoring the poor in-migrants based on the notion that their desertion would compel them to return to their places of origin. The failure of this plan led to the in-migrants settling on undeveloped and marginal lands, thereby resulting in the growth of slums and squatter settlements (Adarkwa and Post, 2001). These inhabitants were also ignored by utility corporations in the country and thus had limited access to basic life-sustaining utilities such as water and electricity.

After the failure of the laissez-faire approach, “site and services” was introduced by the World Bank and was geared towards relocating the slum dwellers to formal lands which had been serviced with the basic social amenities such as electricity, potable water, drainage systems and access routes amongst others. This programme required that the central government should provide the land and the services whilst the poor slum dwellers build their own houses on the already serviced land. This approach also failed since the slum dwellers were impoverished as a result of their relocation to places which were often far from the city centres where they obtained their livelihoods.

Slum upgrading approach was also adopted to manage slum problems due to the inability of the “site and services” scheme to fully address the issue of slum development. Slum upgrading was to address the socio-economic failures of slum dwellers therefore focused on building facilities that would improve the living conditions of the slum dwellers in the slum communities. Such facilities included water, electricity, access roads and sewage systems amongst others. Its objective was to sustain the livelihood sources of the slum dwellers without relocating them at the same time improving their access to basic life-sustaining services. This approach also failed since it could just meet the needs of a small portion of slums as the middle and high income earners took over the upgraded areas (UN-HABITAT, 2006). This approach in some instance also created difficulties for some slum dwellers since the middle and high income earners who took over the upgraded areas rented them out to these poor slum dwellers at higher prices causing some to relocate to other slums where the price for housing was relatively cheaper.

Squatters faced constant threats of eviction which discouraged them from improving their environment. As a result of this “security of tenure and enabling approach to slums” policy was adopted to strengthen land tenure in slum communities with the notion that the slum dwellers will rehabilitate their houses and improve their environment. This approach also failed since the landlords who lived outside these communities took advantage of the land which had been regularised and rented them out to the slum dwellers at higher prices which caused several slum dwellers to lose their dwellings and thus relocate to other slums.

**Slum Control and Management in the Third World**

There is an increasing problem of slum development worldwide thus, making it a global rather than a regional issue. As a result of this, several measures have been formulated by governments, urban planners and other local authorities as well as international agencies to help solve the problem. The programmes that have been used over the years to address slum development include eviction and demolishing, mass housing programme, site and services, and slum upgrading.

- **Clearance (Eviction and Demolishing)**

Various governments first reacted to slums by evicting and destroying the settlements in cities with laws supporting this policy. Slum clearance had gained prominence in Britain and United States and began to influence developing countries too. It was perceived to be the final answer to the problems of slums. During 1954, in Accra, British-trained planners and their local disciples were tasked to clear areas such as Asafo, Jamestown, etc. (Abrams, 1964; Bane and Rawal, 2002). Slum clearance however, has not succeeded as slums have continued to increase in number and size from country to country and have ended up housing the majority of urban dwellers. Besides the urban poor have through time consolidated their resources and number and tried on their own to improve their dwellings (World Bank, 1996). Examples of such projects abound in Africa, Asia and Latin America (Dwyer, 1976; Payne, 1984; Bane and Rawal, 2002). Though slum clearance still occurs in a number of countries, other alternatives exist.

- **Mass Housing Programmes**

In place of the slum clearance method of controlling slums, some governments also started the mass housing
programmes. This programme refers to the building of identical housing units with local materials to house low-income earners (Blanco, 2009). Mass housing requires resources in terms of funds and skills. In developing countries, these resources are in short supply and some governments cannot afford to house large number of the urban poor. Also, current level of public investment in housing is inadequate in relation to demand and private housing agencies are building very slowly (Asiama and Acquaye, 1986). In some cases, programmes by the government targets people employed in the public sector who cannot afford rent (Abrams, 1964; Ospina, 1987; Blanco, 2009). In other cases, the programme which targets the low-income earners misses its target since price of the housing units become very high making low-income earners unable to afford them. These housing units therefore revert to middle and high income earners who can afford them and this still leaves the low-income earners in the slums where housing is affordable (King and Amponsah, 2012).

- Resettlement Programme

This programme has been associated with almost all types of approaches to slum development. It involves a wide range of strategies, though all are based on perceptions of enhancing the use of the land and on which slums are located (UN-HABITAT, 2003a). This is done at best with agreement and cooperation of the slum households involved, a typical example is the relocation of the occupants of Rails course in the Kumasi Metropolis. At worst, resettlement is a little bit better than forced eviction without any attempt to consult or consider the socio-economic consequences of moving people from their homes or neighbourhoods (King and Amponsah, 2012).

- Site and Services

It has been realised that the urban poor, with or without services provide their own dwelling units. This has continued to spread from to dwelling units for owner occupants to commercial or rental purposes. As a result of this effort to house oneself, the World Bank came up with sites and services schemes (King and Amponsah, 2012). Site and services aims at relocating the slum dwellers to formal lands which had been serviced with social amenities such as electricity, water, drainage etc. for low-income groups to develop on using their own resources in their own style. This approach required a shared responsibility between the central government and the poor slum dwellers. That is, the central government will provide the formal lands with the social amenities whilst the poor slum dwellers develop their own houses using their own resources.

- Upgrading

According to the World Bank (1996) upgrading at its most basic level involves improving the physical environment of the slum. This includes improving and installing basic infrastructure like water, sanitation, waste collection, access roads, footpaths, storm drainage, lighting and public telephones among others. Upgrading can also consist of physical, social, economic, organisational and environmental improvements undertaken cooperatively and locally among citizens, community groups and local authorities to improve the quality of life of individuals (Cities Alliance, 2003). Slum upgrading as compared to the other means of controlling slums happens to be the most effective means of controlling slums (Turner, 1976) and is currently the commonest method used to control slums in most developed countries.

RESULTS AND DISCUSSIONS

Development of Slum in Dakwadwom and Akwatia Line

Dakwadwom is a slum located along the Ahodwo-Santasi road in Kumasi. It has been in existence over a century with its first dwellers migrating from the Central region of Ghana (mostly belonging to the “Fante” ethnic group). They migrated into the metropolis for employment. They settled along a river called “Dakwadwom” from which the name of the community was carved. With time, the population of the community increased and extended its boundaries. The inhabitants of this community were engaged in the production of charcoal and “Fanti kenkey” since it was the native food of the migrants. Dakwadwom is popular in the metropolis for the production of “Fanti kenkey” which happens to be the major industrial activity within the community. The dwellers of this slum enjoy security of land tenure hence do not experience any threats of eviction. As a result of this, many households maintain their buildings to enhance the necessary internal convenience. Further analysis revealed that the clustered nature of this community is as a result of its status as an old town since the first dwellers built their shelter without plans but to enhance the social ties amongst them.

Akwatia Line is a squatter settlement located along the abandoned railway line in Kumasi. It was founded in 1998. Prior to the establishment of this slum, the area was water logged with a few milling enterprises operating in the area. Most of the workers in the mills, mainly of northern extract (migrants) were housed in a structure known as “Bombay”. With time, as the population of the youth increased, they began to fill the area with biomass residue and therefore reclaimed more space for their use. This attracted many more people and gradually developed into a slum. In 2007, the place was demolished as a result of the demolition exercise that was carried out in the city, but with a new government in power, the people returned to the place. The inhabitants are mainly migrants from the Northern part of the country whose jobs are located along the railway line thus,
finding it convenient to live close by their jobs and turning the work place into a residential area.

**Characteristics of Slums in the Kumasi Metropolis**

**Housing**

The type of buildings the two dwelling slums range from concrete, landcrete and wooden shacks. The survey revealed that majority (85.9 per cent) of the people in Akwatia Line lived in wooden shacks. Landcrete and concrete buildings constituted 9 per cent and 5.1 per cent respectively. In Dakwadwom, it was realised that 80.8 per cent of the houses were made of landcrete whilst 11.5 per cent were made of concrete with the remaining 7.7 per cent constituting wooden shacks. The higher proportion of people residing in wooden shacks in Akwatia is based on the fact that, dwellers do not enjoy security of land tenure hence experience threats of eviction. In other words, the dwellers of Akwatia Line fear to lose their housing investments when the railway lines are reactivated hence prefer to live in the wooden shacks. This confirms the statement that slum areas with no security of land tenure have most houses built with inferior materials hence, poor structural quality of housing (UN-HABITAT, 2006).

**Figure 2: Type of Building Materials**

![Type of Building Materials](source: Field Survey, February, 2012)

The study further revealed that 88.5 per cent of the houses in Dakwadwom were in bad condition that is the roofing sheets of the houses were corroded coupled with cracked walls and exposed foundations thus, making them death traps for the inhabitants. The remaining 11.5 per cent of the houses were in average condition that is they had at most one of the three problems mentioned earlier. Simultaneously, the study revealed that 94.9 per cent of the buildings in Akwatia Line were in bad condition since the walls of the buildings were wooden and the buildings had latex roofs. The condition of the remaining 5.1 per cent of the houses was average since they were made of concrete but had corroded roofing sheets with some having exposed foundations. The bad condition of the houses in the two communities could be attributed to lack of maintenance as well as fear of losing investments due to evictions. These evidences support the widely held literature that, housing condition slum areas are dilapidated.

**Plate 1: Nature and Condition of Housing Structure**
Sanitation
The study made it evident that all the households in Akwatia Line patronise the public KVIP, a toilet facility within the community. An individual pays 10 pesewas for the use of the facility. The situation in Dakwadwom is quite similar as 92.3 per cent of the households use the public KVIP toilet facility with the remaining 7.7 per cent using private KVIP within their houses. The high percentage of the people patronizing the public KVIP is because of the clustered nature of dwellings which makes it difficult for each household to own a private toilet facility. Besides, the location of the settlement hinders them from putting up permanent structures in the community.

The study further revealed that both communities had a public dump site where various households dumped their refuse. In Dakwadwom, it was realised that refuse were gathered in skip containers at the dump site and was collected frequently by the waste management department in the metropolis. Unlike Dakwadwom, the people of Akwatia Line dumped and burnt refuse in an open space. Sometimes it gets the stream choked and causes flood in the community during the rainy season.

Drainage
From the study, it was evidenced that both communities had poor drainage systems as there were no proper drainage channels. As a result, liquid waste was disposed in the open space causing stagnation. The stagnation of the liquid waste serves as breeding places for mosquitoes. Furthermore, it was realised that the dwellers of both communities create trenches in the ground to enhance flow of liquid waste from their homes. Further analysis disclosed that the clustered nature of housing within these communities made it difficult and impossible for proper and safe drainage systems to be provided in the two communities.
Potable Water

Potable water is one of the basic facilities that are required for convenient living. The survey revealed that 63.1 per cent of the population in Dakwadwom buys potable water from households who have access to and sell potable water within the community. The remaining 36.9 per cent of the population have a source of potable water within their homes. It was also realised that the price of water ranges from 10 to 50 pesewas in the community. Similarly in Akwatia Line, all the dwellers buy potable water at the same price from households outside the community who have access to the facility. The reason for this phenomenon is that dwellers have no access to potable water in their homes due to the clustered and unplanned nature of the communities. The inadequate access to potable water within the communities affects the activities of some enterprises within the communities such as the ‘kenkey’ producers and other food vendors amongst others.

Health

Health is a major socio-economic issue for slum residents. The survey revealed that, 53.2 per cent of the households report cases of malaria at least within every three months, whilst the remaining 46.8 per cent report cases of cholera at least within every three months. In terms of causes of Out Patient Department (OPD) Attendances in KMA, the Metropolitan Health Management Team disclosed that Malaria has been the first on the list of the Top Ten diseases for a number of years without any significant change in the trend from 2007-2012. These facts support the work of Owusu (2007) that the quality and quantity of housing and sanitation condition are important factors that determine the health status of inhabitants. The outbreak of such diseases weakens the labour force of the population within both communities and also causes economic loss amongst others.

Employment Status

Findings from the survey showed that, employment levels in both communities were generally high, averaging 90.1 per cent of the economic active population as compared to the urban employment rate of 95.7 per cent (Ghana Statistical Service, 2008). These are spread across the various sectors of the economy such as agriculture, industry and service averaging 0.6 per cent, 28.6 per cent and 60.9 per cent respectively. The remaining 23.7 per cent of the people are unemployed. Extract from the employed group above showed that 97 per cent were employed in the informal sector of the economy whereas only 3 per cent were employed in the formal sector of the economy. The industrial sector consist of ‘kenkey’ producers, scrap dealers, sawmills and the groundnut paste producers whilst the service sector comprises the food vendors, head porters (kayaye) and bathroom operators amongst others.

<table>
<thead>
<tr>
<th>Status</th>
<th>Sector</th>
<th>Dakwadwom</th>
<th>%</th>
<th>Akwatia Line</th>
<th>%</th>
<th>Total</th>
<th>%</th>
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<td>0</td>
<td>2</td>
<td>0.6</td>
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<tr>
<td></td>
<td>Industry</td>
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<td>27.4</td>
<td>55</td>
<td>29.9</td>
<td>104</td>
<td>28.6</td>
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<tr>
<td></td>
<td>Service</td>
<td>109</td>
<td>60.9</td>
<td>112</td>
<td>60.9</td>
<td>221</td>
<td>60.9</td>
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<tr>
<td>Unemployed</td>
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<td>10.6</td>
<td>17</td>
<td>9.2</td>
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</tr>
<tr>
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<td>100</td>
<td>184</td>
<td>100</td>
<td>363</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey, February, 2012

The study further portrayed that the artisanal small scale sector plays an essential role in employment creation within both communities. It comprised production of “Fanti kenkey”, provision of furniture and the collection and sale of scrap metals amongst others. Also, the agricultural sector’s contribution to employment creation was relatively insignificant compared to the other economic sectors. This was attributed to the unavailability of farm lands in the urban centres coupled with the unfavourable land tenure system within the slums. The data also made it clear that, the 0.6 per cent of the population who constituted the agricultural sector had their farms outside the metropolis and were engaged in food crop production and poultry farming.

The industrial sector which consists of kenkey producers (dominant in Dakwadwom) and scrap dealers (dominant in Akwatia Line) amongst others was lucrative as it employed 28.6 per cent of the population in both communities. The survey revealed that, in Akwatia Line, scrap dealing was very vibrant as it employed 20.9 per
cent of the labour force in the community. It involves the collection of scrap metals for sale. The subsector was attractive to the economically active male population as it required no special skills and also due to its free entry and exit nature. Stemming from the facts laid about the two slums, it could emphatically be said that these slum communities have a promising future with respect to economic growth which will invariably have a positive effect in the metropolis and the nation at large. The study also revealed that, the production of kenkey in Dakwadwom which employed 27.4 per cent of the active population was very lucrative for the female population who had no formal skills to depend on in the urban settlement.

In addition to the above, the study disclosed that the services sector had a huge share of the active labour force in both communities averaging 60.9 per cent of the population. It comprised of activities such as food vending, petty trading (dominant in Dakwadwom), hair dressing, dress making, teaching and head porterage (dominant in Akwatia Line) amongst others. This subsector was attractive to the economically active females in both communities.

Factors Accounting for Slum Development in Kumasi

Migration
Migration is one of the major factors resulting in the development of slums. Inequalities amongst geographical locations happen to be one of the major reasons why people migrate from one geographical area to another to enjoy some available facilities and resources which are absent in their original location. Most people within the rural areas move to the urban centres for greener pastures which may include better formal education, variety of job opportunities and improved social amenities amongst others (Owusu, 2007).

From the survey, it was realised that 69.2 per cent of the population in Akwatia Line migrated into the metropolis in search of better income earning jobs that are favourable as compared to what they earned in their places of origin. The survey also indicated that, 46.2 per cent of the population in Dakwadwom migrated into the metropolis for employment and to enjoy the wide market in the metropolis which was created as a result of its unique centrality as a traversing point from all parts of the country making it the major commercial centre within the country. The fact that migration is a major cause of slum development affirms the works of Brown (2006), UN-HABITAT (2002), Hall (2000) and United Nations (1999).

Poverty
Poverty is another major factor of slum development. The income levels of most people living in slum are relatively low compelling them to patronize facilities of low standard. The insufficient and unstable incomes of families in slums leave them no option than to move into slums where housing is cheaper. As a result of this, slums have been understood as shadow regions of urban areas which are characterised by poor housing conditions and high poverty levels.

From the data, it emerged that 42.3 per cent of the households in Dakwadwom and 67.9 per cent of the households in Akwatia Line earn less than GH¢300 every month, whilst 38.5 per cent in Dakwadwom and 21.8 per cent in Akwatia Line earn monthly incomes between GH¢300 and GH¢500. It was also realised that, 19.2 per cent of the households in Dakwadwom and 10.3 per cent of households in Akwatia Line earn more than GH¢500 every month. It was also revealed that, households in both slums live below the poverty line which is USS2 per person per day. This means that majority of households can’t afford to rent apartment in standardized residential areas in the metropolis as the average monthly rent is GH¢200. The statement that poverty is a characteristic of slum areas by King and Amponsah (2012) supports the above finding.

Role of Slums in the Urban Economy
Over the years, it has been realised that the slum control strategies that have been adopted by Ghana and other developing countries mostly affect the socio-economic lives of the slum dwellers. In most countries and cities, the main reason for adopting some slum control measures is their poor or improper spatial manifestation which causes difficult accessibility, filth and even hide-outs for some criminals in society (UN-HABITAT, 2003a).

- Provision of Affordable Housing for Low Income Earners
After a day’s hard work one (irrespective of his or her capacity) will have to rest in order to regain the strength lost during the day to work another day. In the ancient days, man lived in caves in response to their quest for shelter thus making its demand inevitable. Shelter happens to be one of the basic human necessities for the well-being of man.

The survey revealed that, households in Dakwadwom pay an average monthly rent of GH¢19.9 for a room within the community whilst households in Akwatia Line pay GH¢16.3 monthly as rent. Comparatively, the average monthly rent of a room in a formal establishment such as Daaban or Abrepo was GH¢50 which is higher than cost of rent within the two slums under study. It can therefore be said that housing within slums are relatively cheaper in the metropolis as compared to housing in formal settlements, hence low income earners...
prefer housing in slums to housing in formal settlements.

• **Contribute Labour**
  The survey revealed that 63.5 per cent and 71.9 per cent of the population within Dakwadwom and Akwatia Line respectively were economically active (within the ages of 15 to 64 years). The active population dominated in both slums over the inactive population making both communities endowed with labour which is vital and needed for development. Further analysis revealed that 89.4 per cent and 90.8 per cent of the active labour force within Dakwadwom and Akwatia Line respectively were employed which depicted their efficiency towards economic growth in the metropolis and the nation at large.

• **Provision of Goods and Services for the Urban Residents**
  The survey revealed that a total of 289 enterprises were operating in these slum communities providing variety of goods and services for consumption by both natives and outsiders. The goods provided by these communities included food (kenkey, shito, groundnut paste etc.), coal pot, cooking pots, processed wood, and furniture amongst others. They also provided services ranging from health, hair dressing, metal recycling and head porterage amongst others. These goods and services provided by the slum dwellers serve the slum dwellers and non-dwellers of slums in the metropolis as well as beyond the boundaries of the metropolis.

  In other cases, there are some activities which the middle or high income urban dwellers would not want to do for instance housekeeping. Some of the slum dwellers (3.6 per cent of the labour force) were readily available to grab such opportunities to earn income. This makes their activities very relevant in the economic and social lives of the urban residents.

• **Revenue to the Assembly**
  Besides the environmental problems slums pose, they also contribute to national development in diverse ways. Slum dwellers directly or indirectly contribute their quota to the financial development of the country through the consumption of goods and services. It was noticed from the survey that, 47.3 per cent of the enterprises within Dakwadwom and Akwatia Line pay taxes and other fees ranging from GH¢5 to GH¢50 to the city authorities every month. The study also revealed that the slum dwellers indirectly pay taxes to the city authorities as they consume some goods and services available in the metropolis. Such taxes included the Value Added Tax and National Health Insurance Levy fused into the prices of goods and services which the slum dwellers and residents of the metropolis consume.

• **Job Creation**
  Employment is a major factor for economic development of a country. According to the Ghana Statistical Service (2008), the urban employment rate is 95.7 per cent. It was realised from the survey that the 289 enterprises which were operating in these slum communities employ 56.3 per cent of the active labour within the slum communities as well as others outside these communities. This is one of the reasons why migrants decide to live in the slums.

  These enterprises range from service provision, industrial to commercial enterprises such as production of ‘kenkey’, furniture, coal pot, hair dressing, mechanics and commercial bath rooms amongst others. These enterprises employ a proportion of the communities’ active labour there by reducing the unemployment rate in the metropolis. As a result of this the active population within these communities will gain some income to cater for their needs hence would not engage in social vices such as crime and prostitution which makes them undesirable in the society.

• **Management of Metallic Waste**
  The issue of waste management has been a bone of contention in most developing countries of which Ghana is no exception. Both solid and liquid waste management has been a major problem in the country since time immemorial. From the survey, it was realised that, Akwatia line is one of the communities that deal with scrap (metallic waste) metals. There are scrap dealers in this community (averaging about 10.7 per cent of the enterprises in the community) who collect scrap from various suburbs of the metropolis and transform them into other objects which are useful to households and enterprises within and outside the metropolis. Amongst the products made from metallic waste by the scrap dealers in the community are coal pots, cooking pots and drums. This in the long run helps to minimise the improper disposal of metallic waste in the metropolis.
Challenges Faced by Institutions in improving Living Conditions of Slum Dwellers

The major challenge faced by all institutions responsible for improving slum is insufficient funds to implement various policies set by the various institutions. The implementation of this policy needs money, which most of these responsible institutions are unable to afford. This therefore affects the implementation of their policies hence leaving the problems in existence.

From the survey, it was revealed that KMA depends on the District Assembly’s Common Fund (DACF) and internally generated funds to fund projects within the metropolis. It was noticed that DACF does not come early and besides does not suffice all the projects within the metropolis. This causes their inefficiency towards the improvement of slums within the metropolis.

Also, ineffective coordination amongst the institutions is a major challenge retarding the improvement of the living conditions of the slum dwellers. From the survey, it was realised that, the improvement of the living conditions in slums is neither the sole responsibility of the government nor the local authorities, the NGOs and International community. It was evidenced that the improvement can only be achieved through partnership and effective coordination amongst these institutions.

Furthermore, the study revealed that the collaboration of Ghana Federation for the Urban Poor (GHAFUP), the Town and Country Planning Department (TCPD), utility service providers (Electricity Company of Ghana, and Ghana Water Company Limited) and Kumasi Metropolitan Assembly (KMA) was ineffective as some of their policies contradicted each other. Further analysis revealed that the city authorities did not involve the slum dwellers in the formulation of policies concerning them.

The survey disclosed that, the clustered nature of the houses coupled with the insecurity of land tenure within Akwatia Line made it impossible for the utility service providers (ECG and G.W.C.L) to provide basic facility to the communities. As a result of this, the KMA and TCPD also ignore them in infrastructure provision plans.

Recommendations

Though slum dwellers contribute enormously towards socio-economic development of the metropolis and the country at large, their adverse impacts in the environment, the arrangement and nature of housing in which the dwellers live in as well as the presence of some social vices hinder local development. In respect to this, the slums should not be ignored when planning for development in the metropolis. In response to improving the living conditions as well as enabling inhabitants of slums to effectively undertake their economic activities, the following must be considered by stakeholders interested in improving slum livelihood.

• Provision of Potable Water

The survey revealed that 63.1 per cent of the population in Dakwadwom buys potable water from other households who have the facility within their homes whilst all the dwellers in Akwatia Line buy water from houses nearby who have access to the facility. G.W.C.L as part of its mandate to provide water for the urban population should provide stand pipes at vantage points within the community where the dwellers can have adequate access to the facility so as to help improve their living conditions and livelihood within the metropolis.

• Improving Liquid Waste Management

The KMA Waste Management Department urgently needs to construct new storm drains where they are in deplorable state. Also the smaller drains within the slum areas should all be channeled and linked to the storm drains. The new storm drains should be well engineered and covered to prevent people from dumping human excreta and garbage into them. This will help reduce the stagnation of water and flooding of the storm drains.
will again reduce the high incidence of malaria and other pathogenic diseases that are already deeply rooted in the slum areas.

- Improving Solid Waste Management
  
The KMA Waste Management Department should provide refuse skip containers at the public dump site for the Akwatia Line community. The skip containers should be emptied on schedule so as to avoid the dwellers from dumping refuse into water bodies and gutters which causes stagnation and flood during heavy rain that will lead to loss of investments amongst individuals within and outside the community as well as the metropolis at large.

- Improving Housing Conditions and Maintenance Culture
  
The city authorities and other stakeholders in its bid to improve the living conditions of slum dwellers should not only concentrate on the provision of facilities but also consider the type of structures in which majority of the dwellers live in. Some dwellers are scared of eviction therefore are not willing to improve on the structures in which they live in. The city authorities should secure their tenure so as to enable them rehabilitate the structures in which these dwellers live in.

Also, stakeholders such as GHAFUP can also support them financially to help them sustain their source of livelihood. The KMA needs to introduce housing (shelter) improvement microfinance programmes in their slum upgrading packages. This can be done through identifying NGOs of good standing who have been involved with issues related to housing for low income groups. Alternatively, the Financial Institutions who are interested in providing housing for low income earners can coordinate and embark on housing schemes to house low income earners in the metropolis. This can be done by providing them with soft loans to rehabilitate their buildings. This will help reduce their exposure to climatic and environmental threats and enhance their contribution to economic development of the metropolis.

- Efficient Stakeholders’ Collaboration and Participatory Slum Improvement
  
Collaboration which is a key element in the control of slums is very weak among stakeholders and hence needs to be addressed if headways are to be made in the improvement of livelihood in slums within the Kumasi Metropolis. An efficient mechanism for stakeholders’ collaboration should be developed through involvement of all stakeholders from the onset of the preparation of slum upgrading plans by the KMA. The involvement of slum dwellers and other stakeholders will create in them a sense of ownership of the plans and hence try as much as possible to sustain them and also make necessary inputs to see the success of the plans. Also, the development of a composite plan, budget, and activity time schedules can act as an effective communication tool among the stakeholders. This will keep them informed as to what is to be done ahead of time. Organisation of regular meetings other than the usual planning meetings held by the KMA can help ensure effective communication and eradicate the apathy exhibited by some institutions.

Conclusion

Slum development is a result of modern industrialization and urbanization. It is an area which is characterized by poor housing structure, poor sanitation and a harbor for social vices. Slum development is caused mainly by migration, poverty and the failure of some slum control approaches adopted by various governments. Despite, the negative attributes of slum, they are also vital in the economic development of the metropolis and the nation at large. It is an undisputable fact that slums are popular for the negative effects they pose on the environment and society as a whole, yet an improvement in the living conditions of dwellers is a valuable tool for achieving the MDG’s and fostering development in the country. Policy makers and other stakeholders in slum improvement should divert policies and strategies towards enhancing living conditions in slums. Also, all stakeholders in slum improvement must provide their maximum support and collaboration to adopt the above recommendations.

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