African Cities Research Consortium

Accra:
City report

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Abstract

Accra is Ghana's capital and most populous swing voting city and therefore has been a key electoral battle ground for political parties during the past two decades. This report synthesises a set of studies completed by a team of researchers in Accra as part of the African Cities Research Consortium (ACRC). These studies used the ACRC's holistic framework to examine how national and city-level politics, urban systems, and particular configurations of actors have shaped reform processes and their outcomes in the development domains of structural transformation; neighbourhood and district economic development; land and connectivity; housing; and informal settlements. The report argues that in none of these urban development domains has substantial and sustained progress been recorded during the past two decades, due to a combination of various systemic and political challenges, as well as the generally weak enforcement capabilities of state actors. The city's development challenges are compounded by the problematic city–national relations, in which incumbent presidents appoint mayors mainly on the basis of party political loyalty, while mayors in turn prioritise the interests of governing national elites through the clientelist distribution of public resources. City governance is fragmented among numerous autonomous local government areas that continue to operate in silos, making it particularly challenging for the effective delivery of essential urban services that cut across municipal boundaries. The report concludes that many of Accra's development challenges cannot be successfully addressed without effective citizen mobilisation. The key policy challenge therefore lies in the question of how best to nurture and sustain reform-minded multistakeholder coalitions

(either formal or informal) around the city's most critical development challenges. In the absence of reform coalitions, the generally short-term orientation of policy implementation will continue to stymie the development of the city. Effective reform coalitions might help build consensus among different powerful urban actors and ensure the continuity of reforms across different political regimes.

Keywords: Politics, power, political settlements, political economy, clientelism, housing, informal settlements, land reforms, structural transformation, Accra

Executive summary

This report examines how national and city-level politics, urban systems and particular configurations of actors and practices have shaped the political economy of development in Ghana's capital city, Accra. It synthesises the key findings of ACRC research in the city, which involved two overarching studies on politics and city systems, in addition to research in the urban development domains of structural transformation; neighbourhood and district economic development; land and connectivity; housing; and informal settlements. Data collection for these studies involved a review of published and unpublished research reports, newspapers and policy documents covering a variety of urban development issues. In addition, primary data was gathered through a combination of key informant interviews and focus group discussions. While the research participants varied across the different urban development domains, in most cases, key informants included political and bureaucratic elites, officials from various government ministries, departments and agencies, metropolitan and municipal budget and planning officers, city mayors, chiefs/traditional authorities, leadership of community-based interest groups, civil society organisations and donors.

Overall, the evidence shows that in none of these five urban development domains has substantial and sustained progress been made during the past two decades. This results from a combination of various systemic and political challenges, as well as the generally weak enforcement capabilities of state actors in the context of dispersed power among a multiplicity of veto players. Structural transformation of the economy has not occurred to any significant degree; the limited structural changes that have occurred merely involve the movement of labour from the low-productivity agricultural sector to other equally low-productive activities in non-tradable services and manufacturing. Rapid urbanisation has not led to a vibrant manufacturing economy, while employment opportunities become increasingly concentrated in services-oriented activities. This makes Accra a "consumption city". Despite implementation of several land administration reforms since the 1990s, land tenure security remains hugely problematic, and the sale of the same parcel of land to multiple buyers remains widespread. Land regulations remain weakly enforced, explaining why the services of "landguards" remain widely patronised, even as the Lands Act of 2020 prohibits the phenomenon of "landguardism". The weak enforcement capabilities of state actors are also manifest in the exploitative tendencies of powerful market queens and their adverse implications for the operations of household microenterprises in the city.

Informal settlements have continued to proliferate in the city, with an estimated 38.4% of the population residing in informal settlements. Meanwhile, progress on informal settlement upgrading has been both slow and patchy, often limited to small pilot projects championed by donors. Accra's housing deficits remain substantial, in part because of the discontinuities that characterise urban housing projects in the city. Motivated in part by the rentseeking opportunities associated with new infrastructure projects, successive governments have often abandoned the urban housing projects

started by their predecessors, preferring instead to start their own housing projects which they rarely complete before losing political power. Housing policy failures over the years have led to private-dominated formal and informal housing developments that have largely excluded the city's low-income residents. There is an undersupply of rental accommodation in the city's low-income neighbourhoods, providing an opportunity for most landlords to impose exorbitant charges on rental accommodation. The city's rental system of housing is characterised by informal rental agents, who, in discharging their duties of assisting renters to get vacant homes, add their own percentage to the amount charged by landlords, making the rental costs even higher. While the Rent Act is clear that tenants are to pay for rent on a monthly basis, poor enforcement allows house owners to exploit those on low incomes by requiring them to pay excessive (usually covering two to three years) advance for rental accommodation. Government recently (2023) launched a National Rental Assistance Scheme (NRAS) with the objective of addressing some of the challenges associated with rental accommodation. However, this scheme is only available to people with regular income, and qualification for support includes completion of online forms and proof of employment. Given that most low-income urban households often earn a living in the informal employment sector, where income streams are typically irregular, the NRAS is unlikely to address their plight and thus carries the risk of further exacerbating existing inequalities in access to housing in the city.

Many of the city's development challenges are compounded by the problematic city–national relations, in which incumbent presidents appoint mayors mainly on the basis of party political loyalty, while mayors in turn prioritise the interests of governing national elites through the clientelist distribution of public resources and the capture of illicit rents (mostly via procurement-related corruption) for funding election campaigns of the party in power. The rentseeking opportunities associated with the current appointment system mean that once any political party loses presidential elections, all mayors appointed by that party are replaced with appointees perceived to be more politically loyal to the incoming regime. Given the frequent political transitions that occur in Ghana, and the fact that every transition results in leadership changes at the city level, the implications for long-term planning and policy implementation at the city level are obvious. Partly because of the generally limited nature of fiscal decentralisation, city authorities lack both the capacity and autonomy to mobilise and utilise resources in ways that best respond to local priorities.

Meanwhile, city governance is fragmented among 25 autonomous local government areas (LGAs) that continue to operate in silos; inter-municipal cooperation among them is sometimes undermined by competition for revenue collection and disputes over administrative boundaries. Such institutional fragmentations and power dispersion make city-wide coordination efforts arduous, especially given the absence of an effective centralised authority with responsibility for city-wide development. The Greater Accra Regional Coordinating Council, which is required to advise the city's LGAs to work in a coordinated and collaborative manner, lacks both the resources and power to oblige the various autonomous city authorities to do so. Consequently, coordination

among Accra's municipal authorities is weak, adversely affecting the delivery of essential urban services that cut across municipal boundaries.

This report's analysis suggests that there are no easy solutions to Accra's socioeconomic development challenges. Here, the highly contested nature of elections means that national governments remain more preoccupied with their short-term political survival. Planning mechanisms tend to respond more to national rather than local-level priorities, not least as city mayors and a significant number of city council members remain presidential appointees. However, the closely fought nature of elections also provides some opportunities for claim making and in the reform space around city governance more broadly. Given the "kingmaker" status of Accra in national elections, election years have proven to be important windows of opportunity for reforms. Concerns about the welfare of low-income urban residents in general, and residents of informal settlements in particular, appear to be gaining increasing attention in political debates and national policy discourses. Political elites are increasingly viewing such neighbourhoods as a key source of political support and as avenues for recruiting youthful populations to work as party footsoldiers.

Nevertheless, this report concludes that many of Accra's development challenges cannot be successfully addressed without effective citizen mobilisation. There are currently no visible reform coalitions across most city systems and urban development domains, including in areas like urban transportation, which has well organised unions of informal operators. The key policy challenge therefore lies in the question of how best to nurture and sustain reform-minded multistakeholder coalitions around the city's most critical development challenges. This is one area where external actors can provide some support, not only in terms of helping to nurture and strengthen *formal* reform coalitions, but also in exploring to identify where coalitional efforts may be going on *informally* and then providing the needed technical support. In the absence of reform coalitions, the generally short-term orientation of policy implementation will continue to stymie the effective provisioning of public goods in the city. Effective reform coalitions might help build consensus among different powerful urban actors and ensure the continuity of reforms across different political regimes.

1. Introduction and overview

This report synthesises the key findings of ACRC research in Accra, which is one of 12 African cities in which ACRC has been undertaking research aimed at understanding and advancing knowledge on urban development. The ACRC's holistic framework for analysing urban development in Africa has three integrated components – **politics, systems** and **development domains**. The politics component uses "political settlements" theory to understand how power is configured at the national and city levels, and then analyses how these configurations of power shape (and are shaped by) urban development processes in the given city. The systems component analyses the functioning of the key systems (composed of physical infrastructure and people organised in various ways) that sustain and/or improve urban life in the city. The domains component looks at some of the distinct fields of discourse, policy and practice that have formed around complex, intersystemic development challenges in the city, and analyses how the actors (political, bureaucratic, professional and popular) engaged in these fields collaborate and/or compete for authority. Figure 2 below gives an indication of how these three components come together.

Figure 1: Map showing the geographic location of Accra

Figure 2: ACRC's conceptual framework
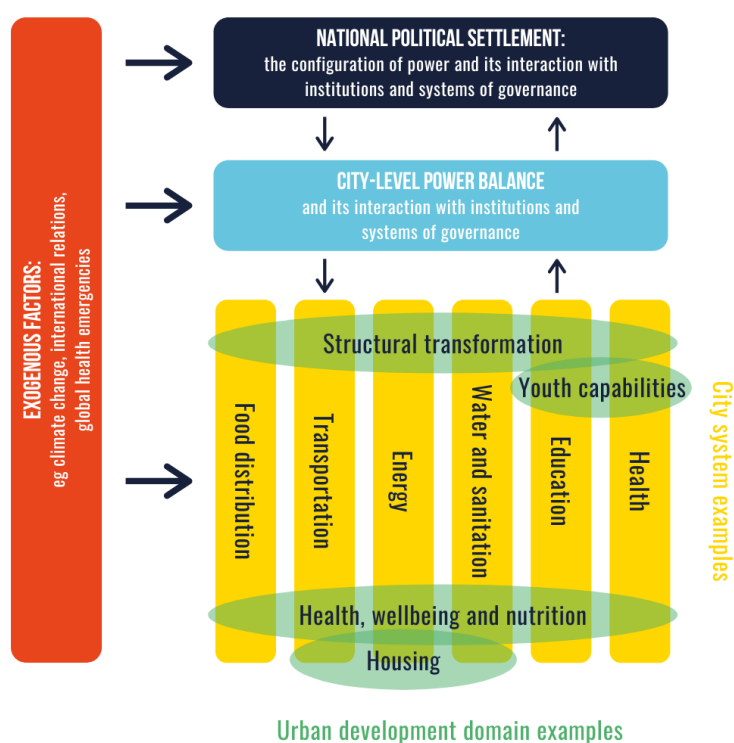
In Accra, two overarching studies of politics and city systems were carried out, in addition to research in five urban development domains, namely: structural transformation; neighbourhood and district economic development (NDED); land and connectivity; housing; and informal settlements. For both the studies on politics and city systems, as well as the domain studies, data collection involved a review of published and unpublished studies/reports, newspapers and policy documents covering a variety of urban development issues. In addition, primary data was gathered through a combination of key informant interviews and focus group discussions across all the studies in the city.[1] While the research participants varied across the different urban development domains, in most cases, key informants included political and bureaucratic elites, officials from various government ministries, departments and agencies, metropolitan and municipal budget and planning officers, municipal and metropolitan chief executives (referred to informally in Ghana, and throughout this paper, as "city mayors"), chiefs/traditional authorities, leadership of community-based interest groups, civil society organisations, and donors. In addition to interviews, the study on structural transformation also involved a quantitative analysis of firm-level datasets. This aimed to understand patterns of structural transformation and the spatial distribution of firms in the city over time. In this synthesis report, we reference the domain studies as Iddrisu et al. (2023) (structural transformation); Domfeh (2023) (NDED); Braimah et al. (2023) (housing); Biitir and Braimah (2023) (land and connectivity); Salifu et al. (2022) (informal settlements).

Overall, the evidence shows that none of the five urban development domains studied in Accra has seen substantial and sustained progress during the past two decades, due to a combination of various systemic and political challenges. In general, rapid population growth has far outpaced the capacity of city authorities to provide basic services and infrastructure. Most city systems are unable to function effectively, leading to inefficiencies in the delivery of most basic services. While there have been significant improvements in the proportion of the population with access to water and electricity in recent decades, the quality of these services remains problematic: those connected with piped water systems enjoy only intermittent supply and the city also suffers from frequent electricity crises. Structural transformation of the economy has not occurred to any significant degree; the limited structural changes that have occurred merely involve the movement of labour from the low-productivity agricultural sector to other equally low productive activities in non-tradable services and manufacturing. Thus, like most African cities, Accra remains "characterized by urbanization without industrialization" (Grant, 2021: 2; see also Diao et al., 2019). Rapid urbanisation has not led to a vibrant manufacturing economy, while employment opportunities become increasingly concentrated in services-oriented activities. This makes Accra a "consumption city" (Grant, 2021: 2; Danquah et al., 2024: 7).

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1 The only notable exception was the city of systems study, which relied exclusively on secondary materials.

Informal settlements have continued to proliferate, and progress in informal settlement upgrading has been both slow and patchy, often limited to small pilot projects championed by donors. An estimated 38.4% of Accra's population reside in informal settlements (Agyabeng et al., 2022: 244). Despite implementation of several land administration reforms since the 1990s, land tenure security remains hugely problematic, and the sale of the same parcel of land to multiple buyers remains widespread. The city's housing deficits remain substantial, not least because of the discontinuities that characterise urban housing projects in the city. Primarily motivated by the desire to create rentseeking opportunities for themselves, successive governments have often abandoned the urban housing projects started by their predecessors, preferring instead to start their own housing projects, which they rarely complete before losing political power.

Many of the city's development challenges are compounded by the problematic city–national relationship and the incentives generated by the broad-dispersed nature of Ghana's political settlement (see Section 2). As Ghana's most densely populated metropolitan city and the country's foremost swing voting city, Accra plays the most critical role in shaping outcomes of national elections; it is difficult for any political party to win the presidency without performing well in the city. Consequently, national political elites have devised a range of strategies to consolidate their control over the governance of, and distributive politics in, the city. These strategies include the presidential appointment of mayors, the continuous fragmentation of the city into smaller autonomous local government areas (LGAs), and the denial of fiscal autonomy to city authorities. Mayors' appointments are driven more by party political loyalty than competence.

The city has 25 appointed mayors,[2] and these individuals are often under enormous pressure to prioritise the interests of the governing party through the clientelist distribution of public resources and the capture of illicit rents (mostly via procurement-related corruption) for funding election campaigns of the party in power. Indeed, mayors themselves have strong incentives to prioritise the interests of sitting presidents because "their reappointment is conditional on the incumbent president retaining power" (Brierley, 2020: 219). The rentseeking opportunities associated with the current appointment system mean that once any political party loses presidential elections, all mayors appointed by that party are replaced with appointees perceived to be more politically loyal to the incoming regime. Given the frequent political transitions that occur in Ghana, and the fact that every transition results in leadership changes at the city level, the implications for long-term planning and policy implementation at the city level are obvious.

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2 Note that we do not use the name here in its narrow sense by confining it to the Accra Metropolitan Assembly. Instead, following other researchers (for example, Owusu, 2015), we defined it in terms of the Greater Accra Metropolitan Area (GAMA), comprising the functional city-region of Accra-Tema and surrounding municipalities.

Meanwhile, city governance is fragmented among 25 autonomous LGAs that continue to operate in silos. Inter-municipal cooperation among these LGAs is undermined by a variety of factors, including competition for revenue collection and disputes over administrative boundaries. The power dispersal that characterises the political settlement makes sustained or coordinated reform efforts very difficult. However, the broad-dispersed nature of the political settlement also provides some opportunities for urban reform. In particular, electoral imperatives have enhanced the agency of the urban poor in general – and residents of informal settlements in particular – in demanding their democratic dividends, and election years have become important windows of opportunity for pushing through progressive urban reforms (see Section 6).

We conclude that, given the nature of the incentives generated by the political settlement for both national elites and city authorities, many of Accra's development challenges cannot be successfully addressed without effective citizen mobilisation. The key policy challenge therefore lies in the question of how best to nurture and sustain reform-minded multistakeholder coalitions around the city's most critical development challenges. In the absence of such coalitions, the generally short-term orientation of policy implementation will continue to stymie the effective provisioning of public goods in the city. Effective reform coalitions might help build consensus among different powerful urban actors and ensure the continuity of reforms across different political regimes.

The report is structured as follows: Section 2 highlights the nature of the national political settlement; Section 3 examines the nature of the city-level power balance; Section 4 examines the political economy and materiality of Accra's urban systems; Section 5 examines the five urban development domains; Section 6 focuses on overarching themes in the political economy of development in Accra and Section 7 highlights the implications of the findings, for both policy and the ACRC's conceptual framework.

2. Locating Accra within the national political settlement and governance structure

To understand urban development and prospects for developmental reform in Accra, we need to understand who wields power and how they use it. City-level power dynamics do not exist in a vacuum; they are typically influenced by what we call the country's "political settlement". A political settlement is a common understanding among a society's most powerful groups about the basic rules (or institutions) of the political and economic game. Those rules create opportunities or benefits for "insider" groups, often to the exclusion of "outsiders".

Political settlements can be analysed in a variety of ways, but we focus on two main dimensions: *power configuration* and *social foundation*. The power configuration describes the relative strength of groups loyal to the leader (collectively referred to as the "leader's bloc") vis-a-vis groups that oppose the leader or are only contingently

loyal. Crudely, where the leader's bloc is strong, we say that power is "concentrated". Where, by contrast, the leader's bloc is weak, we say that power is "dispersed". Power concentration, interacting with other variables, shapes the ability of the government to make and implement decisive, consistent, urban development policy.

The social foundation describes the breadth and depth of groups that are "insiders" to the settlement.[3] Where a relatively large proportion of the population are insiders, we describe the settlement as "broad". Where, conversely, only a relatively small proportion of the population are "insiders", we describe the settlement as "narrow". The social foundation, interacting with other variables, will shape the degree to which governing elites are committed to "inclusive" urban development policy (for further details see Kelsall et al., 2021). The current political settlement of Ghana can be characterised as "broad-dispersed". Much political analysis to date has had a focus on the national rather than the sub-national scale. In this section, we analyse how this political settlement has historically shaped urban development in Accra, and shapes the city's prospects for reform.

2.1. The nature of Ghana's political settlement

For much of its post-colonial history, and particularly since the return to multiparty democracy in 1992, Ghana has been characterised by a broad-dispersed political settlement. Presidential elections are closely fought between two political parties with equal strength, and it is not possible for any party to win and maintain political power without co-opting a broad range of groups in society (Abdulai and Hickey, 2016; Abdulai, 2021). Between 2000 and 2016, power alternated thrice between the country's two dominant political parties, the current ruling New Patriotic Party (NPP) and the main opposition National Democratic Congress (NDC).

Indeed, not only have all presidential elections held since 2000 been won by a narrow vote margin, but also, of the five elections held between 2000 and 2016, three resulted in power alternation between the NDC and NPP.[4] This demonstrates the high intensity of party competition and the dispersed nature of power in Ghana. Every governing party in Ghana controls a "vast central warehouse of state economic, bureaucratic and

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3 To be an "insider", a group has to satisfy two criteria: 1) it is potentially powerful enough, acting alone or with others, to make significant trouble for the leadership and/or significantly affect struggles between political blocs; and 2) the leadership chooses to manage this potential threat predominantly by "co-opting" the group, and thereby incorporate it into the settlement, by channelling benefits of some description to it. Groups that either lack the power to affect struggles in this way, or that are predominantly repressed by the leadership, are "outsiders" to the settlement.
4 During this period, it was only in the 2004 and 2012 elections that the ruling party managed to retain power. The NDC held the presidency and parliamentary majority from 1992 to 2001, and then from 2009 to 2016; while the NPP controlled the presidency from 2001 to 2009, and then since 2017, while the NPP did have a clear parliamentary majority as well in the 2000s and between 2017 and 2020. However, in the most recent December 2020 parliamentary elections, the NDC and NPP won 137 parliamentary seats each, producing a hung parliament for the first time in Ghana's political history.

symbolic resources" at the expense of political opponents (Gyimah-Boadi, 2021: 65), implying that the party that wins presidential elections "wins nearly absolute power" (Gyimah-Boadi and Prempeh, 2012: 101). Given the zero-sum character of the political system, ruling political elites stand to lose everything if they do not maintain their grip on power.

Both parties rely significantly on ethnoregional coalitions for mobilising voters. The NPP draws its strongest support from Ashantis and Akyems in the Ashanti and Eastern regions respectively, while Ewes from the Volta region have been the NDC's main vote bank (Abdulai and Sackeyfio, 2020). To a limited extent, the NDC has also consistently drawn most votes from Ga-Dangmes, the only indigenous ethnic group in Accra; as well as the predominantly Muslim groups from Ghana's three northern regions. This said, no party can win presidential elections in Ghana by relying solely on its ethnoregional electoral strongholds.

A significant proportion of the electorate are contingently loyal voters, who are not solidly committed to one party and whose votes are influenced by the electoral strategies of individual politicians or the incumbent party's performance in government. Thus, parties can rely on only a very few safe seats in parliament, and presidential election results are never a forgone conclusion. As Kpessa-Whyte (2021) has noted of the two dominant parties, "neither party has the support of more than forty percent of the country's electoral population". Given that candidates in presidential elections can only win by obtaining more than 50% of valid votes cast, swing voters undoubtedly hold the balance of power in presidential elections. Weghorst and Lindberg (2013) estimate the percentage of swing voters in Ghana at between 44% and 53% of the electorate. As a result, any ruling coalition faces a rather large contingently loyal bloc. In effect, electoral victory therefore requires encouraging high turnout among core ethnoregional supporters, while also striving to "swing" floating voters. As a result, both swing and core voters place large distributional demands on incumbent politicians (Whitfield et al., 2015; Abdulai, 2021).

The NDC and NPP are also characterised by high levels of factionalism – both among elites and between governing elites and their activist followers, known locally as footsoldiers (Bob-Milliar, 2012; Driscoll, 2020). Contests for primary elections within each party are highly competitive, and it has become common for members of parliament (MPs) who have lost the confidence of constituency-level party executives to be replaced during primary elections. Indeed, incumbent MPs frequently face stiff competition from other contestants during these primaries, and senior government ministers have lost primary elections to the contestants.[5] In the 2020 parliamentary elections, as many as 40 NPP MPs and ten NDC MPs could not seek re-election

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5 Among the high-profile incumbent MPs who lost in their parties' primaries towards the 2020 elections were the minister of aviation (Joseph Kofi Adda), the Eastern regional minister (Kwakye Darfour), and the deputy minister of agriculture (Sagre Bambangi).

because of their inability to win in their parties' primary elections (Gakpo, 2020; Adams, 2020).

Patronage spending is a major factor that determines outcomes of NDC and NPP primary elections, as local party delegates typically expect aspirants to offer favours and money for their votes (Ichino and Nathan, 2022). Defeated parliamentary candidates of the ruling party are often rewarded with political appointments (mostly in the form of mayoral positions), in order to prevent them from joining political opponents or withdrawing support for the ruling coalition. Thus, a convention has emerged whereby unsuccessful parliamentary aspirants of the ruling party are prioritised in the president's appointment of city mayors (Daddieh and Bob-Milliar, 2016: 19). As argued further below, such appointments, practised by both parties, have nothing to do with efforts aimed at improving urban governance and are instead driven primarily by the desire to keep defeated and aggrieved candidates within the ruling coalition.

Ruling political elites and their financiers/activist followers benefit most from the current distribution of power. This includes party "footsoldiers" – activists who provide in-kind support to the party and its candidates during election season and, in return, receive private payoffs. Footsoldiers do not necessarily hold any official party position, but are lower-level party activists (typically semi-skilled younger adult men) who toil for their party and expect to be rewarded with public sector contracts and employment should their party win elections.[6] Some of these party activists are recruited into violent vigilante squads as a means to obtaining patronage, and political elites reward them for their services because of their importance in winning elections (see Bob-Milliar, 2014; Ayelazuno, 2018; Bjarnesen, 2020). Although footsoldiers constitute a key sociopolitical group within the ruling coalition, their loyalty is conditioned on the ability of ruling elites to meet their distributional demands. Thus, footsoldiers put enormous pressure on the ruling party to use state resources and official positions, like the appointments of city mayors, to meet their distributional demands (Whitfield, 2018: 122; Driscoll, 2020: 127).

Power configuration

Ghana held its last presidential elections in 2020, in which the ruling NPP was able to retain power. Despite losing the elections in more than half of Ghana's 16 administrative regions, the NPP won the general elections with 51.2% of the votes, primarily because of the large number of votes obtained in its traditional ethnoregional vote banks, namely the Ashanti (71.6%) and the Eastern (60.5%) regions.[7] Although the NPP has historically been perceived as a party for Ashantis and Akyems, there appears to be a certain monopoly of power by the latter in ways that have generated

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6 The task of an activist includes bringing friends, family and neighbours to rallies, explaining party policies, calling radio phone-ins and political talk shows, harassing the opposition and even electoral fraud.
7 The Ashanti and Eastern regions have the second and third highest number of registered voters, respectively.

cracks within the current ruling coalition. In the current political settlement, power is concentrated largely around President Nana Akufo-Addo and a handful of members of his ethnic group, the Akyems from the Eastern region. Critics charge that Ghana is presently being ruled by an "Akyem mafia", referring to the president himself, his senior presidential advisor (Yaw Osafo-Mafo), his executive secretary (Asante Bediatu), as well as Ken Ofori Atta (finance minister) and Gabby Asare Otchere-Darko, all of whom hail from the Akyem Abuakwa traditional area in the Eastern region. Both Ken Ofori Atta and Gabby Asare Otchere-Darko as well as Asante Bediatu are President Akufo-Addo's cousins. Although Mr Otchere-Darko does not hold any formal position in government, he is considered to be the most powerful person in the current ruling coalition, second only to the president – the reason he is widely perceived as Ghana's de facto prime minister (see Gyimah-Boadi, 2021: 70).

In the early part of the Akufo-Addo-led NPP regime, Kelsall et al. (2021: 115) estimated the core support-base of the ruling elites to be quite large (49%), with a smaller contingently loyal bloc (15%) and a large opposition bloc (35%). Our analysis here suggests that towards the end of Akufo-Addo's second term in office, these dynamics have changed. In particular, the number of groups that once appeared strongly loyal to the president at the beginning of his tenure has reduced and there has been a corresponding increase in the number of groups whose loyalty is contingent on their experience with, and the performance of, the regime after more than seven years in office now. Among the groups with declining loyalty to the ruling coalition are political elites and party footsoldiers from the Ashanti region (the NPP's vote bank), who feel their party has been "hijacked" by an "Akyem mafia", and party financiers, who feel insufficiently rewarded in the form of lucrative contracts and positions in government. Thus, the only groups that have arguably remained in the Leaders' bloc are current NPP political appointees at the national and local levels, as well as core party voters, particularly those from amongst the ethnoregional group in the Eastern region.

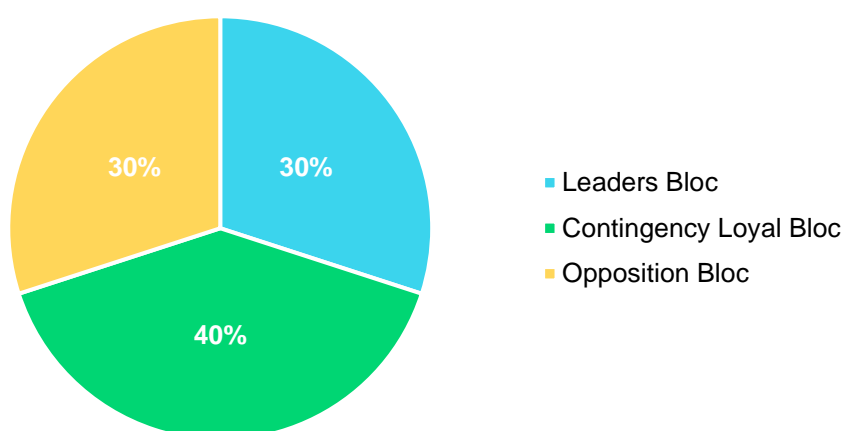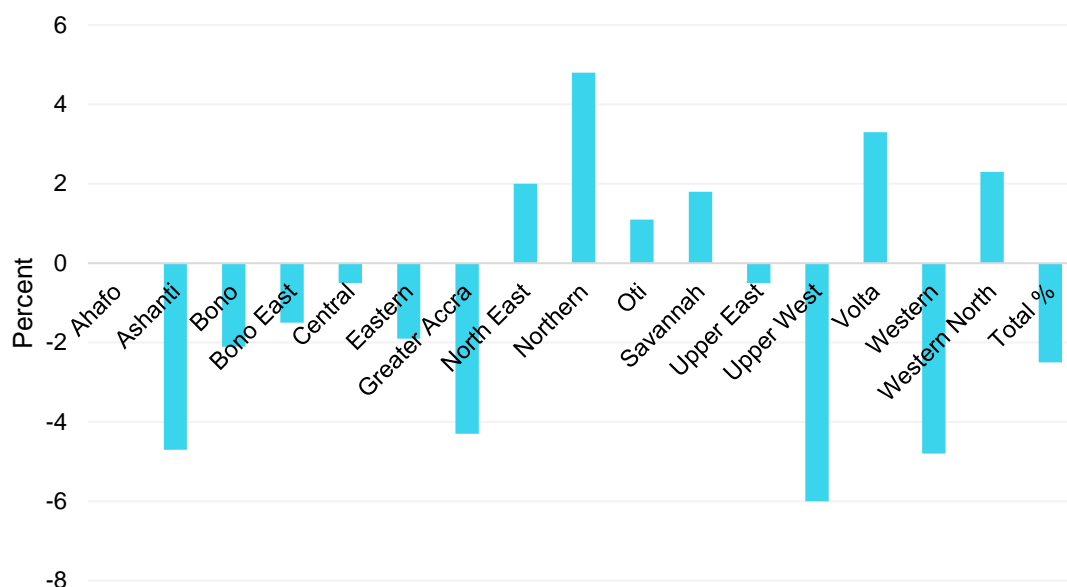**Figure 3: Estimating Ghana's national PS blocs (%)**

Figure 4: Difference in NPP's vote shares in 2016 and 2020 presidential elections

Source: Author, based on data from the Electoral Commission of Ghana.

To this extent, we argue that the social foundation of the current ruling coalition is characterised by a relatively high proportion of contingently loyal supporters (40%), and an equal distribution among hardcore supporters and opponents (30% each) of the ruling elite (Figure 3).[8] Key opponents to the ruling coalition are opposition party political elites, particularly those from the main opposition NDC, as well as a large number of voters in the Volta region and the five administrative regions of northern Ghana. That the popularity of the current ruling coalition has shrunk is evident in the NPP's performance in the last two presidential elections. Between the 2016 and 2020 elections, President Akufo-Addo's votes declined across most of Ghana's 16 regions, with particularly large losses recorded in the two swing voting regions of Western and Greater Accra (Figure 4). However, in the context of weak economic performance, manifest particularly in rising inflation and a rapid depreciation of the local currency, it is the president's second term in office that appears even more disappointing to voters, including previously hardcore supporters of the ruling party. Evidence of this manifested in October 2022, when a group of aggrieved ruling NPP MPs, led by members of the party's Ashanti Regional Caucus, publicly demanded the removal of Ofori-Atta from office, threatening to boycott parliamentary debates on the 2023 budget should the president fail to heed their call. While the MPs pointed to worsening economic performance as the main basis of their demands, this move was also a

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8 Percentages refer to estimated percentages of the entire potentially politically active population. These estimates are not based on any scientific computations. Instead, they are informed by the author's intuitive knowledge, based on close observations of current political developments, media reports, trends in electoral support for the president and the ruling party, expert interviews, as well as existing studies on the distribution of core and swing voters across Ghana's administrative regions. We initially attempted more scientifically based estimations, using detailed election results over time, but the final estimates yielded by this approach did not appear to reflect current and ongoing developments within the ruling party.

subtle manifestation of the deepening Ashanti-Akyem factionalism within the ruling coalition (see Akorlie and Inveen, 2022). For instance, in justifying their move, one Ashanti region NPP MP reminded the president that the party was not established to function as a "family dynasty".[9]

2.2. Accra and the national political settlement

Cities are of great importance to national political elites for a variety of reasons, including the rentseeking opportunities they provide and the pivotal roles they play in winning national elections (Kelsall et al., 2021: 4). This subsection seeks to highlight the role of Accra in sustaining Ghana's broad-dispersed political settlement. Before this, however, it is important that we clarify what is referred to as the city of Accra in the context of this study, offer a history of the city, and then highlight some of the main drivers of its growth over time.

Ghana is made up of 16 administrative regions, of which the Greater Accra Region (GAR), Ghana's administrative capital, is the most urbanised. The most recent national population and housing census estimates the GAR's urban population to be 91.7%, compared to a national average of 56.7% and less than 30% in some regions (See Figure 5).

Figure 5: Share of the urban–rural population by region, 2021
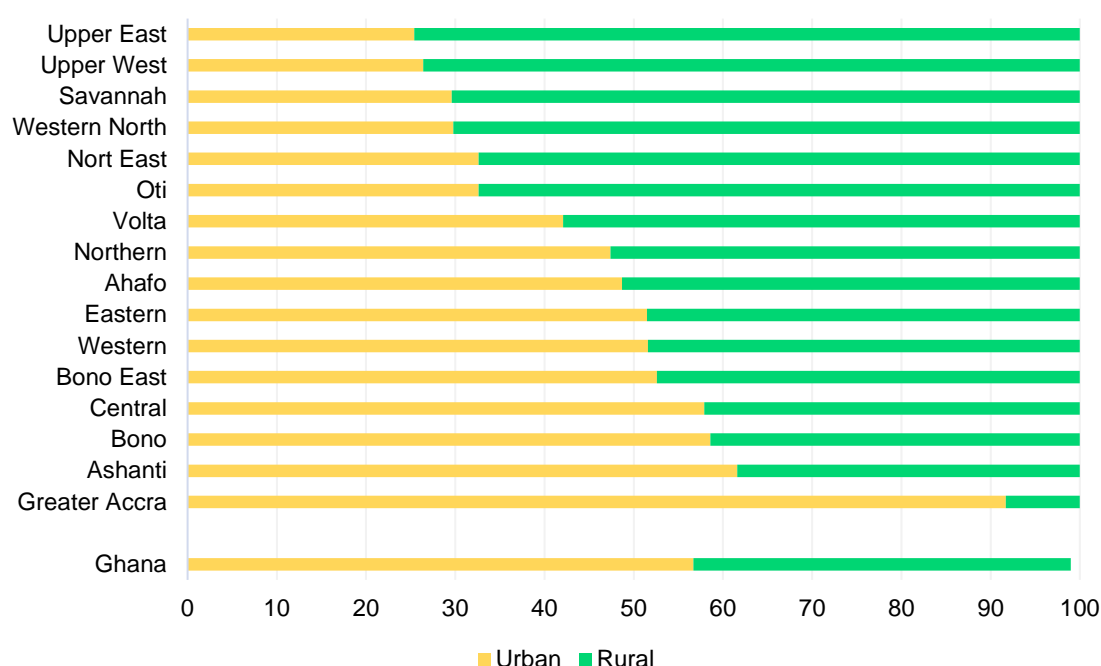
Source: Ghana Statistical Service (GSS) (2021: 28).

9 See General News, 26 October 2022: "NPP is operating a democracy, not family dynasty – Akufo-Addo told". Available at: www.ghanaweb.com/GhanaHomePage/NewsArchive/NPP-is-operating-a-democracy-not-family-dynasty-Akufo-Addo-told-1650413 (accessed 16 September 2024).

Figure 6: Population distribution by district in GAMA, 2021
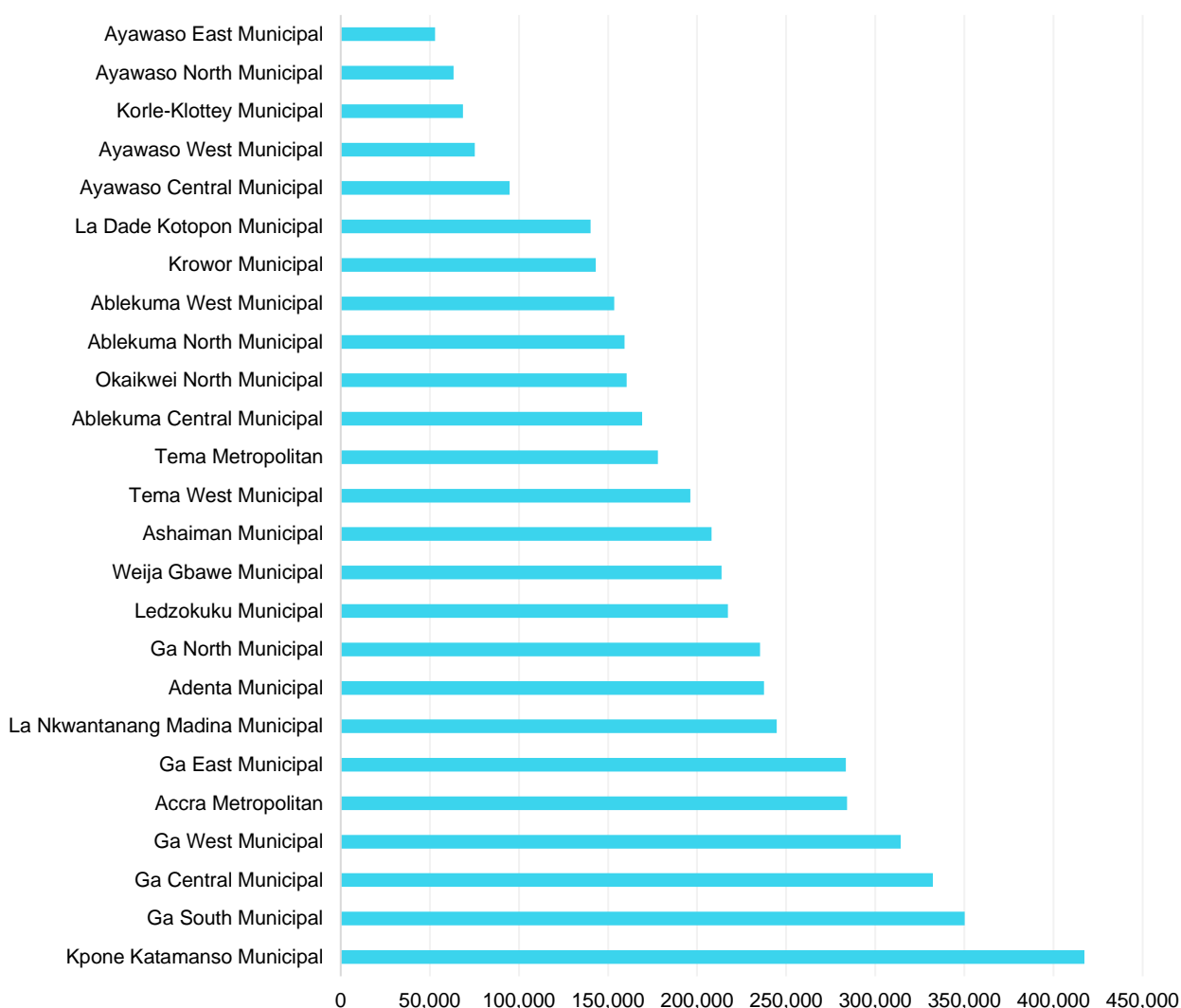
Source: Ghana Statistical Service (GSS) (2021).

In everyday usage, the name "Accra" often refers to either the GAR or the territory of the Accra Metropolitan Assembly (AMA), which, prior to 2008, covered some 199.4 km^2. However, the AMA has since been split into 13 local government districts, all governed independently under separate mayors. In this study, we use the term "Accra" in reference to the Greater Accra Metropolitan Area (GAMA), the largest urban agglomeration in Ghana (Gaisie et al., 2019; ARUP Group and Cities Alliance, 2016). GAMA is not an existing politico-administrative region in Ghana, but is instead often used in reference to the functional city-region of Accra-Tema and surrounding municipalities within the GAR (Owusu, 2015). It comprises 25 of the 29 administrative districts within the GAR, inclusive of the Accra and Tema Metropolitan Assemblies. It covers 1,494 km^2 (Cities Alliance, 2017: 90), and has an estimated population of about 5 million, representing 92% of the GAR's population (Ghana Statistical Service,

2021).[10] Population distribution among GAMA's metropolitan and municipal assemblies (MMAs) is uneven, ranging from over 400,000 in Kpon Katamanso to just about 53,000 in Ayawaso East (Figure 6).

The rise of Accra as an urban centre is often traced to 1887, when British colonial administrators transferred their colonial headquarters there from Cape Coast (Grant, 2009).[11]

This relocation, along with continuous investments in its infrastructure and services, resulted in the attraction of population, businesses and capital (Crentsil and Owusu, 2018; Owusu, 2015). Following liberalisation of the Ghanaian economy in the 1980s, GAMA attracted the bulk of foreign direct investment (FDI). During the 1990s and 2000s, various central government policies, such as the Accra Gateway Project and the Ghana Free Zones programme (GFZP), contributed to making the GAMA the epicentre of both local and foreign investments (Gaisie et al., 2019). Thus, although this metropolitan area accounts for only 16% of the national population (Ghana Statistical Service, 2022) and just 1.4% of Ghana's total land area (Gaisie et al., 2019), it attracts 83% of all FDI in Ghana (ARUP Group and Cities Alliance, 2016: 17), generates 25% of national GDP and dominates both formal and informal urban employment (World Bank, 2020). Together, these factors not only demonstrate the primacy of metropolitan Accra within the national economy, but also make it one of the most important sources of rents for state elites.

As a second-tier global city (Grant, 2021), development outcomes in GAMA are also shaped by exogenous conditions, and by different actors operating at various spatial scales (Owusu, 2008). As the host of the capital city (Accra) and Ghana's largest commercial centre (Tema), GAMA represents "the economic gateway to Ghana" (ARUP Group and Cities Alliance, 2016: 17) and is the country's main connection with the global economy (Acheampong, 2021). Ghana's economy has historically relied on global prices of commodities such as cocoa, gold and, more recently, oil. Given its stronger links to the international economy, GAMA is the most influenced by changes in commodity markets in Ghana (ARUP Group and Cities Alliance, 2016). However, Accra's global interconnectedness has also had some adverse implications for its development. For example, among Ghana's 16 administrative regions, Greater Accra was the hardest hit by the Covid-19 pandemic, alone accounting for 57% of reported cases, compared to 0.2% for the least urbanised region, the North-East region.[12]

The city's particular importance to national elites relates to its vital role in deciding who wins Ghana's increasingly competitive presidential elections. As Ghana's foremost swing voting city, where outcomes of both presidential and parliamentary elections swing back and forth between the NDC and NPP (see Figures 7 and 8), Accra plays

10 The population of the 25 urban districts that comprise the GAMA was estimated to be 4,992,911 while that of the entire GAR was 5,455,692 (see GSS, 2021).
11 Prior to the advent of colonialism, Accra comprised a series of small coastal fishing villages.
12 See updates on Ghana's Covid-19 cases by the Ghana Health Service at ghs.gov.gh/covid19/ (accessed 16 September 2024).

the most critical role in shaping outcomes of national elections. The GAMA is the most densely populated urban agglomeration in Ghana,[13] and it is difficult for any political party to win presidential elections without obtaining substantial votes in the city. Indeed, in seven out of eight national elections since 1992, the party that won in Accra won nationally. As a result, the city has been a key electoral battle ground for political parties since Ghana's return to multiparty democracy in the 1990s. In 2008, it was the opposition NDC's dramatic turnaround in Accra that forced the presidential elections to a run-off and ultimately led to the ruling party's electoral defeat (Whitfield, 2009: 634).

Figure 7: NPP and NDC performance in presidential elections in Accra
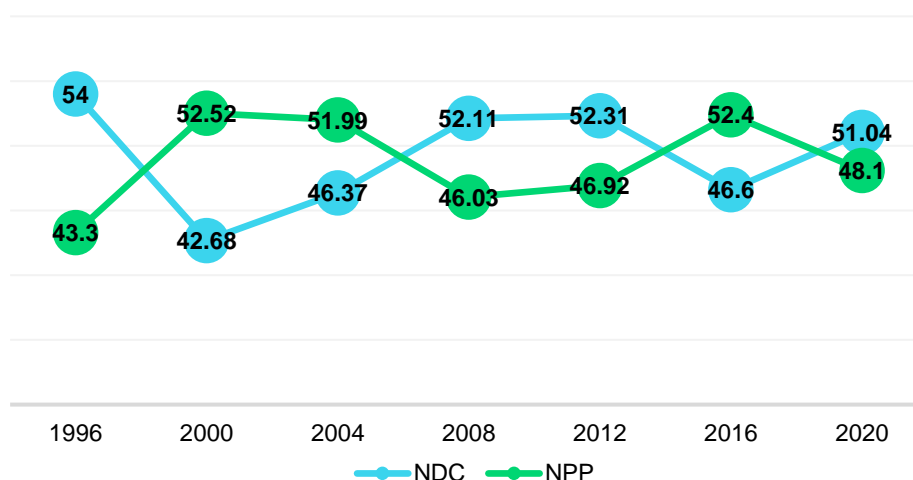
Source*:* Author, based on data from Ghana's Electoral Commission.

Figure 8: Share of NPP and NDC parliamentary seats in Accra
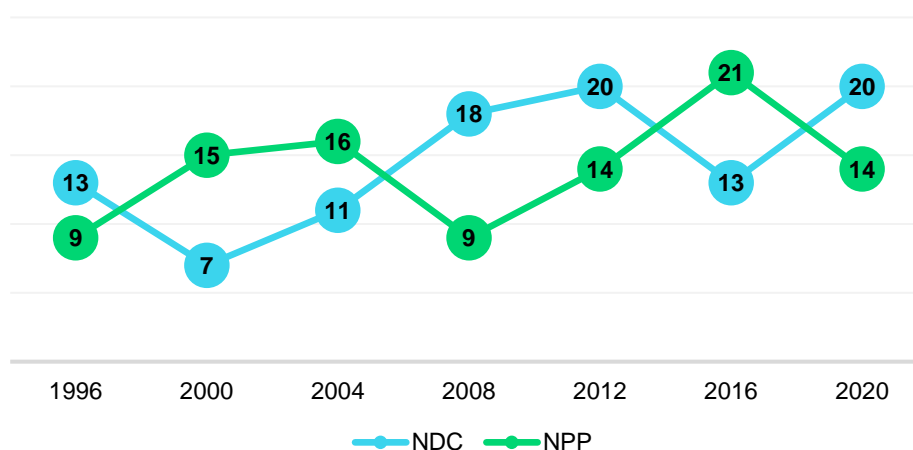
Source: Author, based on data from Ghana's Electoral Commission.

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13 The Greater Accra Region (GAR) within which the city is located has the highest number of registered voters (3.6 million) in Ghana.

To an extent, the close electoral contest between the NDC and NCC in Accra is a reflection of rapid demographic changes in the city and the close links between parties and ethnic groups in Ghana more broadly. Rapid urbanisation means that the city now has large populations from the various ethnic groups. Each party has stronghold neighbourhoods throughout the metropolitan area, primarily in areas where their affiliated ethnic groups are numerically dominant (Nathan, 2019).

Beyond rents and competition for votes, the importance of Accra is underpinned by elite interest in the city's land, not only for residential purposes but also for personal wealth accumulation through real estate investments. As the national capital, Accra has historically been subject to large-scale land acquisition by the state from customary owners. While the compulsory acquisition of land in the city is usually justified on grounds of building public infrastructure, there have also been numerous cases when the intended use of some of these acquired lands changed, resulting in the transfer of ethnic lands to private individuals and real estate developers, who use these lands for elite development projects. These tendencies have been exacerbated by the issue of land grabbing among elites from the two dominant parties in the city. In the context of rising land value, influential political elites exercise de facto power in distributing the city's lands to themselves and their supporters, as part of the clientelist exchanges that sustain the political settlement (see Gillespie, 2020: 606).

The sale of state lands in the city to influential government officials has long been a salient political issue for decades. Writing on the 2000 elections, Emmanuel Gyimah-Boadi drew attention to NDC campaign vans "roam[ing] neighborhoods dominated by indigenes of Accra warning that a vote for the NPP would open the floodgates for Asantes and other nonindigenes to take over Accra lands" (Gyimah-Boadi, 2001; Gyimah-Boadi, 2003: 133). More recently, in 2008, the NDC again made the privatisation of state lands in Accra a major campaign issue, in an attempt to garner political support among members of the indigenous Ga ethnic group. Its manifesto accused the then ruling NPP of selling state lands to private individuals and companies, and pledged to return some state-acquired lands to their original owners within its first two years in office (see NDC, 2008: 56). Subsequent developments showed, however, that the pledge of returning lands to their original owners was merely aimed at tapping into the Ga ethnic group's narrative of losing their city, as part of the NDC's voter mobilisation strategies in Accra (see Public Agenda, 2010).

2.3. Locating Accra in Ghana's governance structure

Ghana has a five-tiered government structure that consists of the national government; regional coordinating councils (RCCs); metropolitan, municipal, and district assemblies (MMDAs);[14] and sub-district structures that consist of sub-metropolitan councils, urban/zonal/town councils, as well as unit committees. Although the RCCs are at the apex of the local government structure, these councils are mainly deconcentrated administrative institutions with delegated authority to coordinate and harmonise district-

14 Six metropolis, 56 municipal assemblies and 154 district assemblies.

level development interventions. As a unitary state, Ghana does not have regional governments, and the RCCs merely act as the link between the central government and local government authorities.

In Accra, the Greater Accra Regional Coordinating Council (GARCC) sits at the apex of the subnational government hierarchy (Figure 9), although its official mandate focuses merely on policy coordination between the national government and local government authorities.[15] This means that the GARCC has no responsibility for everyday decisionmaking in the city.

Figure 9: Accra's local governance structure
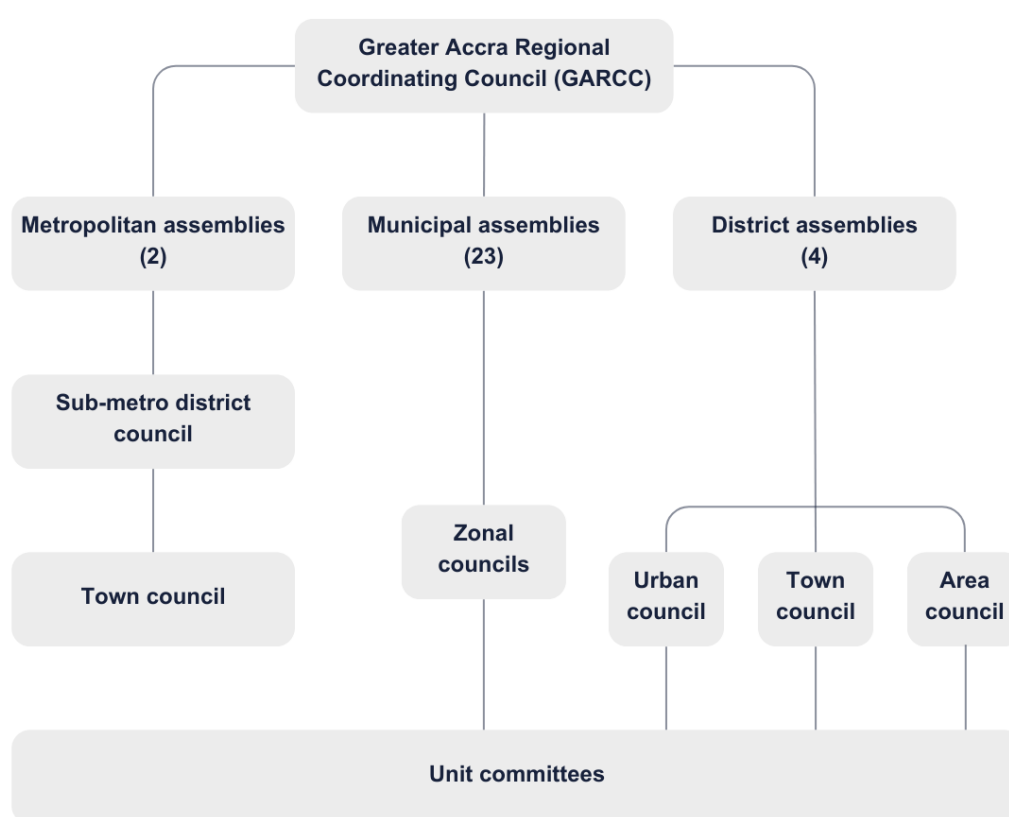
Ghana has had a formal policy of decentralisation since 1988. Yet, LGAs lack both political and financial autonomy and instead remain subordinated to the president, who appoints all mayors as well as 30% of city council members.[16] In large cities like Accra, 30% of members on the second-tier council, the sub-metropolitan district councils (SMDCs), are also appointed by the president. This appointment system enables the political party that wins presidential elections to exert direct control over all LGAs,

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15 See www.gtarcc.gov.gh (accessed 23 September 2024).
16 The remaining 70% are directly elected by citizens.

including those in opposition party strongholds. Relations between Accra and the national political settlement are principally shaped by the president's appointments of the city's mayors. It has become a norm for newly elected presidents to remove mayors appointed by their predecessors and replace them with those deemed to be loyal to the ruling party.

Given the partisan political advantages associated with the appointment system (see Section 6), there has been sustained elite resistance to the direct election of mayors by citizens during the past two decades (Abdulai, 2023a). Beyond mayoral appointments, one strategy of controlling the city has been the rapid redistricting of the GAMA, where the number of local government units increased from four to 29 between 2004 and 2018. This translates into an over 600% increase within about a decade and half. Resnick (2017) shows that both the NDC and NPP deliberately use district fragmentations as a way of gaining control over parliament by predominantly targeting non-competitive districts, where gaining an additional legislative seat in subsequent elections is more likely. Ghana's 1992 constitution prohibits constituency boundaries from crossing district boundaries. As a result, the creation of new districts has often necessitated the creation of new electoral constituencies. By creating new districts and constituencies in heavily pro-incumbent areas, ruling parties are able to enhance their chances of winning majority seats in parliament, which in turn enables the executive to push through important legislation with minimal opposition. Yet, the evidence shows that redistricting has not led to improvements in the governance of Accra. On the contrary, it has led to numerous district boundary disputes across the city, with cooperation among assemblies sometimes undermined by competition for revenue collection (Abdulai, 2023a). In addition, fragmentations have undermined the economic viability of district assemblies by reducing the number of tax collection units of municipal councils (Owusu, 2015). As a result, some city authorities have "become wholly dependent on the centre for all capital and recurrent funding" (Cities Alliance, 2017: 28).

Although each municipal council is required to prepare its own medium-term development plans, implementation of such plans is impeded by weak organisational and financial capacities. Recent data from the National Development Planning Commission shows that although GAMA required a minimum of some 12,131 personnel to function effectively, only 3,487 (representing just 28.7% of the minimum personnel requirement) were at post at the end of 2022. Each of the 25 MMAs in GAMA suffers from significant staff shortages, ranging from 447 in Tema Metro to 267 in the La Nkwantanang Madina Municipality (Figure 10). Indeed, across all the GAMA's 25 metropolitan and municipal assemblies, only the Accra Metropolitan Assembly had up to 50% of the minimum personnel requirement, while five municipalities (Ablekuma North, Ayawaso East, Ayawaso Central, Ayawaso North and Okaikwei North) had less than 20% of the minimum required staff to operate (National Development Planning Commission, 2023: 150-151). Meanwhile, other estimates suggest that only about half of municipal staff in GAMA have adequate technical training for the work required (Cities Alliance, 2016: 1).

Figure 10: Human resource capacity of MMDAs in GAMA, 2022
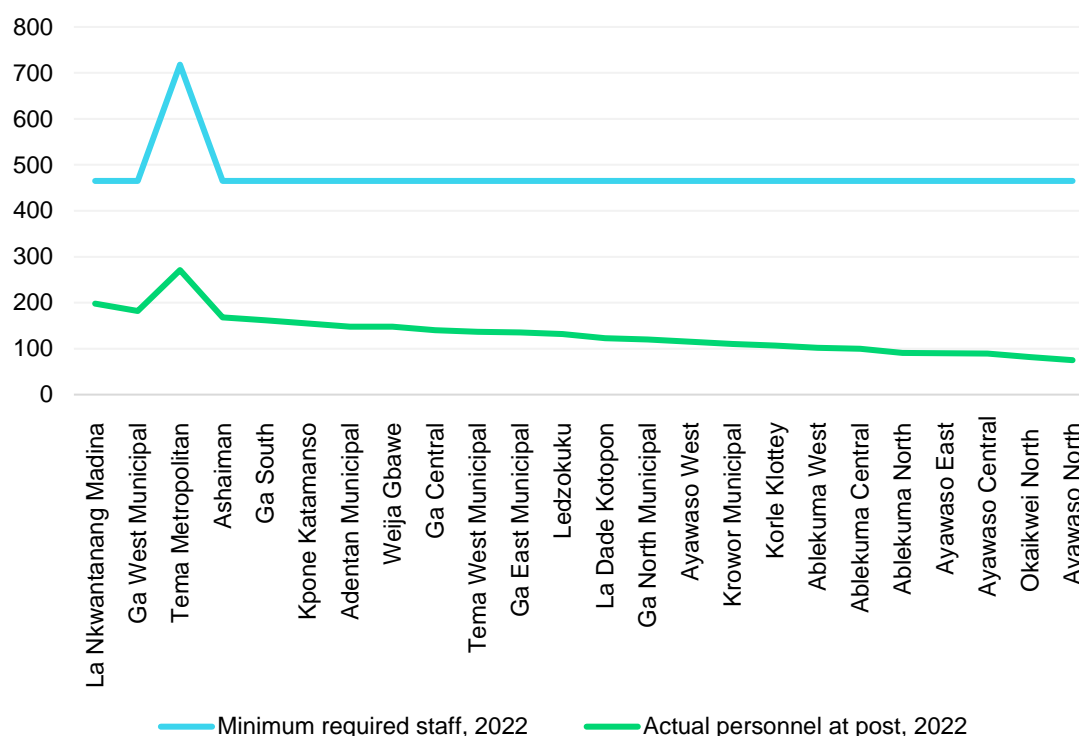
Source: Author, based on National Development Planning Commission (2023).

These are both a reflection of, and compounded by, the significant financial constraints within which city authorities operate. The most significant source of finance for most municipal governments is the District Assemblies Common Fund (DACF), which provides a constitutionally guaranteed share of central government's grants to metropolitan and municipal authorities.[17] Yet the DACF is both limited and unpredictable. Over the period 2016-2018, almost all of central government transfers for the AMA was for the payment of salaries, leaving less than 1% for developmental activities (Accra Metropolitan Assembly, 2020: 29). City governments also have limited autonomy over the DACF, as the central government exerts significant control over municipal budgets and spending. During election campaigns, the two main political parties compete for votes through promises to provide services which MMDAs are perceived to have failed to provide. After winning elections, the central government then earmarks funds from the DACF to fund central government's priority political projects. Indeed, in some years, central government directives to the MMAs determine about 75% of DACF expenditures, leading to an almost complete loss of operational autonomy by city authorities (Abdulai, 2017; Cities Alliance, 2017).

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17 Created by the 1992 Constitution, the DACF is a formulaic-based approach to making financial transfers from the central government to all MMDAs in Ghana, and presently comprises 7.5% of total government revenues.

The unbalanced distribution of power between the centre and city authorities is also evident in the borrowing capacities of the latter. Current regulations imply that municipal governments are able to borrow only about $400 from financial markets without requiring ministerial approval.[18] For any borrowing beyond this amount, city governments need the permission of central government. This has deterred city authorities from borrowing, a problem that one former mayor regarded as the "biggest challenge" to Accra's socioeconomic development (Allison, 2019). Although there has been a draft bill aimed at reviewing the borrowing threshold of municipal governments since 2008, this bill remains unpassed to date, due to resistance from "politicians and bureaucrats at the Ministry of Finance" (Awortwi and Amakye, 2020: 17). In effect, city governments are in many respects reduced to operating more like deconcentrated agencies of the central government, rather than as fiscally autonomous authorities capable of implementing their own locally designed medium-term development plans.

Such weaknesses in fiscal decentralisation, along with the limited capacity of city authorities for internal revenue generation (Accra Metropolitan Assembly, 2020), leave MMAs with significant resource constraints, especially with regards to infrastructure financing.

These funding gaps are filled only partially by external financial assistance, including through Chinese aid. In the last two decades, performance-based grants for city authorities have been predominantly funded by international development partners (Cities Alliance, 2017: 9). This includes the bilaterally funded district development facility (DDF)[19] and a World Bank-funded urban development grant (UDG). While the DDF targets both rural and urban districts that meet certain minimum performance conditions, the UDG provides additional funds for metropolitan and municipal assemblies, provided they meet the DDF performance criteria. Chinese aid has also become increasingly important in the city, although this has focused narrowly on transport infrastructure such as the railway network port and railway network development (Cities Alliance, 2017).

3.   City-level power balance and governance

The previous sections provided an overview of Ghana's political settlement, the importance of the city of Accra within the national political settlement, the nature of city–national relations and how they shape urban governance within the broader Ghanaian context. This section examines the power relations among key actors at the city level, and then explores the nature of everyday politics in the city and how that influences the development prospects of the GAMA.

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18 Under the Local Government Act of 1993 (Act 462), municipal governments are permitted to borrow up to a maximum value of GH¢2,000 (equivalent to US$30,830 at the time) without ministerial approval. Without any adjustment to the ceiling as the cedi depreciated over time, the dollar equivalent steadily lost value and was worth only about US$435.00 in 2018 (Thompson, 2021).
19 DDF is funded by DANIDA, KfW and CIDA.

Like the national political settlement, the city of Accra is characterised by a dispersed power configuration. There are four particularly influential actors in the city. This includes mayors, Ga traditional chiefs, members of parliament, and the Greater Accra regional minister. Within each of the city's 25 urban councils, the mayor is unambiguously the most powerful actor. In interviews, respondents frequently referred to mayors as those "who call the shots" and who usually "make the final decisions on everything". As the political heads of the city, their authority is needed for all major expenditure decisions, and they dictate how resources and patronage opportunities are distributed in the city. Yet, no single mayor can reasonably claim to be the de facto leader of the GAMA; each of the 25 urban districts that make up the metropolis has its own appointed mayor with equal power, and each is managed as a separate and independent planning entity.

Another bloc of actors with a high degree of power in the city is MPs. There are presently 34 MPs in the Greater Accra region, the majority of whom (20) are opposition party politicians. Within the city, the power and influence of MPs stem from constitutional provisions that not only make them ex officio members of the municipal/metropolitan councils within which their constituencies are located, but also allocate to them a share of the DACF to be spent on local development initiatives in their constituencies. Tensions and conflicts between MPs and mayors/municipal councils are common, often resulting from the pursuit of personal political ambitions. As Ahwoi (2010) has noted, MPs have been at the forefront of agitating for the removal of mayors, while mayors have also campaigned actively to unseat MPs, especially in constituencies where the two belong to the same political party. The insecurity of tenure associated with mayoral positions is central to understanding the tensions between MPs and mayors;[20] in order to occupy more secure political career positions, mayors use their positions to lay foundations for contesting parliamentary elections.

There is consensus that currently the most powerful individual actor in the GAMA is Henry Quartey, one of the 34 MPs in Accra, who got appointed as regional minister for the GAR in January 2021. Under his leadership, the RCC has effectively turned itself from a coordinating agency to an implementation one, usurping the powers of municipal and metropolitan assemblies within the region. Just within about two months in office, Henry Quartey started implementing a new transformational agenda that seeks to mobilise various urban actors to tackle the everyday challenges in the GAMA, with a focus on issues of sanitation and decongestion of the city. Under his "Making Accra Work Again" agenda, he has been directly involved in the implementation of several politically unpopular reforms in the city, including the removal of unauthorised traders along major streets, a reclamation of state-owned lands that had been encroached on for decades, and the destruction of structures (including churches) purportedly built along waterways or on unauthorised lands. Despite initial resistance from traders, over 5,000 onion sellers and some scrap dealers were eventually

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20 Unlike MPs, mayors can be sacked by the president at any time, and can also serve up to a maximum of two terms (eight years).

relocated outside of the city centre as part of a decongestion exercise. We return to this case study in the section on everyday politics in Accra (see Section 3.1).

The chieftaincy institution is another important avenue of power in the city, particularly in indigenous settlements like Ga Mashie. Within the GAMA, Ga chiefs and other traditional elites, such as family-lineage heads, have remained important power brokers because the city is their traditional homeland (Nathan, 2016). As in most parts of Ghana, where chiefs still control large vote banks that political parties rely on for support (Paller, 2019), Ga chiefs serve as key opinion leaders whose influential endorsements shape voters' expectations about which parties are most likely to serve in their best interests. As a result, campaigning through Ga traditional leaders remains a central part of voter mobilisation efforts in the GAMA, especially by the NDC, which has stronger connections to influential Ga chiefs and family heads (Nathan, 2019: 239). Mayors require chiefly support not only in getting nominated by the president, but also in securing the approval of local council members. Thus, in indigenous settlements in particular, mayors make great efforts to forge alliances with Ga chiefs as a way of enhancing their own legitimacy and staying in power. Beyond their influence in the selection of mayors, traditional authorities can determine how long appointed mayors stay in power. In the everyday politics of Ghanaian cities, local bureaucrats and politicians are expected to meet the demands of chiefs, without which they are labelled as "disobedient" or "disrespectful" (Sabi, 2018).

Other influential actors in the city include local party executives, residents' associations in the wealthier neighbourhoods of the city, unionised groups[21] and various Ga sub-nationalist youth groups that make distributional demands on national and city authorities – demands that are based on "claims to indigeneity and first-comer status in the city" (Paller, 2019: 158). The most sustained demands among Ga youth groups relate to a) the return of unused state-acquired lands to their original owners, and b) the need for governments to appoint only indigenes to mayoral positions in the city – both as a means of exerting greater Ga control over the governance of the city and, more importantly, as a way of ensuring patronage benefits will trickle down to members of this indigenous population.

The groups with the least influence, and who also happen to be the most vulnerable in the city, are street traders and uneducated migrants, most notably female porters (popularly known as *kayayes*) from the northern part of Ghana. However, growing electoral competition has rendered some previously powerless groups increasingly influential in the city. The most notable of these are the groups of residents in urban informal settlements, who have gained political importance as key sources of both political support and youthful recruits to work as party foot soldiers. As Paller (2018: 165) has noted with specific reference to Old Fadama, the largest informal settlement in Accra, "Slum residents are not just prospective voters – they are also valuable 'political muscle' through which parties intimidate political opponents and protect ballot

21 The strongest is the Abossey Okai Spare Parts Dealers Association, whose support most presidential candidates try to court.

boxes during elections. Outside of elections, politicians make strategic calculations to gain the political support of slum dwellers. In daily life, they visit slums to show sympathy for residents after fire outbreaks and floods, distribute food and clothing to vulnerable populations, as well as attend funerals and weddings of local leaders (Paller, 2018; 2019). The increasingly competitive electoral context gives informal settlement dwellers leverage to demand their democratic dividend (Paller, 2018: 166), while also restraining political elites from forcefully evicting slum residents (Gillespie, 2017: 975).

3.1. Everyday politics in the city

In this section, we highlight the nature of everyday politics in Accra, showing how it shapes the implementation of reforms aimed at addressing one of the city's most pressing development challenges – sanitation – and highlighting the implications of these reforms for the governance of the city. The case study reform was labelled "Operation Clean Your Frontage" (part of the "Make Accra Work" agenda) by city authorities – a sanitation operation launched by the GARCC, that made it mandatory for all property owners and the citizenry to clean their frontage and all open spaces around their properties. Under newly passed by-laws across the GAMA, those who fail to clean their surroundings are to be arrested and prosecuted. The by-laws reintroduced regular inspections by municipal environmental health officers, who would issue court summons to offenders. This initiative was lauded by several key actors, including leading opposition party politicians and the Ghana Civil Service Council, which granted Henry Quartey an honorary award on grounds of his "exemplary leadership" in transforming Accra (Okine, 2022).

Yet, in a prime example of the contentious and factional nature of politics in the city, some ruling party elites reportedly connived to undermine implementation of these reforms, on the grounds that Henry Quartey was using his clean-up campaigns to further his political ambitions. The minister himself revealed how a group of seven ruling party MPs were thwarting his efforts, fearing that his reforms were making him become "too powerful in the NPP".[22] Recent developments suggest that implementation of the Make Accra Work Agenda has stalled, due to the contentious nature of politics in the city. One example is Henry Quartey's project to decongest the Sakumo Ramsar Site – the only wetland for protecting Sakumono, Tema and their environs against floods and pollution. The site is also a natural habitat for over 70 waterborne species to relax and feed. During the last two decades, individuals and real estate developers illegally acquired land at the site, constructing homes on nearly 2,500 acres. This has been a major cause of flooding in some parts of the city, and the mass encroachment on the site is noted to be gradually turning some parts of the GAMA into flood-prone zones. In the past, senior officials of the Forestry Commission

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22 City News, 15 October 2021, "Some NPP members scheming against me; they say I'm becoming too powerful – Henry Quartey". Available at: citinewsroom.com/2021/10/some-npp-members-scheming-against-me-they-say-im-becoming-too-powerful-henry-quartey (accessed 16 September 2024).

have blamed the Commission's inability to implement its plans to demolish illegal structures at the site on "severe political interferences" (see Lartey, 2022).

As part of the Make Accra Work Agenda, Henry Quartey announced a three-phase approach to tackling the problems at the site, beginning with the demolishing of its fenced walls (Phase 1), the demolishing of structures (Phase 2) and the return of the site to government (Phase 3). Although Phase 1 was effectively completed in October 2022, Phases 2 and 3 never progressed as planned, due to widespread resistance and opposition to the exercise. In early November 2022, Henry Quartey announced that no more demolitions would be carried out until a new roadmap was established. This announcement attracted criticisms from a number of actors, including a group of environmental journalists who described this apparent backtracking as disappointing:

> At last, we thought, an example will finally be made for people to learn that it does not pay to wilfully break the law, whether you're a big man or a moneyed person. We are saddened that Hon Quartey's hard-earned reputation as a principled politician seems to have been compromised. If this U-turn came from his political masters, then we think Hon Quartey should have resigned if he was ordered to go back on his word and allow some homes to flood because some persons have chosen to build on a Ramsar site. Loyalty to Ghana, or Greater Accra in this case, should be greater than loyalty to a political party. Protecting the environment we all depend on should be greater than pleasing party members or sponsors. (Gyasi, 2022).

This case illustrates the limits of urban reforms that are championed by a single powerful actor within an otherwise dispersed political settlement.

The dominance of the national political settlement over city-level reforms is further confirmed by an analysis of historical efforts to decongest Accra. Due to fears of the potential political costs associated with decongestion, there have been repeated incidents of the central government intervening to restrain city authorities from undertaking decongestion exercises. During the first NPP regime (2001-2008), Mayor Stanley Nii Adjiri Blankson attempted to decongest Accra by removing squatters and illegal structures from the Central Business District. Amidst protests by affected citizens, the NPP's youth wing successfully petitioned President Kufuor to stop the city's authorities from pursuing the decongestion exercise, on the grounds that it was eroding the support base of the ruling party. Some accounts suggest that of particular concern to the NPP government at the time was an impending by-election in the Odododiodio constituency, one of the largest constituencies in Accra, where electoral contests between the two dominant parties have historically been close (see Bob-Milliar and Obeng-Odoom, 2011; Adaawen and Jorgensen, 2012).When the NDC won the December 2008 elections, it appointed Alfred Okoe Vanderpuije as the new AMA Mayor. Under Vanderpuije's leadership, AMA launched a new "decongestion exercise" in June, with the aim of transforming Accra into a modern, business-friendly "Millennium City". Vanderpuije created a new "task force" with the power to forcibly remove hawkers and demolish illegal structures, and passed a new by-law making it an arrestable offence to sell in the street without a permit (Gillespie, 2016).

However, as with previous cases, the decongestion exercise was halted following directives from national-level politicians who were concerned about the electoral implications of the exercise. Media reports at the time suggested that President Mills himself had given an order to halt the exercise, following concerns by some party leaders that forced evictions could affect the electoral fortunes of the ruling NDC (Yeboah and Obeng-Odoom, 2010). Such ongoing tensions between the centre and sub-national governments illustrate the difficulty of urban reforms in broad-dispersed political settlements, where the enforcement capabilities of state actors are undermined by the multiple powerful players whose cooperation and/or co-optation are necessary for the implementation of reforms. The observations here also point to the profound impact of national political actors in shaping the direction of reforms at the city level, suggesting that one cannot fully understand the politics of development in Accra without reference to the nature of city–national relations.

4.   City of systems overview

In the last section, we examined how the distribution of power in Ghana influences development and the prospects for urban reforms in Accra; in this section, we add a more material dimension, analysing the systems by which various actors and agencies attempt to sustain and/or improve urban life. All of these "urban systems" depend on both physical infrastructure and human actors.

The partial dependence of all urban systems on physical infrastructure creates powerful constraints and path dependencies, and produces unintended (negative) externalities. We analyse how the externalities of systems (compounded by intersystem interaction)[23] and the scale of system failures/fragmentations add to the challenges that residents and enterprises face.

Since systems are also governed and resourced by numerous human actors (formal or informal, public or private actors – but usually a combination of these), their functioning is impacted by the political settlement described above. This means that systems tend to unevenly allocate goods and services, and may be used to extract benefits and secure political advantage.

We focus on the following systems: water, waste management, energy, transportation, telecommunication, finance and food distribution. We examine how these systems are governed, the history of contestations around their governance, how they support or hinder urban development, and the risks/vulnerabilities associated with these systems.

4.1.   Organisation, ownership and governance

Complex, *heterogeneous configurations* of supply systems and *hybrid governance modalities* characterise all the systems studied in the GAMA. These complex

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23 Complex problems in African cities often involve multiple city systems that interact with each other; we will capture intersystem interaction in our third concept of "urban development domains".

infrastructure supply and governance arrangements produce a web of actors and interactions that blur and transcend the "formal"–"informal" dichotomy. For example:

- In the water sector, the study found a close interaction between formal governmental agencies and private informal supply actors, such as Tanker Water Providers (Alba and Bartels, 2016; Oteng-Ababio et al., 2017). This involved the former contracting the latter to extend water supply to consumers in areas within their jurisdiction where coverage of piped water is poor and/or during periods of erratic water supply.
- In the finance and telecommunication systems, while ownership and governance arrangements are largely formal at the national level, at the urban and local levels, an army of informal workers plays a critical role in ensuring that the services actually reach the final consumer (Bank of Ghana, 2022; Amoah et al., 2020; Dzokoto and Appiah, 2014).

There is *fragmentation* in terms of organisation, ownership and governance across most of the systems studied. The waste management system of Accra, for example, comprises, on the one hand, centralised infrastructure systems for solid and liquid waste that cover a limited geographical area, and, on the other hand, various methods of waste disposal devised by households. The lack of an integrated waste management system leads to improper handling of waste, with serious consequences for the environment and public health.

Moreover, there is a *growing involvement of the formal private sector* in the supply of municipal services that hitherto had been provided exclusively by city authorities. Waste management and water are examples of systems that have seen increased involvement of the private sector in response to limited capacity of local governments and state agencies to effectively respond to growing demand generated by rapid urbanisation (see, for example, Oteng-Ababio, 2010). Even so, the sheer scale of municipal service supply deficits means that the burgeoning formal private sector still struggles to make significant contributions in areas such as waste management (Owusu, 2010; Yoada et al., 2014). Informal workers thus continue to play a key role in providing these critical services to households and institutions.

Transportation is the one system where, historically, ownership and operation of public transport (that is, *trotro*[24]) has been almost *exclusively by private informal operators.* Reforms initiated by the state have largely failed or been confined to pilot/experimentation purgatory, including flagship initiatives and projects such as the World Bank-funded bus rapid transit (BRT) project that started in 2008 (Asimeng, 2022; Poku-Boansi and Marsden, 2018). In recent years, as part of a growing digital platform economy, various transportation network companies (TNCs), such as Uber and Bolt, have introduced ICT-mediated mobility services, further blurring the divide between what constitutes formal and informal transport in Accra (see, for example, Acheampong et al., 2020). We found that, across almost all the systems studied, informal workers

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24 "*Trotros*" are privately owned minibuses that travel fixed routes within the city and to other parts of Ghana. They dominate Accra's transport sector.

attempted to organise/unionise. Some of these unions are registered with relevant local authorities and are therefore formally recognised within existing governance regimes.

4.2. Coverage, quality and access

As the Accra conurbation has grown in population and rapidly expanded in physical size over the last three decades (see Asabere et al., 2020), many of its critical infrastructure systems have not extended beyond the urban core or historical origins of urban growth. Some of these infrastructure systems, such as central water and liquid waste supply systems, were built during the colonial and early post-colonial periods of city planning and infrastructure development. Thus, to date, these formal infrastructure systems cover areas of government institutions/establishments (such as ministries and national government departments), public universities and their surrounding planned residential areas. It is worth highlighting that many of the informal settlements located in the historical core of Accra are not covered by formal infrastructure supply systems. This shows historical neglect of these informal settlements.

The geography of infrastructure coverage therefore broadly shows a sharp divide between the established historical core and the more recent peri-urban areas within the conurbation, in critical infrastructure provision – water, waste management, transport, telecommunication and markets that support Accra's food distribution system. The network of formal water supply infrastructure operated by the Ghana Water Company Limited (GWLC) is concentrated mainly in the central coastal towns of Accra (Alba and Bartels, 2016). According to the African Development Bank (2016), only 15% of Accra is served by conventional sewer network and sewerage plant. Central sewerage systems are confined mainly to parts of the city where state institutions are located and around the formally planned Tema industrial enclave.

The geographical coverage of these infrastructure systems is a key determinant of access. The study found that mainly households and other users within the urban core could access piped water, when available. Even so, huge supply deficits exist within the central water supply system, in that there have always been long periods when water does not flow through the pipes (see, for example, Nyarko et al., 2008; Peloso and Morinville, 2014). The share of households using piped water, however, decreases in the more peripheral districts. A similar pattern was observed in access to central sewerage system, whereby the more centrally located and formally planned neighbourhoods in the city of Accra and Tema were connected to sewerage system for liquid waste disposal. For example, the 2010 national population and housing census found that about 40% of households in Tema are connected to a sewerage system.

Markets as critical nodes within the city's food distribution system are concentrated in the core locations and historical origins of growth, but are sparsely located or completely lacking in the more peripheral areas (see Ofori et al., 2022). Moreover, the established core areas of the conurbation are also better served by the existing public transport infrastructure, as opposed to the peri-urban areas (Acheampong et al., 2022). Even so, informal/popular transport does not operate according to schedule, meaning

that service frequency can vary significantly at different periods in the day on different routes. Poor vehicle conditions, lax safety standards and overcrowding typify the public transport system dominated by *trotro* (Amoh-Gyimah and Aidoo, 2013; Esson et al., 2016).

With poor infrastructure and service coverage in areas outside of the historical core, most households rely on alternative, mostly informal and self-organised ways of meeting their everyday needs. This includes relying on informal water suppliers and waste collectors to meet community needs. Some households in the more peripheral areas also construct their own water supply systems or rely on off-grid energy sources (such as solar energy). Across the infrastructure systems covered in this study, problems of poor coverage, quality and access are pronounced, and tend to affect all residents. These problems are, however, particularly acute for residents of informal settlements and low-income households (Tutu and Stoler, 2016; Peloso and Morinville, 2014) as well as the population of Accra's rapidly growing peri-urban settlements.

4.3. History and record of contestation

Across all the systems studied, contestations in various forms between stakeholder and interest groups were identified. Competing interests and contestations, however, were more pronounced in some systems (such as water, waste management, energy and transportation) than in others (such as telecommunication, finance and food distribution). This partly reflects the relative importance of the various systems in terms of the plethora of actors involved, the attention they have received in political and policy discourses, as well as how they affect the everyday existence of Accra's residents.

The diverse supply system configurations and the multiplicity of actors involved in Accra's water supply, for example, have direct implications for city-level politics and governance, as well as state–society relations (Harris, 2020). The main areas of contestation in the water sector relate to privatisation as an effective ownership and management model (for example, privatisation vs public ownership), which, in turn, has implications for financing and pricing models. The study found that actors in private informal water supply chains are particularly influential, not only in terms of helping residents meet their daily water needs in deprived and/or underserved communities, but also in terms of dictating water prices in periods of interrupted flow. Stakeholders, including providers, consumers and civil society organisations, are polarised between public ownership of water, on the one hand, and privatisation, on the other.

In the mid-2000s, at a time when privatisation of public services like urban water provisioning was high on the government's agenda, the Integrated Social Development Centre (ISODEC) – an indigenous NGO – organised the Ghana National Coalition Against the Privatisation (CAP) of Water. ISODEC describes CAP as a broad-based coalition of individuals, civil society organisations and campaigners united around the goal of ensuring access to water for all Ghanaians. Thus, CAP campaigned against privatisation. The position of CAP, however, stood in sharp contrast to that of the IMANI Centre for Policy and Education, another influential CSO in Ghana that supports

and advocates for urban water privatisation. Previous experimentations with privatisation, however, have failed to deliver expected efficiency outcomes, while public ownership has not necessarily addressed the longstanding problems of unsustainable financing and ineffective governance of the water sector (Yates and Harris, 2018). Yet another intervention in the water sector that is contested is the effort by the Ghana Water Company Limited (GWCL) to introduce pre-paid metering to replace monthly billing cycles and address the problem of non-revenue water. The intervention has been perceived to be unfair, especially for low-income households, and has faced legal challenges from civil society organisations such as Water Citizens Network (see Adank et al., 2011; Yates and Harris, 2018).

The contestations around pricing/tariffs-setting in water have also emerged in the energy sector in relation to electricity consumption. Similarly to the water sector, electricity consumers and other civil society organisations have opposed the introduction of pre-paid meters to replace monthly billing cycles in order to address the problems of non-payment of bills. Opponents cite overbilling and the challenge pre-paid meters present to consumers in budgeting for their usage and predicting when their credit will run out. Challenges also exist in households in multiple occupancy compound housing with shared meters, as disputes arise with respect to how much each household is supposed to contribute to top up electricity credit. Unlike the old post-paid system, where households divide the costs among themselves in relation to how much electricity they consume, there is no suitable formula to distribute cost with respect to prepaid metres (Amankwaa and Gough, 2022).

Transport is yet another highly political and contested policy domain in African cities, including Accra. Incumbent informal public transport operators often contest and resist reforms by the public sector in Accra. A case in point is the Ghana Urban Transport Project that was initiated in 2008 (with World Bank support) to implement a BRT system in Accra. Ultimately, a fully-fledged BRT system could not be realised. Instead, the conventional bus transit service that has come to be known as Aayalolo was implemented (Asimeng, 2022). Since 2008, a couple of iterations of the BRT project have been attempted, all failing to scale-up, due to the stiff opposition from incumbent informal public transport operators (Poku-Boansi and Marsden, 2018). The BRT intervention has been seen as an attempt at gradual "formalisation of the informal" within Accra's public transport system. However, incumbent informal public transport operators, having historically almost exclusively provided mass transport services, are some of Accra's most well-organised and powerful actors, which political elites at national and local levels have struggled to control.

Another arena of politics and contestation within the transportation sector is the operation of motorcycle taxis in urban centres, including Accra. The Road Traffic Act (Act 683) prohibits the use of motorcycles for fare-paying passenger transport (Tuffour and Appiagyei, 2014). However, in recent years, multiple factors, including traffic congestion, youth unemployment and the popularity of motorcycle taxis and three-wheelers elsewhere, have fuelled the growing presence of these modes as alternative

forms of transport in Accra. Thus, while there is a blanket ban on this form of transport, a number of commuters still depend on it to meet their everyday mobility needs (especially first-and-last-mile mobility needs) and for relatively shorter-distance commutes into the congested central areas of the metropolis. Operators have sought to lobby national and local governments by forming associations but, so far, they have not been successful in overturning the ban because local authorities perceive motorcycles as unsafe for passenger transport (Acheampong, 2023).

Despite the critical role it plays in determining access to opportunities and services, as well as the politics around it, urban transportation is the one system where, despite having well organised unions of incumbent informal operators, no visible reform coalitions currently exist to bring about much needed reforms and transformation.

More recently, national government's attempt to increase revenues has generated contestations that straddle the telecommunication and finance systems. One example is the introduction of an Electronic Transaction Levy[25] (E-levy) on mobile money transactions. This initiative by the government to broaden the tax net and raise more revenue commenced in May 2022 amid extreme opposition, including court actions. The rate of the levy eventually approved and implemented is 1.5% on all electronic transactions. The Bank of Ghana estimated that transactions on mobile money platforms dipped in May by 18.58%, due to the anger and controversies surrounding the implementation of the E-levy (BoG, 2022). While a national-level policy, the levy has serious implications for informal economy workers in major cities, including Accra. The E-levy is considered a regressive, inequitable tax that disproportionately affects low-income informal sector workers (Anyidoho et al., 2022).

4.4. Risks and vulnerabilities

Accra's critical infrastructure systems are exposed to various risks and vulnerabilities. The risks and vulnerabilities are interconnected in terms of their causes and impacts. Climate-related phenomena have significant impacts on service provision and the overall resilience of these systems. Extreme heat and flooding are two phenomena that have had significant impact on the provision of essential services such as water and electricity. For example, although the chronic water shortages make rainwater a particularly important source of water in the city, rainwater often leads to flooding, which, in turn, makes water susceptible to faecal contamination, due to a lack of pressure in the pipes (Kayaga et al., 2021). Thus, poor waste management combines with changing climate and associated extreme weather events (that is, rainfall), to affect water supply systems with potentially negative consequences for public health. In the context of chronic water shortages, Accra's residents rely on groundwater resources to improve resilience against water insecurity (Grönwall and Oduro-Kwarteng, 2018). The prospects of aquifer depletion as a result of unregulated sinking

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25 The Electronic Transfer Levy Act, 2022 (Act 1075) imposes a levy of 1.5% on electronic transfers. These platforms include online banking, fintech platforms, and mobile money platforms.

of boreholes to extract groundwater and climate change are real risks that Accra's water systems face.

Energy systems are also vulnerable to extreme weather events and climate-related impacts, as hydropower resources are intrinsically linked and are affected by climate. Inadequate rainfall and droughts have been major challenges for hydroelectric energy generation in Ghana. Moreover, it is common for electricity supplies to be disconnected during heavy downpours and heavy winds (Kayaga et al., 2021). The vulnerabilities in energy supply systems can have cascading effects on other systems. Indeed, the fragile electricity system in Accra (and Ghana in general) is partly responsible for the widespread problem of interrupted water supply. Without power, central water supply systems are unable to treat and pump water to consumers. Similarly, decentralised supply systems depend on energy, including electricity, to treat and pump water.

Accra's transportation system is also vulnerable to weather events such as rainfall and associated flooding. As the analysis of the transport system shows, less than 30% of roads within the Accra conurbation are paved. Unpaved road surfaces easily become unmotorable during rainfall and flooding, disrupting and even curtailing access to opportunities for residents, especially those in the more peripheral locations of the city where the coverage of existing public transport system is poor.

5.   Domain summaries

We have examined the political settlement and city systems; now, we analyse how these shape some of the urban development domains in Accra. A development domain is a distinct field of discourse, policy and practice that has formed around a complex, intersystemic development challenge in a city, in which various actors (political, bureaucratic, professional and popular) collaborate and/or compete for authority. These development challenges usually fall under the remit of specific central and/or local government departments. In most cases, affected residents and civil society groups become involved in addressing them; and ruling elites may or may not get involved, depending on the opportunities that these domains offer for asset accumulation, rent extraction and electoral success.

In each development domain, particular ideas, practices and systems interoperate in ways that either sustain or reshape the power configuration in the city and country. If we wish to change the way a domain's problems are framed and addressed, we need to understand its key actors and interoperating ideas, practices and systems. In this section, we generate such an understanding for the five urban development domains that formed part of ACRC research in Accra: structural transformation; neighbourhood and district economic development; land and connectivity; housing; and informal settlements.

5.1. Structural transformation

Structural transformation involves the movement of workers from low- and labour-intensive productivity sectors to high-productivity sectors (see Monga and Lin, 2019).

As countries become increasingly urbanised, cities are expected to function as engines of growth and economic transformation. The research in Accra examined the spatial distribution of economic activity in the GAMA; the patterns of structural transformation at the city level; the drivers of, and constraints on, productivity at the city level; and how the interactions between city-level power balance and the national political settlements shape the possibilities of structural transformation in the city.

The findings show that the services sector is the largest in all districts across the GAMA, followed by the industrial sector. Urban agriculture remains negligible. Indeed, over the last four decades, more than 70% of all new establishments in the city have been in the services sector, mostly in wholesale and retail trades (Iddrisu et al., 2023). Similar patterns are observed in terms of the shares of employment across sectors over time. The services sector has the highest share of employment (about 80%) in all districts, consistent with its higher number of new enterprises (Figure 11).

Figure 11: Shares of employment in each sector across years of establishment
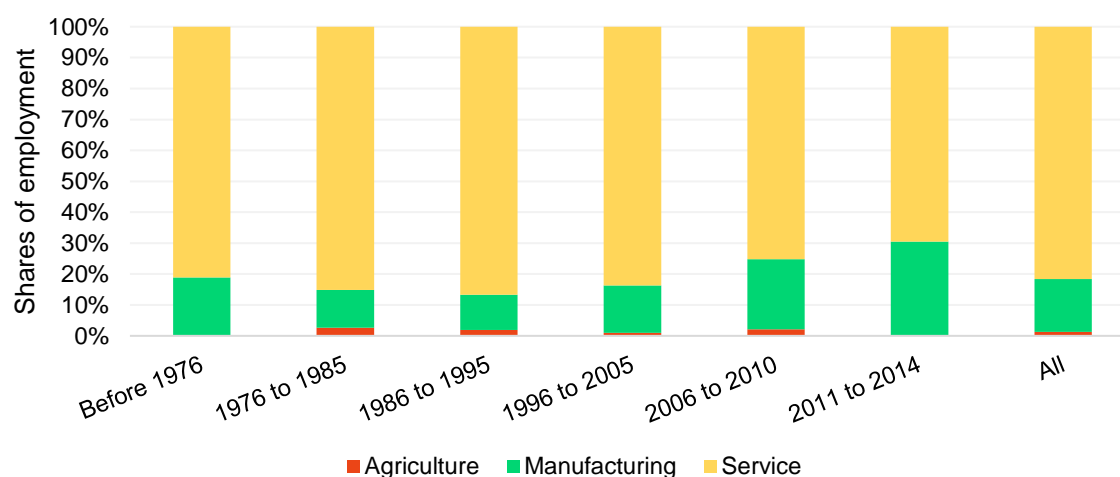
Source: Iddrisu et al. (2023).

A more disaggregated analysis points to a similar picture, where the services sector accounts for the highest share of employment in all districts. In contrast, the share of manufacturing employment across districts is low, even lower than 10% in some districts (for example, Ga South, Ga Central and La Dede Kotopon). Only in few districts (such as Ashaiman and Tema) is the share of manufacturing in employment slightly above 30% (Figure 12). Given the dominance of low-productive informal enterprises (mostly in retail and trade) in Accra's services sector, these observed patterns of structural changes mean that the city has not seen the growth of high-productive sectors, such as manufacturing.

Figure 12: Shares of employment in each sector by district in the GAMA
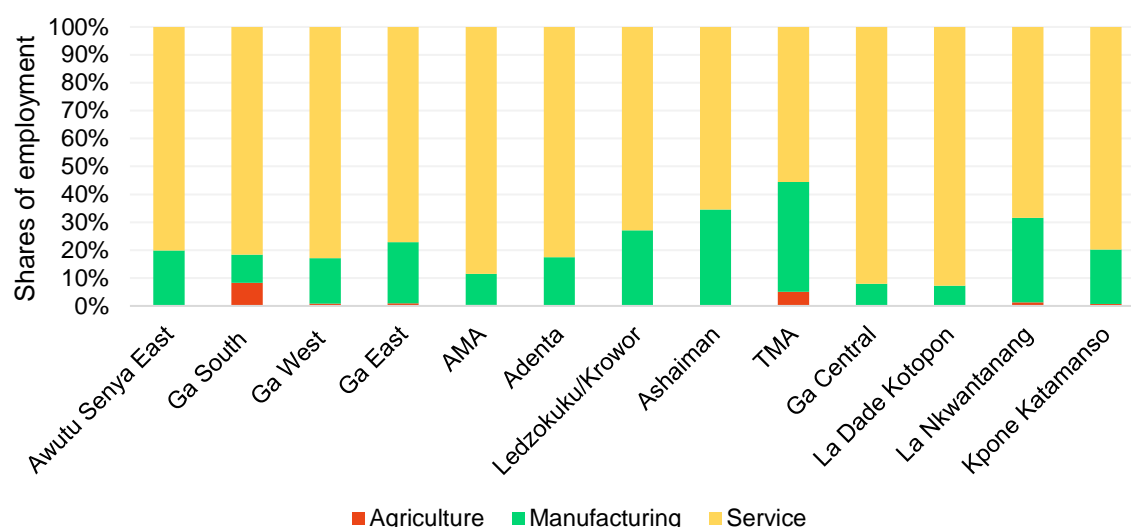
Source: Iddrisu et al. (2023).

Estimates of labour productivity (LP)[26] also point to spatial variations across the different LGAs comprising the GAMA. Adenta and La Dade Kotopon host the most productive enterprises, while Ga South, Ga West, Ashaiman and Ga Central host the least productive enterprises, on average. The LP in Adenta is driven by economic activities in construction, whilst that of La Dade Kotopon is driven by the finance and insurance subsectors (Iddrisu et al., 2023).

Across districts, there are substantial shifts away from agriculture, although these shifts are mostly into low- and moderately productive subsectors in services, while movement from agriculture to higher-productive services subsectors like finance and insurance remains negligible. Overall, then, most districts experience transitions from low-productivity agricultural activities to low-productivity services-oriented activities, rather than to high-productivity manufacturing or services. This pattern of change limits the prospects of achieving broad-based structural transformation and inclusive growth in the city (Iddrisu et al., 2023).

The analysis also shows that although most districts and economic activities (mainly those in services) record low average firm productivities, variations among districts are noticeable: enterprises in the Accra and metropolitan assemblies as well as the LedzoKuku/Krowo and La Dade Kotopon municipalities are observed to be productive. These district-based average productivity differences are partly explained by district specific effects. This includes differences in the ease of access to input markets (which has implications on the cost of operations for businesses farther away from such markets) and inequities in the availability and access to key public amenities, such as roads and electricity. Here, the relatively better performance of the two large Metros in

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26 This is defined as the revenue over the number of workers in an establishment.

the city (that is, Accra and Tema) is explained partly by the better public amenities in these LGAs, suggesting that inequities in the distribution of public infrastructure is an important challenge to the achievement of broad-based structural transformation in the city. In turn, this implies that a broader city-level structural transformation can be achieved if the unequal distribution of public resources in the GAMA is addressed (Iddrisu et al., 2023).

Differences in the performance of district assemblies (DAs) have implications for firm productivity. LGAs (district assemblies) that are more effective in facilitating the process of business start-ups, easing the compliance burdens for businesses, and ensuring more favourable market environments for traders and customers were found to be more productivity-enhancing compared to less efficient DAs. This implies that improving the performance of all districts in the GAMA will facilitate the achievement of overall structural transformation in the city.

Finally, more politically competitive districts[27] are likely to be effective in providing business-friendly public services, such as roads, electricity, financial institutions and internet connectivity. The availability of these facilities helps improve the connections between output and input markets, improve access to affordable credit, reduce the cost of business operations and ultimately contribute to enterprise productivity and growth. Estimating the effects of political competitiveness, the results showed that more politically competitive districts tend to exhibit higher levels of labour productivity. One plausible explanation here is that the "kingmaker" status of "swing" voting constituencies and districts[28] enables them to attract disproportionately higher levels of social and infrastructure investments as incumbent political parties strive to swing such contingently loyal voting communities their way.[29] In this respect, improving the level of electoral competitiveness in all districts within the city will improve the provision of public infrastructure needed for raising the vibrancy and productivity of enterprises in the city.

In sum, existing inequities in the distribution of business-friendly public amenities across districts, differences in the performance of LGAs in providing business-friendly public infrastructure, and variations in the political competitiveness of LGAs are the key factors that explain the spatial pattens of structural transformation in the GAMA.

Since the early post-independence period, Ghana's political settlement has been characterised by collusive state–business relations, in which key party financiers are

27 We follow the approach adopted by Gottlieb and Kosec (2018) in computing the political competitiveness index used in this study. For each electoral constituency, the political competitiveness index is calculated as the difference between the total of the opposition party votes and that of the incumbent party votes divided by the total vote cast and expressed as a percentage.
28 Swing constituencies are often characterised as having majority of their voters being indifferent about the candidates.
29 Such investments (mostly in the form of providing public goods such as roads, electricity and water supply, schools, clinics, and so on) correlate positively with business productivity and growth.

favoured in the award of business contracts and tax exemptions in return for their financial support (see Opoku, 2010; Killick, 2008). At the same time, businesses associated with opposition parties are systematically excluded (see Kelsall, 2013: 81), as ruling elites strive to ensure that large sums of state money do not fall into the hands of political opponents (Sigman, 2022: 356). We found these dynamics at play in Accra. Here, businesses with connections or access to high-ranking political elites tend to have better access to business deals. As one former minister of state noted during interviews: "Looking at businesses now, the foremost driver is politics, as firms with affiliations to the two major political parties in Ghana thrive under specific political regimes".[30] During interviews, respondents noted how certain businesses have suffered because of their perceived affiliation to some political elements. This normally happens if perceived political parties of such businesses lose political power to their opponents. Well aware that the success of businesses of their opponents could easily bring them back to power, those in power would do anything possible to frustrate smooth operations of their opponents' businesses (Iddrisu et al., 2023).

At both the national and city levels, the award of government contracts is controlled largely by politicians (particularly ruling party MPs, ministers of state and city mayors), and closeness to them is important for facilitating opportunities for business growth. As a result, many businesspeople have either become politicians themselves or sponsor a few politicians. One construction firm owner identified politicians as "the most powerful people we deal with in our lines of duty".[31]

Private sector firms in the GAMA are dominated by lower-tier informal enterprises in non-tradeable services; formal and upper-tier informal enterprises in manufacturing and tradeable services; telecom companies, utilities and other infrastructural companies based in the city; and companies in the natural resource sector which have offices based in the city. These firms are the main actors of economic prosperity in the GAMA; not only do they decide what goods are to be produced, but they also often collude to increase prices of goods and services. There is no law that constrains them in pegging the prices of goods within certain thresholds. The two most organised unions that represent the interests of the private sector are the Ghana Union of Traders Association (GUTA) and the Association of Ghana Industries (AGI), which protect the interests of traders and manufacturers, respectively.

One set of powerful actors who provide some form of informal governance over businesses are traditional authorities. Their power is derived from their control (ownership and custodianship) of land, meaning they sometimes decide which business activities can take place where. A few dubious ones engage in multiple sales of land, which sometimes exclude small firms. Both national and city-level authorities have been ineffective in curbing multiple sales of land because of the reverence often

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30 Key informant interview, July 2022, West Legon – Accra.
31 Key informant interview, East Airport, July 2022.

accorded traditional chiefs. Any attempt to arrest a chief would be interpreted as an affront to the dignity of the entire traditional area.

5.2. Neighbourhood and district economic development (NDED)

The study on neighbourhood and district economic development (NDED) looked at how to strengthen the operations of household microenterprises (HMEs), with a view to enhancing livelihoods. HME operations have been the main source of livelihood for a considerable proportion of low-income households in the city. Most operators are involved in non-farm informal economic activities, mainly as a last resort in reducing poverty at the household level. This is not surprising because the informal sector constitutes almost 80% of Accra's economy (Accra Metropolitan Assembly, 2019: 3).

HMEs in the GAMA can be categorised broadly into light manufacturing, services and trading. Trading, which is the predominant HME activity in the GAMA, includes selling manufactured products, such as footwear, clothes, cooking utensils and food commodities. Traders get their supplies/inputs either from factories/wholesalers (located mostly at the city centre) or directly from farmers and intermediaries.[32] Activities within the light manufacturing sector include food preparation, dressmaking, brickmaking, soapmaking, grains grinding, furniture making and construction (making construction materials). Other significant economic activities of HME operators in the city include phone repairing, money lending, mobile money transfer, barbering and hairdressing (Domfeh, 2023).

Figure 13: Popular locations of household microenterprises in GAMA
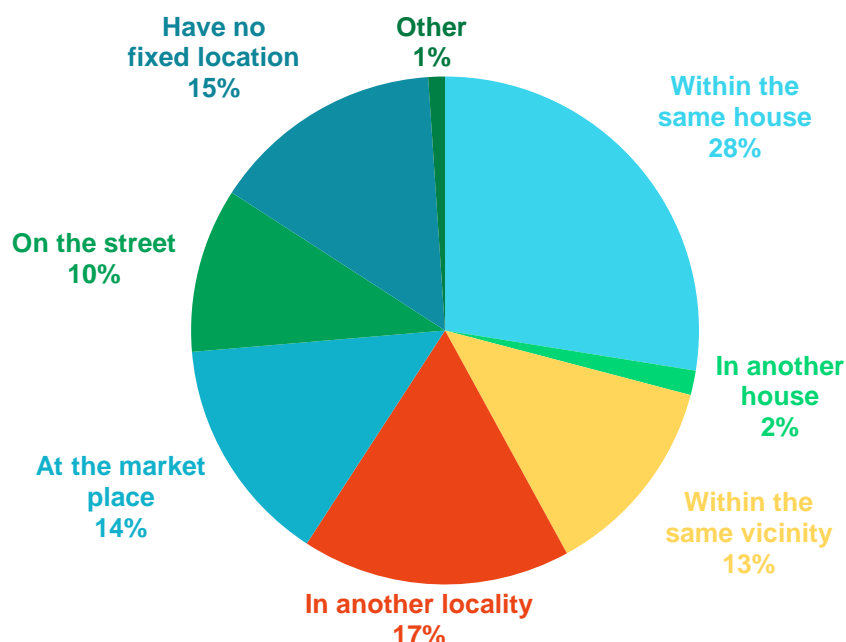
Source: Ghana Living Standards Survey (GLSS Rounds 7), Ghana Statistical Service.

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32 The HMEs sometimes go to the villages to buy directly from the farmers or they buy the goods from traders (intermediaries) who have gone to the villages to buy from farmers.

One key feature of HME operations in the GAMA is that majority (28%) trade within their houses, although a good number (17%) also do operate in other locations outside of their homes (see Figure 13). Oberhauser and Hanson (2007) note that the siting of livelihoods in or near the household's location allows entrepreneurs to simultaneously undertake both productive and reproductive activities, while lowering the financial burden of maintaining a small enterprise. Other observers note that most household enterprises run by women are more likely to operate from the home (Turkson and Codjoe, 2020). Data from the Ghana Statistical Service (GSS, 2019) indicate that 35.6% of women in informal employment are home-based workers, compared to just 8.2% of men. This is not surprising because gendered roles and responsibilities generally reduce women's choice: they are forced to remain proximate to the home. Indeed, many female HME operators who operate from their homes confirmed during the interviews that working from home grants them the opportunity to also take care of their children and the entire household.

Another feature of HMEs in GAMA is the attraction of women and men to different enterprises in different sectors of the economy. There is clear evidence of gender specialisation in HME operations in GAMA. Women are often attracted to occupations such as preparation and sale of food, fruits and foodstuffs, as well as sewing, hairdressing and pedicure/manicure. On the other hand, men are mostly attracted to the manufacturing of burglar-proof windows, fabrication of gates, building of containers/shops, vulcanising, barbering and vehicle decoration. In general, however, women, who represent 54% of the informal sector workforce in the Greater Accra region (Baah-Boateng and Vanek, 2020), are also found to be the predominant owners of HMEs in the city (GSS, 2019). Addressing the challenges faced by HMEs can therefore contribute to addressing the problem of gender inequalities in the city.

Most operators have not made progress in expanding their businesses. They hardly make use of new technology and innovations, and have been using the same old methods of production for decades. In this context, HMEs in Accra fit well into what Kumar (2017) described as "reluctant entrepreneurs", in that their main preoccupation is essentially about basic survival. Consequently, many HMEs rarely plough back their profits into expanding their operations (Domfeh, 2023).

Most HMEs in Accra operate in the informal economy and are often unregistered with state institutions. The HMEs domain is officially governed by municipal, metropolitan and district assemblies (MMDAs), notably through the enactment of by-laws that regulate economic activities. HMEs are supposed to be formally granted permission by the MMDAs before structures can be put within the boundary of any assembly. The central administration departments of MMDAs make decisions concerning the construction of markets and allocation of spaces for HME activities, while levies paid by the HMEs are determined by the finance departments of MMDAs.

Traditional authorities also provide some form of informal governance over HMEs. They own and control much of the land on which HMEs operate and therefore

sometimes influence the kind of business activities HMEs could engage in at particular locations.

Local assembly and unit committee members are also involved in the governance of the NDED domain. They live in the communities with the HME operators, and mediate between the city authorities and the HMEs.

The official mouthpiece for HMEs involved in trading in the city is the **Ghana Union of Traders Association (GUTA)**, an umbrella body for all traders' unions in Ghana. GUTA is an influential association that has a history of shaping national policy decisions to the benefit of traders. It deals with traders involved in the sale of different commodities, ranging from food and beverages, to confectioneries, electricals, spare parts, home appliances, electronics, mobile phones and accessories, textiles and fabrics, hardware, plastics and melamine, footwear, stationeries, used clothing, and leather wears. Some HMEs also belong to other associations, such as Ghana Dressmakers Association and the Ghana Beauticians Association. Membership of these organisations is voluntary. Members usually pay welfare dues that are used to assist members who are sick or bereaved. There are other benefits, such as negotiation with state agencies on behalf of members, provision of licences, and training of members to keep abreast with new technologies.

The market queenship system is also an important governing body for HMEs in the city. **Market queens** operate just like traditional chiefs, but with their powers limited to the governance of market spaces. Nobody enters the market to sell without their consent. Market queens collect dues in the form of cash or commodities, mainly from poor traders selling in the open. Traders who refuse to honour such payments can be thrown out of the market. In return, market queens are expected to administer justice and ensure peace in the markets.

The study identified several challenges that undermine the operations of HMEs in the city. This included persistent hikes in transport fares, due to frequent increases in the prices of petroleum products; bad public infrastructure (notably poor road networks); dysfunctional city systems, particularly with regards to the erratic supply of water and electricity; limited access to affordable credit; as well as difficulties in securing space/land for business operations. HMEs that operate at unauthorised spaces suffer from harassment by city authorities as part of decongestion exercises.

In addition to these challenges, the study identified the arbitrary powers exercised by market queens, and how that affects the operations of HMEs, as a particularly important priority complex problem (PCP) in the GAMA. As Figure 13 above shows, although the majority of HMEs in the GAMA are home-based, a significant proportion (14%) do operate at the marketplace, providing an opportunity for their exploitation by market queens who act as the de facto leaders of the various open markets in the city. These are usually the women who either established the market or have worked there for an appreciable length of time and command much influence and respect from their colleague traders. Their appointment is for life, and they govern the market with the

assistance of a cabinet made up of the leaders (queens) of the various trade lines in the market.

These queens play a wide range of roles, which, despite being informal, are recognised by both national and city authorities. Among others, they settle quarrels among traders, and represent the interests of traders in meetings with city authorities. They are the first point of call when there is any problem in the market that the city authorities want to address. They play important roles in the demarcation and distribution of stalls/stores and spaces for the operation of HMEs. They attend proceedings of MMDAs to present the problems they face in the market to city authorities. They are the heads of the welfare system in the market. When an individual is sick, bereaved or dies, the queens mobilise the market women to show love to them (in cases of sickness or bereavement) or commiserate with the family (in cases of death of a member/trader). During such occasions, individual traders are levied – but the queens do not account the proceeds from such levies to anybody.

Despite the seemingly positive roles played by market queens, they are known for sometimes administering justice capriciously. There are two main groups of traders in the markets – those who own stores/stalls and those who sell in the open. HME operators who own stores/stalls in the markets do not have many problems with the market queens. However, the lower-income traders who sell in the open spaces in the market complained of being exploited by the market women. Such individuals are obliged to make payments to the queens on each market day.[33] Payments are taken either in cash or in kind (by offering some of their goods to the queens). Such payments tend to render low-income traders even more precarious, as their daily profits are sometimes insufficient to cover the fees they are required to pay to market queens (Domfeh, 2023).

Additionally, the markets attract farmers and producers from the surrounding towns and villages. In most cases, such individuals are "forced" to hand over their goods to certain traders (middlewomen who work closely with the queens) to sell and collect commissions on the sales made. Failure to comply with the rules of the queen attracts penalties, such as an instant ejection from the markets. Involvement of the middle-persons normally pushes the prices up (Domfeh, 2023).

Addressing these challenges has been difficult because market queens have become important political forces in the city, due mainly to their organisational capacity. Although they do not hold any official political power, they have the capacity to leverage their influence over traders to organise protest marches against incumbent governments. Indeed, their recognition by government officials and traditional authorities appears to have legitimised their authority and empowered them to arbitrarily administer justice without fear (Domfeh, 2023).

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33 Even though the markets are opened to traders and buyers every day, every market has a special day of the week in which traders, producers, farmers and buyers travel from far and near communities.

5.3. Land and connectivity

The land and connectivity domain investigates urban land and spatial connectivity in the GAMA and how land and connectivity systems are governed and institutionally configured in the city. The study also explored how power is wielded, operationalised and contested within the city in relation to land. The analysis focused on three broad thematic areas, namely, *land administration and management*, *land taxation,* and *urban transport and digital connectivity*.

Land administration in Accra is a complex mixture of statutory and customary rules and norms. The state manages public lands, including the registration of land titles and keeping records of land transactions executed by customary landowners. Customary landowners are responsible for land allocations through customary land grants and dispute resolutions, as well as general management through customary structures. As a reflection of national-level dynamics, the land ownership system within the GAMA is predominantly customary, meaning it is owned and managed largely by chiefs, clans, families and individuals. These groups not only make critical decisions regarding land allocations, but also play significant roles in determining land uses, especially in peri-urban areas where land use planning remains weak. In Accra, some landowners, mostly clan chiefs and families that own large tracts of land, have been assisted in establishing customary lands secretariats (CLS) to facilitate land administration at the local levels, thereby formalising and streamlining land grants processes and procedures.

Accra has witnessed large-scale state acquisition of customary lands. Over time, the state has acquired an estimated 751km^2 of land (out of a total of 3,245km^2) in the Greater Accra region, often in the name of building public infrastructure. This has dispossessed and deprived many customary landowners of their land and has been a major source of resentment among the indigenous Ga population. Competition for land for urban development in Accra has precipitated land commodification and increased land disputes. With many land purchasers resorting to the use of criminal gangs (popularly referred to as "land guards") in protecting their lands, many land disputes have turned violent. Over the years, rapid urbanisation has resulted in land commodification and has influenced the land market in the city. The increasing demand for land and the desire to extract economic rents from land has led to several challenges in the land sector in Accra. Public and customary land sectors are fraught with several challenges, including the "double sales" of land (whereby one parcel of land is sold to more than one individual or institution); difficulties for prospective purchasers in getting reliable land information; numerous unofficial charges in the acquisition processes; issuance of unreliable land documents to innocent and unsuspecting land purchasers; fraudulent land transactions; delayed delivery of land documents; and long processing times for concluding land acquisition processes (Asafo, 2020; Biitir and Braimah, 2023).

In terms of land taxation and land-based financing, various instruments are used to mobilise revenues for both national and local governments. The predominant means by

which city authorities mobilise revenues for local development is through property rates.[34] Indeed, there is an overreliance on property rates for revenue mobilisation in the city, while other potential sources, such as betterment levies, development charges and developer obligations, have remained unexplored (Biitir and Braimah, 2023). Even with the property rates, the performance of most MMDAs remains disappointing, due to a combination of technical and political constraints. In general, there is a limited deployment of technology in the collection of property rates and most MMDAs are unable to keep up-to-date valuation rolls or maintain effective collection systems. In terms of the impact of politics, city leaders are unable to enforce regulations during election years, for fear that rate payers might vote against incumbent leaders, especially when sitting mayors are contesting to be elected to parliament in the very districts they preside over (Biitir and Braimah, 2023).

Since the early post-colonial period, elite interests in land have been a major driver of land-based conflicts, as they relate in particular to contestations over the control over land between political elites and traditional authorities. For example, based on suspicions that some chiefs were using stool land revenues in support of opposition parties, the first post-colonial government, led by Kwame Nkrumah, enacted a number of land Acts that redirected the control and distribution of stool land revenues from traditional authorities to government (Kasanga and Kotey, 2001).[35] In Accra in particular, which, as noted above, has been subject to the compulsory acquisition of large tracts of land from customary owners, such land-based conflicts between chiefs and the state have persisted to date, with significant implications for urban development reforms (see Section 6.5; also Abdulai, 2024).

Political elites use their influence over the planning system to acquire and control prime urban lands, most notably by changing lands that were originally acquired for public purposes (such as parks) to other uses (such as residential and commercial), often with the connivance of customary landowners. They do so by exerting intense pressures on state land administration officials to redefine the use, re-demarcate, and reallocate urban state land plots for development in prime locations. Key informant interviews revealed that beneficiaries of state land allocation are powerful and influential elites, who, most of the time, front for foreign real estate developers to acquire state lands in strategic locations. Land grabbing by politically connected elites in the city is facilitated by the reconstitution of members and chairpersons of both the National and Regional Lands Commissions during political transitions at the national level (Biitir and Braimah, 2023).

The continued manoeuvring of politicians for the dissipation of state lands in the GAMA has led to the increasing agitation for the return of lands that were compulsorily

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34 Ghana's Local Government Act 2016 (Act 936) requires all persons and corporate bodies who own immovable properties to pay property rates to the local government authorities within which those properties are located. A few exemptions include churches and schools.
35 "Stool land" in Ghana generally refers to land held by various kinds of groups of people. It "includes all land controlled by any person for the benefit of the subjects or members of a stool, clan, company or community" (Acquaye, 1969: 175).

acquired by the state to the original landowners. Ga youth groups have constantly agitated for those lands, arguing that the state has deprived them of their livelihoods. In some cases, these youth groups are sponsored by powerful business elites, who expect to gain access to the lands that the state may return. In many cases, governments have agreed to these requests and have returned some state lands during election years, in order to win votes from the indigenous ethnic groups in the city (ibid).

In the context of Ghana's increasingly competitive electoral environment, the political significance of land and connectivity cannot be overemphasised. The provision of connectivity infrastructure has become a key electoral issue, as political elites have become increasingly concerned about how voters respond to the delivery of such public goods. Access roads, street lights, supply of water and the extension of electricity have been the main types of connectivity infrastructure that have been used to solicit electoral votes during election seasons. However, digital connectivity has not featured prominently in campaign promises because the telecommunication sectors are largely privatised, and politicians have very little influence in the decisions about where network services should be extended.

Urban transport in the GAMA is controlled mainly by the private sector. Urban public transport services are dominated largely by minibuses (or *trotros*) whose operators make major decisions regarding the routes to operate. These paratransit operators are mainly organised into three main associations: the Ghana Private Road Transport Union (GPRTU), Progressive Transport Owners Association (PROTOA), and the Co-operative Transport Union. Regulations on minibus operations are generally weak. There is a lack of an operational public transport service system in Accra, leading to the dominance of non-scheduled minibus (*trotro)* or paratransit and taxis operated by the private sector in the public transport space. The inability of both national and city authorities to provide an efficient public transport system is also reflected in the development of informal coping mechanisms in the city, such as the increasing use of commercial motorcycles (*okada*) to transport passengers in the city, and tricycles (*aboboya*) to transport solid waste and cart goods through the highways. Attempts by governments to implement a BRT system have always failed, partly due to technical and financial challenges in redesigning bus lanes and the politics involved in the implementation. However, there is a lack of a coalition of actors, especially on the advocacy side in the transport sector, to diffuse the politics preventing the effective implementation of a functional BRT system (Biitir and Braimah, 2023).

Road infrastructure coverage and connectivity in Accra are unequal. Instead, both in terms of access and quality, it is the more central locations that have good access to road networks, while the more peripheral, peri-urban locations tend to be characterised by what Goodfellow et al. (2024) refer to as "growth without access" – a situation where the rapid expansion of the city has not been accompanied with the provision of connectivity infrastructure (for example, access roads). These spatial variations in access to roads and other infrastructure are explained in terms of variations in the

prevailing land tenure system across different parts of the city. Areas within the historical core and with origins of growth that fall within the state-owned land tenure sector have better coverage of roads and connectivity as compared to the peripheral locations where customary land ownership dominates. Accra's core, developed on state-owned (expropriated) land, benefitted from colonial and early postcolonial period of city planning and infrastructure investment. However, with the city's rapid expansion over time, local authorities have struggled to supply the needed infrastructure, including roads (Goodfellow et al., 2024).

Within the city, there is also an observed relationship between rising land values, on the one hand, and the land tenure system and availability of connective infrastructure, on the other. Ultra-modern residential and commercial properties in Accra are concentrated largely in state-owned lands in rich residential neighbourhoods such as Cantonments, Ridge, Airport City and Airport Residential Areas. These residential areas have become attractive to both domestic and foreign private investors because the lands are owned by the state and devoid of land litigations. These areas are also well serviced with the requisite infrastructure and services befitting first-class residential status. Land values in these areas have increased significantly, due to the demand from both foreign and domestic private real estate investors. Land values are quoted in dollars in these areas, partly because of the presence of foreign investors and purchasers who are prepared to pay the dollar equivalents (Biitir and Braimah, 2023).

In terms of the intersections between digital connectivity and land, the digitisation (such as digital documentation) of land systems and services is one area where changes are being witnessed in Accra. As noted earlier, under the present, largely paper-based systems for land administration, land acquisition in Accra is fraught with several challenges, including "multiple sales, numerous unofficial charges, unnecessary bureaucracies, intrusion of unqualified middlemen, and lack of transparency among others" (Ameyaw, 2021). Studies have suggested digitisation as a way forward to improve Ghana's land management system and to address these acquisition challenges (Ameyaw, 2021). Recent years have witnessed growing efforts towards the digitisation of land administration processes as a means of improving land management systems and addressing these land acquisition challenges (Ameyaw, 2021). The explicit objectives of the land administration digitisation efforts, led by the Lands Commission, are to reduce the time and cost in the processes of acquiring land titles and building permits; enhance transparency in land administration practices; improve collection of property taxes and land-based revenues; control the double allocation and unauthorised use of land; reduce the influx of illegal intermediaries; and improve tenure security (Ofori-Boadu, 2022).

As part of these efforts, the Lands Commission recently established a modernised land record management system which is aimed at fast-tracking land documentation, including geo-referencing and archiving of existing records (B&FT, 2024). Ghana's current vice president and presidential candidate of the ruling NPP (Mahamudu Bawumia) has pledged to put the digitisation of land ownership records at the centre of

his policies. Following a recent land dispute that resulted in the death of a military officer, Bawumia stated "We cannot continue to lose lives and properties due to land disputes. Digitising land records will not only help prevent such conflicts but also ensure transparency and efficiency in land administration" (Quansah, 2024). Such pledges, if caried through effectively, could help address the land-related conflicts and their resultant phenomenon of landguardism in the city.

Key actors in the land and connectivity domain

Both formal and informal actors govern the domain at different levels. The agencies responsible for land administration are the Ministry of Lands and Natural Resources at the national level, and the Greater Accra Regional Lands Commission at regional level. At the local level, actors such as Customary Lands Secretariats (CLS), traditional councils, and informal groups such as landguards and land-buying companies are active in the land market. In terms of land use planning, the Ministry of Local Government, Decentralisation and Rural Development (MLGDRD), the Land Use and Spatial Planning Authority (LUSPA) and metropolitan, municipal and district assemblies (MMDAs) are responsible for spatial planning and enforcement of development control.

The formal actors in urban transport are the Ministry of Roads and Highways, the Ministry of Transport, Department of Urban Roads. Informal actors are the paratransit operators, which are organised into three trade associations (GPRTU, PROTOA and the Ghana Co-operative Transport Union). The main agency responsible for digital connectivity is the Ministry of Communication (which works through various agencies) and the three leading telecommunications companies in the city – MTN, Vodafone and Airtel-Tigo.

State officials and traditional authorities or customary landowners are the most powerful actors in the land sector, as they control all decisions regarding land allocations and registration processes. As a reflection of the dispersed power configuration in the city, MMDAs that have a statutory responsibility to prepare land use plans depend on the cooperation of powerful landowners, who may decide to dispose of their lands even before any planning scheme is prepared. This is partly why the construction of buildings in peri-urban areas sometimes occurs without any form of planning regulation, in an uncoordinated and haphazard manner. This has had serious implications for the availability of infrastructure and access to amenities in these areas. Over the years, landguards have also proven to be a powerful informal lands protection group in Accra, because of land commodification and increasing contestations and counterclaims for land for various uses. Although the activities of landguards are outlawed in official circles, they continue to wield significant influence and their operation continues to be a menace within GAMA.

The other powerful groups in the public transport sector are paratransit operators, who control all passenger transport services in the city. They make decisions regarding which routes to ply, and their highly organised nature makes them a very formidable opposition to any governmental urban transport reforms that would be

disadvantageous to their operations. Attempts to regulate their operational activities in terms of the standard carriage capacity are always met with stiff resistance and non-compliance. They have a huge influence on transport fare determination.

Currently, there is no viable reform coalition within the domain, but there is enormous potential for mobilising reform coalitions based on the various interventions that have been piloted. A potential reform coalition that brings together the several formal and informal private transport sector operators and unions, communities/passengers, political parties, private investors, civil society organisations, traditional authorities and other landowners, donors, academics and city authorities could help address the transport needs in the city. Such coalitional efforts should, at the minimum, be guided by a clear understanding of why seemingly promising initiatives in the past (such as BRT and Quality Bus Service public transit project implemented in Accra) did not work.

5.4. Housing domain

The study on housing provides insights into the governance arrangements that act as both enablers and constraints to housing access for the urban poor in the GAMA. It identifies the key institutional, financial, political and technical constraints to the effective delivery of housing in the city.

The most recent census data suggests that among Ghana's 16 administrative regions, Greater Accra has the highest percentage of residential dwellings made of non-conventional structures such as metal containers, wooden structures and kiosks (Ghana Statistical Service, 2022), underscoring the deplorable housing situation in the city.

Housing policy failures over the years have led to private-dominated formal and informal housing developments that have largely excluded low-income urban residents. Housing policies have restricted the government to supporting formal housing production – either through direct provision by government functionaries, or by supporting private-led formal housing production. The government has intervened in several areas to try to improve access to land, finance, construction, infrastructure and regulations, but most of these interventions have favoured formal sector workers and citizens that have the wherewithal to afford single-storey villas on a household basis. Low-income urban residents have been left to access housing through self-help incremental strategies, with virtually no support from the state.

Taken as a whole, the city exhibits a dual residential housing submarket, with prime areas where rents are quoted in US dollars (such as Cantonments, East Legon), and low- to-moderate income areas where rents are charged in the local currency. While there is an oversupply of residential apartments for rents in most prime areas in the city, there is an undersupply of rental accommodation in low-income areas, and most landlords capitalise on this shortage by charging exorbitant rents. Landlords typically demand two years' advanced rents upfront, instead of the six months required by law. The rental system of housing in the city is characterised by informal rental agents, who, in assisting renters to get vacant homes, add their own percentage to the amount

charged by landlords, making the rental costs even higher. Meanwhile, among Ghana's 16 administrative regions, Greater Accra (and by extension the GAMA) currently has the highest (47.6%) and lowest (36.4%) proportion of households living in rented and owner-occupied dwellings, respectively (Ghana Statistical Service, 2022: 35-36)

Although issues of affordable housing for the city's low-income residents have gained increased national attention, featuring prominently in the election manifestos of the two dominant parties, there have been very limited efforts/successes in delivering low-income housing for the majority of low-income urban residents. It appears evident that the two dominant parties (NPP and NDC) have, over the years, included housing programmes in their manifestos primarily as a way of winning votes from low-income urban residents. However, once in power, both parties pursue the "business as usual" strategy of focusing on formal housing production to satisfy the housing needs of elites. Besides, politicians continue to use people living in slums and informal settlements as their vote banks, while consistently failing to provide help residents in informal settlements and urban residents on low incomes more broadly to access housing (Biitir and Braimah, 2023).

In terms of governance, both formal and informal actors govern the domain at different levels. With regards to housing development and management, the formal sector actors include the Ministry of Works and Housing (MWH) and its sector agencies, such as the Rent Control Department, State Housing Company, Tema Development Company, Social Security and National Insurance Company, and Public Servants Housing Loans Scheme Board. The MWH works in collaboration with the Ministries of Land and Natural Resources, Local Government, Decentralisation and Rural Development (MLGDRD); they operate at the national level to provide policy direction, and sometimes undertake direct housing and infrastructure provision, and regulate rents, mortgage finance and access to land for housing.

At the local level, MMDAs are responsible for the regulation of land use and building practices. The works and physical planning departments of the MMDAs have the mandates to enforce development control and ensure that every development conforms to the existing land use plans. They undertake land use planning in collaboration with customary landowners and are required to ensure the orderly development of human settlements at the local level. However, their operations are hampered by limited logistics in terms of personnel and vehicles and equipment. Thus, they have been unable to perform the function of regulating land use and enforcing development controls effectively.

Universal banks that offer mortgages, such as the First National Bank, Fidelity Bank and Republic Bank, are private formal institutions operating in the housing domain. In addition, the Ghana Real Estate Developers Association (GREDA) is the formal private-led housing developer that controls about 90% of the formal housing supply in Accra. Other key non-state actors include customary landowners who control access to land for housing; local building materials retailers; estate agents and brokers; non-governmental organisations such as People's Dialogue on Human Settlements; and

some CSOs, such as Ghana Federation for the Urban Poor, that undertake advocacy activities on housing (Biitir and Braimah, 2023).

The most powerful actors within the domain are customary landowners, the Ministry of Works and Housing, the Lands Commission, GREDA, MLGDRD and MMDAs. Actors that are less powerful are financial institutions, estate agents and brokers, individuals, and small-scale developers.

The main intervention by government to improve access to land for housing has been in the area of streamlining the legislative processes for land allocation and registration and regulations for land use planning and permitting. Since the 1990s, Ghana has been implementing a Land Administration Project, which aims to facilitate access to land for housing by ensuring certainty in lands transactions, improving land tenure security, and re-aligning land sector agencies. However, from the perspectives of low-income urban residents and private-led informal housing providers, land tenure security has not improved significantly and the land registration processes remain cumbersome. Therefore, low-income urban residents continue to access land for housing through social networks and one way of securing their land rights is by building on the land, before gradually taking steps to start the land registration processes (Biitir and Braimah, 2023).

A number of policy reforms have been initiated by government to facilitate access to finance for housing development and consumption. These reforms include the regulation of mortgage finance, and government support for access to mortgages for public sector workers. These reforms have largely benefitted formal sector employees, who are the few. The construction of houses by private-led informal developers is largely unregulated and housebuilders engage masons and other artisans who are not duly certified. Thus, most private-led informal housing is of poor quality (Biitir and Braimah, 2023).

Housing consumption regulation in the form of rent control is largely ineffective because the supply of rental accommodation is limited and controlled by private informal providers. As pointed out above, a two-year minimum advance rental payment has become the standard practice, contrary to provisions in the Rent Act 1963 (Act 220) that require landlords to charge rent in advance of not more than six months (Asante et al., 2021).

Governments' attempts to increase housing supply over the years have been undermined by rentseeking and partisan political considerations. One key rentseeking behaviour adopted by politicians in the housing sector is the discontinuation of housing initiatives started by previous governments. A number of public housing projects in the city of Accra, initiated by different governments since the year 2000, have not been completed, due to mistrust between ruling parties, leading to the abandonment and re-awarding of contracts based on political party lines. Over the years, successive governments have discontinued public housing initiatives and initiated other projects, both as a strategy for fulfilling their manifesto promises, and as a means of creating

rentseeking opportunities for the party in power. Each new governing party prioritises launching its exclusive housing development programmes and projects to demonstrate its influence before the next general elections. For instance, the NPP government launched several affordable housing projects in different parts of the country in 2007/2008. In Accra, the project was located at Kpone. However, these projects were discontinued by the new NDC government that assumed office in 2009 (Biitir and Braimah, 2023). The NDC government initiated the Saglemi Housing Project, which sought to construct 5000 subsidised "affordable" housing units (Gillespie and Schindler, 2022; Grant et al., 2019) but which the NPP also abandoned, following its electoral victory in 2016.

One key persistent challenge to the effective delivery of housing in Accra relates to inadequate and inappropriate housing finance for low-income households. While conventional housing finance schemes (such as mortgages) are available, only a few residents are able to afford such schemes. Meanwhile, tailor-made products for private-led informal housing providers and rental support schemes for those seeking rental housing are absent. The National Rental Assistance Scheme was recently launched by government to address these challenges, but the impact of this scheme is yet to be felt.

The issue of affordable housing for low-income urban residents featured prominently in the December 2020 presidential campaigns. While the NDC pledged to liaise with banks and other financial institutions to "provide support for affordable housing in Zongos and Deprived Urban Settlements" (NDC, 2020: 82), the ruling NPP pledged to address the challenge of rental accommodation through the launch of a national rental assistance scheme (NRAS) that "will provide low-interest loans to eligible Ghanaians to enable them pay rent advance" (NPP, 2020: 157). Payment for these loans would be made by beneficiaries through a direct deduction from their accounts on monthly basis. In fulfilment of this pledge, the government of Ghana launched the NRAS in January 2023. Although designed with the explicit aim of benefitting people working in both the formal and informal sectors (NPP, 2020: 157), there are reasons to characterise the scheme's eligibility criteria as exclusionary of low-income urban residents. The NRAS is designed to benefit people with regular income: to qualify for support, applicants are required to show proofs of employment and regular income inflows in the forms of payslips and official bank/mobile money statements. These requirements are likely to prove difficult for low-income urban residents, who often earn a living in the informal employment sector, where income streams are typically irregular. In this respect, the NRAS is unlikely to effectively address the plight of low-income urban residents and thus carries the risk of further exacerbating existing inequalities in access to housing in the city.[36]

Other persistent challenges relate to spontaneous and unregulated incremental building practices. Accra is inundated with a large number of incomplete, self-led incremental housing projects, mostly in the peri-urban areas. This has led to capital being locked up in many uncompleted building projects, and has also contributed to the

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36 For a preliminary assessment of the potential of this scheme, see Ehwi et al. (2020).

limited supply of housing in the city, thereby creating a huge deficit in the housing markets. In turn, the high incompletion rate of houses severely limits the supply of rental housing in the city. It is this limited supply and the high demand for housing that also enable landlords to charge exorbitant rents, and demand multi-year advance payments from tenants.

5.5. Informal settlements

The research on informal settlements sought to understand how city- and national-level politics manifest in the development of informal settlements, and how such politics affect the provision of basic services and infrastructure to the settlements.

Rapid and unplanned urbanisation has led to a rapid growth in informal settlements in the GAMA. The proliferation of informal settlements in Accra is caused primarily by the shortfalls and gaps in the supply of formal housing and basic services infrastructure, in a context of rapid urbanisation. As of 2016, there were an estimated 265 informal settlements in Accra, where residents lived in poorly planned, overcrowded housing conditions (Salifu et al., 2022). Informal settlements lack basic infrastructure and services, which exposes them to exploitation by private businesspeople, who provide these to residents at exorbitant rates. The overcrowded nature of such settlements also exposes residents to various health risks, while their poorly planned nature makes municipal solid waste door-to-door services impracticable.

Three main types of informal settlements have been identified in Accra: indigenous settlements, squatter settlements and migrant settlements.

- **Indigenous informal settlements** result from organic housing development by ethnic groups indigenous to the locality. Indigenous informal settlements are unplanned, comprising mostly "family-owned" houses that do not have approved development permits (Afrane, 2013). Examples of such communities include New La Kpaana, Ga Mashie and Chorkor in Accra.

- **Migrant settlements** emerge where land is released to non-indigenous Ghanaian settlers by the owners, but developers do not have planning and development permission (Paller, 2015). Examples are Tulaku in Ashaiman, Nima, Sabon Zongo and Accra New Town, among others.

- **Squatter settlements** usually start on the peripheries of the city or on unoccupied inner-city land, where squatters have neither legal title to the land nor express permission from landowners, meaning that developments lack planning approval. Old Fadama in Accra is one example of a squatter settlement.

Irrespective of the type, there are a number of common features that characterise all informal settlements in the city: literally all of them are physically overcrowded in terms of housing; suffer deficits in drainage, water, sanitation and hygiene infrastructure (common facilities such as toilets, bathhouses and electricity are shared); have limited internal accessibility; and have high population densities. Socioeconomically, informal settlement dwellers in Accra are in the lower-income group, youthful, work in the informal sector, and are disproportionately from a migrant background.

The mode for accessing basic services like pipeborne water, electricity and sanitation is largely through private vendors. A few "entrepreneurs" within the settlements access formal services for informal redistribution in the settlement at higher prices. For instance, electricity, water and toilet vendors use official processes/routes to access these services, and then re-sell to the residents through informal arrangements at a profit. In the case of electricity, sub-standard electrical materials are mostly used by settlement residents for internal wiring within their homes, structures which often contributes to avoidable fire outbreaks in the settlements.

Politicians in urban constituencies with a high number of informal settlements make strenuous efforts to gain the trust and support of the dwellers, so as to capture their votes during national elections. They visit informal settlements to show solidarity with victims of disasters, including fire and floods, distribute relief items to disaster victims, join residents at social events, such as naming and marriage ceremonies and funerals, and also participate in religious activities within the settlements (Salifu et al., 2022).

In terms of governance, every informal settlement falls within the jurisdiction of one of the city's numerous MMDAs, which has the primary mandate of governing the settlement by making the necessary by-laws for regulating activities, and providing basic services and ensuring law enforcement. However, the degree to which residents benefit from state provisioning of basic services varies across different settlement types, with indigenous settlements often the most favoured. Partly as a result of their guaranteed tenure security, indigenous settlements are often the beneficiaries of slum upgrading programmes in the city. In contrast, squatter settlements are often excluded from the provision of public infrastructure, both by national and city authorities. For fear of legitimising the existence of squatter settlements, city authorities are reluctant to extend development services to their residents. Consequently, the Old Fadama squatter settlement is not recognised by the city authorities as a human settlement (Salifu et al., 2022) and residents consequently lack security of tenure (Abdulai, 2023b).

Local assembly members are particularly influential in the governance of informal settlements. In addition to providing basic services, they play adjudicative roles in terms of settling conflicts between individuals and families in the settlements.

Traditional authorities, ethnic and religious leaders also play important roles in informal settlements. The role of traditional authorities is particularly pronounced in indigenous settlements, where the population is predominately made up of the indigenous Ga-Dangme ethnic groups and where almost all residents owe allegiance to one chief. In these settlements, traditional authorities serve as the sociocultural bond in the communities and also wield judicial powers in matters relating to land, marriage and issues bordering on culture and tradition. They also mobilise citizens towards development efforts, using festivals as the platform for initiating developments and as an interface between formal administrations and citizens, especially when new reforms are being introduced.

This is in sharp contrast to squatter settlements, which are often highly multi-ethnic in composition. For example, the Agbogboloshie/Old Fadama squatter settlement is made of 16 major ethnic groups, each of which is headed by a tribal chief. Each ethnic group owes allegiance to its tribal chiefs, and group members generally respect their own tribal chiefs more than others'. The multicultural nature of such settlements often undermines cross-ethnic coalitions that could help enhance the welfare of residents (Paller, 2021), although ethnic leaders are often able to mobilise residents effectively in the event of demolition or eviction threats.

Ghanaians are a highly religious people; **pastors** and **imams** are important, as they are seen as bearers not only of knowledge but also of morality and faith. Based on the respect they wield, politicians recognise their influence and therefore sometimes rely on them for the settlement of disputes and for the overall maintenance of order.

Private sector businesses and wealthy individuals who derive their power from their business interests are also important actors in this domain; in some cases, these actors benefit directly through investments in services like water, electricity and toilet/bathroom facilities (Abdulai, 2023b). The high population densities in such settlements provides a huge market base for their businesses, and a source of cheap labour.

There are also **slumlords** and **influential entrepreneurs** who wield considerable power and influence in the domain. They also have linkages with politicians, who use them as surrogates to influence voting decisions, and as conduits through which patronage benefits are distributed in the domain.

Also influential in the governance of Accra's informal settlements are various **community-based development associations** that have been formed to respond to residents' needs and interests, such as improved tenure security and access to basic services. Perhaps the most vibrant of such associations is the Old Fadama Development Association (OFADA). Located in the GAMA, Old Fadama is the largest slum settlement in Ghana. Established in 2005, OFADA consists of community leaders, slum lords, tribal chiefs, youth and women leaders, as well as representatives of the Ghana Federation of the Urban Poor, and Peoples Dialogue. In general, members have to be chiefs/sub-chiefs with demonstrated evidence of being active community members. The Association oversees waste cleanup, road clearance, debris pickup, identification of fire hazards, inspection of areas for possible flooding, and policing, and it has in some cases undertaken demolition exercises on behalf of the Accra Metropolitan Assembly. OFADA has become the official representative of residents in negotiations with government agencies.[67] Community leaders have been accepted as legitimate spokespeople for residents by formal state governance agencies and regularly attend local authority meetings to represent the neighbourhood. Tactically, leadership of OFADA rotates to align with the ruling political party at the national level (appointing ruling party activists to the leadership) to reduce potential conflict. According to OFADA, this is a pragmatic strategy to facilitate smooth negotiations and cooperation with the party in power (Salifu et al., 2022; Abdulai, 2023b).

Reform efforts in informal settlements

Both national and city authorities are rolling out policies and undertaking initiatives that, if implemented effectively, have the potential to transform informal settlements. Resettlement policies are unpopular because of the upheaval they cause. Current practices favour informal settlement upgrading as the most preferred approach to improve settlement conditions, providing services like water, sanitation and roads without displacement. Yet success stories in slum upgrading in the city are rare. Where some successes have been reported, these have often been about small-scale, donor-led initiatives, whose implementation involves multistakeholder coalitions.

One example of a success story is Amui Djor Housing Co-operatives' Project that was initiated by UN-Habitat and led by Peoples Dialogue and the Ghana Federation of the Urban Poor (GHAFUP). This project comprises a three-storey structure with 15 commercial units, 31 one-to-two-bedroom apartments, and a 12-seater public toilet. Key actors in this project included GHAFUP, People's Dialogue, Ministry of Works and Housing, Tema Traditional Council, Tema-Ashaiman Municipal Slum Upgrading Facility (TAMSUF), Ashaiman Municipal Assembly, Slum Dwellers International (SDI) and UN-Habitat. Traditional authorities and the Ashaiman Municipal Assembly provided land for the project. UN-Habitat assisted GHAFUP to secure a 12% interest-rate long-term mortgage from a commercial bank, and made an additional financial contribution of US$500,000. Low-interest loans (less than 5% from the Urban Poor Fund) were made available through SDI, and recipients were to repay on monthly instalment basis over a ten-year period. Additional funds were raised from savings from GHAFUP members and the Ministry of Works and Housing (Biitir and Braimah, 2023; Braimah et al., 2023). Although a rather small-scale project – especially when judged against the magnitude of the housing challenges in the city's informal settlements – this project nevertheless points to the potential of multistakeholder coalitions in addressing the housing challenges in Accra through informal settlement upgrading. Yet after more than a decade of completing this project, there is no evidence of it being scaled up or replicated in other parts of the city (Danso-Wiredu and Midheme, 2017).

Given the closely fought nature of elections in Accra and the substantial number of people living in informal settlements, these neighbourhoods are becoming increasingly important for the electoral success of national elites. This perhaps help explain the recent formulation of a National Slum Upgrading and Prevention Strategy (2023-2030) and a draft national urban policy (2021-2030), both of which outline a range of strategies aimed at improving the living conditions of slums and preventing the emergence of new ones. Indeed, the draft national urban policy proposes an annual inventory of slums and informal residential sites, and highlights the need to prepare and implement neighbourhood-specific slum upgrading interventions and develop a programme for the construction of roads and pedestrian walkways in slums (GoG, 2023). Whether these policies will contribute to transforming Accra's informal settlements is of course contingent on their effective implementation. However, as argued in Section 6.4, implementation of these policies will likely be undermined by

limited financial resources and the politics of policy discontinuity that characterises the pollical settlement.

Other efforts on slum upgrading in the city include UN-Habitat's Participatory Slum Upgrading Programme (PSUP) and the World Bank's sponsored Greater Accra Resilient Integrated project (GARID). Planned activities under the GARID project that have transformative potential in the city's informal settlements include community-based Solid Waste Management (SWM) interventions in targeted low-income communities; extension of final solid waste disposal capacity in the Greater Accra Region; and upgrading of local infrastructure (drains, access roads, alleyways, bailey bridges, waste treatment facilities, and so on) in priority low-income communities to reduce vulnerability, strengthen climate resilience to flooding, and enhance public service provision in these targeted communities.

Much of the negative attitudes towards slums and informal settlements by citizens and city authorities alike stem directly from the sanitation situations within these communities. Due to overall poor sanitation, informal settlements are often perceived as radiating centres of pollution and disease, that affect not only their residents, but also the wider population.

Waste management constitutes one of the most significant development challenges in the GAMA, particularly in informal settlements. Progress in addressing the city's waste management challenges has been undermined by prolonged "turf wars" between formal private waste companies that have formal contracts with city authorities and informal waste collectors. Although informal operators have proven to be more effective in the delivery of waste management services in informal settlements and other low-income locations, they are not officially recognised as part of the city's waste management framework. As a result, most informal wasteworkers have been working in areas that have been officially allocated to formal private contractors, resulting in tense relations between them (Abdulai, 2023c). Indeed, there have been cases where the private contractors have arrested and seized the equipment of informal waste collectors working in their jurisdiction, accusing them of collecting in recognised areas (ibid; see also Boampong et al., 2021: 76).

City authorities are beginning to understand the need to bring both the formal and informal wasteworkers on board to deal with the menace of waste in the city. The city is currently taking a census of migrant informal wasteworkers, in order to integrate them into the waste management of the city (AMA, 2019). In its recently published city resilience strategy, the AMA recognises the importance of a "complementary and synergistic relationship between formal and informal waste collectors" for the efficient management of waste generated in the city. Highlighting the important roles of informal wasteworkers, it states that "integrating informal waste collectors into the current waste management plan while boosting the availability of waste transfer sites, will help to ensure that collection rates increase". Unsurprisingly, one of the identified strategies for ensuring a more resilient city is to "integrate informal waste collectors into the municipal waste management system". The AMA has started establishing cooperatives among

informal wasteworkers as part of efforts aimed at better regularising their activities.[37] This provides a good opportunity for improving on waste management practices in the city's informal settlements.

6. Political economy of development in Accra

This report has shown how national and city-level politics, urban systems and particular configurations of actors, agencies, ideas and practices have shaped development in the domains of structural transformation; neighbourhood and district economic development; land and connectivity; housing; and informal settlements in Accra. It has also shown that developmental problems persist, affecting the wellbeing and life prospects of urban dwellers, particularly marginalised groups. The holistic analysis presented in this report enables us to identify the drivers of Accra's most pressing developmental problems, and the challenges that will likely be encountered in efforts to solve them in an equitable and sustainable way. In these concluding sections, we sum up the main developmental problems, and propose suitable ways of addressing them in light of the described challenges.

6.1. Collusive city–national relations

One key political obstacle to socioeconomic development in Accra is the nature of city–national relations, particularly with regards to the presidential appointments of mayors, who undoubtedly remain the most powerful actors in the city's various LGAs. In line with national political settlement dynamics, where most senior bureaucrats are usually appointed on the basis of partisan political considerations rather than merit (Gyimah-Boadi and Yakah, 2012), mayoral appointments are shaped more by one's loyalty and contributions to the ruling party than competence (Abdulai, 2023a). Officially designated as the representative of the president (rather than citizens) at the city level, appointed mayors are often under enormous pressure to prioritise the interests of the governing party and its supporters.

The distribution of most local government resources is predominantly controlled by mayors with limited transparency, enabling them to prioritise the interests of national ruling elites via the clientelist distribution of public resources. This partially accounts for the varied access to publicly provided goods and services experienced by different neighbourhoods, depending on which party wins presidential elections (Abdulai, 2023a; Nathan, 2019). Moreover, as chairs of metropolitan tender boards, appointed mayors facilitate the capture of illicit rents for funding the ruling party, with significant adverse implications for the quality of infrastructure projects in the city:

> Mayors tend to favor firms owned by constituency executives of the ruling party. Party executives win contracts because of their past contributions to the election campaign of the ruling party, or in exchange for promise of future financing. When mayors award

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37 The first of these cooperatives, the AMA Boola-Taxi and Tricycle Corporative Society, was inaugurated in early September 2023.

> contracts to party executives, these contractors are often not qualified to do the work (Brierley, 2020: 214).

Such city-level political dynamics are reflective of the collusive nature of state–business relations that characterises the national political settlement (see Opoku, 2010; Kelsall, 2013). Procurement-related corruption has been the "lifeblood of Ghana's party-centred clientelism" (Driscoll, 2020: 126). Given the intensively competitive nature of elections and the zero-sum character of electoral politics, Ghana's two main parties "put a premium on campaign funding" (Kelsall et al., 2022: 129). The bulk of party and campaign financing in Ghana is provided by private businesses and wealthy party members/supporters. Key party members who act as financiers expect returns on their "investments", often in the form of political appointments or public procurement contracts (see Bob-Milliar, 2012; Whitfield, 2018: 118). Thus, there is an observed pattern across the NDC and NPP when in power, whereby politically connected entrepreneurs are networked into ruling coalitions through which they are able to access state resources, mostly through procurement corruption (Whitfield, 2018; Abdulai and Appiah, 2023; Whitfield et al., 2015). Sigman (2022) describes this practice as a form of "collusive extraction", whereby Ghanaian political elites delegate extraction to elite political agents, who facilitate the award of procurement contracts to partisan-aligned businesses in exchange for their financial support to ruling politicians and their parties.

The predominant mode of clientelist politics in the city remains an obstacle to long-term programmatic policy and planning in the GAMA. One reason is that, once any political party loses presidential elections, all the 25 mayors appointed by that party are replaced with appointees perceived to be more politically loyal to the incoming regime. During the past two decades, for example, mayors appointed to head the Accra Metropolitan Assembly have served less than three years, on average (Abdulai, 2023a). Given the frequent political transitions that occur in Ghana, and the fact that every transition results in changes in the political leadership at the city level, the implications of the incomplete political decentralisation for policy and programme continuities in the city are obvious.

Meanwhile, across the political divide, there has been sustained elite resistance to citizens' direct election of mayors during the past two decades, apparently due to the partisan political advantages associated with the presidential appointment system. The most blatant example of such resistance occurred under the Attah Mills-led NDC ruling coalition, which established a Constitutional Review Committee (CRC) to review the 1992 Constitution through public consultations. The CRC report noted "an increasing demand for Mayors in Metropolitan areas to be directly accountable to the people" (CRC, 2011: 483), and recommended that "in Metropolitan areas, the Mayor should be popularly elected" (ibid: 484). However, a government White Paper rejected this recommendation, claiming that "in decentralizing in a unitary state, a delicate balance ought to be struck between central control and local autonomy" (Republic of Ghana, 2012: 34).

Although an inter-party consensus on the need for locally elected mayors seems to have emerged ahead of the 2016 presidential elections, a scheduled constitutional referendum that was to pave way for local elections was abruptly cancelled in 2019, following the resistance by several powerful actors. Of particular importance was the National House of Chiefs, which rejected the idea of mayoral election on the grounds that it would "permit unbridled partisan politics into local government" (National House of Chiefs, 2019: 2). However, a closer scrutiny of the chiefs' arguments reveals that traditional rulers were primarily concerned about the potential loss of power and influence under a purely electoral local government system based on competition among political parties. Ghana's 1992 Constitution debars chiefs from participating in active partisan politics.[38] However, under the current constitutional arrangement, the president, in appointing 30% of local assembly members, is required to consult with local traditional authorities. In practice, politically influential chiefs also get consulted in the nomination (or removal) of mayors. Once mayors are popularly elected, however, chiefs will lose the influence they currently wield in the appointment processes and by extension the distribution of local government resources. It is this potential loss of power that arguably constituted the main basis of the NHC's opposition to the government's proposed local government reforms in 2019.

6.2. Institutional duplicity and weak coordination

The lack of citywide strategic planning has been one of the key obstacles to urban development in metropolitan Accra. Each of GAMA's 25 urban districts tend to operate as an autonomous planning and development unit, leading to a further dispersal of power in the city. Central government's frequent redistricting of the metropolis has not only reduced the fiscal capacity of municipal authorities but has also led to disputes over administrative boundaries in ways that sometimes undermine inter-municipal cooperation (Abdulai, 2023a). Owusu (2015) has provided examples of how the AMA has struggled to implement several policy interventions (for example, development and management of landfill sites, implementation of decongestion policies), due to the limited cooperation among municipal councils.

Such institutional fragmentations and power dispersion makes citywide coordination efforts arduous, especially given the absence of an effective centralised authority with responsibility for citywide development. While many of the GAMA's development challenges cut across municipal jurisdictions, the absence of any institution in charge of metropolitan management leads to inefficiencies in the planning and implementation of services that cut across district boundaries. The Greater Accra Regional Coordinating Council is required to advise MMAs in the city to work in a coordinated and collaborative way, but lacks both the resources and power to oblige them to do so (Republic of Ghana, 2021: 4). As a result, coordination among GAMA's municipal

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38 Although Article 270 of the Constitution of the Republic of Ghana guarantees the institution of chieftaincy, it debars chiefs from taking an active part in partisan politics. Article 270 (1) states: "a chief shall not take part in active politics; and any chief wishing to do so and seeking elections to parliament shall abdicate his stool or skin" (Republic of Ghana, 1992).

authorities "remain weak", adversely affecting "the delivery of essential urban services including solid waste, sanitation, drainage, land use planning and controls of illegal structures and flood plains" (GoG, 2019: 4).

With funding from the World Bank, the recently launched Greater Accra Resilient and Integrated Development Project is seeking to address some of these problems, although the project's objective remains narrowly focused on improving flood risk management and solid waste management in the Odaw River Basin within the GAMA.[39]

6.3.   Politics and the challenge of financing

Like all other LGAs in Ghana, the MMAs comprising the GAMA depend heavily on central government fiscal transfers that remain highly unpredictable and controlled at the centre, making actual implementation of plans difficult. They are required to implement many national-level policies, but without associated funding or technical capacity (World Bank, 2017).

The financial and organisational constraints affecting urban reforms in the GAMA arise from a combination of technical (such as lack of adequate quality staff) and political challenges. Politically, MMDA's finances are undercut by the generally limited nature of fiscal decentralisation and the constraints put on the borrowing capacities of metropolitan governments by central government. MMA's capacity in collecting in property rates is also undermined by the limited deployment of technology and concerns about potential fallouts from voters, especially in contexts where mayors are contesting to be elected to parliament in the very districts in which they preside (see Section 5.3).

We also observe that although the largely dysfunctional nature of most city systems in Accra is frequently attributed to funding constraints, these financing problems are ultimately driven by politics. For example, the World Bank (2015: 19) notes "the deteriorating water supply in Accra", and attributes this to "insufficient investments in the water sector" and "the inability of Ghana Water Company Ltd. to meet demand for treated water" in the context of urban expansion. Yet, the problem of insufficient investment in the city's urban water-supply system cannot be fully understood without reference to the incentives generated by Ghana's broad-dispersed political settlements. Urban water supply in Accra (and indeed all of urban Ghana) is the responsibility of the GWCL. GWCL is under central government control, and its ability to maintain efficient water systems has historically been undermined by the politicisation of water tariffs by national elites. Water tariffs have gained prominence in Ghana's electoral campaigns, as political elites frequently campaign on the promise of providing urban residents with potable water at affordable prices. In the 2020 elections, the ruling NPP pledged to ensure the provision of "affordable water and electricity tariffs" (NPP, 2020: 190), while the NDC promised to ensure "reliable and reasonably priced utility services, such as

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39 projects.worldbank.org/en/projects-operations/project-detail/P164330 (accessed 17 September 2024).

electricity and water" (NDC, 2020: 102). As a result, there is a history of ruling elites across the political divide blocking the raising of water tariffs in order to appease urban voters (Bayliss and Amenga-Etego, 2008; Hirvi and Whitfield, 2015; Zaato, 2015). This has often left the GWCL in financial distress, undermining its capacity to build efficient water systems and infrastructure – a point underscored by the company itself in a recent report:

> Over the years, … the approved tariffs have not been full cost reflective. This has led to the inability of GWCL to raise enough revenue to finance the much-needed capital investment projects, with a consequent unsatisfactory level of service (GWCL, 2018: 1).

Similar political dynamics help explain the challenge of electricity supply, which, as in the case of water, is outside of the control of city authorities. Ghana regularly experiences electricity crises that disproportionately affect residents and businesses in Accra (Kupzig and Ackah, 2023). It is widely recognised that the main driver of these crises has been the poor and deteriorating fiscal position of key state institutions such as the ECG and VRA. As Dye (2023) note, the key driver of Ghana's power crises has been "a lack of financial resources". In turn, fiscal problems stem from national political elites intervening to keep electricity tariffs low and pressuring utility companies and their parent ministries to prioritise the short-term political objectives of ruling elites (ibid). These observations demonstrate how Ghana's national political settlement dynamics undercut utility company finances, thus undermining their capacity to deliver services. Unpopular policies like tariff increases have proven near-impossible to sustain, even when they might slowly work to build financially resilient water and electricity systems on which urban residents depend for their livelihoods.

6.4. The challenge of policy and programme continuities

One salient feature of Ghana's broad-dispersed political settlement relates to the influence of excessive partisanship in policy formulation and implementation. This is especially manifest in the abandonment of government infrastructural development projects and the renegotiation of contracts any time there is a change in the party in power (Kelsall et al., 2022: 129).

New ruling coalitions rarely complete projects initiated by their predecessors, on grounds that such projects might not be credited to the new party in office (Mills, 2018; Kaye-Essien, 2020; Akwei et al., 2020). Each new ruling coalition therefore prioritises initiating its "own" development programmes and projects, both as a means of taking full credit and as a means of generating rents associated with new infrastructure projects (Resnick, 2016; Akwei et al., 2020). Consequently, there has been "a perpetual discontinuity in plans, policy direction, and projects following party turnovers in government" (Gyimah-Boadi and Prempeh, 2012: 102).

The politics of project abandonment has posed significant challenges for urban development reforms in Accra, particularly with regards to housing. Although most successive governments have launched new affordable housing schemes aimed at addressing the city's housing deficits, implementation of these programmes has often

been weak, undermined principally by partisan politics and corruption. As the analysis in this study has shown, one key factor that accounts for Accra's housing deficit is the discontinuity of projects following political transitions. Irrespective of which of the two dominant parties is in power, newly elected governments tend to abandon housing projects started by previous regimes, preferring instead to launch their own housing projects that allow them to create rentseeking opportunities through kickbacks from government contracts (see Section 5.4).

Government recently launched a National Slum Upgrading and Prevention Strategy (NSUPS) with the aim to "improve the living conditions of people living in slums in Ghana's urban areas … and to prevent future growth of slums" (Government of Ghana, 2023: 17). Although the NSUPPS is designed to be implemented over a seven-year period (2023-2030), there is no guarantee that the party that may win the next two presidential elections (2024, 2028) and the new set of mayors they will appoint will have the commitment to continue implementation of this strategy until 2030. Indeed, government has already acknowledged that "Change of political leadership may affect sustained interest and support for slum upgrading" (Government of Ghana, 2023: 13).

Besides this, implementation of this strategy is likely to face other significant constraints, including funding and the complex land tenure system in the city. Informal settlement upgrading programmes in Ghana have often been largely donor-driven and limited to small pilots. There is no history of central and city governments dedicating substantial financial resources to such programmes; for example, central government's financial support for the celebrated Amui Dzor Housing project (see Section 5.5) was as low as GHC20,000 (or less than US$2,000). Meanwhile, and despite the limited financing options presently available for city authorities in Ghana, responsibility for implementing the NSUPS (including finding the financial resources) is presently placed at the doorsteps of the planning and coordinating units of metropolitan governments (Government of Ghana, 2023: 29). Given that donors are unlikely to finance slum upgrading at scale, these observations suggest that a dramatic change in approach may be needed on the part of the Ghanaian state if the needed financial resources are to be mobilised for implementing the NSUPS.

6.5. Ethnic politics and the intractable challenge of land acquisition

Land acquisition challenges affect almost all aspects of urban development in the GAMA, particularly with regards to housing and informal settlement upgrading. One driver of Accra's persistently high housing deficit relates to the challenge of land acquisition (see Section 5.4). Microenterprises and other businesses that seek to expand their operations struggle to acquire litigation-free lands/spaces, due to a combination of high cost and weak enforcement of land regulations. This undermines prospects for both structural transformation and district economic development in the city (see Sections 5.1 and 5.2). Despite implementation of several land administration reforms, the problem of selling the same parcel of land to multiple buyers persists, and the services of "landguards" remain widely patronised, even as the Lands Act 2020 prohibits the phenomenon of "landguardism". Although these problems are generally

attributed to the problematic customary land ownership in Ghana as a whole, this is especially pertinent in Accra, where land is vested in a multiplicity of actors (chiefs, clans, families, individuals and different stools). This makes resolution of land-related conflicts more difficult in Accra than in Ghana's second largest city (that is, Kumasi in the Ashanti region), where all lands are vested in one paramount chief, the Asantehene (Appiah, 2012).

In Accra, these challenges are further compounded by the complex relations between land ownership and ethnic politics. Ethnicity remains one key factor that shapes the politics of development in Accra. Throughout the colonial and early post-independence periods, the Ga-Dangmes, the only indigenous ethnic group in Accra, constituted the majority in the city's population and dominated local politics. However, as more migrants moved into the city, Ga-Dangmes lost their numeric advantage; by the 1990s, they had become a minority ethnic group in the city. The 2021 census data shows that Ga-Dangmes now constitute just about a quarter (24.6%) of the population in the Greater Accra region, compared to 41.1% Akans – the largest ethnic group in Ghana. Meanwhile, communities dominated by these indigenous groups are also among the most impoverished in the city (see Arguello et al., 2013). An analysis of data from the 2021 population census shows that in the four Ga-dominated districts in the GAMA, only an average of about 20% of citizens have access to drinking water, compared to 26% in the remaining districts of the city. These Ga-dominated districts are even more disadvantaged in terms of access to improved toilet facilities, with an access rate of 59.6%, compared with 70.3% for Akan-dominated urban districts (Abdulai, 2023a).

Many Ga-Dangmes attribute their relative impoverishment to the appropriation of Ga-Dangme lands by both the colonial and post-colonial states. There is a sense that Ga-Dangbes have become increasingly marginalised in their "own city", and that the appropriation of large tracks of Accra's land has led to "community members [being] dispossessed of their ability to engage in agricultural livelihood activities" (Gillespie, 2016: 71).This sense of marginalisation and exclusion has led to the emergence of various Ga sub-nationalist groups that make distributional demands on the state, including demands that all unused state-acquired lands be returned to their original owners. Such ethnic-based grievances and contestations around land ownership have had significant implications for reforms in various urban development domains, particularly housing and informal settlements. In 2022, a state-led construction of a housing facility for female migrants in the city's largest squatter informal settlements got stalled following contestations of government's ownership of the project's site by various Ga traditional groups. The strongest opposition came from the Ga-Dangme Council, who described government plans for the project as a form of injustice to the indigenes of Accra:

> The injustice involved in what is happening is that the Ga lands are to be used to resettle non-indigenes whilst there are several homeless indigenes living on the streets fighting for space and accommodation …[40]

They argued that the land on which the project was being sited was compulsorily acquired by government in the 1960s to be developed into a recreational area in the city. They invoked constitutional provisions to demand that the land be returned to their original owners, since it was not being used for the purpose for which it was originally acquired (Abdulai, 2023b).[41] This case not only illustrates the enduring influence of chiefs in the governance of Accra, but also points to how power dispersal between formal state institutions and the chieftaincy institution can shape urban development reforms in the city.

7.   Implications for reform and theory

7.1.   Prospects for reforms

This report's analysis suggests that there are no easy solutions to Accra's socioeconomic development challenges. Here, the highly dispersed nature of power among groups with varied interests makes reforms particularly susceptible to contestations and failure. The highly contested nature of elections and the winner-takes-all character of the political settlement means that national governments remain more preoccupied with their short-term political survival. As city mayors and a significant number of city council members remain presidential appointees, planning mechanisms tend to respond to national rather than local-level priorities. These political settlement dynamics help explain why there has been no substantial and sustained progress in any of the five urban development domains studied in Accra during the past two decades.

However, Ghana's broad-dispersed political settlement also provides some opportunities in the reform space around city governance. Given the highly contested nature of elections and the status of Accra as kingmaker in national elections, election years have proven to be important windows of opportunity for reforms. Concerns about the welfare of low-income urban residents in general, and slum dwellers in particular, are gaining increasing attention in political debates and national policy discourses. Until recently, most residents of Accra's informal settlements (particularly squatter settlements like Agbogbloshie) only experienced the "brutal presence" of national and city authorities, often in the form of forced evictions and demolitions of settlements (Amoako, 2016). As urban informal settlements have gained political importance in

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40 See Lartey (2023)). See also Ghana Web news of 24 February 2023, "GaDangbe Council worried over rate at which non-indigenes are buried in Accra". Available at : www.ghanaweb.com/GhanaHomePage/NewsArchive/GaDangbe-Council-worried-over-rate-at-which-non-indigenes-are-buried-in-Accra-1720652 (accessed 17 September 2024).
41 Ghana's 1992 constitution empowers the president to compulsorily acquire lands for development purposes, but in situations where the land is not used for the purpose for which it was acquired, the land should be returned to its original owners.

Accra (both as a key source of political support and as avenues for recruiting youthful populations to work as party footsoldiers), this appears to be changing in recent years (see Abdulai, 2023b).

It was a combination of electoral dynamics and sustained civil society advocacy that led to the emergence of an interparty consensus on the need to allow the direct election of mayors – a reform that is widely considered critical in enhancing the commitment of city authorities to the delivery of basic services in more responsive and accountable ways. However, while it is widely hoped that elected mayors will be more accountable and responsive to the needs of low-income urban residents (Obeng-Odoom, 2013: 173), the evidence in this study shows that the direct election of mayors will not be sufficient in enhancing services in Accra. Instead, a wide range of complementary efforts would be required. This includes the need to enhance the technical capacity of city authorities (including in the area of local revenue mobilisation), improve their fiscal and operational autonomy, as well as adopt more participatory planning approaches that both take into account the multiscalar nature of urban systems and structures, and also better accommodate residents' efforts in contributing to improvements.

It is also important to be cautiously optimistic about the potential developmental impact of mayoral elections in a city like Accra, where ethnicity remains an important determinant of voting patterns. Democratic decentralisation can contribute to improved service delivery only when mayoral campaigns and voting behaviours are driven more by policy considerations than group identity (Crook, 2003). Yet across the city of Accra, ethnicity remains an important determinant of voting patterns and there remain several "neighbourhoods where virtually all voters support ethnically aligned parties" (Nathan, 2019: 150). In this context, outcomes of mayoral elections could be determined more by the question of which ethnic groups dominate which neighbourhoods, than which candidates have the inclination and capacity to enhance the welfare of voters.

Besides, while elections could help reduce the short-termist attitude to reforms *within* specific municipal councils where voters choose to retain high-performing mayors over several electoral terms, this could also exacerbate the inter-municipal collaboration and coordination problems that undermine service delivery in the GAMA. This suggests that while reforms aimed at deepening political and fiscal decentralisation are needed, such reforms need to be pursued alongside efforts aimed at improving coordination and collaboration among the numerous small urban councils in the city. To the extent that GAMA's key development challenges transcend district boundaries, the current siloed approaches to urban planning are bound to produce only sub-optimal results.

We contend that, given the "kingmaker" status of Accra in presidential elections, further fragmentations of the GAMA will likely continue to feature in the electoral strategies of national elites. Urban reformers may therefore have to focus their energies on incentivising the city's numerous urban councils to work together to address common development challenges that confront them. As the World Bank (2015: 45) notes, interjurisdictional coordination among LGAs has been weak not only because of the

lack of any institution officially mandated or empowered to promote such coordination, but also because there has been "no incentive (such as funding sources) for undertaking coordination".

An important first step for addressing these cross-jurisdictional planning and coordination challenges might require development agencies to provide both technical and financial assistance to selected municipalities to activate provisions of the National Development Planning (System) Act, 1994 (Act 480), which endorses the creation of Joint Development Planning Areas (JDPA) and Joint Development Planning Boards (JDPB) that will formulate and supervise implementation of development plans among geographically and economically contiguous assemblies. This law, along with a recently passed Legislative Instrument (LI 2232 of 2016), outlines mechanisms through which two or more adjoining local governments can cooperate, and thus provides an opportunity for improving coordination between GAMA's metropolitan and municipal assemblies (see ARUP Group and Cities Alliance, 2016; World Bank, 2017).

Although the JDPA approach has been "rarely adopted for delivery of municipal services" (Republic of Ghana, 2021: 4), it nevertheless remains one of the most promising approaches for improving coordination and performance of MMAs in the GAMA. Where this approach has been tried, as in the case of the public transport sector in the city, outcomes were reportedly disappointing, although for reasons related to limited technical capacity among actors (Poku-Boansi and Asibey, 2022). This suggests that with technical capacity building and financial support, this approach could help address many of the development challenges in GAMA.

Finally, the formation of multistakeholder coalitions represents another promising route to effective urban reforms in Accra. Although the highly contested nature of presidential elections in the city provides important opportunities for claim making, such opportunities can only be exploited through effective citizen mobilisation. The Amui Djor Housing Project is an example of how multistakeholder coalitions can help overcome some of Accra's development challenges. A key policy challenge, therefore, lies in the question of how best to nurture and sustain reform-minded multistakeholder coalitions around the city's most critical development challenges. In the absence of such coalitions, the generally short-term orientation of policy implementation will continue to stymie the effective provisioning of public goods in the city. Effective reform coalitions might help build consensus among different powerful urban actors and ensure the continuity of reforms across different political regimes. Yet, as the analysis in this study shows, there are currently no viable reform coalitions across literally all the city systems and urban development domains studied in the city. Urban transportation is one particular city system where, in spite of having well-organised unions of informal operators, no visible reform coalitions currently exist to bring about much needed reforms and transformation (Antwi, 2023). This is one area where external actors can provide some support, keeping in mind that not all coalitions are formal. This may thus require support, not only in terms of helping to nurture and strengthen formal reform

coalitions, but also in exploring to identify where coalitional efforts may be going on informally and then providing the needed technical support.

7.2. Implications for ACRC's conceptual framework

This section highlights three key implications of the above findings for the ACRC's conceptual framework.

The value of politically informed analysis of city systems

In line with ACRC's framework, our research underscores the *value of politically informed analysis of city systems.* **As the ACRC framework notes,** city systems often fail to function effectively not only because of the limited resources at their disposal but also because they are often "governed in accordance with interests and ideas that undermine inclusive forms of development" (Kelsall et al., 2021: 1). This is demonstrated by the profound impact that national political settlement dynamics have had on the governance of energy (specifically electricity) and urban water-supply systems in Accra. National elites' strategies in appeasing urban voters in the city involve the politicisation of water and electricity tariffs. This has created protracted fiscal problems for utility companies and their parent ministries, undermining their capacity to build efficient water and electricity systems and infrastructure. Thus, while the largely dysfunctional nature of most of city systems in Accra is frequently attributed to technocratic factors like funding constraints, we find that these seeming technical problems are ultimately driven by politics. This supports the notion that integrating systems thinking with rigorous political analysis can provide a deeper understanding of the complexity of urban development challenges and help in the search for more pragmatic urban reform solutions.

The limits of top-down urban reform approaches in broad-dispersed political settlements

There is some support for the framework's prediction about the kind of urban reform approaches that are likely to work in countries like Ghana, where the political settlement is characterised by a broad social foundation and a dispersed power configuration. It is predicted, for example, that in broad-dispersed political settlements, top-down approaches to urban reforms are "unlikely to be implemented effectively" (Kelsall et al., 2021: 12), due mainly to resistance from other powerful groups.

Several of our findings provide support for these predictions/hypotheses. We find that the widely dispersed nature of power at the both the national and city levels means that top-down solutions have historically proven ineffectual in Accra. This is illustrated, for example, by the stalled implementation of the Make Accra Work Agenda championed singlehandedly by the Greater Accra Regional Minister, Henry Quartey. Despite the widespread recognition that this reform was addressing a series of development problems in the city, the inability of the minister to withstand the sustained pressures on him from both within and outside of the NPP ruling coalition meant that success has been short-lived. In February 2024, the minister was replaced in a ministerial reshuffle,

marking an end to this otherwise praised reform agenda. This case suggests that **urban reform efforts that are championed by a single powerful actor but not underpinned by multistakeholder coalitions are unlikely to work in cities characterised by broad-dispersed settlements**.

The limited prospects of top-down approaches also help explain the persistence of squatter informal settlements like Old Fadama, despite the numerous attempts by various city mayors to forcefully evict and relocate its residents outside of the city centre.[42] The failure of such efforts also explains why more compromising solutions are now being increasingly accepted, with city authorities now becoming more tolerant of residents of squatter informal settlements than before.

Development progress in broad-dispersed political settlements

> "GAMA has good policies and institutions in place but implementation remains a challenge" (World Bank, 2017: xx).

In ACRC's conceptual framework, elite commitment to delivering broad-based development benefits is predicted to be "strong" in broad-dispersed political settlements like Accra, given that the legitimacy of ruling elites is dependent on their ability to appease a broad spectrum of groups. However, governments' capacity to plan and implement development policy is likely to be weak in such settlements; dispersed power configuration makes it harder for higher-level leaders to impose decisions on, or secure the buy-in of, a large number of potential veto players with divergent interests. In sum, it is expected that "broad-dispersed settlements will display relatively strong elite commitment to delivering broad-based benefits, but rather weak capacity to do so" (Kelsall et al., 2022: 167). Overall progress in urban development in broad-dispersed political settlements is thus expected to be disappointing. Here, the key challenge to urban development lies in the limited enforcement capabilities of state actors, primarily because of the multiple powerful players whose cooperation and/or co-optation are necessary for the implementation of reforms (see Kelsall et al., 2021; Kelsall et al., 2022).

The study in Accra provides some support for these predictions, although not without a caveat. Overall progress in urban reforms has been slow in Accra and it is hard to point to any urban development domain where progress has been both significant and sustained during the last two decades. Power dispersal and limited enforcement capabilities have been at the centre of undermining developmental progress in a range of urban development domains. The weak enforcement capacity associated with power dispersal helps explain the ability of non-state actors like traditional authorities (who are not part of the formal city governance arrangements) to block mayoral elections and the construction of housing facility for female migrants in the city, due to their control over land. It is also manifest in the prevalence of powerful informal actors, who undermine urban reforms in various ways. This includes the exploitative tendencies of powerful market queens and the adverse impact of their activities on the NDED domain

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42 Between 2002 and 2015, the settlement experienced five eviction efforts by city authorities.

(Section 5.2); the prevalence of the otherwise outlawed phenomenon of "landguardism" and its implications for insecurity on urban and peri-urban land in the GAMA (Section 5.3); as well as the generally dysfunctional nature of the regulatory framework governing rental accommodation (Section 5.5). While the Rent Act is clear that tenants are to pay for rent on monthly basis, poor enforcement allows house owners to exploit low-income urban residents by requiring them to pay excessive (between two and three years) advance for rental accommodation. The dispersed power configuration that characterises Ghana's political settlement can thus help us make sense of the slow urban development progress in Accra.

However, our evidence also suggests the need to rethink the straightforward relations expected between broad social foundations and elite commitment to the broad-based distribution of public goods. The case of Accra suggests that so long as elites are convinced that they will be able to cling unto power without any direct form of accountability to their constituents, the breadth of a social foundation will not be sufficient to necessitate the inclusive distribution of benefits. In the absence of democratic elections at the city level, Accra's mayors have remained upwardly accountable to national political elites and do not demonstrate any genuine commitment to the broad-based distribution of public goods. Instead, on the contrary, both mayors and city council members (about a third of whom are also presidential appointees) respond to a rather narrow set of constituents, such that which neighbourhood benefits from distributive politics depends on which of the two dominant parties is in power (Abdulai, 2023a; Nathan, 2019). At the national level, both NDC and NPP elites have, at one time or another, outrightly rejected the push towards mayoral elections, despite the popularity of such reform among voters and expectations that it will lead to the delivery of public goods in more inclusive and accountable ways. Together, these observations suggest that political settlements theory can at best complement, not substitute, concepts like democratic accountability when seeking to understand the politics of urban development in the global South.

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