

# Housing and Infrastructure Provision for Informal Settlements: Comparing Accra and Buenos Aires

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# Agenda

- **Research Questions**
- **Background**
- **Methods**
- **Analysis**
  - **Cultural Variables**
  - **Structural Constraints**
- **Discussion & Learnings**
- **Conclusion**

## Research Questions

- What cultural contexts and structural constraints have made Accra's informal settlements and interventions different from Buenos Aires?
- What lessons could be learned?

An aerial photograph of a city, likely Bogotá, Colombia, showing a dense urban landscape with many small buildings and a few taller skyscrapers in the distance. A cable car is visible in the foreground, suspended from a cable. The sky is overcast with some light clouds.

**1 billion** people live in slums or informal settlements today; by 2030, **3 billion**

Adequate housing is **a human right**

Renewing policy attention and **increasing investments** to ensure housing for all

UN, 2019

**Motivation:**

**How to better intervene through mutual learning?**

# Informality

Unregulated or untaxed economic activities (Hart, 1973; Dovey, 2014)

A generalized mode of urbanization (Roy, 2005)

Informality can be deployed as strategy (Grant, 2021)

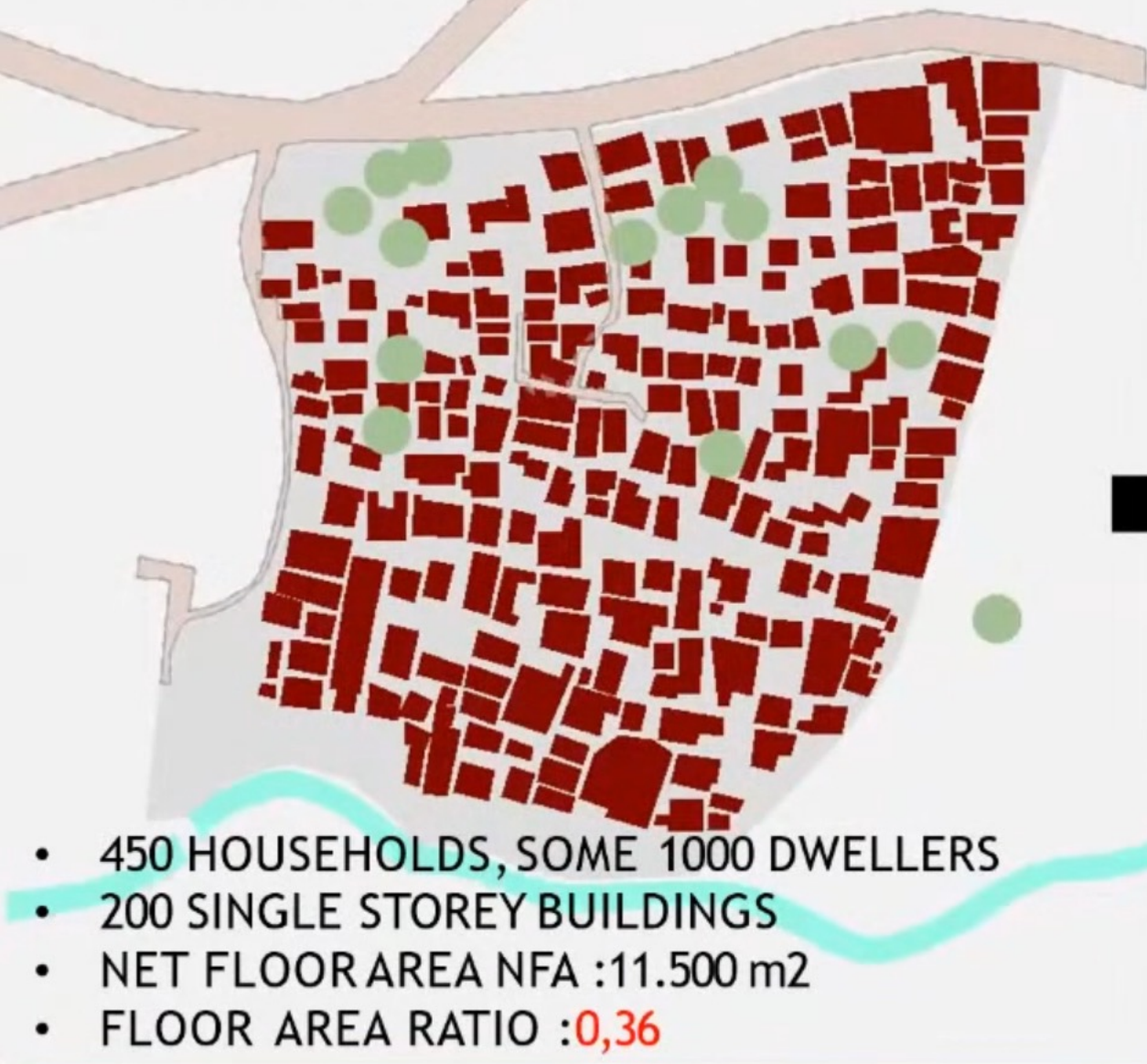
- **Winners include those advantaged by their ability to be selectively “informal” to serve their own purposes (e.g., gain social and political power)**
- **Losers are those disadvantaged by their inability to live and work formally, who remain marginalized, dislocated, and often stigmatized for engaging in undesirable, unprotected, unhealthy work**

# International Intervention – United Nations

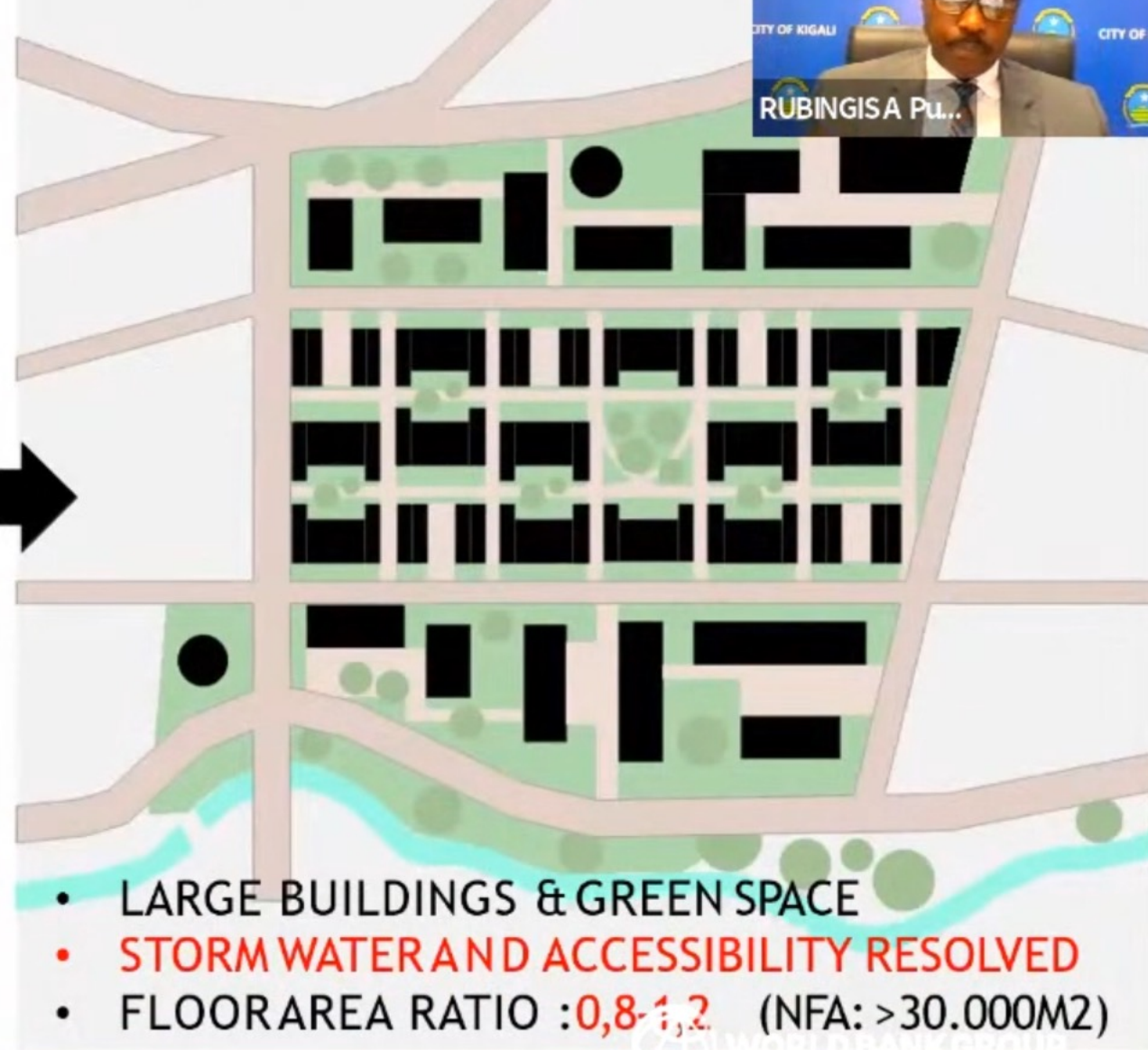
- Sustainable Development Goal 11  
Ensuring universal access to adequate, safe, and affordable housing and basic services by 2030
- New Urban Agenda
  - Allocating financial and human resources for upgrading projects
  - Ensuring that slums and informal settlements are integrated into the social, economic, cultural and political dimensions of cities



## THE CURRENT SLUM PATTERN



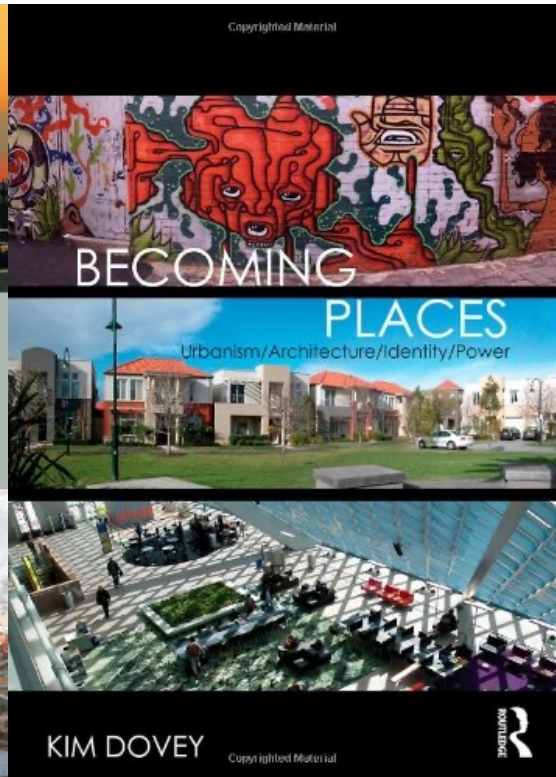
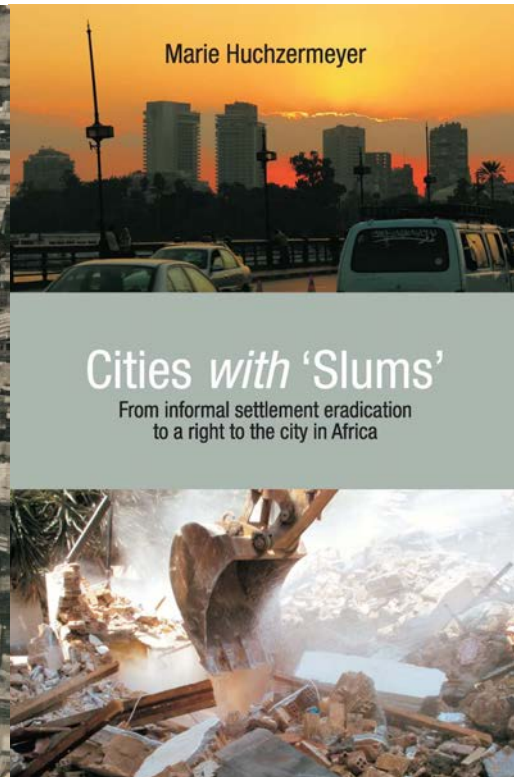
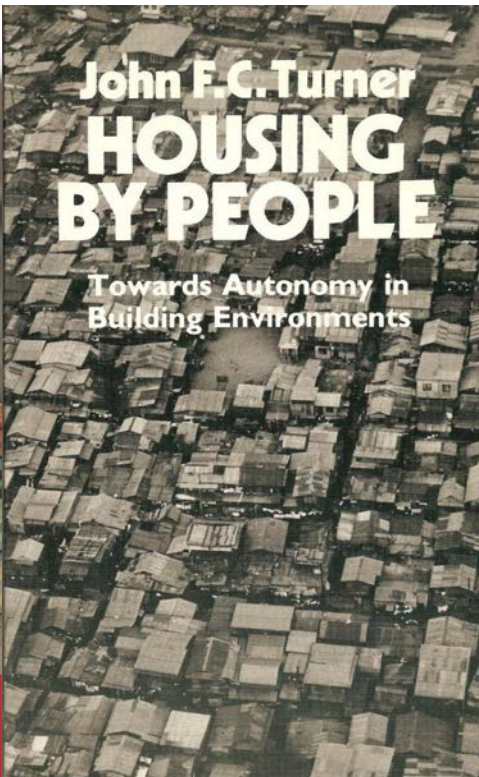
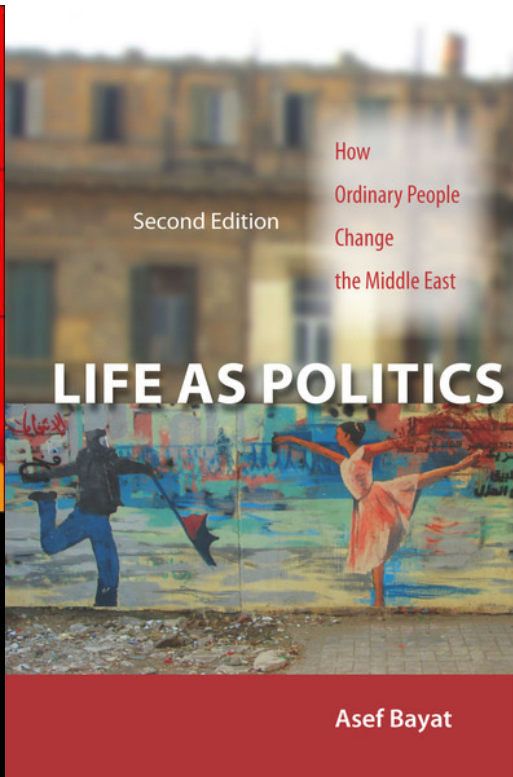
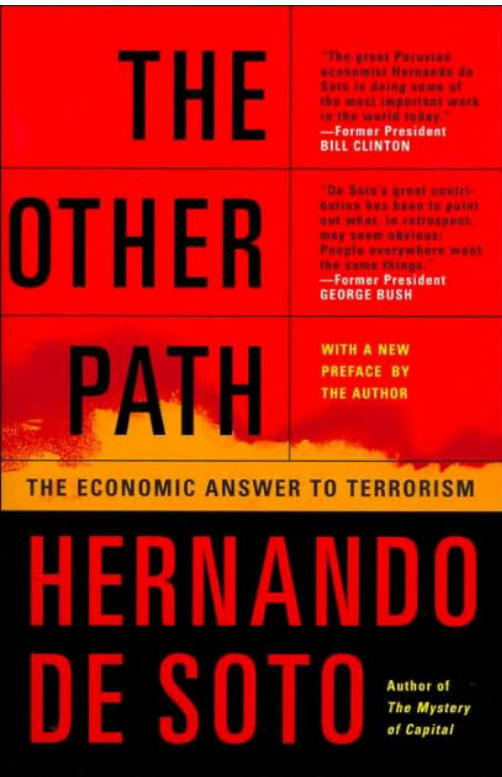
## A FORMAL NEIGHBOURHOOD



Feb. 24<sup>th</sup>, 2021

*Eye Scorn, Unsolved Problem,  
Crime and Poverty*

# On the other hand



*Assemblage*  
*Recognition*  
*Enablement*  
*Empowerment*  
*Integration*



## Methods

**Experimental Comparison** (Lancione and McFarlane, 2016)

- **Comparing radically different contexts** (Turin, Italy, and Mumbai, India in L & M)
- **Housing and infrastructure provision for informal settlements as a linkage** (infrastructure making of urban sanitation in L & M)

To facilitate learning between places

See also:

Robinson et al. (2021) - Financing urban development among Johannesburg, Shanghai, and London

Heslop et al. (2020) - Housing in Albania, Uganda, and the UK

## Dimensions of comparison



### Cultural Variables

- Scale of Informality
- Geography and History
- Public Perception



### Structural Constraints

- Governance and Funding
- Ghana/Accra Policies
- Argentina/Buenos Aires Policies

Alsayyad, 1993; Lancione & McFarlane, 2016; Mcfarlane, 2010; Nijman, 2007; Peck, 2015

# Why Accra and Buenos Aires?

Ghana is the 2<sup>nd</sup> largest economy in Western Africa, and Argentina is the 3<sup>rd</sup> in Latin America

## Differences:

socio-economic, political, and institutional development

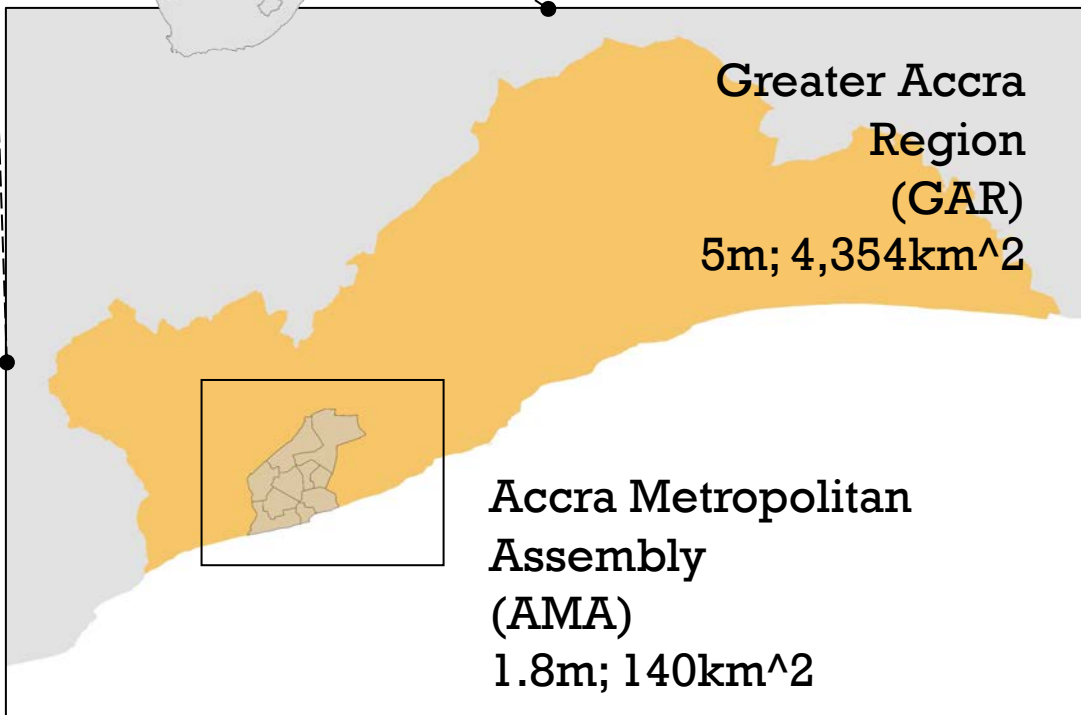
## Similarities:

financial system reform, economic liberalization, and public sector restructuring in the 1990s

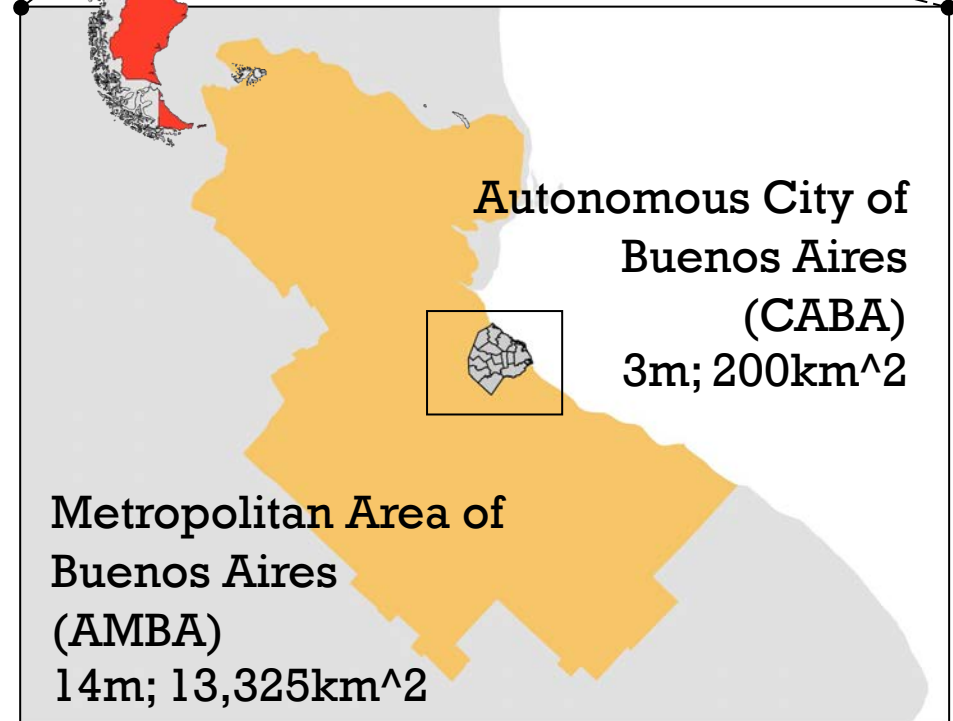
Studying their policies related to informal settlements helps understand how knowledge of settlement interventions can be transferred



Accra  
Ghana



Buenos  
Aires  
Argentina



# Ghana | Geography and History

## Informal urbanization

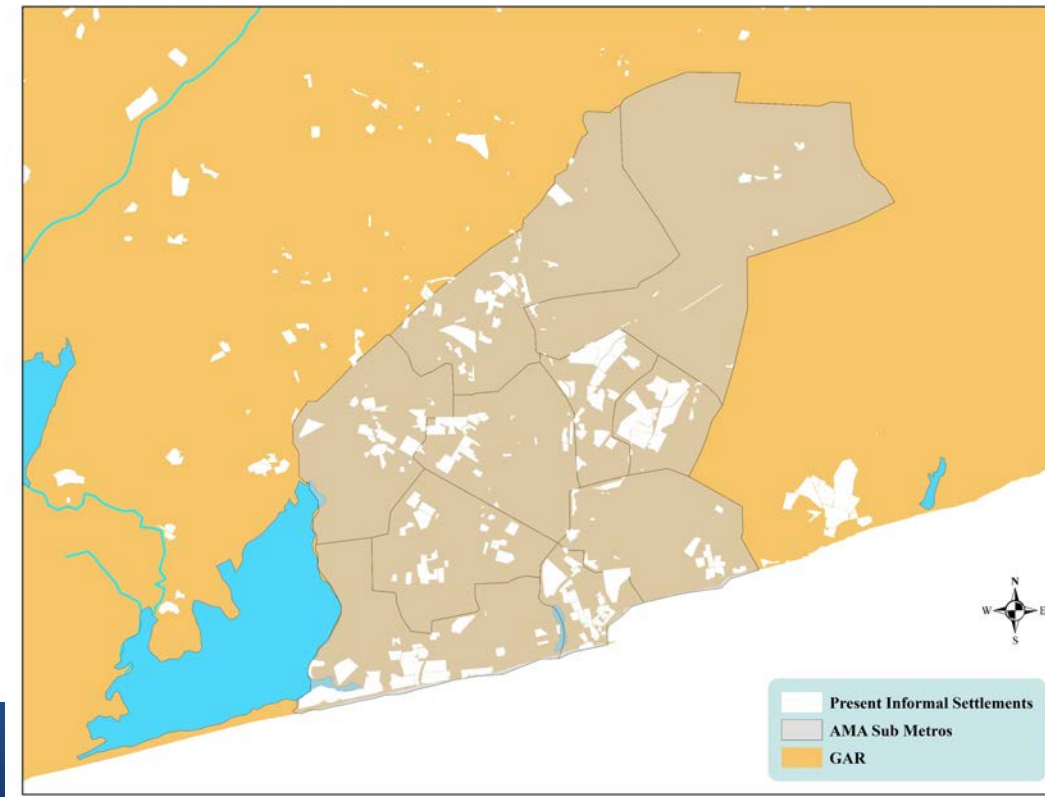
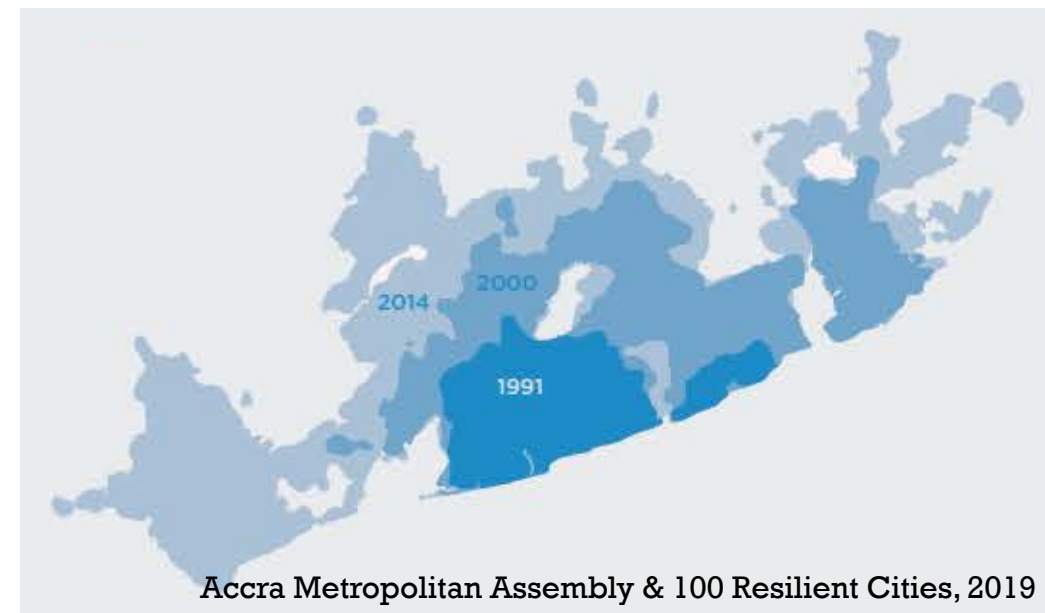
- About 60% of the AMA population lives in informal housing
- Significantly grew in the 1980s after the adoption of Structural Adjustment Programs (SAP)
- “Urban sprawl” – spatial expansion (by wealthy) with low-density residential development in transition zone; the inner cities infilled with poorer rural-to-urban immigrants

## Types of informal settlements

- There is considerable variation between slums; indigenous communities, like Ga Mashie, benefit more from municipal programs

## Everyday challenges

- Established by migrants who traveled to cities for better standards of living. Lack access to secure accommodation and end up in illegal slums or on the streets; trapped in a vicious cycle of poverty



# Ghana | Perception

A city faced with both slums of hope (ingenuity) and slums of despair (negative terms)

- Slums exist as they meet poorer groups' needs (affordable accommodation in Old Fadama)
- A transitional place for others seeking to embark on social mobilization (in Nima) to escape from poverty



- Stigmatization - residents are directly excluded from formal wage labor and housing markets; as “informal proletariat”
- The business-friendly “Millennium City” frames slums as a source of dirt and disorder; to be evicted and displaced



# Argentina | Geography and History

## Informal Settlers

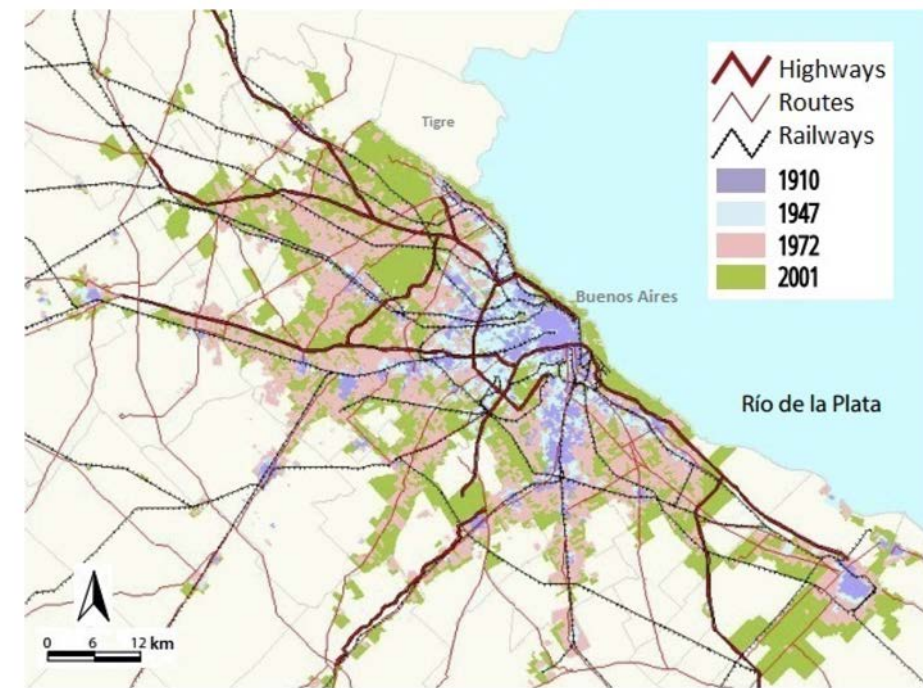
- There has always been a clear link between migration and informal settlements in Buenos Aires
- European immigrants (1930s); rural migrants within Argentina (1940s); immigrants from neighboring countries (1960s) - Paraguay, Bolivia, and Peru

## Scale of Informality

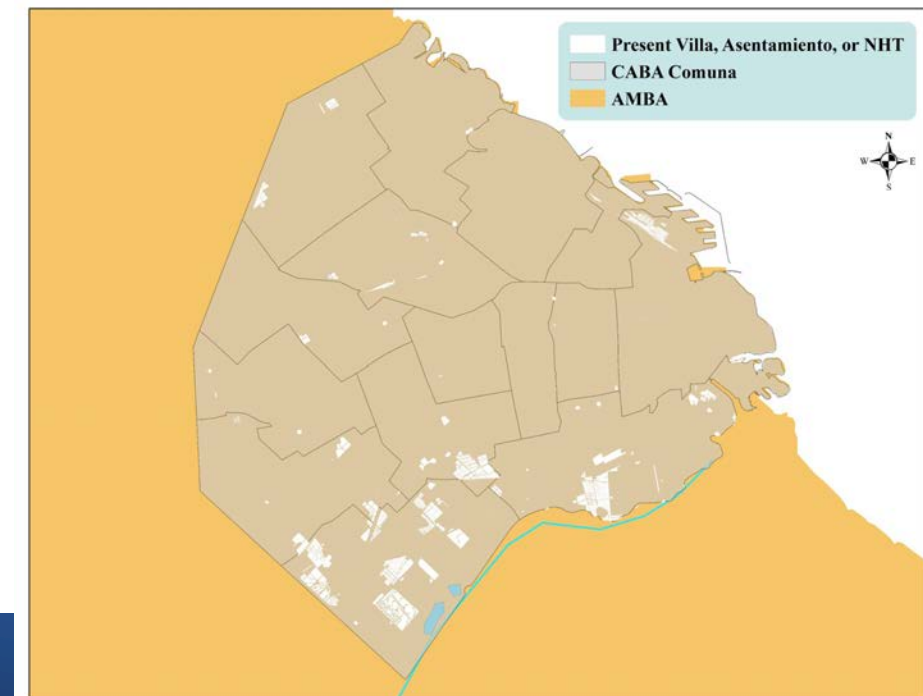
- One in ten people in Argentina live in informal settlements
- Nearly 7.2% of the City population resides in informal housing and have irregular access to essential utilities in the more than 20 low-income neighborhoods existing in Buenos Aires
- The 1976 Argentine military junta – “cleanse the city”  
The 1983 democracy return

## Everyday challenges

- Face land tenure insecurity, lack access to basic public services, and have higher crime rates; these features make them vulnerable compared to people outside of settlements



Reboratti, 2011



# Argentina | Perception

## Changing experiences

- 1970s and before: villas as transitional places where someone could get a job, become integrated, and then leave; a place to stay
- 1980s-90s: the two “lost decades”; marginality of villas, where social exclusion becomes the defining characteristic; violence, unemployment, and drugs without collective control
- 2000s on: lingering marginality; linking of migrants with crime; suffered from material constraints; areas to be feared and avoided



Villa, policemen, and cocaine (AP Photo/Rodrigo Abd, 2022)

Settlements indicate both positive and negative images in Accra, whereas villas are considered areas to be avoided even today in Buenos Aires



## Structure of Government – 4 Levels

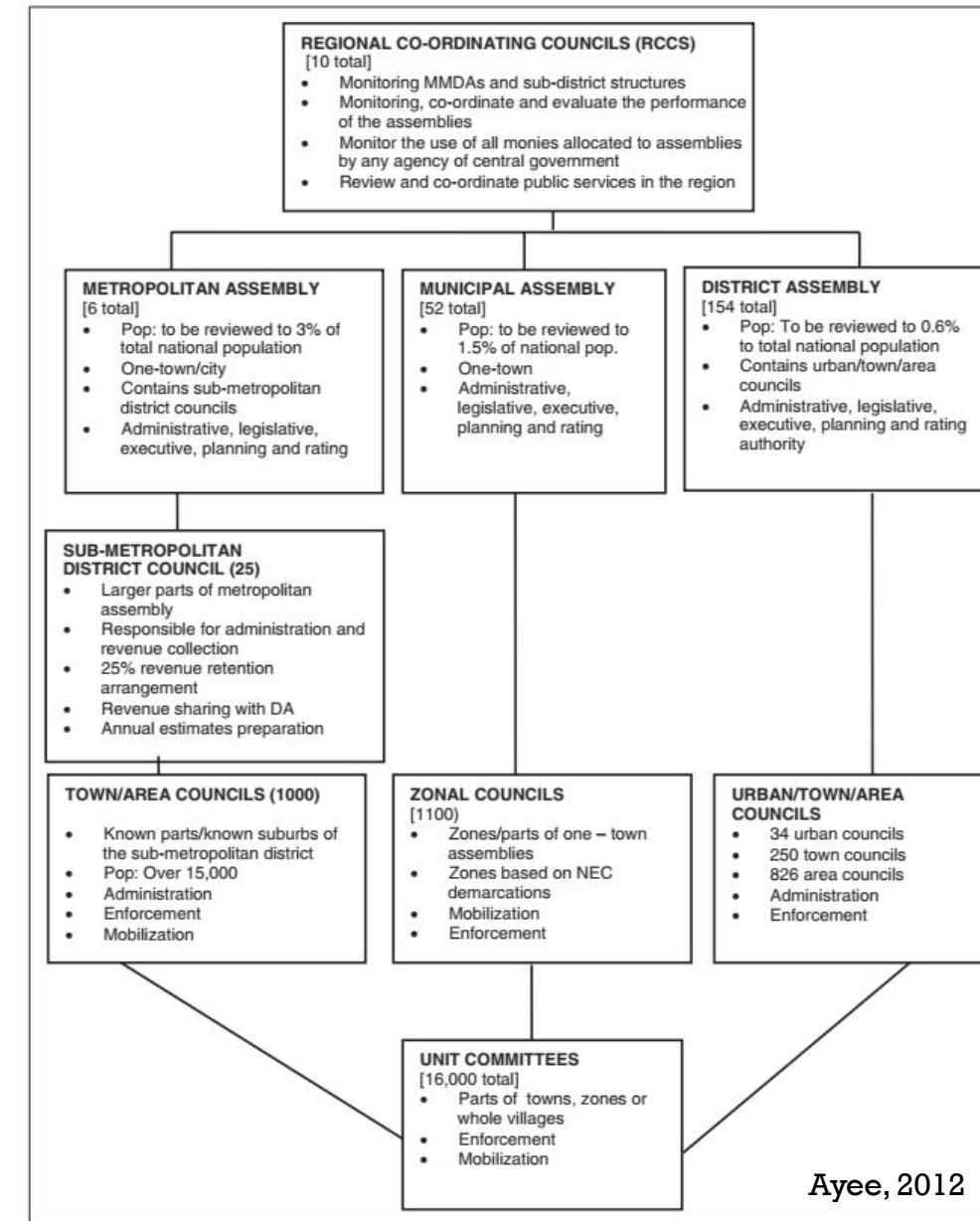
- National government (ministries and entities)
- RCCs | MMDAs | Sub-district structures

## MMDAs Responsibilities

- 86 items – providing basic services and revenue collection
- The District Chief Executive is nominated by the president and approved by members

## Sources of Revenue for MMDAs

- Taxes, fees, and levies
  - Own-source revenue
- District Assembly Common Fund (DACF)
  - Intergovernmental transfers
  - Revenue-sharing formula determined by national gov.
- Stool Land revenue (rare)



## Structure of Government – 3 Levels

- National | Provincial | Municipal
- Autonomous City of Buenos Aires (CABA)(1994): administers the territory of the Federal District and is politically and administratively autonomous; a status similar to the provinces

## CABA Responsibilities

- Providing basic services and revenue collection (municipal + limited provincial)
- Overlapping regulatory frameworks
- The Chief of Government is directly elected

## Sources of Revenue for CABA

- Own-source taxes, fees, property income
  - Tax collection is mostly concentrated at the federal level
- Intergovernmental transfers
- Royalties on natural resources (varies across provinces)

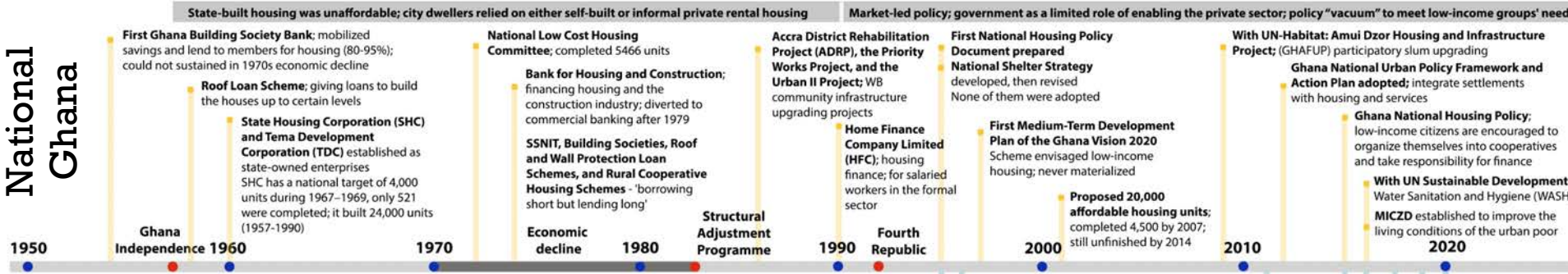
<b>Type of Government</b>	Federal Republic		
<b>Administrative Divisions</b>	<b>National Level</b> Federal Government	<b>Regional/Intermediate Level</b> Provinces: 23 Autonomous city: 1	<b>Local Level</b> Local Governments: 2284
<b>Official names of subnational and local governments</b>	The form of local government varies according to each province and its classifications are: Municipalities, Communes, Development Commissions, Municipal Commissions, Rural Communes, Neighborhood Councils, Autonomous Government Boards, Municipal Commissioner and Community Delegations. Additionally, the municipalities are divided into those with or without an organic charter.		

Urban and Cities Platform of Latin America and the Caribbean

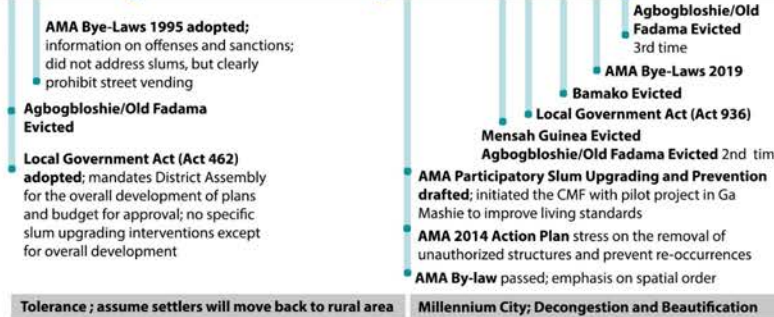
AMA, as the MMDA in Accra, has a direct interaction with Ghana's national government; similarly, CABA, as an autonomous city that has a status similar to the provinces, can directly interact with Argentina's national government

# 1950 - 2020

## National Ghana



## Local Accra



## National Argentina



## Local Buenos Aires



- Political Uncertainty
- Neoliberalism & Privatization
- Argentine Great Depression
- Municipal Autonomy

## Self-help Housing Fund

- First Ghana Building Society (FGBS); Social Security and National Insurance Trust (SSNIT)
- The absence of long-term mortgage finance

## State-led Housing Units

- More projects before SAP; mostly unsuccessful; declined after SAP
- National Housing Policy (2015) encouraged communities to self-organize for accessing finance, implementing housing programs, and repaying loans; enablement

## Slum Upgrading

- Only became a discussed topic recently because land tenure security was not an issue
- Major upgrading projects were initiated with other partners
- Ministry of Inner City and Zongo Development (2016-2021)

## Tolerance

- The Local Government Act (1993) gave AMA authority to eradicate unauthorized buildings; slums were ignored (assumed dwellers would “move back” to the countryside)

## City Beautification and Slum Eviction

- Pursuing a Millennium City; spatial order; entrepreneurial urban governance in Accra
- Describing Agbogbloshie/Old Fadama as "out of place"; evicted the residents three times since 1992

## Pocket Slum Upgrading

- The Community Managed Funds (CMF), guided by UN-Habitat, seeks to empower communities to undertake and manage their own projects, which are aimed at creating employment and enhancing partnerships between communities and the local authorities; the program did not scale up

## State-led Housing Units (pre-1983) - housing as public works

- Slums as problems; eradication and build; FONAVI (National Housing Fund, 1972, federal gov) produced new units for middle-income households; the lowest income groups were excluded

## Decentralization (80s and 90s) - housing as private works

- Hyperinflation; decentralization (housing policy to the provinces; Federal Housing System), yet not every provincial gov has capacity; privatization and the cutting of FONAVI projects; being a housing market enabler; urban land speculation

## Diversified Housing Solutions (after 2003) - housing as public works, again

- Diversification of housing solution (Federal Housing Plan; 120,000 & 300,000 houses); five subprograms to re-centralize housing policy and catalyze the construction industry, including programs that enable informal dwellers to access municipal benefits; the Credit Program for Family Homes (Pro.Cre.Ar) as a trust fund to provide subsidies to families (demand side)

## Cycles of Occupation and Eviction

- Military-led demolition (1955 & 1976)

## Tolerance and Land Regularization

- Following national Programa Arraigo guidance for regularizing the existing illegal land tenure; upgrading strategy (Villa 6 in 1984 & the Rehabilitation Plan in 1991)

## Enablement

- (1) follow FHP in delivering social housing and (2) establish a credit-based approach (Law 341 - Program for Self-Managed Housing) to give loans to social organizations to act as agencies and facilitate self-managed housing plans for low-income populations; “Re-urbanization” program



# Policy Differences | Summary

<b>National Policy</b>	
<b>Ghana</b>	<b>Argentina</b>
<ul style="list-style-type: none"><li>• From a proactive state to a reactive state after SAP</li></ul>	<ul style="list-style-type: none"><li>• From a proactive state to a reactive state after SAP; then back to a proactive state after the Argentine Great Depression (1998–2002)</li></ul>
<b>Local Policy</b>	
<b>Accra</b>	<b>Buenos Aires</b>
<ul style="list-style-type: none"><li>• From tolerance to eviction after the 2012 National Urban Policy Framework and Action Plan</li><li>• AMA has not been empowered to deliver housing projects</li></ul>	<ul style="list-style-type: none"><li>• From eviction to tolerance after democracy reestablishment and neoliberalism; then to integration and enablement after the Argentine Great Depression</li><li>• CABA has been empowered to fulfill FHP housing projects under the federal government's planning approval</li></ul>

# Discussion & Learnings

- History
  - Both Ghana and Argentina were subject to neoliberalism in the 1980s, but Argentina faced an economic crisis in the 2000s and followed a different policy model.
  - Since then, tremendous differences have emerged regarding the housing and infrastructure provision for informal settlements.
- Ghana/Accra to learn from Argentina/Buenos Aires
  - National
    - Establishing a designated housing fund (FONAVI)
    - Diversifying the housing solutions (Pro.Cre.Ar)
  - Local
    - Crystallizing a citywide vision of societal inclusiveness (Re-urbanization program)
    - Learning about the credit-based collective mortgage loans (PAV with Law 341)

# Conclusion

- Buenos Aires/ Argentina demonstrates more inclusive policies for informal dwellers than Accra/Ghana today.
- Although the villas are perceived as no-go areas, the inhabitants are tolerated and are currently supported with more programs leading to citywide integration. This contrast between public perception and policy implementation is still to be explored.
- The neoliberal policy model in Ghana affects the local government's capacity and willingness to consolidate viable and innovative housing solutions (for example, CABA's PAV that followed Argentina's decentralizing housing mechanism vs. AMA's city beautification affected by Ghana's National Urban Policy Framework).
- There is a need to contextualize the localized urban schemes for cities to negotiate the urban future they want and not be disrupted by the other actors' desires (e.g., international agencies).
- Experimental comparison helps specify insights that would not be easily highlighted (e.g., public perception); cross-cultural learnings could be better facilitated with early knowledge about the comparison topics.

# Questions

**Thank You!**

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