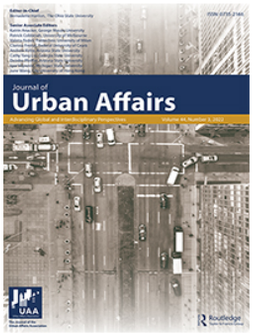

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Promoting a geography of opportunity in Accra, Ghana: Applying lessons from mixed-income development successes and shortcomings

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ABSTRACT

Urban poverty in both the developed and developing world is often spatially organized with deprivation highly concentrated in segregated areas of cities. With the rapid urbanization and lack of effective urban planning in several countries in sub-Saharan Africa, segregation, economic deprivation and social exclusion are particularly severe challenges. In the United States, almost 30 years of poverty deconcentration policy has had mixed results and offers cautions to other countries looking to confront urban segregation. Accra, the capital city of Ghana, offers an intriguing example of a city with substantial clusters of poverty and slum areas, but also some neighborhoods with high existing levels of economic integration. Drawing on the theoretical and empirical context of poverty deconcentration efforts in the United States, this paper presents a conceptual framework with two alternative pathways for urban development: an inclusionary pathway and an exclusionary pathway. We use this framework to review and critique Ghana's existing urban policy and offer implications for inclusionary urban policy in Accra and other similar cities in developing countries.

KEYWORDS

Segregation; urban poverty; urbanization; social exclusion; social mix; mixed income; Africa; Ghana

Introduction

Social inequality is a rising policy challenge across the world and is particularly evident in metropolitan areas of both developed and developing nations as poverty and deprivation are often highly concentrated in segregated areas of cities. This residential segregation leads to social and economic marginalization, persistent poverty and a host of other social challenges such as disease, crime, and delinquency. Galster and Killen (1995) coined the term *the geography of opportunity* to describe the ways in which place matters for social and economic mobility and to highlight the importance of urban policies that connect the urban poor to broader society (see also, Briggs, 2003, 2005; Pastor, 2001; Rosenbaum, 1995).

In the United States, over 30 years of poverty deconcentration policy has had mixed results and offers cautions to other countries looking to confront urban segregation (J. Fraser et al., 2013; M. L. Joseph, 2013). One major policy approach to integrating the poor into more economically-diverse communities has been the building of mixed-income developments with housing for both the poor and affluent (M.L. Joseph & Yoon, 2019). A large literature documents the positive outcomes of these policies in terms of improving quality and safety of the physical environment but also indicates a general failure of these policies thus far to promote social and economic mobility among the poor (Chaskin & Joseph, 2015; Levy et al., 2013; M.L. Joseph, 2019). Further, research has documented significant social challenges in these mixed-income communities including tensions over norms of behavior and stigmatization and isolation of the poor (Chaskin & Joseph, 2012; Graves, 2010; J.C.

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Fraser et al., 2013; Chaskin, Khare et al., 2012; Kleit, 2005; McCormick et al., 2012; Tach, 2009). Similar poverty deconcentration policies have been implemented across Europe as well as in Canada and Australia with similarly mixed results (Arthurson, 2002; August, 2008, 2015; Kleinhans & Van Hamm, 2013).

With the rapid urbanization, rising inequality and lack of effective urban planning in several countries in sub-Saharan Africa, segregation, economic deprivation and social exclusion are increasingly severe challenges in this region of the developing world (Amoako, 2016; Otiso & Owusu, 2008; Owusu & Agyei-Mensah, 2011; Songsore & McGranaham, 1993). As Otiso and Owusu (2008) pointed out in their comparative study of urbanization in Ghana and Kenya, although the racial segregation that had been established in the colonial era was abolished at independence, subsequent development has often maintained segregation on the basis of income and in some cases ethnicity and religion. Africa's increasing integration into the global economy, the rise of an African middle class and the increasing withdrawal of the state from urban housing and service provision is generating the conditions for ever-increasing geographic separation between the affluent and poor. Otiso and Owusu (2008) have referred to this trend as a "spatial logic of exclusion, intolerance and insularity" (p. 152).

The Greater Accra Metropolitan Area, the capital city region of Ghana in West Africa, with a residential population of 4.7 million people, is a prime example of the challenges of rapid urbanization, residential segregation, and concentration of poverty (Ghana Statistical Service, 2019; World Bank Group, 2017). There has been a boom of real estate investment in Accra over the last 2 decades by commercial developers and direct foreign investment. This has generated a house price-to income ratio of 14:1, making Accra one of the most inequitable housing environments in Africa (Gillespie, 2018). While Accra has substantial clusters of poverty and slum areas, there are also several neighborhoods with high levels of existing economic integration where upscale homes for the Ghanaian elite and international expatriates have been built among dilapidated dwellings for the poor. However, the current income mix in these neighborhoods is tenuous because ongoing development processes and legal efforts by the affluent are leading to the displacement of the poor. Existing mixed-income areas are increasingly becoming enclaves for the rich (Tetteh, 2016).

The Accra context presents an intriguing opportunity to consider the possibilities for urban policy and practice that would leverage the existing residential diversity to promote more intentional opportunities for social and economic inclusion and mobility for the poor. Tetteh (2016, p. 275) makes a recommendation for the government in Accra "to utilize and expand the repertoire of planning tools available to the City to encourage the mixing of diverse economic groups in the emergent new urban spaces, particularly in planned or proposed new residential projects." In his assessment of Ghanaian housing policy, Boamah (2014) agrees: "Planning regulations should be employed to ensure that developers pursue mix development and accommodate affordable housing in their development schemes. This is necessary in minimizing income driven social segregation in the country's residential neighborhoods." The Government of Ghana's National Housing Policy (Government of Ghana, 2015, pp. 13–14, emphasis added) also made the case for greater integration: "Economic growth and prosperity enhances the creation of *integrated communities* and fosters a sense of pride, which could encourage family self-sufficiency" and commits to "ensure adequate and sustainable funding for the supply of *a diverse mix of housing* in all localities."

Unfortunately, the Government of Ghana does not have a strong track record for following through on comprehensive urban planning. The National Urban Policy Framework released by the government in 2012 (Government of Ghana, 2012, p. 3) noted that "This is the first time in the history of Ghana that a comprehensive urban policy has been formulated to promote a sustainable, spatially integrated and orderly development of urban settlements with adequate housing and services." The report went on to acknowledge that "with little experience in urban management, local governments have often been unable to develop strategies and plans to mobilize the resources they need to deal with urban growth" and that "successive government interventions and response to urbanization and urban growth have been piece-meal and fragmented in character" (Government of Ghana, 2012, p. 3).

This paper draws relevant lessons from the American poverty deconcentration experience to inform more proactive and effective approaches to urban development in Accra and similar cities in the developing world. Our major contribution to the urban studies literature is a conceptual framework of inclusionary and exclusionary urban development pathways that can inform future policy development and analysis in all global settings experiencing urban growth and displacement. We first set the context for a comparison of urban development in Ghana and the U.S. by describing key differences in socioeconomic development as well as identifying commonalities in the way that urban development can exacerbate social exclusion of the poor. We then review in more detail the historical segregation patterns and modern-day context of state-sanctioned urban segregation, gentrification and displacement in Accra. Next, we review the theory and outcomes of mixed-income development efforts in the U.S. We establish the role of gentrification in urban development and the case for the mixed-income development approach and summarize the empirical evidence about mixed-income implementation in the U.S. We then present a conceptual framework with two alternative pathways for urban development in Accra and other developing countries: an inclusionary pathway and an exclusionary pathway. We conclude with recommendations for inclusionary urban policy and offer implications for urban development in Accra. We closely review the policy prescriptions in the 2015 Housing Plan released by the Government of Ghana and indicate where there is alignment with our proposed inclusionary policy framework. However, we conclude that while unique conditions are in place in Accra that make greater social inclusion into a geography of opportunity possible, the more likely path based on current trends and government inaction is one of displacement of the poor, privatized development for the elite, weakening community cohesion, and increased poverty and marginalization.

Establishing the basis for comparing urban policy in the U.S. and Ghana

This paper draws lessons from the mixed-income development experience in the U.S. to make recommendations for urban policy in Ghana. In this way, we follow other comparative studies that have leveraged research and practice from the developed world to inform policy in Ghana (see, for example, Acquah, 2021; Alhassan & Castelli, 2020; Boateng & Anngela-Cole, 2016; Siekpe & Greene, 2006). While there are fundamental differences in the urban development contexts between the U.S. and Ghana, there are also significant similarities that make this comparison instructive for policy-makers in Ghana and other developing countries facing exclusionary housing pressures.

Fundamental differences in urban housing contexts

In addition to the major differences in the demographic, political, economic and cultural contexts of the U.S. and Ghana (see Alhassan & Castelli, 2020, for a summary comparison of Ghana in a global North-South context and Acquah, 2021 for a U.S.-Ghana comparison), there are some important specific differences in the contexts for urban housing development that should be noted. The challenges common to many state functions in Ghana, such as weak infrastructure and systems, poor coordination, and rampant corruption, are also inherent in the urban housing sector and political influence and manipulation can often undermine professional urban planning practice (Cobbinah & Darkwah, 2017). In Ghana, urban planning is particularly complicated by the pluralistic land tenure system whereby both traditional and formal political systems manage customary and statutory land respectively (Cobbinah & Darkwah, 2017; Frimpong Boamah & Walker, 2017). This often leads to situations where state officials and traditional leaders have competing claims to land ownership, complicating development activities (Boamah & Amoako, 2020; Otiso & Owusu, 2008). In Ghana, mayors are nominated by the president and elected by the members of the metropolitan assembly, not democratically elected by the city's constituents. This structure of governance situates the president and his executives as the indirect yet powerful custodians of urban policy where presidents set the agenda and mayors are primarily accountable to the president instead of residents of their cities (Ahwoi, 2010; Antwi-Boasiako, 2010; Nanja, 2019).

Similarities in urban policy challenges

Despite these fundamental contextual differences, the U.S. and Ghana, like other countries in the developed and developing worlds, face some very similar challenges of exclusion and displacement in the face of urban revitalization. The spatial organization of poverty is a global phenomenon. In major cities across the world, poverty tends to be clustered geographically and a rise in social inequality tends to be associated with increased income segregation (Amnesty International, 2011; Huxley, 2006, 2007; Mackie et al., 2014; Nijman & Wei, 2020). U.S. cities have been particularly renowned for their stark segregation by race and income. Likewise, the rapid urbanization of African countries has been coupled with increasing income inequality (Novignon, 2017) and there are clearly observable patterns of economic segregation within most Ghanaian cities (Grant, 2015; Satterthwaite & Mitlin, 2014). In Accra, an increasing number of the affluent live in gated communities. And many of the Ghanaian poor are isolated in slum areas known as *zongos*, which are physically separated from the core of cities. Songsore and McGranaham (1993) have documented that residential segregation in Accra is perpetuated by the provision of estate houses for a small elite whereas the lower income residents in the city are left to find housing in more crowded, poorly planned neighborhoods with little access to improved sanitation and other social amenities. These segregated neighborhoods have become clusters of poverty, deprivation, poor health and disease (Agyei-Mensah & Owusu, 2009).

However, in both the U.S. and Ghana, while exclusion and residential segregation has endured in much of the urban core, there has been an emergence of pockets of neighborhood revitalization and affluence leading to an increasing number of mixed-income communities. In the U.S., this phenomenon is associated with the renewed taste for urban living, resulting in the gentrification of inner-city neighborhoods with in-migration of higher-income residents and the displacement of the urban poor

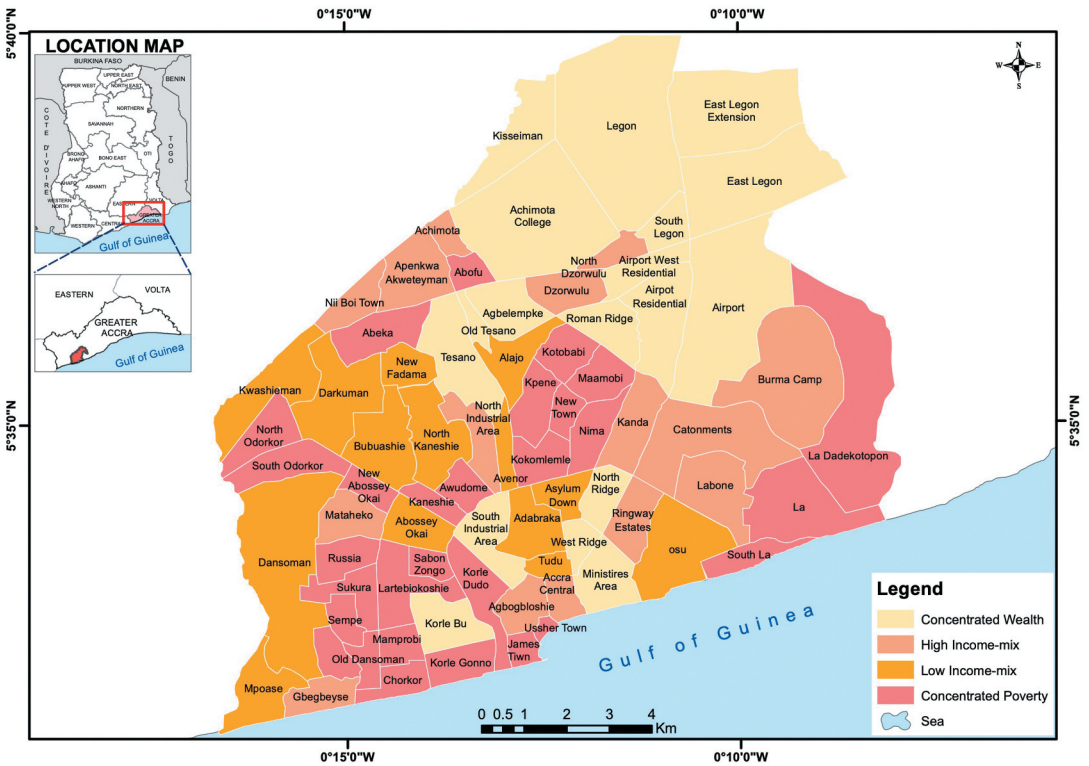

Figure 1. Income mix in Accra.

Figure 2. Juxtaposition of affluent housing and shacks in East Legon, Accra.
Photo credit: Mark Joseph.

(Freeman, 2006; Hyra, 2008; Lees, 2008). Likewise in Accra, as can be seen in Figure 1, while there are numerous slum areas with highly concentrated poverty, there is also an array of neighborhoods with varying levels of income mix.

The rapid urban sprawl, informalization of the urban space, and market-driven housing development in Accra has led to a considerable degree of integration and what could be considered "naturally-occurring" mixed-income neighborhoods. It is not uncommon to see people living in shacks fortified with corrugated metal, uncompleted buildings and other makeshift structures directly adjacent to mansions (see, Figure 2).

This existing income mix in communities throughout Accra presents a tremendous opportunity for upgrading and sustaining the socioeconomic integration that is already present in many parts of the metropolitan area. However, current real estate trends in Accra are to displace and supplant low-income housing with high-end development. Sassen (2014, p. 15) characterizes these developed and developing world trends of urbanization, widening inequality, gentrification and displacement as "expulsions."

Further examination of the challenges of the housing policy context in Accra

Accra has historically been characterized by inequality, segregation, and violent class struggles over urban spaces (Gillespie, 2015). The earliest housing policies by the British colonial government were focused not on the provision of housing for the masses but for expatriate workers and senior indigenous staff of the colonial government. This led to the development of exclusive neighborhoods such as Cantonments, which still remains an enclave for expatriates (Abiodun, 1976; Konadu-Agyemang, 2001). A relatively short-lived shift toward public sector housing provision for the general public ensued post-independence (Boamah, 2014). Between 1957 and 1966, the State embarked on mass public housing programs. In that period, the Tema Development Corporation and the State Housing Corporation together delivered over 11,000 low-cost housing units (Boamah, 2014). After the overthrow of the Kwame Nkrumah-led government in 1966, the new administration ended all rental subsidies and increased the rent on all state housing units. The state maintained that housing policy stance until liberalization policies were implemented in the 1990s. The International Monetary Fund and World Bank pushed for structural adjustment programs which emphasized economic liberalization and an aggressive decrease of state involvement in different sectors of the Ghanaian economy.

This continued through the 1990s until the severe deepening of inequality prompted policy changes. In 2001, the Social Security and National Insurance Trust acquired about 3,000 acres of land in different locations across the country, including Accra, for the provision of public housing. Most of these projects have, however, been abandoned by subsequent governments (Boamah, 2014). Today, the state has assumed a neoliberal position toward urban development and housing provision, relinquishing its direct role and instead acting as an intermediary to promote and facilitate the investment of private capital (Boamah & Amoako, 2020; Fält, 2016; Gillespie, 2015).

The majority of the city of Accra's new inhabitants live in informal settlements (Stow et al., 2010). Most Ghanaian households, 79%, do not have adequate sleeping rooms; more than 50% of households with an average of four members occupy only one sleeping room (See, Boamah, 2014; Ghana Statistical Service, 2013). The long absence of an urban policy context to guide the development and planning of the city has allowed the informal sector to self-organize within a largely unstructured and minimally regulated housing regime (Boamah, 2014). To the extent that there is any public sector policy, it is driven largely by market incentives and land speculation resulting in urban development that has further segregated urban spaces (Asiedu & Arku, 2009; Boamah, 2014; Fält, 2016; Tetteh, 2016). The National Urban Policy Framework released by the Government of Ghana in 2012 concluded that:

> "[There are] fundamental problems associated with urban development and management in the country. These include a weak urban economy, land-use disorder and uncontrolled urban sprawl, increasing environmental deterioration, inadequate urban services, urban poverty, slums and squatter settlements, weak urban governance and institutional coordination, delimitation of urban areas of jurisdiction and lack of integrated planning across jurisdictional boundaries, weak rural-urban linkages, limited data and information on urban areas, inadequate urban investment and financing, weak information, education and communication strategy, and weak urban transportation planning and traffic management and a host of other challenges associated with our decentralization programme." (Government of Ghana, 2012, p. 4)

The resulting concentration of the urban poor in spaces without access to amenities and other opportunities has health and other economic implications. As Agyei-Mensah and Owusu (2009, p. 511) described: "spatial segregation of relatively disadvantaged groups … is likely to accentuate patterns of social polarization and to inhibit efforts by the disadvantaged to improve their individual and collective conditions." According to Owusu and Agyei-Mensah (2011, p. 348) "the problem lies in the spatial coexistence of poor people and poor environments, unemployment, high crime rates, lack of economic dynamics and neighborhood cohesion, social tension and negative local images."

In the absence of leases and other contractual ties, these forms of informal housing and squatting are highly unstable. This can be seen in both highly affluent neighborhoods, such as East Legon, Cantonments, and part of Spintex as well as middle-income neighborhoods, such as parts of North Kaneshie, Adenta, and Madina, and low-income neighborhoods such as Nima, Mamobi and other areas. As observed by Agyei-Mensah & Owusu (2009, 503), "pockets of old and dilapidated houses (what one may even describe as slums) exist within [East Legon]." As the state takes more land to redistribute for luxury and market-rate real estate development, the urban poor (see, Gillespie, 2015) push back through the appropriation and redistribution of urban space from the rich through acts of quiet encroachment (see, Bayat, 1997). This accounts for the juxtaposition of makeshift structures and large gated houses in many Accra neighborhoods. As noted by Grant and Yankson (2003, p. 65), "Accra is characterized by fragmented economic and residential geographies that if left unchecked will undermine sustainable urban development."

More on gentrification and displacement pressures in Accra

As noted earlier, urban governance in Accra has adopted an entrepreneurial approach where the state interprets its primary role as facilitator of private-sector growth (see, Gillespie, 2015; Grant, 2009; Obeng-Odoom, 2013). In fulfilling this role as an intermediary between the private sector and customary land systems, the state has adopted the following mechanisms: privatization of communal land; cleansing of street hawkers and eviction; and expulsion of squatters (Gillespie, 2015). For example, it is estimated that some of the indigenous Ga communities [for instance, the La ethnic

group] in Accra have lost more than 80% of their customary land (Gillespie, 2015). Much of the appropriated land is redistributed to private developers to undertake luxury developments targeted at expatriates, and higher income individuals and households. As a result, the original owners of the land in places like Osu, La, and Jamestown among others are crammed into impoverished and overcrowded settlements without any benefit of the development of their lands (Gillespie, 2015). A stark demonstration of the expulsion of these residents can be seen in the sharp contrast between places like La and its immediate surroundings, and the "spacious, leafy Cantonments and Ridge estates, the American-style luxury mansions in AU Village, and the high-rise commercial center of Airport City, all built on land originally expropriated from these communities for public use" (Gillespie, 2015, p. 71; see also, Fält, 2016). These instances of state-led gentrification of Accra are widespread. Even though this decongestion by expulsion and criminalization of informal settlements started long ago, the former mayor of Accra, Alfred Oko Vandepuije, reenergized the slum clearance mechanisms when he pledged to transform Accra into a "Millennium City" (Crentsil & Owusu, 2018; Fält, 2016; Gillespie, 2015; Obeng-Odoom, 2013). The current mayor of Accra, Mohammed Adjei Sowah has continued this policy, evident in the announcement by the City of Accra in March 2017, that it was commencing mass demolitions (Adogla-Bessa, 2017). As cities around the world, including Accra, went into lockdown in the spring of 2020 to mitigate the spread of COVID-19, the Accra Metropolitan Assembly moved to demolish several makeshift-wooden structures in the Old Fadama district, rendering over a thousand slum-dwellers homeless (Cromwell, 2020; GhanaWeb, 2020).

Poverty deconcentration theory, policy and results in the United States

We now turn to a discussion of how the challenges of urban exclusion and poverty concentration have been addressed in the United States. As stated earlier, despite the major differences in economic, social, political and cultural contexts between Ghana and the U.S., both countries face the rising challenge of gentrification and the economic marginalization of the urban poor. In both contexts, mixed-income communities present a win-win option in which public-private ventures aim to yield benefits for both the affluent and the poor. In the U.S., there has been almost 30 years of national and local policy aimed at deconcentrating poverty by promoting mixed-income housing and neighborhoods (J. Fraser et al., 2013; M.L. Joseph, 2019). Mixed-income development involves the construction of housing for higher-income households in high poverty, segregated areas of a city in order to promote a socioeconomic population mix. The general theory behind mixed-income development in the U.S. and around the world is that through intentional social mixing the resources and opportunities usually available only to affluent members of society can be made more accessible to low-income households (M.L. Joseph & Yoon, 2019). Joseph et al. (2007) identify four specific theoretized benefits of mixed-income development: (1) broadening the social capital and social networks of low-income households; (2) facilitating greater cross-class social learning and role modeling; (3) reducing community instability and promoting greater social control; and (4) generating more political and economic influence from higher-income residents to secure and sustain community improvements.

The first major federal mixed-income policy in the United States was the HOPE VI program (see, Popkin et al., 2004). From 1992 to 2008, with a total $6 billion investment from the U.S. Department of Housing and Urban Development, 259 grants were made to local housing authorities for the demolition and redevelopment of high-poverty public housing developments into new complexes with public housing, other subsidized housing and market-rate housing (Gress et al., 2019). In 2010, the Obama administration replaced HOPE VI with the Choice Neighborhoods Program which established stricter requirements for ensuring that a higher percentage of original residents move into the new developments, elevated the focus on education and workforce development programming, and broadened the purview of the redevelopment efforts beyond the housing site itself to include the neighborhood surrounding the site (Urban Institute & MDRC, 2015). At the writing of this article, the Choice

Neighborhoods program had funded almost 100 planning grants at around $500,000 each and almost 40 implementation grants at $30-$35 million each (U.S. Department of Housing and Urban Development, 2021).

The implementation of mixed-income policy in the U.S. has yielded mixed results and provides a cautionary tale to urban planners and policymakers in Ghana and other developing countries that may seek to replicate this strategy (M.L. Joseph, 2019). While the goals of catalyzing housing and neighborhood redevelopment through public and private sector investment have largely been met, the social goals of promoting social inclusion and economic mobility among the poor have failed to materialize (M.L. Joseph & Yoon, 2019). Mixed-income development in the U.S. has yielded far greater benefits to city tax coffers, developer and investor profits and higher-income gentrifiers than to low-income households trapped for decades in marginalized neighborhoods and now tenuously attached to a rapidly changing urban landscape (Khare, 2021).

There has been tremendous success from mixed-income housing development in terms of the physical transformation of formerly deteriorated housing and neighborhoods characterized by high crime and instability into beautifully-designed housing developments (Levy et al., 2013). Federal government funding, incentives and requirements have successfully encouraged the creation of thousands of units of mixed-income housing in cities across the U.S. In these housing complexes, there are often units for very low-income families living below the poverty level, moderate-income households that benefit from a modest housing subsidy, and higher-income households able to pay full market rates. The level of actual physical integration varies. Some housing complexes integrate some buildings with subsidized units with other buildings with market-rate units. Other housing complexes have an economic mix within buildings. Most of these mixed-income developments in the HOPE VI and Choice Neighborhoods programs adhere to a common external design and quality for both the market-rate and subsidized units so that it is not possible to distinguish one from the other. Investments in the mixed-income housing have spurred other residential and commercial investments in the surrounding neighborhood. Rates of local crime and delinquency have decreased (Levy et al., 2013).

Another important element of success is that the physical and environmental improvements have yielded an improved quality of life among the urban poor living in the new mixed-income housing. Low-income residents that have been able to return to live in the new developments report high satisfaction with their new homes, reduced stress and anxiety about safety and instability, and reduced stigma in terms of where they live (Chaskin & Joseph, 2015). Low-income residents are largely pleased with the design and quality of their new units and grateful to be able to live affordably in such a stable, attractive housing setting.

A major shortcoming of the U.S. experience with mixed-income development has been the relatively low proportion of the targeted urban populations that have benefited from the housing investments. Very few of the residents who originally lived in the high-poverty public housing developments have returned to the new mixed-income housing (Joseph & Chaskin, 2012). Across the 259 HOPE VI developments, the median return rate was just 17% of original residents (Gress et al., 2019). These low return rates are explained by a variety of factors including extensive delays in completing the new units, screening protocols and selection criteria such as drug testing and financial credit checks, and fear on the part of low-income residents that they will be overly monitored and unwelcome in the new mixed environment (Joseph & Chaskin, 2012). Relocation data suggests that displaced residents have generally moved to other high-poverty neighborhoods rather than to communities with greater opportunity (see, for example, Chaskin, Joseph et al., 2012).

Another major negative outcome of mixed-income housing in the U.S. is that while those residents who have been able to return to the new housing have enjoyed better quality housing and more stable neighborhoods, they have had to confront social stigma and marginalization from their higher-income neighbors and have generally not experienced changes in their economic trajectory and financial security (Chaskin & Joseph, 2015; Levy et al., 2013; McCormick et al., 2012). Low-income households have experienced a sense of lack of welcome and belonging, increased monitoring by property staff and local security, and a lack of voice and influence in

community affairs. Improved amenities in the communities such as retail and commercial enterprises are often geared toward the needs and economic status of more affluent residents. There have been limited connections to new economic opportunities and low-income households have generally not experienced substantive improvements in their income or financial stability (Levy et al., 2013; M.L. Joseph & Yoon, 2019).

In summary, returning to Joseph et al.'s (2007) theoretical propositions about the possible positive benefits of mixed-income development for the urban poor, research suggests that the realities in the U.S. have been extremely mixed and largely disappointing. There have been improved housing and neighborhood conditions for those few low-income households that have avoided displacement and remained in mixed-income communities. But there has been limited social interaction and network-building, limited exchange of resources from the affluent to the poor, and increased stigmatization of the poor by their higher-income neighbors. Chaskin and Joseph (2015) term this outcome "incorporated inclusion," whereby the urban poor are physically integrated into urban neighborhoods, but remain social and economically marginalized.

These mixed results with mixed-income development policy in the U.S. provide a warning to policymakers in Accra and other rapidly urbanizing cities that have an opportunity to design and implement an urban strategy to counter gentrification and displacement with efforts to promote and sustain socioeconomic integration. Urban planners face a choice of repeating the exclusionary results experienced in the U.S. or making design and governance choices that promote mixed-income communities with more inclusionary outcomes. We turn now to elucidating a conceptual framework that contrasts an inclusionary pathway with an exclusionary pathway.

Conceptual framework

Leveraging existing income mix to promote upward mobility for the poor

Existing theory and practice enables us to chart two possible pathways ahead for Accra: an inclusionary pathway in which the existing economic integration and social mix in middle and higher-income neighborhoods is leveraged for positive outcomes for the low-income population and an exclusionary pathway where the benefits and amenities of middle and higher-income neighborhoods are hoarded and enjoyed only by affluent Ghanaian elites and expatriates. Our conceptual model (see, Figure 3) has four elements: (1) the

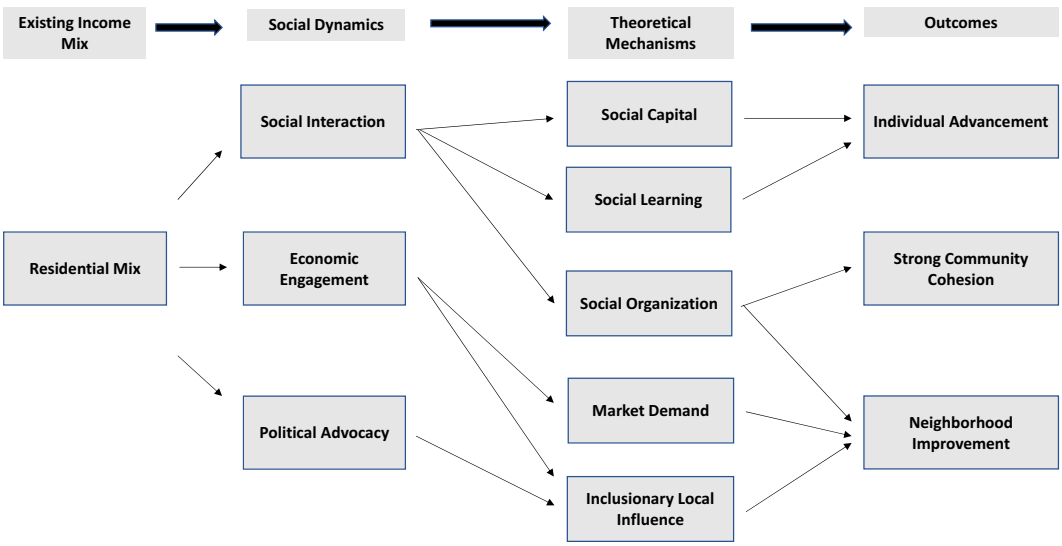

Figure 3. An inclusionary pathway to leverage income mix for positive benefits for the urban poor.

existing income mix, which could lead to (2) inclusionary or exclusionary social dynamics among community residents and other stakeholders, which then operate through (3) possible theoretical mechanisms to generate (4) inclusionary or exclusionary outcomes for the urban poor.

Inclusionary pathway

In the inclusionary pathway, the residential mix could lead to several positive social dynamics. The physical proximity of poor and affluent residents could lead to social interaction among population groups that typically do not come into such regular, informal daily contact and facilitate the establishment of some familiarity and personal relationships. The proximity could also lead to opportunities for economic engagement, with the affluent hiring the lower-income residents for ad-hoc and more extended employment and patronizing their informal businesses. Sharing the same geographic space also could mean that when affluent residents use their power and influence to advocate with local political representatives for resources and services for the neighborhood, those benefits could accrue to the broader neighborhood population.

The social interaction among affluent and impoverished could generate positive outcomes through three mechanisms. First, the interaction could lead to increased social capital whereby the lower-income residents gain networks and connections to new resources and information and develop shared norms and expectations with their higher income neighbors (Coleman, 1988). Second, the interaction could lead to increased social learning, whereby the lower-income residents gain new knowledge and skills through observing and engaging with affluent residents (Bandura, 1977). Third, the interactions could lead to stronger social organization as the impoverished and affluent residents work together and collaborate to establish and achieve a shared set of aims for life in their neighborhood (Sampson & Groves, 1989).

The economic engagement among affluent and poor residents could lead to increased market demand for the goods and services produced by the lower-income residents. This engagement could also lead to affluent residents using their local power and influence in an inclusionary way to advocate for state support of the ability of those lower-income residents to provide those goods and services and to counteract efforts by the state to displace those residents (Logan & Molotch, 1987). Likewise, the political advocacy for neighborhood amenities and services by the higher-income residents could also result in inclusionary local influence deployed for the benefit of the lower-income residents as well as the affluent.

In terms of positive outcomes, then, the social capital and social learning could lead to individual advancement for low-income residents. The social organization could lead to greater community cohesion and to neighborhood improvements. And the market demand and inclusionary local influence could also lead to neighborhood improvements. In our view, given the documented urban development experience in the U.S. and the current developmental trajectory in Accra and other cities in the developing world, the inclusionary pathway is not likely to occur. Instead, we anticipate that an exclusionary pathway will dominate.

Exclusionary pathway

In the exclusionary pathway, rather than positive social dynamics, the residential income mix could lead to negative dynamics and tensions among residents of different income levels (See, Figure 4). The physical proximity could lead to social exclusion and attempts to marginalize and alienate the poor from the more affluent. Rather than the mix leading to productive economic engagement, it could lead to more exploitative economic activity, whereby the affluent take advantage of the weaker economic positioning of the poor. And the social mix could lead to the affluent acting exclusively out of political self-interest and using their local power and influence for their own benefit.

Rather than social learning, social capital and social organization, the social exclusion could lead to social distance, class stigma and increased social control. Rather than a vibrant local neighborhood economy where the affluence of higher-income neighborhood generates productive opportunity and activity by the poor, the economic exploitation could lead to economic stagnation where the affluent seek goods and services outside the neighborhood or only from elite-serving establishments and the

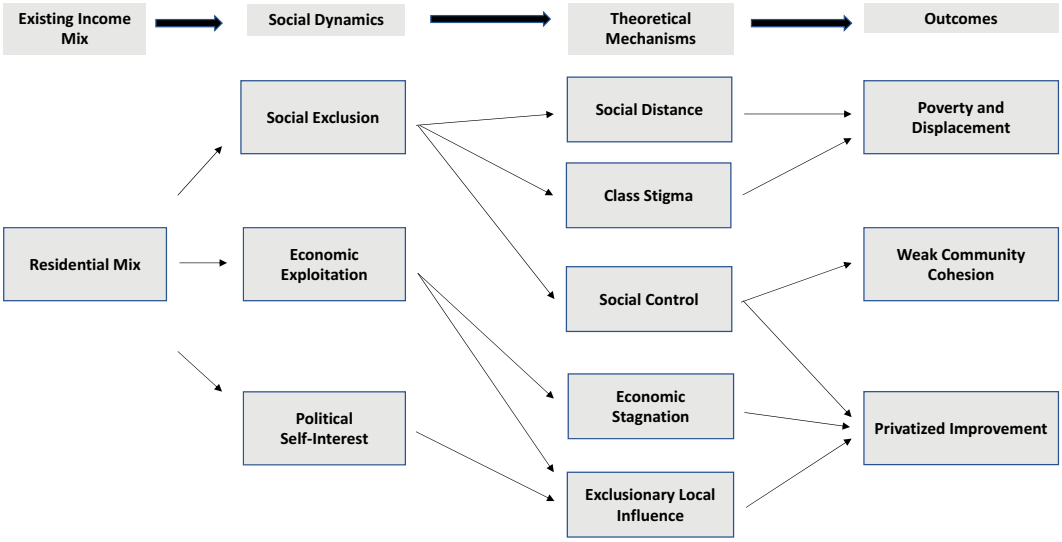

Figure 4. An exclusionary pathway where income mix negatively impacts the urban poor.

economic activity by the poor is deprived of investment. And rather than inclusionary local influence emerging that benefits all residents, the economic exploitation and political self-interest result in exclusionary local influence that hoards the benefits of the neighborhood for the affluent. Rather than promoting physical and economic integration, the higher income residents could literally and figuratively wall themselves off from the poor living around them.

The exclusionary pathway, rather than promoting individual advancement, community cohesion and neighborhood improvements for all, would generate poverty and displacement, weak community cohesion and privatized improvements like paved roads that only lead to affluent homes, electric generators that deliver electricity just to the wealthy, and large household water tanks to deliver running water only to the well-off. And the affluent would live behind gates, barbed wire and electrified barriers (see, Figure 5).

This is the future that Otiso and Owusu (2008) anticipate: "the exponential expansion of such fortified enclaves . . . a globally tested mechanism for the propertied middle [and upper] classes to insulate themselves from the threats—real or imagined—to their physical security and sense of well-being." A report by Institute of Statistical, Social and Economic Research (ISSER; 2012) warns that while self-contained housing and gated communities promote security and privacy the separation created by these forms of housing can diminish ethnic and social cohesion.

A bright spot is offered by Asiedu and Arku's (2009) research on gated communities in Accra. Their research with residents who live in proximity to gated residents did not reveal any resentment toward those who live behind the gates and in fact there appeared to be positive and extensive levels of interaction between the two communities, though the interactions were mainly focused on economic transactions and job opportunities such as gardening, housecleaning and landscaping rather than social interaction. This research finding suggests the possibility of making the inclusionary pathway real, at least in some urban neighborhoods, with the appropriate policy action and intentionality.

Proposed framework for an inclusionary policy

There are many steps that can be taken by state actors, private developers, nongovernmental organizations, and community leaders to counter the exclusionary pathway and promote the inclusionary pathway. Indeed, the National Housing Policy released by the Government of Ghana in 2015 establishes a commitment to a more inclusive, democratic and integrated society.

Figure 5. Accra resident with security gate.
Photo credit: Mark Joseph.

We now present a framework for inclusionary policy (see, Figure 6). Our proposed inclusionary policy prioritizes seven inclusionary practices that would help leverage the residential income mix to generate the social dynamics, theoretical mechanisms and outcomes associated with the inclusionary pathway. We see the seven inclusionary practices related to each other as follows. A foundational practice is *proactive leadership* in the public and non-governmental sector with the vision and will to advance a more inclusive form of urban development. That leadership would generate the *incentives and influence* to promote more inclusive development by private sector developers. This would generate more *affordable housing* as a component of development projects. The resultant mixed-income communities would provide a platform for greater *economic leverage*, to harness the resources of the affluent for community revitalization. *Inclusive governance* would be needed to ensure that the urban poor retained representation and a voice in the decisions and affairs of their

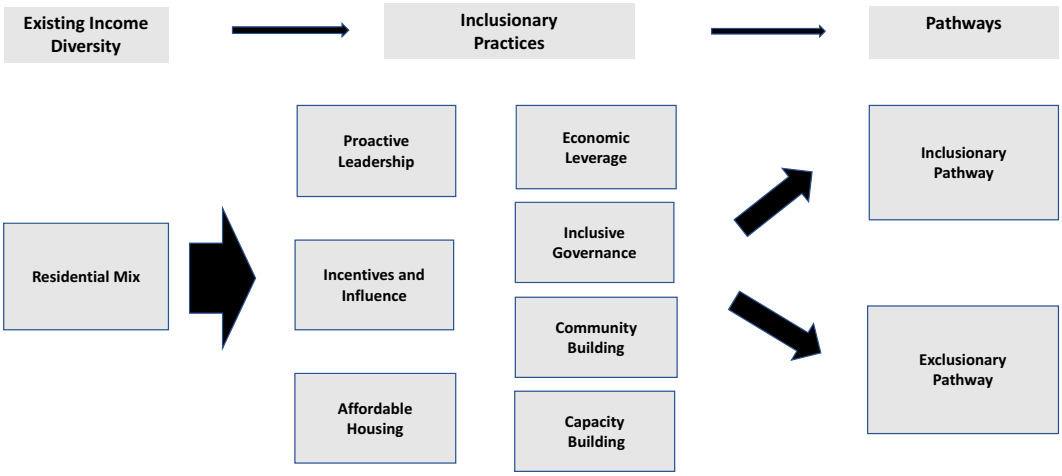

Figure 6. Inclusionary policy.

communities. *Community building* would promote connections and social cohesion across lines of income. And finally *capacity building* would equip local housing and community development officials and residents with the knowledge and skills to promote and sustain a more inclusive approach.

The National Housing Policy released in 2015 by the Government of Ghana made a number of promising statements and propositions that align very well with our proposed inclusionary practices (Government of Ghana, 2015). While previous national government plans for development and inclusion have ultimately not been implemented, we believe the 2015 plan could provide a strong policy framework for future urban development in Ghana. We now explore each of the inclusionary practices in more detail.

Proactive leadership

Leadership is needed at multiple levels to set a clear vision for a more inclusive approach to urban development, to develop and implement the strategies would advance that approach, and to hold all relevant actors accountable to it. This includes national, regional and municipal government leaders, customary, traditional leaders, and leaders of nongovernmental organizations. Above all, it will be critical for the city government to replace its current policies of decongestion through slum clearance and displacement with a more balanced approach to revitalization that promotes mixed-income communities with retention of the poor as neighborhoods develop. The 2015 National Housing Policy is a strong and comprehensive starting point for leadership at the national level on this issue. The policy states a commitment to deploy public resources to support different income levels of households while prioritizing the needs of vulnerable groups (Government of Ghana, 2015). There remains a critical question of where the ongoing leadership will, strategy and accountability will come from to ensure that issues of inclusion are kept at the forefront as Accra and its neighborhoods continue their rapid development and growth. What mechanisms will ensure that the directives in the Policy are carried out by local political representatives, civil servants, customary leaders, private corporations and non-governmental leaders?

Incentives and influence

In a neoliberal, market-driven development environment, where the government's priority has been to create an attractive environment for private investment, inclusionary policy will require establishing incentives for housing developers and other corporate and civic actors to promote the more balanced approach. The National Housing Policy calls for encouraging the "inclusion of rental housing in new residential developments by developers" (Government of Ghana, 2015, p. 18). Inclusionary housing programs, where private housing developers are incentivized (sometimes mandated) to incorporate affordable housing units in their market-rate developments, have been successful at generating affordable housing units in the United States. The government could use its power of land transfer to incorporate requirements for the inclusion of affordable housing on any housing development on that land. The 2015 National Housing Policy proposes to create a National Housing Fund to attract and direct private capital into housing and infrastructure development. Proposed sources for the Fund include government funds, national housing bonds, and other grant funding. The Fund would be designed as an investment that will yield tax-deductible competitive returns (Government of Ghana, 2015).

Another form of incentive that could work especially well in communities with a strong proportion of higher-income residents would be for the government to offer matching grants to be combined with local private investment to address key needs in mixed-income communities, such as roads, security, water, electricity and other infrastructure.

Affordable housing

The creation of quality, durable affordable housing in mixed-income neighborhoods with strong infrastructure and amenities is key to an inclusionary approach. As stated by the president of Ghana, Nana Akufo-Addo, in his State of the Nation Address in 2019: "There is an acute shortage of user-friendly,

decent housing for people in middle and low-income brackets in our country. This is a long-standing problem that gets worse with each passing day. It is time to tackle the issue and find a resolution" (Akufo-Addo, 2021, p. 9). To date, efforts by the national and local governments to build affordable housing at scale have fallen far short of the need and not been sustained. The 2015 National Housing Policy acknowledged that the investments made in developers "did not adequately promote affordable or low-income housing" and the tax incentives resulted in more housing for higher-income residents than for vulnerable populations. The policy commits to prioritize affordable and social housing. (Government of Ghana, 2015, p. 36). Wherever possible, the state should look to leverage private investment and market demand for upscale housing to generate opportunities to create affordable housing. Given the scale of need, it will be important to broaden the range of actors working to produce affordable housing. The 2015 National Housing Policy aims to engage "non-conventional partners such as faith-based organizations, civil society organizations, policy think-tanks and research and academic institutions as intermediaries in low-income housing interventions" (Government of Ghana, 2015, p. 23).

Economic leverage

In Accra as in metropolitan areas across the developing world, there is a vibrant, bustling informal sector of goods and services. However, given the lack of formal state approval, support and regulation, this informal sector is rife with instability, risk and exploitation. An inclusionary policy would leverage the entrepreneurialism and vitality of the informal sector along with the proximity of low-income individuals to centers of affluence in mixed-income communities. The 2015 National Housing Policy proposes to support more economic viability among low-income slum dwellers along with elevating their voice in decision-making (Government of Ghana, 2015). Providing a promising example of grass-roots engagement, Gillespie (2018) described a pioneering cooperative housing project in the Ashaiman neighborhood of Greater Accra led by a transnational civil society organization working in partnership with the United Nations Human Settlement Program which incorporates the urban poor into financial markets on a collective basis by extending loans to organized groups. The People's Dialogue on Human Settlements is the local non-governmental organization which completed the Amui Dzor Housing Project in partnership with United Nations Human Settlement Program (People's Dialogue on Human Settlements Ghana, 2020).

Other strategies to leverage local entrepreneurial vitality could include support for microenterprises through business development loans with a particular focus on helping low-income residents of mixed-income communities build strong customer base among the higher-income residents of those communities. Residents with successful careers in business could be recruited to serve as mentors and connectors for low-income residents, particularly youth.

Inclusive governance

Along with greater state intentionality around economic investment and programs, an inclusionary policy would also include attention to decision-making, agency, participation and voice. Who has a say in shaping urban policy at the municipal level and at the neighborhood level? An inclusionary approach would strengthen mechanisms for influence from a broader constituency that includes the poor and would aim to counterbalance the current dominance of elites. The 2015 National Housing Policy commits to inclusivity in principle and makes a pledge to take into account the interests of a wide variety of stakeholders in the development of policy, including housing associations, cooperatives and management boards at the community level (Government of Ghana, 2015). A key element of this strategy will be community organizing and mobilizing among low-income residents of mixed-income communities for more effective collective advocacy with higher-income residents to influence local politicians and customary leaders to promote inclusionary strategies.

Community building

Our inclusionary conceptual framework calls for positive social interaction across lines of income and class that would promote increased social capital, social learning and social organization. Research in mixed-income communities in the United States has established that these positive social dynamics do not emerge naturally in socioeconomically integrated environments. An inclusionary policy would include strategies for building community, including strengthening and broaden existing social networks and neighborhood activities and designing and generating new opportunities for relationship and norm and trust-building among residents of mixed-income communities. This would entail a broadening from a community organizing approach, which is focused on power-building to influence external actors, to also include a community building approach which focused on building strong social networks and support within a community. Churches and other faith organizations would be an important asset in this community building work. Neighborhood civic associations tend to emerge in slums areas to address the high levels of deprivation but not necessarily in areas without extreme levels of poverty. A key component of this strategy could be to support the formation of neighborhood civic associations in mixed-income communities as well.

Capacity building

Finally, the work of inclusionary policy requires not only vision and will but also skill to navigate the complexities of politics and power dynamics in rapidly changing communities with numerous interests with competing agendas. All actors, governmental, for-profit, and nongovernmental, would benefit from technical assistance and training to strengthen their ability to plan, execute and sustain more inclusionary practices. There is a need to build the acumen of those local political and customary representatives to be more effective in promoting and insisting upon an inclusionary approach with government entities and private developers. Given the dominance of private, for-profit developers in housing development and their focus on meeting market demand for high-end housing, the capacity-building could also include efforts to grow and strengthen the capacity of non-governmental organizations in the housing and community development sector. The previously cited organization the Peoples Dialogue on Human Settlement is an example of an initiative that could be the target for investment and replication (People's Dialogue on Human Settlements Ghana, 2020).

Conclusion

Our conceptual framework and assessment of the current development trajectory in Accra makes clear that there is likely a severely challenging path ahead for inclusive urban development without comprehensive and disciplined planning and accountability by the government. The National Housing Policy released in 2015 was impressive in its scope, principles and comprehensiveness. However, the national elections in 2016 returned power from the National Democratic Congress, under which the Policy was finalized and released, to the opposition party the New Patriotic Party, placing the commitment to the Policy in jeopardy. The New Patriotic Party was returned to power by the electorate in December 2020, giving it four more years to advance its policies for social development in Ghana. Under President Nana Akufo Addo, the Ghanaian Ministry of Work and Housing continues to assert its commitment to bridge the affordable housing deficit in the country (Ministry of Works and Housing, 2021). The Government of Ghana over the last decade has initiated several large-scale housing projects including the Saglemi and Kpone Affordable Housing projects, National Housing Mortgage Fund project, and Tema Kaizer flat projects. However, most of these housing projects have remained stalled for years (Amoatey, 2015). In the President's 2021 State of the Nation 2021 Address, he acknowledged that less than 2,000 units had been produced (2021 State of the Nation Address). Furthermore, the units that have been produced remain largely unaffordable to a large section of the Ghanaian population (Ministry of Works and Housing, 2021).

It seems clear that current urban planning infrastructure remains exceedingly under capacity and poorly positioned to provide the necessary intentionality, strategy and accountability to promote the inclusionary policy we have recommended here. The creation and ratification of a comprehensive housing policy with many elements aligned with inclusive, mixed-income development was an important foundational step for Ghana and Accra. The displacement and exclusion experienced in mixed-income communities in the United States should serve as a cautionary example to motivate bold action by current government and civic leaders to accelerate implementation of the policy directives.

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