

Developing a Participatory Urban Governance Model to Improve Flood Resilience in Informal Settlements in Accra

Josephine Agbeko, *Michigan Technological University*

Daniel Shtob, *Michigan Technological University*



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Executive Summary

This study examines flood resilience in informal settlements across Accra, Ghana, and argues that persistent flood risk is as much a governance challenge as it is an infrastructure challenge. Through interviews with municipal officials, community leaders, and residents in four flood-prone informal settlements, the research explores why existing flood management efforts often fail to meet community needs and how participatory governance could strengthen climate resilience.

The findings show that current flood response efforts are heavily focused on technical and infrastructure-based solutions, such as drainage improvements and flood-control projects, while giving insufficient attention to community participation in planning and decision-making. Residents consistently reported that they are consulted only minimally, despite possessing extensive local knowledge about flooding patterns, vulnerabilities, and practical adaptation strategies. As a result, many interventions fail to address the realities of daily life in informal settlements or gain sustained community support.

Flood vulnerability is compounded by broader social and economic challenges. Many residents live in precarious housing located in flood-prone areas, lack secure land tenure, and depend on informal economic activities that are disrupted when flooding occurs. The study highlights that flood events often damage both homes and livelihoods simultaneously, creating a cycle of recurring losses that is difficult for households to escape. Long-term relocation is rarely viewed as a realistic option because of financial constraints, employment dependencies, and strong social networks within communities.

A major theme throughout the research is the disconnect between government perceptions of engagement and community expectations of participation. While municipal authorities often view public awareness campaigns, post-disaster assistance, and community outreach as evidence of participation, residents seek a more meaningful role in shaping decisions, setting priorities, and co-designing solutions. This gap has contributed to mistrust and weakened the effectiveness of resilience initiatives.

The study also finds that informal settlements occupy a paradoxical position within the city. Residents are politically visible during elections but often remain administratively invisible in long-term planning processes, infrastructure investments, and resilience programs. This exclusion reinforces vulnerability and limits opportunities for communities to influence decisions that directly affect their safety and well-being.

Despite these challenges, the research identifies significant assets within informal settlements that can support resilience-building. Strong social networks, local leadership structures, community problem-solving capabilities, and detailed knowledge of local environmental conditions provide a foundation for more collaborative approaches to flood governance. The

study argues that residents should be recognized not as passive recipients of aid but as active partners in planning, implementation, and monitoring.

To address these issues, the report proposes a participatory governance framework built around four principles: accountability, equity, transparency, and participation. The framework advocates for long-term partnerships between communities and municipal authorities, institutionalized participation mechanisms, joint development of flood solutions, and integration of flood resilience into broader urban development goals such as housing, livelihoods, education, and public services.

Overall, the study concludes that improving flood resilience in Accra's informal settlements requires a shift from reactive, infrastructure-focused responses toward inclusive governance systems that place communities at the center of decision-making. By combining technical interventions with meaningful participation, city leaders can create more effective, equitable, and sustainable approaches to climate resilience while addressing the underlying vulnerabilities that make informal settlements particularly susceptible to flood impacts.