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Housing the City: Social Capital and House Agents in Accra, Ghana

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Abstract

Finding accommodation in Ghana's capital Accra can be a tricky and daunting task. This situation has been attributed to rapid urban growth which has led many city dwellers rely on middle men, known as house agents to help with their housing needs. Though popular among city folks, house agents activities remain unexplored area of research. As an emerging urban from, this enterprise is unique in its operations. The aim of this master thesis was to explore and better understand house agency enterprise as a means of living for a rapidly growing urban population in Ghana's capital, Accra to uncover the strategies and activities that are used.

In understanding house agents activities, I draw on Robert Putnam's social capital theoretical conceptions of trust, norms and social networks to uncover the social organization of the enterprise as well as strategies used by agents in their daily activities. The study relied on qualitative data, gained from participant observation, during a three-month fieldwork in Accra, and coupled with interviews with key stakeholders namely house agents, house seekers and house owners, to provide data for analysis. The study explores the various aspects of their work, uncovering strategies and agenda.

The main findings in this study are as follows: house agency enterprise is largely an information disclosing enterprise and secondly, house agents hugely exploit social capital as a business strategy in their dealings with house seekers and house owners in this city, sometimes with success and sometimes with negative repercussions. The thesis argues for the usefulness of social capital both as an analytical tool in the study of urbanization and its consequences and as an approach to the subjective world of the informants in understanding people's daily experience of the phenomenon.

Keywords: House Agents, Social Capital, Social Network, Trust, Norms, House owners,

House seekers

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Chapter 1: Introduction

1.1 What inspired the research project?

Rapid urbanization and urban growth have made housing one of the critical challenges facing urbanite Ghanaians, most especially in the largest urban centre, Accra. This situation is often attributed to deficiencies and weaknesses of national and city-level policies and strategies on housing development (Owusu, 2011).

The above quote from an article by George Owusu, a Senior Research Fellow at the University of Ghana captures aptly the housing situation in Accra. It affirms many of the conclusions from scholarly research on the impact of urbanization in many cities in the developing world (Little, 1965, 2003; Gugler & Flanagan, 1978; Amis & Lloyd, 1990; Tipple, 1994; Falola & Salm, 2004). Over the years, the search for affordable accommodation has become a real and ever present headache for many inhabitants living in Accra. This situation has been partly attributed to rising cost of housing (Gambrah, 1994; Yankson, 2000; Yeboah, 2003; Songsore, 2003; Pellow, 2008, 1988; Obeng-Odoom, 2010).

The other reason is global in nature and is linked to rapid increase in urban population. The United Nations World Urbanization Prospects Report ¹(2012) suggests that 60% of the world's population will live in an urban area by the year 2030. This trend is already underway in many cities in the world, including Accra and its impact is attested to by the exponential increase in the city's population boom as well as the constraints such impact is having on both private and public space. As in most of the Sub-Saharan nations, however, the main factor involved in the rapid urbanisation in Ghana's capital city, Accra, is not rural-to-urban migration, but rather the high natural population increase, a situation which has increased the demand for goods and services of all kinds, pushing up prices, especially the price of housing in the city.

Searching for housing, the main topic of this research has become part of the daily struggle for many inhabitants in Accra. Accra, once demographically a small city, in recent times have witnessed a boom in its population, a situation attributed to 'rapid

¹ <http://esa.un.org/unup/> United Nations, Department of Economic and Social Affairs, Population Division: *World Urbanization Prospects, the 2011 Revision: Highlights*. New York, 2012

urbanization and urban growth' (Tipple, 1994; Erguden, 2001; K'Akumu, 2007). This state of affairs has also led 'to an ever expanding and sprawling cities and towns with limited services and infrastructure, ... resulting in the inability of local and national governments to provide services and infrastructure needed by the urban population' (Owusu, 2010). My interest in this topic is borne out of my own firsthand experience in 2006 when I decided to search for accommodation in Accra. This frustrating incident awakened my awareness to ongoing changes, through time and space, in this city, leading me to reflect on some of the consequences of these changes on the lives of people living in this city. In the next section, I will give a brief narrative of this life changing experience and this will shed light on later chapters in this thesis.

1.2 Reflexive confessions: Is that how things are now? My epiphanic moment

When I first decided to move out to live on my own, the harsh reality of searching for accommodation did not immediately sink in as I had presumed it to be an easy task. I was in my early twenties, having just completed my bachelor's degree. It was the first time I was going to live on my own and I was excited about it. I was ready to move out of my parent's house to live on my own. The reason for this move was because I was being posted to another part of the city to do my national service². Commuting daily to my posting area from home usually required about two to three hours of vehicular travel and this was made worse by massive vehicular traffic jam, especially during the morning rush hour between 0730– 0930hrs and evening peak hours between 1630 – 1830hrs. Enduring long hours of waiting in Accra's notorious traffic jams that could last for hours left me with no appetite for food by the time I returned home from work. I would usually be too tired to do anything else or attend to other social engagements that needed my urgent attention. All I wanted to is urgently to catch some sleep and even when I retired to bed, I made sure that I did not sleep for long as I reasoned I would be late for work the following morning. I started to dread each day of work as the thought of enduring these long traffic jams in the morning and evening filled me with trepidation and huge discomfort. This discomfort had a toll on my work, making me worried about

² Ghanaian students who graduate from accredited tertiary institutions are required under law to do a one year national service to the country. The assumption behind National Service is that it gives its participants the opportunity to gather skills and experience that might be relevant in their course of life. Some of these skills and experience acquired during the period of service include a sense of responsibility, the ability to put the needs of others before one's needs, exposure and confidence in fields that might not necessarily be one's field, among others. These can sum up to make a very good work experience which could prove to be valuable in the job market.

my end of posting report concerning my work. Unhappy, frustrated and stressed, I became disappointed. I had expected that I would have an exciting experience during the national service period. But this had turned into a nightmare, leaving me constantly anxious and nervous both at work and at home. This state of affairs depressed me, causing my parents to worry about my physical and mental states of health.

As a solution, I proposed moving out to find an accommodation near my work place and this decision was fully supported by my parents. I thought this was going to be the end of my woes as I had presumed it was going to be an easy affair as I had never anticipated that finding a suitable and affordable accommodation near or close to my posting area would be difficult and daunting because I was naive about problems associated with searching for accommodation in Accra. Little did I know that this was just the beginning of heartache? I did what others had done and which I knew too well to do: consult family members and friends who lived in various parts of the city to inform them of my need and my budget. After about four months of unsuccessful searching and waiting, these contacts yielded little or no desirable results. It was at this point that a colleague at work drew my attention to the operations of certain persons living in the city who help people find accommodation quickly. According to her, she had used their services in the past to find accommodation near her work place after enduring the long vehicular traffic jams from her previous place of abode to the work and was satisfied with the results. She thus suggested that I should try them.

At first, I was reluctant to take this advice as I reasoned that if I, who had lived my entire life in this city, and had numerous connections through many family members and friends that live in many parts of this city, was still struggling to find a suitable and affordable accommodation, how was it then possible that someone else could? I therefore decided to continue searching and relying on these familial contacts to come through with some expected results. But after two more months of unsuccessful search which usually ended in tears, regrets and disappointment, I made a frantic call to my colleague who immediately contacted and scheduled a meeting between her house agent and me. The agent asked my locations of choice, and informed me about the going prices and an agent fee. He then went ahead to schedule a day for us to view some houses. After viewing a couple of houses, I finally settled on one and paid him a

negotiated 10 cedis agent's fee³. Immediately, he scheduled a meeting between me and the house owner and the deal was concluded after which I paid him an agent's commission⁴.

This experiences I gained from this event altered my own perceptions about this city and raised my awareness of changes which were taking place in the city. Since then, I have come to rely on house agents in my accommodation searches and some of them have proven to be quite reliable as they have been able to produce quick results. I have also heard countless stories from some friends, colleagues, neighbours and even some of my family members who have found accommodation with the help of house agents in this city. At the end of these stories, I have always asked the question, 'what do you know about the house agents you used? The answer they usually give usually hovers around responses like this,

'Oh I just contacted him by phone, he met me somewhere and he took me to view some houses in different places and then I made my choice and I paid him the negotiated the commission⁵'.

From this response, I began to notice a trend whereby many users of the services of house agents did not know anything about them beyond their brief encounters; there are nonetheless many perceptions about agent and their work out there. While some perceive them as just the other person on the other side of the telephone, others see them as lazy men sitting somewhere waiting to meet people who are searching for houses. Others also see them as very helpful people who have made searching for housing easier. These perceptions have all added to the mystery surrounding this work. All these have deepened my curiosity about house agents and their work. In retrospect, I realized from my fieldwork data that rapid ongoing urbanization in Accra could account for some of these ongoing changes such as the arrival of house agents in this city. The house agent has come to replace familial relations in the search for accommodation. Through his activities, I could see a shift from depending on familial connections to a

³ An agent fee is an amount that a house seeker pays to house agents when they consult an agent concerning their need. Some house agents I interviewed referred to as registration fee. This amount establishes a contractual agreement between the agent and the house seeker and thus obligates the agent to continue to search until he finds a preferred accommodation for the seeker.

⁴ An amount paid to the house agent after a house seeker rents out a property. It is usually pecked at 10% of the total rent for the given period of tenancy agreed between house owner and house seeker.

⁵ A common response from some of house seekers I interviewed while doing fieldwork in Accra between April-July, 2013.

reliance on institutional systems such as house agents. What people used to ask family to do, they now ask the house agent to do; they pay him to do it for them in a convenient and timely manner. But what does that tell me about this city? My entire perception about how people organize and live their life here has changed because things have changed. Could this be due to a breakdown of familial relations as a result of stresses of city life? I began to observe, through my own harrowing experience in searching for accommodation for the first time, that life in Accra has become so stressful and unpredictable that surviving through the family has become unsustainable and untenable for many city dwellers. To survive in such rapid urbanizing environment requires a different kind of relationship that can withstand these urban pressures. Thus, the presence of house agents is one such outcome. I came to realize that people want things done quickly because proper time management has become imperative for many city dwellers. Popular sayings such as *Accra life is all about the economics*, *Accra stay by plan* seem to highlight and drive home the imperatives of life for many of the city dwellers.

After careful observation, participation and reflection from my fieldwork with house agents in Accra and the ethnographic data gathered, I came to the realization that the house agent and his activities are a by-product of rapid urbanization and urban growth, two important events which are transforming and redefining economic survival in urban milieu in many developing countries and cities, including Accra. Urbanization has thus brought the house agent to this city. It is against this backdrop that I was inspired to study house agents and how their activities to understand their enterprise and how this business is organized as means of making a living in Accra. To do this, I decided to undertake a close study of the inner dynamics of the house agent enterprise.

1.3 Urbanization has given rise to house agents in Accra

The emergence of house agents, as with other new livelihood types, in many urban centres in Ghana, has been attributed to rapid urbanization and urban growth (Hart 1973; Loxley 1988; Sowa 1993; Tipple and Korboe 1997, 1998; Konadu-Agyeman, 2001; Arku 2001; Yankson et al 2012). The result of the urbanization process has not only increased the movement of people and the city's population density; it has also strained the city's capacity to provide and keep up with demands for basic social amenities including housing (Gugler and Flanagan, 1978, White et al, 2008). This

situation has compelled some of the city's inhabitants to adopt diverse means of seeking a livelihood to ensure their economic survival. One such strategy is to become a house agent. House agents are an emergent economic group usually found in most of the business districts and urban towns in the ten regional capitals in Ghana. They usually connect house seekers to house owners through an elaborate but orderly network of other agents by utilizing largely mobile telephony technology to reach their clientele. Their client base usually cuts across all sections of the society. Their business activities are usually targeted at people who need to rent a space for a short term ranging from one to five years. Activities of house agents in Accra are characterized by the following:

- a) their operations are usually at busy street corners where they publicize their services on placards and wooden boards with their contact phone numbers, announcing available rooms and houses for rental.
- b) When not seated at these spots, they move about in the city searching for empty houses and rooms available for rent.

They share their benches, placed under trees or in front of shops, with shop attendants, food vendors, street hawkers, lottery operators, and even people who may need a place to sit to pass the time because they are tired from walking and need a break from the scorching afternoon sun. A first time visitor upon seeing them may find it rather odd to see able-bodied men just sitting, chatting, pressing their mobile phones or just plain sitting, watching the street and moving vehicles, while engaging in small talk with passersby. In as much as they are perceptible to the ordinary city dwellers who are usually able to spot them out, this kind of nuanced information is not easily available to a first-time visitor to the city, leading to mistaken perceptions of their sight on the bench as unemployed or lazy men, lacking any ambition in life. Sometimes, this perception is also shared by some locals who perceive their job as easy because it does not demand much energy and activity. Many house-seekers and city dwellers whom I talked to about house agents expressed some of these perceptions about their work. Essentially, this study was an opportunity to either reinforce or alter those perceptions depending on what I find.

1.4 Research Questions and Hypothesis

Overall, house agents thrive primarily on the fact that there is a shift in existing social relationships in highly urbanized city such as Accra. But what kinds of social relationships are inherent in Accra that enables these kinds of interactions and relationships to be maximized by house agents for economic gains? I will argue that in

recent times there has been a gradual move from family based social organization where people relied primarily on family members who lived in different parts of the city for help with aspects of life and this has been replaced by a dependence on other institutional based organizations such as house agents. Based on this shift, I asked the following research questions:

1. How is the house agent enterprise organized? and
2. What specific activities and strategies are used by house agents in their business daily?

Thus, it is hypothesized that *the activities of house agents are sustained through an intricate social networks underlined by social trust, norms, commercial cooperation and information management.*

1.5 Location of fieldwork

I undertook my fieldwork in Ghana. Ghana, a country in West Africa, is bordered by Togo on the east, La Cote d'Ivoire on the west, Burkina Faso on the north and the Atlantic Ocean on the south. It gained its independence in 1957, becoming a republic in 1960. Since Independence in 1957, the country has experienced 'a mix of democratically elected governments as well as military ones'⁶. It has a population of 27 million⁷ and Accra is its capital city. Specifically, my fieldwork was done in Accra, with a population of about four million, representing about 16.3 per cent of the entire national population; this city is Ghana's most densely populated city. My choice of Accra⁸ arises from my familiarity with the city, as I have lived there for more than twenty seven years. Besides, I fluently speak Twi, Ga, and Pidgin English, three of the major

⁶ http://en.wikipedia.org/wiki/List_of_Ghana_governments. Prior to independence, Ghana was under colonial rule in various forms including direct or indirect British rule. On February 12, 1951, the first Ghanaian government or cabinet, dominated by native Ghanaians was formed in the run up to independence on March 6, 1957. Prior to independence, Ghana was under colonial rule in various forms including direct or indirect British rule. On February 12, 1951, the first Ghanaian government or cabinet, dominated by native Ghanaians was formed in the run up to independence on March 6, 1957.

⁷www.statsghana.gov.gh

⁸*Habitat for Humanity Report (October 2011) 'Accra was established by Local Government (Accra Metropolitan Assembly) (Establishment) Instrument, 2007 (L.I. 1926) and has eleven Sub-Metropolitan District Councils (Sub-Metros). The city accommodates 85.9% of the population of the former city of Accra (National Population and Housing Census, 2000) which includes the current Metropolis of Accra. Accra has a current extrapolated resident population of 3.3 million (from 2000 census) and a migrant influx of an estimated one million people, making the population of Accra 4.3 million. Accra accommodates 17.7% of Ghana's total population of 24,223,431 (Provisional Results for 2010 Census, Ghana Statistical Services).'*

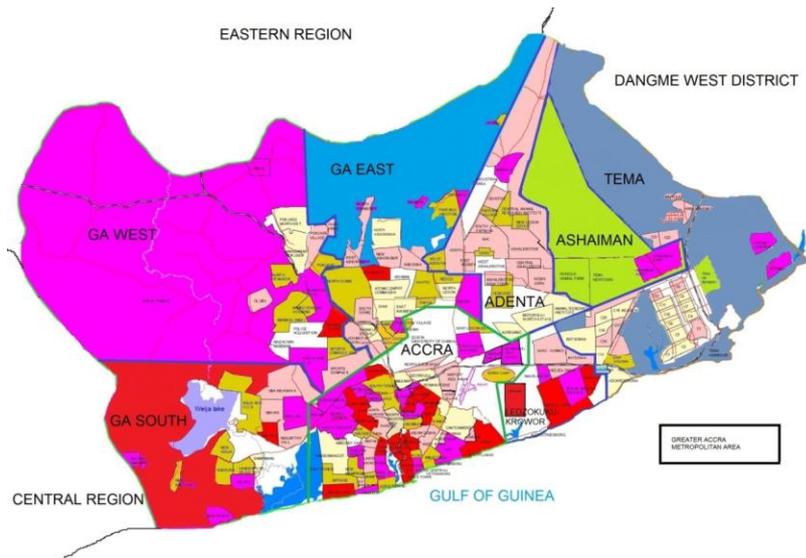
For more information on Accra see the following: Yankson et al (2012) The Mobile City of Accra; Yankson and Grant (2003) City Profile: Accra

languages used in the city. With lively neighbourhoods and a mix of cultures, languages and religions that define the entire nation and Accra in particular, this city is a rich, diverse and multi-complex community, making it an attractive site to study urbanization and its impact on contemporary urban African cities.

In addition, Accra occupies two positions in the political landscape of Ghana. It is both the national capital of Ghana and the capital city of Greater Accra Region (GAR), one of the ten regional or provincial capital cities in the country. This duality makes it an attractive destination for many people in the country as well as the West African sub region⁹. Also, the activities of house agents dominate the city's landscape. Nowhere else in Ghana is their presence felt and their services regularly and most frequently sought after than in Accra. This is confirmed by their numerous billboards dotted all over the city, not to mention those on pieces of paper posted on walls and other poster boards all over this city.

In particular, I undertook my fieldwork in four suburbs in the city, namely Abeka-Lapaz, Awoshie, Mallam and Ablekuma where I collected ethnographic data. The reasons for these choices were, first, many house agents operate in these areas. In addition, the house agents I followed operated in these areas. To some certain degree, these choices were made because they were directly connected to my informants' areas of operation. Also, financial constraints on my budget limited my movement around the city, hence account for narrowing of the research to these four suburbs.

⁹ Many people prefer to live in Accra because there are greater chances of getting better access to good schools, jobs, healthcare services and housing because of the higher concentration of these opportunities in this city. More specifically, economic development in Accra has been, and continues to be, shaped by the rapid urbanization and position of the capital Accra as a primate city (Yankson, 2000; Grant & Nijman, 2003).



Map of Accra (courtesy: Google)



Map of Ghana (Google map)

Chapter 2: Negotiating Access

The focus of the present chapter is on the reflexivity debate, specifically the researcher's positionality in the fieldwork process. I describe my experience of gaining entry and negotiating my way through diverse gatekeepers, building rapport and trust with house agents, house seekers and homeowners in Accra. This discussion will be done in the light of participant observation with and without the video camera and their implications on the knowledge process as well as the kinds of ethnographic data gained from each option. I will reflect on the complexities of the positionality of the anthropologist vis-à-vis their informants from the perspective of my insider/outsider relations, where the researcher and his informants share certain cultural and social markers. I will attempt to tease out the ramifications of such relations on issue of power relations in the field 'at home', a key ethical issue that influenced the entire fieldwork process.

2.1 Introduction

When I looked over field notes, I realised that, even though I was doing fieldwork at home in some sense, I was not necessarily doing fieldwork among people who, 'in one way or another, belong to the same cultural area as me' (Hastrup, 1987: 94). Even though I shared certain markers, such as language and nationality, I differed in terms of age and gender (Becker, et al, 2005; Salo, 2004). I was a young woman and they were older men in their late 50s and 60s. Yet, the implications of doing anthropology at home, I came to realize, are inextricably linked to our shared constructive engagement in the historical trajectories of Ghana and the wider West African region as well as the context of direct exchange during fieldwork which was situated in a shared culture with the people among whom I conducted fieldwork in Accra. It is in this context that I would discuss my experience of doing anthropology at home.

Anthropologists who do fieldwork at 'home' face different professional subjective realities different from those who work in societies other than their own as they are faced with issues of equality and, particularly, with the necessity to recognise the 'conceptual frameworks of one's fellow-citizens. In my own experience on the field this situation played out in dramatic fashion as I was placed in the position of a daughter in relation to my informants, a position which had a marked influence on my relationship, my levels of access as well as the knowledge that I gained in the fieldwork process. Shore (1999) has pointed out that it is difficult to talk about the significance of ethnographic fieldwork in any meaningful sense

without being personal. Malinowski, writing on the *Method and Scope of Anthropological Fieldwork* makes the point even more clear. He argues that,

‘As to the actual method of observing and recording in fieldwork these imponderabilia of actual life and of typical behaviour, there is no doubt that the personal equation of the observer comes in here more prominently, than in the collection of crystallised, ethnographic data. (Malinowski, 1922:54)

Fetterman (1989:41) also opines that “the ethnographer is a human instrument...relying on its senses, thoughts, and feelings, thus the human instrument is a most sensitive and perceptive data gathering tool”. In light of these observations, as I am the sole human instrument and one of the main data-gathering tools of this ethnography, I will discuss my insider/outsider position and its profound influence on the kind of relationship I had with my informants during my fieldwork in Accra.

2.2 Doing Fieldwork At Home: Researcher’s insider/outsider Positions

Choosing to do fieldwork at home, in Accra, and on house agents, was hugely influenced by my curiosity about the activities of this group. In addition, and more importantly, I chose this fieldwork site because of issues of access, finance, language and familiarity. This was my first fieldwork so I needed to begin in a place which could offer me the possibility of some comfort to operate and manoeuvre. So when the time came for me to decide where I would do my fieldwork, the decision was easier due to my previous experience.

Upon arriving home from Tromsø, I contacted one house agent in Accra, whom I know through some family members and explained the aim of the project as well as the fact that I would be bringing a video camera to film them at some point. When I mentioned to them that I intended to be with them for many days and weeks he felt he could tell me everything that I needed to know in a few hours and that it was not important for me to travel all the way to where he operated. It was at this point that I proposed that he could consider me as an apprentice, studying this business to become a house agent. This answer elicited some laughter from him and his partner and sealed the deal for me to begin my fieldwork.

In the preceding days and a few weeks after my first visit, I was made to sit and watch them engaging in transactions and interactions with different people who came to visit them on their bench. After the visitors left, my informants would always give me information about who those persons were and what they came to enquire about. To some degree I was an insider because I could understand at least some of the different languages that were spoken

among these interactants and therefore could follow do a follow up on questions to clarify any issue that I had not understood properly.

On the other hand, I was an outsider because of my position as a researcher who found herself in the middle of ongoing interactions, relationships and topics of conversations which ranged from economic to personal, which may have begun months or even years before my arrival at there. This kind of switch from insider to outsider, though imperceptible to all, was fully obvious to me. But this was to manifest it itself more fully when interactions and topics of conversation moved to matters of housing. There, I found my levels of knowledge wanting and thus almost fully reliant on my key informants 'to fill me in' on what was happening as well as specific jargons and their meanings. My vulnerability was further highlighted by the fact that most of these house agents perceived me as a woman of a privileged station who did not need to bother about housing. This perception had arisen because I had earlier told one of them, in a conversation in which they inquired about where I lived. I told him that I was living in my father's house which was located in a posh residential area in the city.

I did not know that such information would be used in assessing my relationship with them. As I came to realize later on, at one of such moments of 'talk time', when this house agent, I would call him Kwame, was answering some of my questions, he responded by saying

'Lady, as for you whenever we talk about housing problems people face in this city, I don't think that you can fully understand what they are saying because you are lucky as you live in your father's house and therefore could not even begin to imagine the housing problems that many people in this city are going through.'

(Interview with Kwame, May 2013)

His answer at first shocked me, leaving me speechless. But he would not let up even after he was persuaded by the other house agents seated with him to stop because he did not know me as they did. With all eyes intently glued on me in anticipation of what my reaction would be, I asked him how he had come to this conclusion about me when he had just met me for the first time. He continued on, paying little attention to my question and against the advice of the other house agents,

'Because you live in your father's house, you don't pay rent, electricity or for any other amenities. Your father pays all the bills. Even if you were paying for some of them, I don't think it's a huge burden because you seem to be able to afford it. So when we are discussing housing issues, just listen because we are the ones on the ground and know the real suffering that people are experiencing as a result of high cost of renting a house or room in a decent place.' (Interview with Kwame, May 2013)

I immediately refuted in a measured tone that his assertion was not fully true and that I had also used agents in the past when I was searching for a house. I referred him to my key informants who confirmed that I had indeed used him in the past when I needed accommodation. I added that the only reason why I was living in my father's house now was because I needed a place to live for a few months because I was doing fieldwork in the city and afterwards I would go back to where I am currently living. This kind of information surprised Kwame, eliciting from him a series of rhetorical questions

‘...so you have rented before? Oh! I didn't think that you had lived on your own before because you did not seem like someone who had done this. You know women like you that I see around don't usually go around searching for a place to rent and pay for it on their own. Usually, such women live in some comfortable house, travel around the world and don't bother about issues such as finding accommodation.’

(Kwame, interview, May 2013)

The rhetorical questions elicited some bouts of laughter from the other house agents, who could not contain themselves because Kwame seemed pretty embarrassed by the revelations about me. After these clarifications, my relationship with Kwame became more cordial and each time he visited my key informants on their bench, he never left without chatting with me about business and other issues that he felt would be important information for my research. From my answers and their attitude towards me, it became clear that I had passed their test and that they were ready to accept me into their lives and their dealings as a person with genuine interest in their business. They saw me as being on their side and this was attested by their willingness to engage me in conversations, something they had not previously done. From then onwards, whenever a visitor called at their bench, they would always explain my presence there by saying that ‘she is my daughter who is doing some research on their job’, an explanation which seemed quite satisfactory as the visitors never asked any more questions regarding my presence there. ‘She is my daughter’ thus became not only my label but defined my position in relation to all the other actors such as my informants, visitors, house seekers, house owners and other house agents who visited the bench during the three months that I did fieldwork there.

2.3 Sum up

To a greater extent, this position, with its complexity, also influenced my levels of entry in negotiating and building rapport and trust with these key actors. Through such reactions and counter reactions, I had ample opportunities to explain my situation more fully to my informants and other house agents who visited the bench. It was also through these kinds of interactions that I came to fully understand how my insider-outsider positions played out

either to my benefit or otherwise. Sometimes, this position proved unhelpful, especially during conversations where cultural codes of expectations stepped in my gender as woman forced me to act within a certain limit. For instance, I could not ask questions or take part in a conversation unless I was explicitly invited. I also had to watch what I said and how I said it, in order not to sound arrogant or seem too forward.

Chapter 3: How the Research Was Carried Out

In this chapter, I will discuss the different impacts that doing participant observation with and without the video camera had on the ethnographic process and my own reflexivity in the process. I would argue that in order to grasp the complexity of the social reality of house agents, both visual tools and text should be actively utilized as they play complementary roles and enhance the kind of knowledge which is gained.

3.1 Approaching House Agent Reality

House agents operate at street and neighbourhood corners. Thus approaching them and their social reality required me to be on the street with them. Using participant observation (the main method of fieldwork in anthropology), complemented with different kinds of interviews, my fieldwork research took place mainly on the streets and benches of house agents in Accra. To achieve this, I observed with and without a camera, while participating in some of the daily routinised activities of my informants with a view to understanding the organization structure at work in their business enterprise. According to Dewalt and Dewalt (2002) ‘participant observation is a method in which an observer takes part in the daily activities, rituals, interactions and events of the people being studied in order to learn and understand the explicit and tacit aspects of their culture’. Explicit knowledge is the kind of knowledge is easily communicated and shared because people have in some sense ordered it mentally. Tacit cultural knowledge, on the other hand, involves cultural codes, rules and values that people take for granted because it comes to them automatically, because they have imbibed it for a long time.

Participant observation with and without the video camera elicited different levels of ethnographic data and hence influence the knowledge process differently. Spradley

(1980:5) outlines three fundamental aspect of human experience, namely ‘what people do, what people say and what they make and use’ as important facets of the human condition which can offer profound insights into how the majority of the world population experience urbanization in their everyday life. To reach such insight, Spradley suggests that, it is essential ‘to distinguish among these three states of being’ whenever we do ethnographic fieldwork. Making these distinctions require a mix of behaviours and positions ranging from insider/outsider, observation, participation, with some bit of social distance, to some focused observation.

In doing fieldwork at home, I was keenly aware of my vulnerability in taking for granted tacit knowledge from my informants, precisely because I, like my informants, share a similar cultural background. Like them, I was a Ghanaian and an Akan and thus was more likely to overlook some nuances which would explain some explicit knowledge that I characterise this enterprise and the people engaged in it. The implications of some of these nuances, embedded in their non verbal communication and cultural codes of rules of acceptable and unacceptable behaviours, could therefore be overlooked due to my familiarity with this cultural knowledge. Hence observing with and without the camera gave me ample opportunity to record and access both kinds of knowledge. Here, I will discuss doing participant observation with and without the video camera, and its pros and cons in the knowledge production process.

3.2 Participant observation without the video camera

Participant observation without a camera requires different actions and additional caution as ‘looking with and without a camera can never be the same’ (MacDougal 2006:3). Doing fieldwork with house agents, a group of persons whose job require a high degree of mobility can bring out surprising outcomes. It is however important to keep in mind that people may behave differently because of the presence of a stranger. Thus it was important that I tried ‘to play a quiet role and allow the ethnographic scene to occur naturally’ before me (Atkinson & Hammersley, 2007; Fontana & Frey, 1994; Geertz, 1988). More importantly, it was a good avenue for me to live out the day from the perspective of the house agent. This helped me to experience as close as possible the realities of their life and the even flow of everyday events. According to Malinowski (1922:22),

‘It is good for the ethnographer sometimes to put aside the camera, note book and pencil, and to join in what is going on. He can take part in the natives’ games, he can follow them on their visits and walks sit down and listen and share in their conversations.”

Doing participant observation without the camera for about a month proved useful in helping me to connect and stay in touch with my informants on both emotional and social levels and this enabled me to establish a rapport with my informants. At the beginning of the fieldwork when I had not established a closer relationship with my informants, I was in the position of a distant observer who watched them in various interactions with different people, taking note of some nuances about the proper way to interact with people on the street as well as how to engage and keep a client focused as a means of getting a deal done. After a few days, they invited me to follow them to eat lunch, an activity they considered private and intimate. The conversations at this stage of the relationship did not last long and were usually characterized by long pauses as the topics of conversation were few. I would constantly try to engage them in ‘chats’ that were sometimes connected to their core business and their interactions as a way to keep interaction ongoing between us. In these conversations, important aspects and facts about them were revealed, and explanations for some of their actions were given to me.

After a month of familiarization on both sides, they began to open up to me. They started ‘discussing and disclosing quite sensitive information bordering on their personal beliefs and values to me (Whyte 1984: 321). This new state of affairs allowed me to participate, with some measured restraint and distance, in some of their everyday routines, on their bench. My informants will invite me to sit in many of their negotiations with their clients and other agents, of course as an observer who was learning. They will fill me in on details once the client has left. They sought my opinion on general housing issues as it obtains in Norway, drawing on my foreign knowledge to compare with their own local enterprise. Here, I was cast in the role of a close observer/apprentice who was upon for second, third or fourth opinions on anything ranging from personal to business, by both house agent and house seekers. At this time, the topics of conversation had significantly broadened with a decrease in pauses in between topics. Lawlor et al (2000) opine that ‘rapport with informants determines both the quality of the data and the ability of the researcher to represent the life experiences of informants’. Based on their levels of disclosure, willingness to engage and my levels

of inclusion in their dealings with others, I was able to gauge the growth of the relationship between researcher and informants. This reinforced our relationship, which is crucial in the ethnographic process. It was after I felt the relationship had been established and deepened that I introduced the video camera.

3.3 Participant observation with a camera

After a month, I introduced the video camera to the bench and the streets to complement the ethnographic process which was already underway (Pink, 2007). While doing participant observation without the camera offered me the opportunity to see and hear informants' beliefs, fears and present realities in concrete terms, non verbal communication, mannerisms, etc. that may reinforce or contradict such beliefs and fears may be lost due to the inability of the researcher to capture and translate such aspects as close to the reality as possible through writing. This aspect of the human condition is often impossible to sometimes convey in writing. Introducing the camera thus became essential in getting at these mannerisms and behaviours as they reveal aspects of the person. Malinowski (54) rightly puts it this way,

‘There is no doubt, from all points of sociological, or psychological analysis, and in any question of theory, the manner and type of behaviour observed in the performance of an act is of the highest importance. Indeed behaviour is a fact, a relevant fact, and one that can be recorded.’

Using the video camera during my fieldwork offered me possibilities to portray ‘living experience in ways that are unattainable in writing’ (Barbash and Taylor, 1997:35) as the device is ‘capable of capturing space and time and to grasp the physical and psychological details of the characters’ (MacDougal 2006:270). The visual details on their faces and body language captured during their interactions with key actors and alliances brought into sharp focus the economic vulnerability and uncertainty that characterised the life of a house agent even as they sit bravely on these benches and walk proudly on the streets for weeks on end without clinching any deal. Again, the use of the camera allowed me to make a second and third observation by watching the recording materials to increase the validity and reliability of my findings, and the possibilities to connect on a profound and deeper level with my informants' current situations (Davies 1999: 96-7). These rushes are a rich source of data. Watching them again on tape raised in me a deep respect for their bravery in such an uncertain economic terrain. Also, introducing the camera offered me the opportunity to map out, from the film rushes, what could possibly constitute a course of day for a house agent.

Watching these rushes allowed me anticipate certain routinised patterns of behaviour and events with some degree of certainty in advance. Through these events, I came to know the strategies that are employed by house agents in achieving success and profit. Lastly, the camera was also introduced because of a requirement of the production of an ethnographic film as part of the master's programme in Visual Cultural Studies.

Needless to say, using a video camera especially in the street and on their bench required time to get to know my informants so that I could be able to read the levels of genuineness of their emotional display. I was also aware of the fact that when the camera is switched on, human behaviour may be altered to present the best of behaviours as informants may be aware of posterity and its implications on their images. Even their body language, laughter and anxiety all seemed choreographed to some degree in front of the camera during the first month of filming. They will ask questions like, 'Are you filming me now? How do I look? 'Did you film me when I was sitting at the other side?' Even when the camera is switched off, but unknown to my informants, they continued to keep up such behaviour for a while until I informed them that the camera was switched off.

By the end of the first month, however, when they had become very comfortable with the camera switched on, they seemed relaxed and less restrained. For example, in the beginning when the camera was introduced, my key informants will always move away from the bench when they had to eat some snacks in the afternoon. Of course they did not directly explain their inability to eat on the bench because the camera was switched on. I inferred from this behaviour that the presence of the camera made them uncomfortable and clearly understood why they were doing it. I therefore informed them that they did not need to move away to some place to eat because I will switch the camera off at that time if that was going to make them comfortable to eat on their bench, a proposition which they seemed happy with. By the end of the first month however, they became familiar and comfortable eating in front of the camera. Nevertheless, because of these earlier incidents, I would always play back some of the rushes at the end of the day for them to see. This gave them the opportunity to respond to their own filmic representation. That way they were able to contribute to the knowledge process in fundamental ways by expressing their own views about what is missing, as well as the accuracy or otherwise of such representation.

3.4 Semi- and Unstructured Interviews

In addition to the camera recording, I also employed semi interviews and unstructured interviews in the form of conversations. Interviews, regardless of the type, have become an important data gathering tool in the social science as it offers the possibility to reach some kind of truth or objective data as interviewees are perceived to possess knowledge about a socio-cultural reality which can be shared with the interviewer by asking the right questions. Semi and unstructured interviews provided me the possibilities to add to what people actually say and do. They gave respondents time and opportunities to develop their answers as well as the opportunity to take control and direct the interview towards areas which they viewed as interesting and significant. Through these interviews, I was able to explore people's interests, beliefs and opinions, leading to important insights for the researcher and this provided a different but important aspect of valid data on their activities.

Chapter 4: Theoretical Approach

‘To secure a livelihood in the city, especially for people who are involved in petty trade or other forms of labour in the informal sector, social capital is increasingly important’. (Lyons & Snoxwell 2005: 1301)

4.1 Social Capital as Livelihood Strategy

In order to conceptualise and understand what underlies house agents operations, this study draws on social capital to identify actions, constraints and resources which are at the disposal of house agents. This approach attributes agency to the agent (in as far as they can strategise) and thus emphasises their dependence on social capital for survival. More recently Fukuyama (1995) have observed that repetitive interactions with key actors in the marketplace create wider ties and social capital is utilized in these interactions to reduce transaction costs and uncertainty for traders through the development of trust, norms and social networks.

Social capital is a sociological concept which gained wide popularity within the field of social studies. Bourdieu (1986: 248) produced the first systematic contemporary definition of social capital as ‘the aggregate of actual or potential resources linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition, in other words, to membership in a group’. Coleman (1988, 1990), in contrast, defines social capital by its function: any aspect of the social structure that the actor can use as a resource for action. He specifies the content of this capital as including the following dimensions: obligations, expectations, trustworthiness, information, norms and sanctions. Since then, some scholars (Burt, 1992; Portes, 1998) have developed most extensively the term to explain many aspects of human interactions. But it was Robert Putnam who popularized the concept. Putnam defines social capital as ‘features of social organization, such as trust, norms, and networks that can improve the efficiency of society by facilitating coordinated actions’ (Putnam, Leonardi & Nanetti 1993; 167). Independent of the individual’s assets, social capital can also be seen as a civic virtue of the individuals and this in turn has more power when it is “embedded in a dense network of reciprocal social relations” (Putnam, 2000). Social capital refers to the connections among individuals, both in formal and informal ways. It has to do with the “social networks and the norms of reciprocity and trustworthiness that arise from them” and that have a mutual benefit for the individuals that are involved. Social capital, broadly speaking, is a resource available to and utilized by individuals.

To investigate the use of social capital in the house agents enterprise, I use Putnam’s three components namely trust, norms and social networks (1993; 2000; 2003). Putnam’s notion of social capital influenced more by Coleman than Bourdieu, view civic culture made up of a society that has high levels of trust and solidarity. Civic culture, according to Putnam is founded on generalised reciprocity, whereby a person may help someone and expect the favour to be returned in the future when it is needed.

In this chapter, I will focus on the micro levels of interaction by different types of individual relations by identifying the conditions that account for how they play out on a daily basis in the life of a house agent. I argue that this level of analysis and the object of such analysis are at the level of the individual and any kind of individual resources

based on membership in a network as well as the choices in such level of interaction that produce mutual reciprocity and trust. In most cases, these mechanisms, forms and norms involve a strategic mixture of different social capital forms for achieving success. Micro level focus allows me to analyse the house agents interaction which are predominately on the level of individuals whose lives and their occupation directly or indirectly affect the daily activities of house agent. Again, on a theoretical level, social capital can be seen as a way to bridge the age-old sociological dichotomy of structure and agency (Coleman, 1988) as it represents one of the points of interaction between individual and society, since social capital allows the individual to act in certain ways, but only within a collectively defined and supported area of freedom. Such approach is a valuable theoretical contribution to understanding how some urban dwellers in Accra develop their own mechanisms of production and creation of unique own urban forms (Locatelli and Nugent 2009:7).

I find social capital a very useful concept and one very important for thinking through both the promise and perils associated with the daily activities characterizing the house agency enterprise in Accra. The central premise of social capital is that social relations and networks have value, underlined through trust and norms. The term emphasizes a wide variety of quite specific benefits that flow from trust, reciprocity, information, and cooperation associated with social networks. The data at hand on house agents seem to indicate a series of pattern of behaviour that show this enterprise as one that is built around a series of social networks, sustained on trust and norms. I will begin with trust, a key form of social capital that is utilized more frequently in the various interactions of house agents.

4.2 Trust

Tonkiss and Passey (1999) argue that many social capital theorists view trust as instrumental in economic terms. They opine that the term encapsulates moral and normative values used in everyday language. According to Sharp & Randhawa (2012), ‘within social capital, trust is a perception that the individual has towards known others in their immediate and wider communities, but also towards strangers and wider society. Trust is thus a feeling on an informal level that influences social action and interaction. It is a recurring issue in social capital as it prompts the creation of social networks

which are sustained through common values as individuals can rely on each other (Furbey et al., 2006).

Trust in modern societies refers to "generalized trust". Generalised trust is the basis for 'bribe reciprocity' and networks, as it 'creates reciprocity and voluntary associations, reciprocity and associations' which strengthen and produce it (Siisiäinen, 2000, p.3-4). It links with the notion that individual agents help the common good because they trust that their action is 'rewarded'. Hence, individual actors do something for the general good not because they know other interactants but because they trust that their own action will be "rewarded" through the development of collective social relations (Newton, 1999). In the modern world trust becomes crucial when we leave the sphere based on familiarity and enter a world dominated by contingency, complexity and risks (Luhmann 1988; 1991). It becomes necessary when role expectations and familiar relationships no longer help us to anticipate the reactions of our individual or collective interaction partners. Thus, trust, in its sociological sense, is a concept based on social ties formed on a belief shared as a part of a social relationship, relating to responsibilities of partners and has nothing in common with calculated rationale; rather it's a result of social solidarity.

Trust, a crucial concept in the operations of house agents, is utilized on a daily basis by them. Conversely, it also keeps them acting in a particular way. House agents are always in some daily interaction with various actors whom they depend on for their livelihood, namely other house agents, potential house seekers and house owners. Of these, the one category of persons whom they deal with more frequently is their other colleagues. It is through their colleagues that house agent gain new clients (house seekers and house owners) and gain information about available housing. Underlining this kind of interaction is trust. Trust therefore becomes a key social capital which they tap into for their daily work. Without it, they will be left with little information about anything related to their work, causing them to be out of work.

Some scholars of social relations contend that trust towards strangers is offered on a premise of their future reciprocation of it (Harbin 2006; Popper, 2013; Blois, 1999). Thus, trusting becomes the crucial strategy for dealing with uncertain and uncontrollable outcomes in any given transaction. Underpinning house agents work is trust with the

assumption about the future relating to their partners, either entrusting them or refusing them our trust. With trust, it is not only possible to effectively function in an uncertain world, but it also makes this process efficient and less complicated for all involved, especially in highly urbanized areas where the relations that exist are of a short-term reciprocal relations which are enacted primarily due to the benefit that both parts hope to gain.

Trust works through multiple channels. For house agents it is utilized as an important informational resource— include giving and gaining information, e.g. learning about new clients and available housing —between them and others. Trust is also linked with reciprocity, can be balanced, generalized, and negative. Reciprocity, whether is balanced (such as economic exchange, trade, monetary transactions etc.), negative (such as antagonism in exchange, blackmailing, cheating, stealing etc.) or generalized, which is strictly personal, connected with exchanges of intrinsic values and is presumably altruistic is an important feedback mechanism in gauging the levels of trust between interactants (Sahlins, 1978). Portes (1998) assert that embedded in reciprocity is the assumption that individuals are motivated by 'consummatory' motives which are 'deeply internalised norms, engendered through socialisation in childhood or through experience later in life by the experience of a shared destiny with others'. Reciprocity therefore 'resolves problems of collective action and binds communities as it transforms individuals from self-seeking and egocentric agents with little sense of obligation to others into members of a community with shared interests, a common identity and a commitment to the common good' (Adler and Kwon, 2002: 25).

Another motive that may engender trust may be 'instrumental' based on norms, influenced by rational choices and obligations created through 'enforced trust' by the broader community. This could explain why the "recipients" of social capital want the benefits of it, and are thus motivated by them to continue on in that direction. Simmel (1950) opines that 'reciprocity transactions and the norms and obligations that emerge are the result of personalized networks of exchange (e.g., favors between other house agents operating in the same neighborhood or suburb)'. However sometimes trust is abused, leading to a breakdown in transaction. In such cases, trust becomes a cultural mechanism used to define and reinforce the boundaries of the network of house agents and their activities in the city. In such instances, trust takes on the idea of enforceable

trust that is used among house agents for ensuring compliance with agreed-upon rules of conduct the former (e.g., substantive/social ones). Such social mechanisms become important in protecting the social ties among powerful institutional actors especially those transcending the public and private realm from becoming vehicles for corruption, nepotism, or exploitation. As trust transcends the particularism of personal relations, universalizing duties and obligations beyond those established by reciprocity, social capital in the form of trust, becomes one of the important determiner of success or failure for the house agents and his business (Torche & Valenzuela, 2011).

4.3 Norms

Sometimes trust is not always ubiquitous and determining factor to the success or failure of a transaction. It may not always be relevant to every single social situation involving house agents and other interactants. Sometimes obligations, expected and implied, in some social situations become the overarching factor that causes an interaction to become meaningful and profitable to interactants. These obligations are termed norms. Hector & Karl-Dieter (2001) define norms broadly as

‘sanction-supported behavioural regularity in a group of people, where the regularity exists in part because each group member thinks that he or she ought, other things being equal, to act in accord with that regularity. These sanctions consist in disapproval and its consequences.’

Every context has certain norms that govern the social interactions of individuals or groups. Some of these norms may be established in codes, while others are tacit and immersed in that particular social and cultural context. Moseley and Stoker (2010) in their research argue that the social norm based on information circulate within networks. House agents are economic actors who interact with different sections of the general public in specific and unique ways to earn an income. The existence of norms ensure, guarantee and regulate the behaviour of interactants in ensuring that parties involved keep their promises and all profits gained from such an interaction are equally shared among all parties, especially in situations where the people involved are not familiar to one another. Norms therefore become crucial in responding to any externalities that may result due to the behavior of others’ (Coleman, 1990). According to Hector and Karl-dieter (2001),

‘People will approve of actions that result in positive outcomes for them and disapprove of those that have negative consequences... to the extent that they benefit from others behaviour, they will want norms that institutionalize those behaviour’.

For house agents, norms act as a form of social capital which is ‘instrumental for the attainment of their group goal’ (Hecter & Karl-dieter, 2001), precisely because usually most of their interactions are aimed at attaining an economic end. Norms thus become ‘cultural phenomena that prescribe and proscribe behaviour’ of each of them in specific interaction situations and constitutes a frame within which these house agents interpret a given a situation, and take direction for their responsibilities as actors in that domain (Hecter & Karl-Dieter, 2001). Thus, through norms, house agents behave ‘prosocially instead of merely for themselves’ in the interest of their occupation (Hecter & Karl-dieter, 2001). Norms are an important social capital that agents use in their daily interactions and engagement with different actors. When norms are not followed, the end result are chaos, disappointment and anger on the part of other actors especially house seekers. Such situations may lead to a bad reputation for the house agent which is bad for business.

4.4 Social network

Putnam’s third element in his social capital model is social networks. Trust and norms, with its attendant reciprocity or otherwise operate within the context of social networks. According to Putnam, networks imply mutual obligations. The central proposition of the social capital theory is that networks of relationships constitute a valuable resource for conducting social affairs, providing their members with “the collectivity-owned capital, a credential which entitles them to credit, in the various senses of the word” (Bourdieu, 1986: 249). Networks are not interesting as only contacts, but also because of the reciprocity that they may constitute. Uphoff (2000) asserts that networks highlight patterns of social exchange that exist over time which are important for social capital.

Each day, house agents engage in numerous encounters with different social actors who represent various social networks of which he is a part of or is connected to due to his work. Usually these encounters come about because of the need for information. According to Coleman (1994, 1988) information provides a basis for action. Exchange of information about house seekers needs and preferences, market prices of houses and rooms, information about house owners and available housing as well as the current rental laws and regulations operating at a given time, gained primarily through social networks therefore becomes an important social capital as each of these encounters

becomes a tiny investment in social capital (Putnam, 2000). Through social networks, an agent is able to provide various kinds and this makes him useful to his target public.

4.5 Sum up

This discussion above have highlighted the view that social capital has both benefits and costs for house agents and house agents at a given situation can possess too much or too little of it in terms of the amount required for efficient economic exchange. Social capital comprises both the network and the assets that may be mobilized through that network (Bourdieu, 1986; Burt, 1997, 2001, 2005, 2009). Although important differences persist among scholars regarding what exactly constitutes social capital (Adler & Kwon, 2000, 2002; Payne et al., 2011), a broad consensus is emerging that seems to indicate that social capital is a valuable asset whose value stems from the access to resources it engenders through an actor's social relationships (Granovetter, 1992; Dekker& Uslander, 2001).

In addition, the sources and forms of social capital required to sustain this exchange at one point in time may shift as transactions become more or less complex. Broadly speaking, this suggests that there may be different types of social capital, and that collectively they are resources to be optimized for the house agents. It must also be pointed out that the calculus of these costs and benefits appeared to change markedly as such networks proceeded. Thus, the high degree of density and closure characterizing the social relations could in fact sometimes impose considerable constraints on the activities of house agents in their daily operation and transactions with these key networks.

Chapter 5: Key Informants and Social Organization of House Agents in Accra

This chapter will deal with two key issues. First, I will present two my key informants who are also some of the key characters in my ethnographic film, *Housing The City*. Second, I will present a brief overview of the social organization of the house agency enterprise in Accra, and the key categories of interactants that may be engaged in this business.

5.1. Presentation and Selection of Key Informants

Some preliminary information about my key informants as well as the strategy for selecting these informants is in order here. In all I met 10 house agents who in one way or another were linked to my key informants. Out of the 10, I would concentrate on my key informants, Mr. Owusu and Yekrom, two middle-aged Ghanaian men who have been in this business for more than a decade. Mr. Owusu is in his late 50s and Yekrom is over 60 years old. Both men have families with grown up children. I refer to them as my key informants because they were the ones that I spent the most part of the fieldwork period and it was also through them that I came to meet and to some degree, know the other eight house agents. Thus, while it will be interesting to give some preliminary information about all the ten, from the different degrees of levels, depth and length of time of interactions I had with them, I surmise that these other eight, in terms of reasons for engaging in this job as well as how their mode of business operation did not differ so much from my two key informants. My two key informants were therefore a representative sample of a typical house agent in Accra, hence, my decision to concentrate on them in order to understand the house agency enterprise ‘paying special attention to their methods of acquiring influence and investing it for specific ends within their total field of action’ (Rudie, 1972:64).

5.1.1 Mr Owusu

Mr. Owusu, one of the two main informants, was the one that I spent most time with during fieldwork. Usually referred to as ‘Agya’, an Akan word meaning ‘father’, he acted as the gatekeeper for me in gaining access to some of house agents engaged in this business in Accra. He has been in this business for about fifteen years, working previously as carpenter and a second hand cloth retailer. Through this business, he and his wife were able to purchase

a plot of land in a suburb outside the city on which they built their own house. After a while, the retail business became less lucrative turned to house agency. He joined Yekrom, who was already an agent and together they set up *God's Way Accommodation*, where they connect potential tenants to landlords who have such accommodation for rent. According to him, since engaging in this business, he has been able to provide economic support and assistance to his family. At the time I met him for my fieldwork, he seemed proud of his job but I could also see his high level of awareness of the numerous risks and his vulnerability engaging in this business. In an interview that I had with him at his home, he outlines some of these risks as well as fears that he has concerning the business. A proud father of two police officers, three recent university graduates, one trained teacher and a grandfather of four, he constantly consults them on matters on rules and proper code of behaviour that he may be deem fit and acceptable when dealing with people.

5.1.2 Charles Owusu Alias 'Yekrom'

My second key informant is Charles Owusu a middle aged man in his 60s, popularly known as 'Yekrom', an Akan expression meaning 'our town' has been an agent for more than fifteen years. A husband, father of five children and a grandfather, he is Owusu's co-partner and collaborates with him daily in sharing both bench and clients. Yekrom had previously worked with a gold mining company in Obuasi, a popular mining town in Ashanti region in Ghana. But economic sanctions imposed on Ghana after the 1980s military coups, and a global recession which led to the fall in gold prices resulted in the shutdown of many mining firms and companies leading to massive retrenchment of its workers. With his compensation, he moved to Accra and purchased a piece of land where he built his own house. He then joined a house agent, Mr. Sasu, who was engaged in house agent business. Few people, less than 20, in the entire city were house agent and most of these people were not doing it on a full time basis.

With population increase, many first migrants to Accra came to rely on their services. Later city inhabitants who were having problems with their landlords or landladies consulted them in their search for housing. Through his association with Sasu, he came to know the business and also gained many connections to clients, who kept visiting or referring him to others. After a few many years of working together, he met Mr. Owusu through a business transaction. Together, they harnessed and maximised each other's competence: Yekrom with his connections from more established house agents who are trusted by city dwellers, and Mr

Owusu's knack for diplomacy, secured family-oriented attitude towards their clients, his ability to empathize with even the most difficult client or landlord, collegiality towards fellow house agents and his own newer connections from neighbourhoods and suburbs in many different unexplored routes in the city far away from Abeka-Lapaz became the perfect recipe for a successful cooperation. Though not a lucrative enterprise, both of them acknowledge that being a house agent provides income for them and their families.

5.2 Social Organization of House Agents in Accra

In the next section of this chapter I shall provide an outline of some of the key actors who make up the social organization of house agency in Ghana's capital, Accra. These key actors namely house agents, home seekers and house owners, represent different economic and social benefit for house agents and their various positions are closely linked to power, connections and status. Understanding the different positions of key actors in relation to house agents is important as it provides a context for this enterprise.

5.3 Categories of House agents

One of the key actors in the social organization of house agents is the agent themselves. House agents usually operate in a particular part of the city, constructing and maintaining relationships with other agents working in the same neighbourhood or close by. Agents operating in Accra can be categorized based on their geographic location and age and years of experience. These factors define and influence the kinds of relationships that exist among the house agent a particular neighbourhood.

5.3.1 Geographical-location based agents

Agents work in neighbourhoods and suburbs. Even though most of them would describe their area of operation as covering an entire district, their core operations are usually limited to a small space in a neighbourhood. Usually, agents operating in a particular neighbourhood would have most of their properties located around this geographical area or in a nearby suburb. It is in such neighbourhood that they build up their reputation as reliable, informative, up to date business men. Aside the reputation, agents utilize their long stay and popularity in their neighbourhood of operation to build goodwill among clients and other house agents. This goodwill is usually used as currency that is traded during agent to agent cooperation in the city.

Their clientele, home seekers, also typically live in this neighbourhood who may search for new accommodation within the same neighbourhood. Thus, when for instance Vida Osei, a former client, visiting the house agents bench for new accommodation, remarks that she trust Yekrom, a house agent who has operated in a particular neighbourhood for more than fifteen years, to deliver positive rapid results, she is in some sense reaffirming this long years of engagement between an agent and his neighbourhood. Agents who work in different neighbourhood work to gain and keep a reputation, serving many of the people who live in and around such neighbourhood. In the same vein, I have also heard an agent inform a house seeker to just mention his name when he reaches the main street in a particular neighbourhood and he will be promptly directed to his bench. Such comments draw attention to the close relationship between an agent and a neighbourhood. These inter-neighbourhood agent to agent collaborations allow agents to get to know other agents operating in the same district as well as the type of accommodation that such agents usually rent. That way agents form a database of other agents from whom they contact and consult whenever a client's demand falls out of their available accommodation options. Through such cooperation and exchange, a community of agent identity is formed which is then used by these agents to affirm their own individual identity, credibility, trustworthy and reliable when they meet other agents from other geographical locations. When other agents from outside their wide area of operation, one hears agents describing themselves by their large geographical space such as we are agents operating in Abeka Lapaz area, instead of mentioning their specific neighbourhood; say Kata hotel area, which is a small neighbourhood within Abeka-Lapaz.

5.3.2 Age and years of experience agents

Another way in which agents can be classified is based on their age and years of experience. Agents that operate in Accra differ in age as well as years of experience, with some being older men who had been in the business for more many years. Others are young men who had recently joined this enterprise. Overall, age and experience is an important classification tool among agents. Agents who are relatively older are perceived as mature and understanding. On the other hand, younger agents are perceived by older agents and house seekers as current in outlook when it came to rental properties. The kinds of relationship between agents in different age groups agent are cast in the frame of father-son relationship, with the younger agent consulting and

cooperating with the older agent beyond business to personal lives. Younger agents on the other hand rely on older agents for information as well as personal advice. The trade offs in such a relationship are usually the following: the younger agent gets an older, well connected and established agent, who is influential among a large community of agents as a mentor and friend. This kind of relationship is useful for young agents especially in gaining collaborations and connections. In addition, through these collaborations, the integrity of young agents is affirmed among established house agents. On the other hand the influence of older agents is reaffirmed through his protégés, thereby enlarging his personal connections among the house agent community. Again, through such cooperation with young agents, an older and established agent with many years of experience in this enterprise further reinforces his own influence and status among the community of house agents.

5.4 Categories of House Seekers

House agents work to serve house seekers. House seekers are an important economic category in this enterprise. They also have different accommodation needs. House seekers who consult the house agents are categorized based on their housing preference. These are single room seekers, apartment and flat seekers to 2, 3 or 4 bedroom houses seekers.

5.4.1 Single room seekers

Single room seekers are the largest category of house seekers in Accra. A single room is a room in a large where occupants share a toilet and bathroom with about 6 to ten people. Single room seekers are by and large low income earners. They are typically students, first time migrants and young single people who are renting for the first time. House agents perceive them as hustlers, and are the most uneconomically attractive of their pool of clients. Nonetheless, they are the easiest to serve as single rooms are cheaper in terms of rent and therefore easily affordable, even though the monetary rewards from such transactions is usually small. In addition, finding a renter for single rooms is easier than the other housing preference, say a 2-bedroom house or apartment. In a month, an agent can rent out at least four to five single rooms. The commission and moving fees accrued by agents in single room transactions remains an invaluable source of income as they seek for other house seekers whose housing preference promises huge monetary rewards.

5.4.2 Apartment, flat seekers and the 2, 3 and 4 bedroom seekers

Next are apartment, flat seekers and 2, 3 and 4 bedroom seekers. These seekers are usually middle income earners who are willing to spend more money in finding a comfortable accommodation at specific well-to-do neighbourhoods. They represent huge commission for house agents and are therefore economically very attractive for house agents. House seekers in this category are however a bit more difficult to please and hard to find because of their housing needs. Usually it takes a lot of transactions and interactions on the part of house agents to get such these seekers to commit due to a housing deal due to the huge amounts of money involved. An agents dealing with such seeker interact with them for months before a transaction can be concluded.

5.5 House owners

A third category in this enterprise is the house owners. House owners fall into the category of local based and foreign house owners and are a significant source of monetary rewards for house agents. Local based house owners typically live near their accommodation property or at other places in the city, away from their property. Foreign based house agent on the other hand, live outside the country and remain hugely reliant on house agents. Because of their geographical distance, agents generally act as their representatives during transactions with house seekers, sometimes going as far as signing and concluding tenancy contracts and deals. In other cases, house agents play the role of house owners, taking inventory of items in the house before a tenant moves in and after the tenant moves out; respond to complaints and attempts to solve all problems from tenants related to a particular property. These various categories in this social organization of house agency enterprise play a vital role in the strategies used by house agents in their business daily and ensure sustenance of this enterprise.

5.6 Sum up

It is clear that the various social actors in this enterprise as practiced in Accra emphasize their membership in this enterprise by occupying a spectrum of positions which allow them to exert and expect certain demands. In the same vein, their various positions in this organizational map also place certain implicit assumptions about rules and conduct of behaviour. Thus, for instance, while the agent is expected to show credibility, house owners are expected to be financially generosity towards agents by rewarding them even in cases where their transaction has not yielded any financial profits per say. House seekers on the other hand are expected to trust agents. All these actors therefore utilize

trust, norms and social networks, based on mutual understanding, to establish social guarantees, signal their membership and position in this enterprise. That way, trust and reliability is built up, not only among the agents, but also in relation both to house owners and renters through the evocation and use of these social capital forms to unite these different economic positions.

Chapter 6: On the Bench

6.1 Introduction

Looking at my data, one key arena which allows for ample and quite tremendous space for interaction is the house agent's bench. Through these interactions, various forms of social capital such as trust, norms and social network come into play. As I said earlier, house agents are usually found at neighbourhood and street corners sitting on benches waiting for customers, dealing with house seekers, house owners, other agents and other members of the general public such as taxi drivers, car mechanics, plumbers, city authorities who offer him some kind of information which may be beneficial for his business operations. It is on this bench that most of these persons mentioned above may engage the house agent in social interactions. This bench thus becomes a focal point of many social interactions and allows us to see the house agent in action, allowing us to observe and understand how trust, norms and social network work are manifested and utilized by house agents as well as their consequent problems when these forms are abused or becomes negative for his business.

From my observation, I came to know that the business of mediating in house search is primarily information based, hinged on communication. The house agent has to keep up interactions regularly and frequently in order to gain as much information about available houses, current going prices and the general housing market situation in order to remain competitive for his target clients, the house seekers. His interaction is however strategic and usually involve certain key actors who remain important for his business operation and success.

In this chapter I investigate the way the norms, trust and social networks of the house agents are constituted, and the way the house agent view these networks. I will begin with a profile of the various actors who come to the bench to interact with house agents. It is through house agents interactions with these key segments of the public that these different forms of social capital are reproduced and utilized. The data reveal the following persons as frequent visitors to house agents bench on a daily basis: house agents, house seekers, house owners, former clients, city authorities and other members of the general public. Many of the instances describing these actors will be taken from my film, *Housing The City*.

6. 2 House Agents and Social Capital

House agents are important for the survival and success of the business. According to Albert, a house agent whom I interviewed and who works closely with my key informants, other house agents are the primary information base for house agents operations in the city. He describes this kind of partnership as one that is underlined by communication. He describes it in the following words:

Normally this job is all about communication. I call my agent friends to inform that I have a room or house in a particular place. I tell about 3 or 5 friends who are also agents. They will in turn inform their friends who are also agents. Then the information spreads among many agents in the city. It may turn out that I who had the property first may not be able to get a client to rent it. Through the other agents, we will get a client quickly and get our commission¹⁰.

Such reasons underlie the numerous agent to agent interactions that characterize and dominate the house agent business. I will describe two instances of such agent to agent interaction, one where personal relationships in the form of friendship motivate and ensure that trust is not betrayed and norms are given and fixed and are therefore taken for granted. In the second case, I will present another agent to agent interaction where the main organizing variable, friendship is not present to exemplify how norms and trust are utilized to assure profits for each of the interactants. I will begin with the first case. I caption it bright comes to the bench.

6. 3 Friendship-based Agent Interaction

6.3.1 Bright comes to the Bench

It was a sunny Wednesday midmorning and we (my key informants, I with the camera) were seated on their bench as usual awaiting house seekers. The camera is turned on. After some minutes of conversations between me and my own key informants, Owusu and Yekrom, I moved aside to allow them to chat. This was culturally expected of me. I was in some sense a stranger and a stranger should not impose his presence beyond an acceptable time on your host. I had to allow them to live their lives with few interruptions. In addition, the time for business required few interruptions as I came to observe that many people who operate businesses in such informal manner had to assure some confidentiality to their clients, especially when the discussions mainly centre on money and bargain. With all these knowledge, I therefore tried to make myself as imperceptible as possible. After about an hour, I hear my key informants shout out to

¹⁰ Interview with Albert, a house agent in Accra.

someone across the street. Upon looking out to the street, I see a group of people standing on the street drawn in a conversation. My informants continue calling out a name of a man for a while. From their shouts, I came to know that the person they were calling out was called Bright. He in turn responded immediately, implying that he acknowledges their presence. Amidst these forward and backwards shouts, I notice him running towards their bench. I realize that he is a young man. They ask him questions about life, his business and what he and the people who were standing on the street with were looking for with. He promptly reveals that they had just gone to see some houses and they were contemplating making a choice but only after seeing some other houses that he may have available. The house agents on the bench in turn ask him the going prices and he divulges the going prices and the locations of these houses. They divulge information about their own houses and rooms in their holding for rent, providing going prices and locations. From their conversation, I glean that he is also a house agent. They then ask him to find out from his clients if they will be interested in viewing their properties. He promptly assures them that his clients will be interested in some of them and promises to return with them to view the houses.

After this, the conversation turns to Bright's marriage. From the ongoing conversation, I learn that the young man recently got married. They further ask after his wife. He informs them that she has recently recovered from an illness that left her bedridden for weeks. He reveals that she was ill because she was pregnant that she was getting better now. He goes into details about the impact of the illness on his family. Upon hearing that she was pregnant, they happily congratulate him, expressing their approval and joy of this turn of events with this young man. He however informs them that she miscarried. This piece of information invokes condolences from them, followed by assurances that his next try will be successful. They draw on their own personal experiences and from those of other house agents whose wives had lost their first pregnancies through miscarriages and other pregnancy complications. They draw parallels with their own lives, revealing information about their own families, and how through proper management, they have been able to cater for all their children, with some of them becoming police men and women and working in formal establishments like banks and the police service in the country.

This piece of information impresses the young man who feels encouraged to go ahead and start a family. After this they end the conversation reiterating their available rental spaces. The young man promises to bring clients to see their rental spaces as soon

possible. Afterwards, Bright walks away towards the street. I follow him to offer him some assurances that I will treat their conversation on the bench with the highest levels of confidentiality, an assurance which he seems grateful for and trust. This affirmation of trust and gratitude from him is reciprocated by his smile and a few words wishing me luck with the rest of the research.

6.3.2 Discussion

House agents fall into the category of the urban poor and the social capital of today's urban poor is in constant state of flux. Therefore in order to succeed house agents,

‘consciously develop entrepreneurial networks going out of their way to construct relationships with other house agents. Such links developed in the marketplace may be viewed as contingent, dependent on place of work (Lyons & Snoxwell, 2005).

House agents operating on this level evoke all the three forms of social capital as articulated by Putnam namely trust, norms and social network to develop and support sustainable livelihoods. I must point out that Bright is not related to two other agents on the bench either through kinship or ethnic lines. Neither is he their age mate. In fact they are older than him. So why would Bright be willing to divulge such private, personal and business information to these men on the bench and what does it tell us about such interactions and social relationships in this Accra?

According to Madhavan & Landau (2011), one of the assumptions underlying social capital is the fact that trust is circumscribed by certain attributes, namely, ethnicity, nationality, residential history, or organizational affiliations. In the Bright and the men on the bench situation, what underpins this kind of occupational relationship is one that is framed within the context of personal relationship. Personal relations are a powerful source of social capital because they establish obligations only toward those linked by reciprocity. From their conversation, I gleaned that they have an ongoing personal relationship spanning many years. In other words, they are friends and this friendship may have been cultivated during their interaction on a business levels. Building trust in a personal relationship takes time precisely because it requires reciprocity to occur and establish a link that goes beyond self-interest. It is this level of friendship which could partly account for the intrusiveness of questions on the part of my key informants to Bright as well his unsurprising compliance in providing answers to these intrusive questions.

Within this social relationship are the norms such as privacy which govern the transactions which occur in this relationship. According to Warner (2011), ‘norm governed exchanges in any business under ideal transaction conditions implement acceptable tradeoffs between informational privacy and competing goals’. Hence, the behaviours and the levels of information divulged in this situation are done with profit-maximizing strategy in mind and that all personal information processing in any enterprise is governed by a value-justified norm. This can explain why Bright does not seem to be taken aback by the level of intrusion due to the questions asked. Neither are old agents surprised by his behaviour of offering consent enacted by his divulging of the personal information. Rather, such behaviour is expected and he, Bright, acts out to the expectation of this context. Another way to explain this level of intrusiveness with respect to this conversation is related to the historical perspective of informal trading practices in the West African region of which Ghana is a part. According to Walther Olivier (2014),

‘scholars have long debated whether the structure of trade networks in West Africa was mainly reliant on innate factors such as birth, kin, and ethnicity, or on acquired factors such as merit, skilful bargaining and a mastery of commercial codes. Empirical evidence from pre-colonial and colonial times supports both views. In some cases, traders recruited their sons, not their clients, into their businesses as junior partners, with birth providing legitimacy and allowing the creation of a group of obligors bound by family links and alliances ... the transmission of business knowledge between fathers and sons was been rendered impossible by historical disruptions, such as the brutal decline of trade cities or the establishment of national borders and railway roads)’.

In the Bright case, Bright is a young man who seems has a personal relationship with men old enough to be his father. In such interaction, role play takes centre stage. Bright assumes the role of a son who is interacting with his fathers. In father-son frame, intrusive questions can be asked without sounding offensive or intrusive and bright, trusting them to show concern for his wellbeing and welfare feels obligated to provide answers. The norms governing familial relations such as trust and norms are evoked and utilized by each party in such interactions, without causing a disruption in the business transaction. According to Warner (2001)

‘business transactions occur against a background of informational norms (in this case, one that and they define a trade-off between informational privacy and competing concerns. The competing concerns include increased economic efficiency, improved security, improved inventory control, marketing, business planning, and better customer relationships. The norm promotes these ends by

permitting the processing of some personal information; it strikes a balance between promoting these ends and promoting informational privacy by permitting the processing of only some information and only for certain purposes’.

From such social relations experienced as personal relations emerges trust. According to Torche & Valenzuela (2011),

‘Developing trust in a friend as opposed to a confidence man takes time because it requires building a personal relation, one that transcends – without cancelling – individual self-interest. Building personal relations requires, by necessity, time, but once they are established, trust ceases to be a conscious choice, becomes embedded in reciprocity, and usually acquires the taken-for granted character of familiarity. ...trust is the type of social capital that allows us to establish and maintain relationships with strangers. As such, the basis of trust cannot be reduced to encapsulated self-interest’.

From this interaction, I infer that these men must be more than just acquaintances. They are friends and that may explain why they trust each other to reveal such pertinent information to one another. Bright trusts these men with his private information. This level of trust transcends into the professional level. This may also partly account for the divulging of professional competitive information. In as much as Albert describes the way house agents operate on open communication, such openness applies to people who they consider ‘friends of some sort’. Thus, even though divulging information is the norm rather than the exception in this line of business, such revelation is only applicable to agent friends. As an ideal-type, personal relations are defined by co-presence and reciprocity. Indeed, in the context of personal relations, social capital is to a large extent an involuntary by-product of the relationship, and is often indistinguishable from familiarity.

This interpretation of trust as the outcome of a strategic calculation does not account for the significant variation in the disposition to trust across individuals who face similar risks and payoff structures; it does not explain why some individuals, and particularly, those in some social contexts, trust more than others; or why people are willing to trust when no or almost no information about the other is available without reducing the interpretation to sheer irrationality (Uslaner, 2002). In addition to being the outcome of a risk–payoff evaluation in relational contexts, trust is a culture and a cultural orientation. Trust involves a system of shared, historically formed, norms and values regulating granting and meeting trust, and it emerges ‘when a community shares a set of moral values in such a way as to create regular expectations of regular and honest behaviour’ (Fukuyama, 1995: 53).

From this perspective, trust exists as a persistent and stable individual disposition which orients action with varied interaction partners. Consequently as an individual orientation, trust is a learned capacity that develops through life experiences, particularly through continuous socialization into specific cultural milieus (Sztompka, 1999: 65). These various assertions on trust may partly account for the level of disclosure associated with agent to agent interaction on the bench. Like the Bright scenario, many of the house agents who visited the bench of my key informants primarily have a personal relationship embedded in the business relationship that underlie information disclosure on housing and rentals in this city.

6.4 Occupation-based Agent to Agent Interaction

Although marketplace friendships were important for sustainability of house agents livelihoods, they did not entirely displace other, networks such as those based on occupation but, at least in part, built upon them. In some of these agent to agent interactions, the relationships are not close because they are not embedded in friendships and are therefore the agents are not close. Social capital in such instances becomes much more crucial as the outcomes in such interactions are not given and fixed. The uncertainty that characterise such interactions makes it even more prominent that trust and norms apply as those are the only guarantee that will ensure compliance to the promise that emerges from such interactions. In such impersonal relations, the interactions seem strained and constrained. In such impersonal relations, such interactions are transactional. A case from my film *Housing The City* will exemplify this kind of agent to agent interaction. I caption it the hunchback house agent.

6.4.1 Nash comes to the Bench

On this particular afternoon, after roaming and inspecting available rentals and concluding the going prices with house owners, we arrive on the bench to get some rest. After about an hour, I hear one of my key informants, Yekrom, shouting to someone from the street. This is how it goes:

Yekrom: Alhaji, Director

Alhaji: hello, Yekrom. I didn't see you when I was passing by.

After dispensing with such courtesies, Yekrom goes straight into the business of the day. The conversation goes like this:

Yekrom: I have a house. It's 10 million for one year or 8 million for 2 years.

And the conversation goes into the usual questions and answers about the location of the property as well as the bargaining price. Alhaji discloses that he has a client but he would be unable to rent that property because of the high price and the conversation goes on and on about clients and properties. Finally, they come to some consensus on negotiating the going prices of Yekrom's properties with his house owner. At this juncture, Alhaji, the hunchback agent, informs Yekrom that he has his number and that he will get in touch to find out the outcome of the price reduction discussion with the house owner. However, it turns out that Yekrom did not have his phone number or his name and therefore requested for both. It is at this point that my informants and I learn that his actual name is Nash and not director or Alhaji. He bids them farewell and departs.

6.4.2 Discussion

This kind of interaction reveals a one side of the agent to agent interaction. First, unlike the bright scene, the discussion does not go beyond the private and the personal lives of these agents. They only relate on the professional level. Beyond that nothing is known about Nash as a person. They do not know anything about him, including his name. They do not show any inclination towards knowing him. In some sense, they need to relate to him purely because it's beneficial for them in terms of business. Apart from that, he is important in their scheme of things. And the feeling is mutual on Nash's side. He does not show any inclination to move the interaction beyond the professional to the personal and private. But what is revealing in interactions of this nature is the assumption that whatever is disclosed is important for the survival and self efficacy of each one involved. Trust is one of the core elements of social relationships in general. For the house agent in particular, it is crucial to be able to develop relationships in which a decent amount of trust can be built, since in the cities there is no one who will make a stand for their rights. Thus, trust and norms govern such relations. They trust that Nash is giving them crucial information which is essential for their business. Nash on the other hand needs them to know available rentals for his unsatisfied client. In the end, they both win. Nash trusts them to abide by some norms of reciprocity and thus

they are less likely to mislead him by manipulating the information given to him and vice versa.

Again, because of this reason too, he trusts my key informants to contact him as soon as they get any information and vice versa. According to Torche & Valenzuela (2011),

It is only within impersonal relations – with those to whom we owe nothing, and to whom we are not linked by affection or obligation of any sort – that trust emerges as a compulsory necessity and a purposeful decision.

The compulsory need for trust in relations with strangers does not mean, however, that it is the only, or even the most important resource to make these relations possible. Widely used functional equivalents to trust include the transformation of the stranger into a personal relation. Thus, in the Nash case, for instance, taking his phone number and getting his name right becomes a starting point for the establishment of a personal relationship, even though we cannot predict the level of closeness that will emerge from this kind of personal relationship. Nonetheless, some personal relationship is in order here because such a relationship will enhance and ensure regular and frequent interactions between them with its outcomes being unrestrained flow of information on both sides.

6.5 House seekers and social capital

While agent to agent interaction remain an important instance where trust and norms play out in different directions with different outcomes, house seekers interacting with house agents on their bench offers another possibility to see social capital is maximized and utilized. House seekers represent an important group in the livelihood strategy of house agents. Without them, house agents will be out of business. They are the end beneficiaries of all his interactions with other house agents. House agents seek information about housing in order to meet the demands and needs of house seeker. Because of this reason, the kind of interaction that occurs between them takes on different forms which dictate its outcomes. I will provide two examples of house seekers interaction with house agents on the bench. These are scenes from the ethnographic film, *Housing The City*. The first one is about a house seeker, Vida Osei interacting with Yekrom, a house agent and the second one is between Owusu, another house agent and a dissatisfied single room seeker.

6.5.1 Vida and Yekrom on the Bench

Vida visits the bench to find out about housing. At first, she meets Owusu only sitting on the bench. She asks after Yekrom and when she is told that he has just went to check on something in the neighbourhood and that he will be back soon, she decides to wait for him. Owusu tries to make her comfortable but does not press her for reasons why she would specifically like to see Yekrom. After about 10minutes, Yekrom appears and Owusu leaves them alone to chat. I however continue to sit near them. At the beginning she inquires about my presence and Yekrom promptly offers an explanation which borders on me doing research on him and Owusu. He assures her that my presence will not interfere in their conversation. They begin to chat in low voice for a while. She however begins to raise her voice only when Yekrom mentions an amount as agent fee and tries to negotiate the amount. After a series of options and choices of housing that is offered to her, she turns the conversation into another direction. She complements Yekrom for his looks and reminds him that it's been a long time since they had done business. Afterwards Yekrom proposes that they go to view them so that she can see the houses that they were referring to. This proposition is followed by the question concerning the mode of transportation which is agreed immediately. On their way, however, Yekrom informs Vida that the said properties are held by Owusu so she ends up going with him to view the house.

6.5.2 When Trust and Norms Work

The following scenario reveals another dimension of house agents-house seekers interaction. From Vida's later remarks, I gather that Vida is an old client who has previously used the services of Yekrom and obviously was satisfied enough to return again. Coupled with this, the agent fee is not paid immediately but the Owusu and Yekrom work on the assumption of total trust that Vida will eventually honour her part of the deal and thus go ahead with the viewing. More importantly, Owusu does not seem angry at the fact that Vida chose to consult Yekrom, even though in the end he is the one that takes her to view the houses. If Owusu is upset, he doesn't show it, assuring Vida that all is well and the choice does not make any difference but was just a matter of preference. In all norms seem to curb emotions in such transactions, prioritizing the choice and preferences of the house seeker over and above all other things. To test if Owusu was upset or not, his handling of Vida's needs and preference during the house viewing seem to affirm that he is not upset at her initial behaviour. This is attested by

the way he treats and responds to her every questions and inquiry, offering her his outmost care and attention listening to her complains, offering advice and assurances and encouraging her to make a choice free of pressure.

Vida on the other hand seems to expect this kind of treatment and listens to such advice, enquiring about the house owner and renovations that she wants done before she makes her choice. In all these, norms govern the interaction, and it is precisely because of the implicit aspect of norm which is reciprocity that influences her decision to return to the house agent. On the house viewing, she gets so comfortable with Owusu to the point that she begins to divulge personal inform concerning her pending divorce, her current family situation, the reasons behind her choice of location, her religious beliefs as well as her own personal fears. All these information is given away in the context of agent-seeker confidentiality with the intention that such information could give the agent a better idea of what will be ideal for Vida. Therefore after a third viewing, Owusu points out the suitability of one house over another by using the given information by Vida to advice her in the following words:

You see why viewing more than one house allows you to see the difference.
This place is a good place. You have your own kitchen... It's quite for your son to study and it's quite spacious too¹¹.

(Owusu, Accra 20th May, 2013)

Interestingly, Vida does not protest at the change of agents when at the time of viewing the houses. Rather, she continues to interact with Owusu as though he has been the one whom she has contacted from the beginning. Her behaviour and expectation in terms of her treatment is not under suspicion at all. She does not doubt that Owusu will use her choice of agent against her in showing her the houses. Also, she does not doubt that Owusu will treat her shabbily or will leave her unprotected when she has to deal with the house owner. Seekers usually fall on agents as protectors who are expected to mediate on their behalf when it comes to the house owner. Thus, even though she did not choose him at the beginning, there is no doubt in her mind that Owusu will not be willing to negotiate for a downward adjustment of going prices when she finally makes her choice after viewing the numerous houses that is presented to her. House agent interaction with seekers reveal a high level of trust and norms seem which ensure that

¹¹Conversation between Owusu and Vida Osei, a house seeker, in Accra, scene from the film, *Housing The City*

confidentiality is not broken, expectations are met and a minimized potential for betrayal and disappointments minimized in such transaction.

Crucially, interactions of such kind also reveal another aspect of the house agent daily interactions. In such interactions, the agent is often cast in the role of the listening ear who is trusted enough with private information that is given towards the seeker's self interest. House seekers give such information to agents with the intention of assisting them in their search in order to find them their preferred housing. Beyond this end that information cannot be used by agents further their business as it will be considered a violation. Thus, the house agent job of mediating in housing search takes on a metaphoric shape whereby housing mediation becomes not just physical houses but outlets which afford the seekers a listening ear, in the form of house agents, to listen to their own problems. Housing mediating, mirrored in the agent-seeker interaction, utilizes trust and norms in different ways, sometimes moving away from house search to counselling, encouragement and advice provision. during my three months on the bench with these house agents, many of the seekers who visited them on the bench and with whom we viewed many houses, the bench provided them a certain space of comfort to talk about themselves with little inhibition and little restraints.

And house agents actively listens, making inferences, advising seekers of their rights and responsibilities as outlined in the tenancy regulations by the Rent Control Division¹² in Ghana; empathizing with them about economic hardships in the city, acting as life coaches and offering worldly advice drawn on their own personal experiences to these house seekers who seem to listen with rapt attention. After the end of such conversations, these seekers will usually promise to return after they make a final decision on their choices at a later time. I noticed that many of the seekers who visited the bench seem to engage in similar acts, accounting for the huge goodwill from these seekers towards the house agents even though few of them actually decided to rent their room and houses.

¹² The Rent Control Division is also the primary authority responsible for resolving disputes between landlords, tenants, and other persons with interests in premises. This division was established through the Rent Act (Act 220) in 1963. The Rent Control Division is responsible for monitoring and establishment of guidelines relating to the monitoring of landlords and tenants relations. In Ghana, the Rent Control Department is mandated to settle disputes between landlords, tenants, and other interested parties.

Housing search for seekers becomes more than business transaction, taking on the character of a personal avenue for seekers to confide in and converse with someone, outside of their immediate social circles about personal issues. Contacting an agent is therefore an added bonus to the experience as agents are expected to empathize with them, while judging and criticizing them less. All these add to the attractiveness of house agents for some house seekers who would sometimes visit agents even when seekers did not desperately need accommodation. House agents on the other hand see this as part of the agent-seeker interaction. I watched as my key informants actively engage with seekers on this level. I observed that agents tried to listen attentively and showed much presence and enthusiasm in these life stories of these seekers. Upon enquiry, one agent offered me this explanation,

‘it’s part of the job. In this city a lot of people do not have anyone to talk to about their lives. When they visit us, we make them comfortable to talk about their own problems. This city is a hard place to survive and people are always hot with little time to spare for anyone. So when a client comes, making the client comfortable is one step in ensuring that you gain a good reputation and also their return as well as referrals’¹³.

I noticed that this part of their job came with years of experiences and that these men have been doing this for a while. Their skill at listening and providing or saying the right thing at the right time was at best impressive. Warner (2011) offers a plausible explanation for this behaviour. According to him,

‘under ideal transaction conditions, rational, profit-motive driven sellers will comply with all relevant informational norms, and those norms will implement an acceptable trade-off between informational privacy and competing concerns’.

More importantly an agent who listens attentively is one who received many reference from past clients. Thus listening and not disclosing to a third party was one of the sought after trait in a house agent. With such expectation, house agents believed they will win seeker would trust; leading to them rent a house or room. This reminded me of my own experience with a house agent years ago in which I disclosed certain personal information about my work and personal life to my house agent who seemed to listen attentively and who never divulged this information to the house owner. Rather, because of this, he vigorously mediates on my behalf each time I was late for a scheduled viewing, reasoning that I was late because of work. These different perspectives on the

¹³ An interview with a house agent in Accra, April, 2013

seeker-agent interaction reveal interesting aspects of the daily activities of the house agents.

6.6 When Trust and Norms are Broken

But sometimes these interactions between agent and seeker can be fraught with conflict. Trust and norms may not always evoke a positive ending interaction. A case in point is the second agent-seeker interaction. I have captioned this angry woman.

6.6.1 Angry woman come to the Bench

This incident happened about three weeks into my fieldwork. It was near closing time in the evening. A female client visits the bench. Seated was Owusu without his partner Yekrom. After a series of low tone conversation, there is long pause. I sit unaware that she had come to complain. After a while, the silence is broken when she raises her voice. In a series of complains, Owusu offers to contact another colleague agent concerning this woman's complaint. According to her, the promise of renovation made by the house owner has not been honoured. Rather the house owner demands an extra few months rent to cover the cost of the renovation. Frustrated by the turn of events, she comes to complain to her agent, Owusu. He tries to calm her down and contacts by phone, another house agent who lead him to this house. They both speak to this house agent and he assures this woman that she will get all the specifications that she insisted and was agreed on between the landlord and this woman in place early enough for her to move in. The woman is however not convinced and threatens to abandon her money that she has already paid to the landlord as well as some of her expenses that she had incurred as a result meeting expenses related to these renovations. Eventually, this woman leaves the bench angry and disappointed, and promises to end the rental contract. This kind of agent-seeker interaction reveals that such interaction is not always smooth sailing; sometimes such transactions can go horribly wrong.

6.6.2 Discussion

Unlike in the previous agent-seeker interaction, trust, norms and social network have not been utilized to the benefit of all involved. As exemplified by this story, Owusu's social network through Nana Yaw, the agent responsible for misleading his (Owusu's) client has not guaranteed smooth business operation. What has happened is the failure of the agent-agent relationship, one founded on friendship and not purely based on occupation, to guarantee and assure that promises emerging from such business transactions

involving them are honoured. The end result is embarrassment and a dent on the integrity of Owusu. Owusu takes the blame for the entire transaction and Nana Yaw, the other agent who led Owusu and the angry woman to the property, is lost in such blame game. As a result the impression that is created is that Owusu was not honest with her and may have colluded with the house owner to frustrate her. Even though she speaks to Nana Yaw, the agent who linked Owusu to the single room, the angry woman is primarily Owusu's client and therefore he, Owusu, and not even his partner, Yekrom, takes any part in the responsibility for any losses that accrue from such transaction. In situations like this, social capital brings unwanted by-products of its own, bringing into sharp focus the vulnerability of house agents in such complex social milieu of the city.

Their vulnerability is captured in a harsh paradox. Owusu may be angry, which is clear from the film footage, at Nana Yaw for not disclosing all the conditions pertinent to this particular transaction. However, he cannot force Nana Yaw to do anything or take full responsibility for the mess. In fact, he has few choices in his dealings with Nana Yaw, compelling him, Owusu to continue to work with Nana Yaw, even though he may be angry at him what has happened in this particular situation. All that Owusu can do is to persuade and appeal to Nana Yaw on an emotional and moral level to right the wrong by reminding him of their collective integrity as they are perceived by the public towards house agents. He does this by evoking the public versus us position aimed at renewing Nana Yaw's interest to strive to restore their integrity as agents whose words in business transactions can be relied upon by seekers any day any time, issues which are obviously missing in the scheme of things in the transaction concerning this angry woman, the house agents and the house owner. A collective common identity as house agents may compel nana yaw to do something to make the situation right. Here too, trust and norms operate in getting at Nana Yaw to act differently with outcomes favourable to Owusu's client. In this evocation, Owusu will utilize evoke norms of reciprocity and 'encapsulated interest' as an interactional strategy that emerges through the evaluation of the motivations of others (Hardin, 1993, 1996) to get the desired action from Nana Yaw in finding a solution to this problem.

This conundrum is also experienced by house seekers. According to many house seekers I met on the bench, even in cases where there has been disappointment due to a breakdown in trust and violation of acceptable norms of reciprocity on all parties (house

agents, house owners and house seekers) in a transaction, finding a new place will require consulting another house agent. In this new consultation, the whole process is replayed with trust and norms being expected to govern and facilitate such transactions. This makes social capital a crucial element in urban transactions because of the complexity of relations that dominate this urban milieu.

6.7 House Owners and Social Capital

The third category of visitors to the agent's bench is the house owner. They represent a vital part of the livelihood strategies of house agents. They represent an offers attractive opportunities for social and material advancement to house agents. House owners are however the least presence on house agents' bench, making them the least of the house agents daily interactants. They usually contact the agent through telephone calls. In the three months of fieldwork with house agents, I met only one house owner and this was at his home and not on the bench. Usually, agents interact with them after a firm decision has been made by a house seeker concerning their property. Nonetheless, house owners interaction present another aspect of agent interaction where social capital such as trust, norms and social networks bring out different outcomes, for both agent and owner. The infrequency of this group to the bench nonetheless does not preclude them from being in some interaction with house agents as such interactions reveal an important aspect of house search and mediating in Accra.

House owners represent an important social network for the house agents. They are the ultimate link between the agent and seekers. Without house owners all the interactions between agents and seekers will remain as exercises in futility. Agents' interaction with owners usually border on the professional levels, governed usually by impersonality, with the clear objective being economic benefits. Richard Jumah, a house owner I interviewed articulates house owners' perception of the agent as cheap and economical means of renting which saves them time and money as well. According to him, agents business in the house agents have made renting an easy activity as the agent takes over the entire process from inspecting renovation, advertising the property to finding clients to rent. All the owner has to do is present him to the seeker when the process is finally completed. Even in the concluding part, the agent drafts the tenancy agreement, schedules a meeting between seeker and owner and acts a witness for the transaction for both parties. In addition, agents ensure that new tenants and owner abide by the agreed

rules in the agreement and becomes the mediator when there is a conflict between tenant and owner. When the tenant's tenancy is about to expire, the agent reminds the owner to inform the tenant. He is also contacted by the tenant who may express a desire to extend the tenancy or request him to find him a new place to leave.

In an interaction characterised by a high degree of infrequency and limits, the expectations are actually very high. The agent begins and ends the process, leaving the owner at the profit end of the transaction. Owners find the agent an important addition to the housing process. In fact Mr. Jumah mentions other services that the agent renders to owners. He asserts that agents are able to match an owner's preference of a tenant to an owner as well as providing him with current housing pricing information. In such interactions, it is obvious that the agent gives more and the owner benefits more in such transactions. But what does the agent gain from such unequal relationship with house owners?

First, the economic benefits from such interaction are perceived by house agents to be higher and long term. When an agent is able to win the trust and confidence of a house owner, the probability that such an agent will assume the role of the owner's permanent agent becomes high. This role comes with its own benefit such as access to soft loans and occasional monetary rewards from house owners as a show of the owner's gratitude, even when no real work has been done or a deal has been yet concluded. That way the owner obliges the agent to work for him, continuously seeking and protecting his interest above those of the other interactants in any housing transaction.

During a housing transaction with a new tenant, the main parties, namely the owner and tenant, are expected to pay a certain amount of money, in the form of a commission to the agent as reward for mediating the transaction. It is assumed that when a house owner pays this amount, this will in principle end the transaction between agent and owners. However, the reverse is the case. The amount actually signifies the beginning of a long term relationship which may go on for many years. From the time that the owner consults an agent, the work of the agents as perceived by the owner as well as sometimes the tenant seem cyclical, never ending. This cyclical relationship thus obliges both agent and owner to work at maintaining and facilitating the smooth operation of the process. With this in mind, the house owner from time to time will offer the agent some

monetary rewards to facilitate and maintain the relationship, even though their interaction is not daily and frequent as it obtains between a house agent and a house seeker.

Because of the high expectations embedded in this kind of interaction, trust, norms and social network become key ingredients that are required on both sides, but more crucial on the side of the agent. The agent works to build trust, evoking and abiding by rules of acceptable conduct characterising such transactions. He does this through his social networks, usually comprising various agents to agent relationships that he builds over time. He uses these social networks to gain information about current housing prices for the house owners. This service according to Richard Jumah is very important as it helps owners to correctly value their property against prevailing market prices. House owners, like Richard, find this service useful because through that owners are able to place a huge value on their property. The other beneficiary in this scheme of things is obviously the agent. When the value of a house is raised above a certain threshold, it attracts seekers who have the means to rent. This in turn translates into high amount in rent for seekers, which corresponds to in fat commission for agent. There are non monetary benefits as well for the agent. If someone offers you information which is beneficial for your well being, the assumption is that you begin to perceive the person in a positive light. This assumption rightly plays out to the advantage of agents who in turn wins the trust of the agent, a state of affairs which is most preferable for agents as such show of trust in them becomes their own leverage in their dealings with the house owner. The double or even triple advantages of such vital information from his social network thus work to place the agent in advantageously unique position in his relation with house owners. This creates a dependency on the house owners who view the agent as indispensable in the housing process, thus assuring the agent of his place as mediator in any housing transaction.

In addition, winning the trust of one owner opens up the possibility of meeting other owners who may be in the owner's social circles, who may be looking to rent their houses and rooms. This kind of interaction thus opens up possibilities of long term monetary benefit for the agent and therefore could explain the agent's readiness to meet all of it, even as it seems palpably daunting and overwhelming. Hence, though on the face of it, the agent-owner interaction, characterized by its infrequency, unequal as well

as hugely demanding, agents work hard at meeting the challenge because it signifies long term huge economic benefits for agents. Social capital in all its forms becomes utilized for economic and social benefit for the agent in this level of interaction. Also, through negotiation with the owner, the agent establishes some norms that may govern their transaction. These norms become standardized as the agent goes on to meet other owners who may accept them as binding on them when they interact and transact business with the agent in future businesses. In this way, the agent carves and standardizes his own notion of norms surrounding the business, leading to an institutionalization of business practice across a network of house owners over time. This lends credibility to the business.

6.8 Relation with shop owners and other customers

The last group of interactants who may visit the bench from time to time are the shop owners and other customers such as taxi drivers, street hawkers nearby, plumbers, construction workers and family members. Shop owners around the market and other customers of the house agents are closely related to the type of work the house agents are doing. In the description the house agents themselves give of their job, they do not make a clear distinction among these other visitors. Primarily, they give information agents information concerning vacant rooms in their neighbourhoods, information about house owners, and other kinds of information concerning prevailing relationships and attitudes and conflicts between tenants and owners. They represent various social networks which are utilized by agents on a need to know and as it is needed basis.

Because they are a heterogeneous group, they represent diverse sections of the city's general public, with whom the agent has to carefully manage in order to attain the full benefits of their various social networks. Hence, they are an important group for which impression management is crucial because of their heterogeneity. But these people are outside agent's immediate network. However, like migrants, house agent are willing to trust those outside of their immediate networks to access new opportunities (Putnam 2007). These publics take on various roles on the bench: sometimes they become judges between ongoing agent-agent conflict or misunderstanding, usually pointing out general consensus as may be perceived by the general public. Sometimes too, they sit on the fringes of agent-seeker chats, where they offer their opinion on prevailing current market situations, occasionally encouraging a seeker to take a deal. At other times, they

provide hints to ongoing housing changes and demands, raising the agent's awareness of what are most sought after on the housing market now. That way the agent is able to gauge his expected market competitiveness, inferred from his one holding, and thus influences the degree of connections and interactions that is required of him to make profit at a given time.

For these groups, creating and maintaining an appearance of professionalism is important in gaining their trust. Trusting the agent will further make them willing to divulge crucial information to the agent which furthers his business operation. This is done by treating them with respect, establishing rapport, camaraderie and a deep sense of concern about their own personal life with each visit. What emerges 'is a picture of dualism, with weakened social capital resulting from the breakdown of traditional relationships and networks, on the one hand, and on the other, a rich associational life resulting from the need to form new and varied reciprocal relationships and networks in the complex social milieu of the city' (Phillips, 2002, p. 137). That way, the agent becomes their refuge, leading to a reciprocal situation where important information is divulged to the benefit of the agent.

6.9 Sum up

From the description and discussions, the following points are clear. Social capital plays a significant role in the daily activities of house agents. In fact house agents as well their various interactants all utilize social capital for their own benefit. These benefits are however determined by factors such as one's network. For the agent, entrepreneurial success requires exploiting kin and social relationships; at the same time, it also requires breaking free of those relationships which might hold one back. Thus arises a problem which Hart has named the "entrepreneur's social dilemma": how to divide one's resources between, on the one hand, a "public social security fund of reciprocal exchanges," and on the other hand the private accumulation of personal wealth (1975: 28; 2001).

Hence, a balancing act is required in agents' use of social capital. What is made abundantly clear in this discussion is the fact that livelihoods in Accra, and generally in Ghana are embedded in social relationships which take different forms and shapes. At the centre of these social relationships are people who are members of many different

social circles. These relations are very important to further individual goals and aspirations. It is clear that agents are aware of this fact and through social networks, coupled with trust and negotiated and accepted norms of expected behaviours utilize them to achieve their goals and further their own present as well as future aspirations. The discussion also reveals that sometimes social relationships are not beneficial at least to the individuals embedded in them. In sum, the various interactions of house agents have shown that social relationships have a pronounced ability to cut both ways, to further as well as hinder an individual's interests.

Chapter 7: Findings and Conclusions

‘Anthropology may not provide the answer to the question of the meaning of life, but at least it can tell us that there are many ways in which to make a life meaningful.’ (Eriksen, *Small Places, Large Issues*)

The aim of this thesis was to explore and better understand the daily activities of house agents, an economic enterprise in Ghana's national capital, Accra. I have attempted to give some insight into the house agency enterprise as practised in Accra. The hypothesis underlying this study which is that *the activities of house agents are sustained through an intricate social networks underlined by social trust, norms, commercial cooperation and information management* seem to reflect the daily reality in this enterprise. The first findings from this study indicate the house agency enterprise as one that is organized, sustained and reproduced through intricate networks of social relations which transcend cultural, ethnic and sometimes political lines of the key actors involved. I discovered that these relations were influenced by common interest-in the case of agents and owners, the quest to make a living- and in the case of house seekers, to find accommodation.

I also found that the house agency enterprise is sustained through a complex information management system based on information disclosure. House agents, regardless of their association with other house agents, willingly disclose information instead of withholding it. This strategy, I observed was actually done out of self interest. An agent

who discloses more, gains more and thus establishes his status as an informative, reliable business man who can be counted on by other agents, house seekers and house owners alike. As well, disclosing information enables a business transaction to be move along rapidly to its logical conclusion in a timely, speedy manner, thereby ensuring access to income within a short period of time. Thus, disclosing information is good for business and that is the main driving force behind the enterprise as this practice though unusual in many business operations gives agents a competitive advantage and status in the community of house agents. This practice is an important feature of the house agency enterprise in Accra. To sustain this practice, agents rely on social capital such as trust, norms and social networks to ensure their access to crucial business information, facilitate the regularity of trade flows and reduce the effects of uncertainties. Nevertheless, as the daily activities of this enterprise show, social capital is a double-edged sword, sometimes producing monetary benefits for agents and at other times bringing about negative outcomes.

Again, I discovered that networking with different key stakeholders remains an important aspect of the business. Networks underlined by agent to agent, agent to owners, seekers to agent, and or agent to other segments of the trading population networks in this city, play a crucial part of the survival, renewal and continuous reproduction of the enterprise. In a sprawling and busy city as Accra where , social networks provides context within which people live through others by devising new identities under new labels, using elaborate symbolic imagery to root devises these in imagination and emotion. For example, in an agent to agent network interaction, benefits accrued based on friendship show the intensity of these ties on the emotional level. Social ties, articulated through these various complex social networks provide reliable guarantees of future profits for parties involved. More importantly, these networks based relations reveal the complexity which surrounds the house agency enterprise as a whole. On another level, this huge dependence on networks is consistent with Clyde Mitchell's assertion that the city is a 'network of networks' and this is reflected in the house agency enterprise in Accra where agents 'participate in varying types of network of social relations, involving different qualities and intensities of interaction' (Hannerz, 1980).

Furthermore, I found that the agent plays the role of a middle man, a position which places on him enormous responsibility and demands in his dealing with house owners

and seekers. He needs to maintain a balance of his relations with these two key actors by evoking social conventions, norms which transcend their very economic positions. In doing this he recalls into focus an entire social order based on moral obligations that underwrite their own reputation for honesty in other contexts. For instance in the case of both house seekers and owners, agents relations are shaped by his past reputation with other house seekers and owners. House agents are thus expected to reinforce, through their actions and behaviour, this reputation which in some sense precedes them and define his relations with them. It is within this framework that trust and credibility are exploited by both parties. This puts a lot of pressure on the agent who needs to maintain his reputation while maintaining his relations with these stakeholders. This makes the job no less easy; rather it becomes a hard job which demands establishing, maintaining and utilizing complex intense social networks social to gain current, timely information which he uses to ensure a successful balancing of competing interests of key stakeholders in to guarantee economic benefit and keep up a trustful relationship with them.

Moreover, I discovered that the enterprise of house agency is tightly connected to their place of operation, the bench. Thus to understand the enterprise of house agency is to study the dynamics of social relations that take place on their benches. The bench, a seemingly insignificant space is, in the words of Thomas Hylland Eriksen, a small place with large issues. Large issues such as confidentiality, reciprocity, friendship, personal relationships and monetary gains are connected and influence the social organization of house agency enterprise in Accra– the networks, norms and trust facilitate cooperation for mutual benefit through the conduct of repeated business transactions with existing business partners. As well past collaborations exert a considerable influence in shaping the structure of current social networks, as well as the pattern of future business transactions.

The final finding in this study relate to my levels of access vis-a-vis my position during fieldwork. As I have mentioned in the discussions, agents operate on their benches and on the street. To gain access to them and their enterprise required me to use a mix of different research methods. Using participant observation with and without the video, complemented by different kinds of interviews enabled me to experience different sides to a particular event. This provided quite a holistic view of that particular event, thereby deepening my understanding of the event and how it bears on this enterprise as a whole. Without doubt, my insider/outsider positions of daughter/apprentice/visitor, coupled

with my gender and age, provided me unique access to different kinds of information and social settings. While the daughter position for instance enabled me to gain access to my informants on the emotional level, my apprentice/visitor positions enabled me to view my informants and their actions from some objective position. This deepened my understanding of some of the strategies, twists, and their associated turns in the business as well as their consequences on the enterprise as whole. Nonetheless, these various positions also restricted my access to some social interactions. To fill in these gaps, I utilized these positions depending on the demands of different social settings to enable me to access some information. In rare cases however, none of these positions worked to my advantage, as they limited on my access. In a nut shell, I uncovered that a researcher's position can strongly influence on research outcomes in terms of broad or limited access to data ethnographic data and researcher's growth in understanding and approaching other people and their realities.

In the end, the following can be concluded: first, house agency, as a direct response to rapid urban growth and shortage of affordable housing in Accra has become a major source of livelihood for many urban poor in Accra. Through this enterprise, house agent generates income earning opportunities for their families thousands of mostly extremely urban poor people. Finally, this line of business has led to the emergence of dynamic entities with intense linkages between formal and informal economy. The house agency enterprise may not be an extremely lucrative enterprise, but their actions and activities make a strong statement about new urban forms in developing cities which gives a unique opportunity to examine urbanization and how people experience and live out this phenomenon daily in Accra.

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Appendix: Pictures

Picture 1: House agent bill board near a bench



Picture 2: House agent bill board near a street



Picture 3: House agent bill board

