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The Gap Between Visions and Policies. Housing The Poor And Urban Planning In Ghana

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Rapid population increase has led to severe housing shortage in Ghana. In urban areas, this has resulted in overcrowding and growing slums. The continuous slum growth especially in the cities is a worrying trend. To date, the country does not have any tentative urban development policy. Our paper discusses the various draft policy documents and reports and on housing vision by the country over the years; it compares the contents of the documents to what have been achieved regarding affordable housing in the country through critical discourse analysis (CDA). These policy documents perspire the visions of its creators on the “urban question” and CDA is used to dissect them. The prevailing visions on the slum problem regarding housing is discussed as to why these strategies remain dreams to be realised in the country. The paper concludes that usually, the way the governments see the reasons behind the problem of slums in the cities determines the remedy it’s prescribed by it.

Keywords: Ghana, Urban poor, Policy, Housing

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Introduction

Housing is a vital tool for economic development. Good housing and a decent neighbourhood improve human health, enhance labour productivity, contribute to social harmony, safety and security (Arku 2009). The housing sector is a major component of development in any country. A country's inability to provide adequate housing for all its citizenry is a major sign of poverty in the country. As Antwi-Barfi (2001:1) put it; 'lack of adequate housing to shelter the population of Ghana and the inability of governments to prevent homelessness is essence of poverty'. Housing deficit is in excess of 1,500,000 units in Ghana whilst supply figures are around 40,000 units per annum as against annual requirement of 120,000 units (UN-Habitat 2011). Although the country has national planning schemes for major sectors of the country, housing has never been a large component of such planning. usually, housing is seen as part of the welfare sector and this attitude has affected the kind of interventions given to the housing sector in the country. The inability of the state to deliver enough houses in the country to meet effective demand over the years has put pressure on the existing housing stock and infrastructure, especially, in urban areas leading to the creation of sub-standard structures and unsanitary environments in slum communities. In 2001, the slum population of Ghana was estimated at 4,993,000 people, growing at a rate of 1.83% per annum, the figure increased to 5.8 million by 2010 (Ghana Government, Ministry of Water Resources, Works and Housing 2012).

Detailed information found in the various policy documents on housing for the country indicate that the state is not ignorant on the need to provide affordable homes for the poor in the country. There were efforts made by the country before and just after attaining independence to provide housing for the masses, however, the initiatives were halted by subsequent governments after 1966 (Ghana Government, Ministry of Water Resources, Works and Housing 2012). This is due to the economic meltdown that the country started experiencing just after the overthrow of the government in 1966. Nothing much has been put in place by various governments to tackle the housing problem in the country, though it is clear from what is stated in the various policy documents that the state knows the problems associated with the housing sector. Clearly stated in the policy documents are the key factors militating against effective housing delivery in Ghana and they include: land cost and its accessibility; difficulty in accessing finance; high cost of mortgage; infrastructure underdevelopment; availability and cost of building materials (UN-Habitat 2010).

The paper discusses some of the reasons why the housing sector is in shambles in Ghana by focussing on the vacuum between visions stipulated in policy documents and the implementations of the purported ideas on the ground. Although none of these policy documents is officially adopted as a substantive housing policy, their contents contained all the perceived structures and strategies that can be put in place to help solve the housing problem in the country. However, those who need to see to the implementations of these policies have shown little commitment. In an attempt to digest the topic, the paper is structured like this; history and development of housing in Ghana, a review of the state's commitments on supplying houses for the masses, the county's commitment to slum eradication and then concludes on the reasons why it seems impossible for the state to turn visions stated in these documents to reality.

Housing in Ghana: History and Development

The government's stance in the housing market during most part of the colonial period was non-involvement, concerning itself only with providing accommodation for expatriate public servants and the representatives of European companies that operated in the country.



However, in the aftermath of the deadly earthquake that struck Accra in 1939, the government initiated the Earthquake Victim's Housing Scheme that aimed to build subsidized housing for the victims. This was the beginning of estate housing that became the hallmark of government-built or assisted housing in Ghana (Konadu-Agyemang 2001b). A significant budget was allocated for housing projects; in the early 1940s. Housing accounted for 2.5% of the Colonial Development and Welfare Act (CDWA) funds, channelled primarily through various regional bodies. This increased to about 5.6% by the early 1950s. Governor Allan Burns' 1943 Development Plan amongst other things, proposed to construct estate houses for people with small incomes who lived in the large towns (Arku 2006). The 1951–58 Development Plan which was one of the most comprehensive plans ever devised for the country, focused on economic and productive services. This plan incorporated housing into the overall development framework. Housing then ranked fourth in this plan's budgetary allocation (Arku 2006). The large financial resources allocated to the housing sector made it possible to experiment a variety of housing schemes, ranging from subsidized housing to housing loan schemes. Example was the £2.5 million budgeted for estate housing projects in the three major urban areas: Accra, Kumasi and Sekondi-Takoradi, this included loans up to £1600 to those who wanted to construct their own homes and £500 000 for slum clearance projects (Ibid). During this period, no housing scheme ever existed outside the three urban centres, and the majority of low-income families did not benefit from these programmes (Ghana Government, Ministry of Water Resources, Works and Housing 2012).

Just before Ghana's independence in 1957, the first Ghana Building Society (FGBS) was established in 1956 to mobilised savings and lend to members for housing. However, this and many other initiatives by the then government immediately after independence could not be sustained through the economic decline of the 1970s (Arku 2006). In an attempt to save the situation, the National Redemption Council (RNC) government established the Bank for Housing and Construction in 1972 to be solely responsible for financing housing and the construction industry. However, it diverted its attention from this core issues to commercial banking after the government was overthrown in 1979 (discontinuity of projects by subsequent governments is common in the political and socio-economic development of Ghana's history). In the 1970s, the Social Security and National Insurance Trust (SSNIT) was given an additional responsibility of providing rental accommodation to public sector workers at affordable rates (History of Housing financing in Ghana). Other attempts by the state in the 1970s were, the creation of Building Societies, Roof and Wall Protection Loan schemes, Rural Cooperative Housing Schemes, among others (Ghana Government, Ministry of Water Resources, Works and Housing 2012).

Private financial institutions only became involved in the housing finance industry after the 1970s economic decline when the Ghana Commercial Bank, the Standard Chartered Bank and Barclays Bank all offered limited mortgage finance to a few borrowers who were well-off, influential or in high-level government or bank employments. The institutions suffered from the universal problem of 'borrowing short but lending long' which, in a period of hyper-inflation, bleeds out all their equity. Thus, by 1990, there was almost a complete absence of long-term mortgage finance in Ghana (Ghana Government, Ministry of Water Resources, Works and Housing 2012). These problems led to the establishment of the Home Finance Company Limited (HFC) in 1990 with a core objective of providing housing finance, as a secondary finance institution, through drawing on long-term funds from its initial capital (UN-Habitat 2011). All these attempts were geared towards providing houses for the few salaried workers employed in the formal sector and that the activities of most of the state agencies that embarked on housing programmes were directed primarily to housing workers in the urban areas (Ghana Government, Ministry of Water Resources, Works and Housing 2012).

Commencing in the early 1990s, the government also undertook a thorough reform of the housing sector based on the neo-liberal ideas used to transform other sectors of the economy. In particular, housing production has since been left to the private sector, with government acting as a “facilitator” (Asiedu and Arku 2009).

Current statistics according to the 2010 population census shows that 47.2% of the national housing stock is owner-occupied; whilst rental units represent 31.1% of the country’s housing stock; rent-free is 20.8% and perching 1.0%. The rent free houses are usually compound houses and they are the family roots homes for the extended family long after the original owners have died. Different ethnic groups in the country calls it differently; ‘abusuafie’ by the Akans’, ‘femefeme’ by the Ewes and the Gas call it ‘wekushia’. A large number of extended family members and even some “strangers” live rent-free in these homes. Although compound houses (51.5%) still dominate the existing housing in urban and rural Ghana, their numbers keep declining. For instance, that of Accra’s housing stock declined from 62 % in 1990 to 42.5% in 2000. Newer forms, such as bungalows, flats and informal types (wooden shacks, kiosks, etc.) are growing very rapidly in proportion. These makeshift houses constitute 2% of the national housing stock and 6.2% of the housing stock in Greater Accra Region. Only 3% of the national housing stock is owned by employers (public and private). There is a high concentration of households in the country occupying single rooms (44.5), the figure is quite higher in urban Ghana; 64.5% in Ashanti, 64% in Central and 61% in Greater Accra (Ghana statistical Service, 2012).

In the attempt by the government to formalise and strategise the country’s housing development after independence, in 1986 the first National Housing Policy Document was prepared; this was followed in 1991-92 by a National Shelter Strategy Document, prepared in collaboration with UN-Habitat; then in 1993, the National Shelter Strategy Volumes One and Two were also developed; in June, 1996, the country became a signatory to the Istanbul Declaration and the Habitat Agenda; again the National Shelter Strategy volumes One and Two were revised in December 1999 and June 2000 respectively. However, it should be noted that none of these documents has been formally accepted and officially adopted to use in the country as a substantive policy. And till date the country has no tentative housing nor urban policy.

Draft Policy Documents	Objectives
The national shelter strategy (Ghana, 1993)	<ol style="list-style-type: none"> 1. Improving the quality of shelter; 2. Improving the environment of human settlements; 3. Making shelter programmes more accessible to the poor; 4. Promoting private sector involvement through an enabling policy environment; 5. Encouraging rental housing; and 6. Promoting orderly growth with infrastructure in place.
Istanbul Declaration on Human Settlements-1996	<p>Habitat Agenda: part of Paragraph 1</p> <p>We recognize the imperative need to improve the quality of human settlements, which profoundly affects the daily lives and well-being of our peoples.</p>
National Shelter Strategy -Part II - Strategy Report-2000	<ol style="list-style-type: none"> 1.To accelerate home improvement and the upgrading and transformation of the housing stock 2.To make shelter programmes more accessible to the

	<p>poor;</p> <p>3.To promote greater private sector participation in housing delivery by creating an enabling environment</p> <p>4.To create an environment conducive to investment in housing for rental purpose</p>
Drafts National Housing Policy, 2012	<p>1.To accelerate home improvement through the upgrading and transformation of the existing housing stock;</p> <p>2.To make housing programmes more accessible to the poor by supporting the construction of housing units within their income or rental range;</p> <p>3.To promote greater private sector participation in housing delivery by creating an enabling environment</p> <p>4.To create an environment conducive to investment in housing for rental purpose;</p> <p>5. To promote housing schemes that maximizes land utilization by increasing the allowable gross floor area (GFA).</p>
National Urban Policy Draft Documents-2010	<p>1.To improve environmental quality of urban life</p> <p>2. To improve access to adequate and affordable low-income housing</p>

Table 1: Objectives of Some Housing Policy Documents in Ghana. Source: Authors, own table compilation of documents from Government of Ghana, Ministry of Water, Works and Housing, 1993-2012.

The Country's Commitment to Slum Eradication in Urban Ghana

Slum creation in Ghana has been the result of an upsurge in rural-urban migration, limited supply of land, and regulatory frameworks that are not addressing the housing needs of the urban poor. Whereas the city of Accra for instance has a population density of 250.73 persons per hectare, population density in slums within the city is 607.8 persons per hectare, of which most of them live in poor and dangerous conditions along railway lines, on banks of waterways and along the sea (Accra Metropolitan Assembly 2011).

In Greater Accra alone it is estimated that nearly one third of the population live in slums (Accra Metropolitan Assembly 2011). There are seventy-eight fully developed slum communities in Accra alone according to the Accra Metropolitan Assembly (Ghana Centre for Democratic Development 2012). One of the objectives in the Growth and Poverty Reduction Strategy (GPRS), housing sections in 2009 and 2010 is to upgrade existing slums and prevent the occurrence of new ones. For this objective, the authors believe, the government is not doing enough to achieve it. Rural-urban migration, which is probably the main cause of slum creation in the cities, has been occurring in the country for a long period intensifying, during and after the structural adjustment period when many people lost their sources of livelihoods in the public institutions like the state farms.

Most of the people made their way to the cities especially, to the capital in search of alternative sources of income and this has continued till date. The country has however, not put enough measures in place to stop the rural-urban migration.



Nonetheless there is little effort made by the state to accommodate the numerous people that are tramping into the cities. The only effort the state had made to solve the problem of slums in the cities is to be part of a pilot project in four countries in Africa initiated by the UN-Habitat. The project has seen to the completion in 2010 of a mixed use residential facility at Amui-Djor near Tema Ashaiman, to accommodate 31 families with 15 stores and some toilet and bathing facilities to generate extra income (Government of Ghana 2010).

Though this was successfully done, the Ghana Housing Report, 2011 stated that the processes involved were complicated and therefore, replicating it in other areas will be difficult (UN-Habitat 2011). What this means is that, the government has no clear way forward as to the next step of providing affordable houses for slum dwellers. The state of the world cities reports (UN-Habitat 2006/7) stated that Ghana is listed among some countries in the world that are off track in terms of finding ways to solve the problem of slums in the cities.

Some non-governmental organisations (NGOs) are however, becoming involved in housing supply in the country. Such NGOs as slum dwellers international (SDI) affiliates are becoming important minor players in supply at the bottom of the market (2011- housing profile). The Ghana Federation of the Urban Poor (GHAFUP) and People's Dialogue (PD) have attracted initial funding from the Department for International Development, (DFID), UK, to initiate the GHAFUP Fund (G-Fund) in 2005. The goal of G-Fund is to increase access to housing finance for the urban poor (UN-Habitat 2011). Though the efforts of the NGOs are commendable, especially when they are building for those in the informal sector, it should be noted that there is nowhere in the world that NGOs have totally transform the housing sector. Housing is a major component of any country's development, it is necessary therefore, that the state puts in major intervention, through private-public sector partnership in affordable housing provision.

There is adequate evidence that low-income dwellers can make significant investments in shelter under certain circumstances. The state's overall policy initiative in this area will be to learn from what the NGOs are doing on smaller basis and replicate it at a large scale. For this course a round table discussion organised by Ghana Centre for Democratic Development (CDD) and included stakeholders in the housing sector advocated strongly that the country should have a national policy solely on slums (Ghana Centre for Democratic Development 2012:14). This should be the first step to help address the problem of slum facing the country.

Turning Visions to Reality: the Problem

The strategies documented in the various drafts housing policy documents in the country reveal that the state is not ignorant on finding solution to the housing deficit problem facing the country's poor. Even in event that majority of the poor are employed in the informal sector, it has been proven that it is possible to include the informal economy workers in housing programmes. The NGOs have spearheaded it, though on a smaller scale, likewise in African cities like Ouagadougou and Cairo Gulyani and Connors (2002) Abouelmagd Doaa (2012), the state spearheaded the upgrading of slum communities. There have been alternative strategies employed in Namibia- land for everyone from 1992 and in Zimbabwe- loan for low income group shortly after independence (Acquaah-Harrison 2004).

The question still remains as to why the views of all the expertise involved in documenting the information in the various policy documents are not being used? Is it the fault of the governments, the systems, or the people?



The authors believe reasons such as the political determination of the various governments, the burdens of Structural Adjustment Programmes which entangled the country, the perceived numerous problems associated with the informal sector workers and building for individuals instead of the traditionally accustomed one of building for groups; are what make it difficult for the state to turn its vision of developing the housing sector into reality.

Politically Determined Will

Governments since independence and especially after 1970s have given their attention to the housing sector on ad hoc basis. Though there are claimed schemes on the ground, a negligible number of people with very low income levels have benefitted from them. The experts working on the policy documents and other reports; policy advisers, architects, development planners, land economists, private developers and housing financing professionals have argued and continue to argue that the low level income earners cannot afford the houses on the market because they cannot afford the current land prices, they have no collateral to secure loans and cannot afford the monthly mortgage payments. But various governments continuously do nothing for the poor to help remedy the situation.

This is partly because the only way to assess the output of the various governments is to either confirm their reign or vote them out in elections. However, the political system in Ghana like in many African states are strongly based on ethnic lines which cut across economic statuses of people. What it implies is that both the poor and the rich in most cases do not vote on issues of development but on ethnic relations. Politicians are sadly not obliged to fulfil developmental agenda which interest the nation in exchange of votes. They say many things and implement a few or none to still get the votes. For instance, one of the goals of the draft National Shelter Strategy Volumes I&2 was to produce more locally-made building materials by strengthening institutions such as the Building and Road Research Institute, but little progress has been made. Inadequate government support among other reasons are responsible for this lack of progress. Recently, a locally produced cement (pozzolana) company nearly collapsed because the government refused to fulfil its pledge of making sure contractors awarded building contracts by the government do patronise the pozzolana. As stated earlier, the informal sector has typically produced approximately 80% of all new housing units. The national shelter strategy recognized the significance of this sector and stipulated the government should help the sector, but the government has instituted no practical policy initiative to enhance builders in the informal sector (Graham Tipple and Korboe 1998, Arku 2009). The government paid little practical attention to the repeated rhetorical support for self-help projects. Instead, successive governments' policies focused almost exclusively on slum clearance to solve the inhumane housing found in the cities.

Evidence on the ground proves that the private housing developers are more interested in providing for the small upper class in the country; gated communities are becoming common. As of June 2004, twenty three gated communities (15 to 600 units) were at varying stages of development. According to Grant, when all of the twenty-three projects offering houses and apartments for sale in the gated communities are completed in 2007, they would provide 3,644 units (3,572 houses and 72 apartments). In terms of the overall housing stock, this represents less than a 3% contribution to given present numbers (Grant 2005). However, this amounts to US\$434.8 million (at 2005 values); such a sum would cover the costs for building more than 17,300 middleclass houses in Greater Accra and a considerably greater number of lower-income houses (Grant 2005:670). The number of gated communities had reached fifty in the country as at 2009 according to Asiedu and Arku (2009).



As the private estate developers are busily building gated communities for the upper and middle class, not a single structure have been built by them for the low income population in the country. This example should let the state realise that the private housing sector is not willing to provide for the poor unless they are redirected to do so and somehow enforced by a policy framework with the willingness of the state to see to its implementation. Any effort made by the state to provide affordable housing should start from the state reconsidering its complete withdrawal from the housing sector and instead consider establishing affordable mortgage institutions for individual borrowers in partnership with the private sector (Arku 2009). This to us is the way forward for any government who has the political will and determinant to solve the housing problem facing Ghanaian cities.

We also argue that one factor that questions the willingness of the state to provide housing for the poor is that almost all the policy documents and other documents available to address the housing issues in the country are compiled by the initiatives of institutions outside the country or organizations which are different from the state's own. The institutions or organisations usually fund the research conducted by various experts whose inputs are in the documents. Although the government invariably might be aware of the contents of the documents, the budget and commitment to implement them might not be available as it is evident on the ground. This is how UN-Habitat, 2011 put it 'in effect, such interventions to have housing policy in the country have tended to be piecemeal and mostly part of internationally funded programmes' (UN-Habitat 2011: xxii).

Structural Adjustment Programmes (Saps)

Due to the persistent socioeconomic problems that beset African countries in the late 1970s, many of them were forced to accept IMF and World Bank sponsored SAPs. Ghana came under the program in 1983 (Konadu-Agyemang 2001a). Among other measures and restrictions put on developing countries that accepted the SAPs is the withdrawal of national governments from financing public housing. The SAPs imposed upon debtor nations in the late 1970s and 1980s required shrinkage of government programmes and often the privatisation of housing (Abdullahi and Aziz 2010, Davis 2005). The housing sector in Ghana in response has undergone fundamental changes since the 1990s. Policy focus has shifted away from direct state provision and has moved strongly towards active private sector participation in housing production, financing and production of building materials which has largely been a failure at least for providing for the poor. In as much as the state argues that this is due to the failure of public housing programmes, dwindling state resources, unimpressive performance of state-owned enterprises, and recognition that the government alone is unable to solve the housing problem; on a broader scale, the changes are rooted in liberalization ideologies that have swept through most economies in the 1980s and 1990s including Ghana.

The state outright shift from housing financing in response to the demand of International Monetary Fund (IMF) and World Bank brings untold hardships on the poor in the country which has contributed largely to slums upsurge in the cities. The private organisations are profit-making organisations and if the state leaves housing financing in their care and it claims to be a "facilitator", that in itself cannot dissuade them from providing only for the rich where they are sure of making profit as it is happening in the country. The private estate developers do not have the poor in mind when building their estates and sometimes not even the ordinary people working in the formal sector. In most cases, the houses are affordable to individuals living outside the country and workers of big corporations and international institutions located in the country.



Informality

Although many African countries are described as countries of informality due to the fact that more than half of the population in those countries do earn their living from the informal sector, most decisions in African countries are taken for the minority group who work in the formal sector. In Ghana usually, reasons such as inconsistency in the amount of money earned, unstable jobs, lack of education and lack of collateral are used to disqualify the many people who are concentrated in the informal sector from getting access to loans to undertake any venture including to buy, build or rent a home. Access to finance in the house building industry is almost impossible for the informal sector operator (Asiama 1985). Sometimes one can say the people who are said to be poor in Africa are not poor because they earn low income but rather they are poor because they do not have access to the same opportunities as other people in the formal sector have because of mainly their low level of education and low exposure to many more opportunities (Asiama 1985:360). Facilities which exist have been fashioned to suit the ways of the elite, the educated few and the policy makers, with little thought for the non-salaried and the non or less educated people in the country. The argument used to defend their decisions is that they doubt the reliability of the income of the informal sector workers and ways of recouping the loans.

Informality should not be an excuse not to help the poor and majority of people in Ghanaian cities and towns to acquire decent homes. In essence, the informal housing supply system operating in the country has many advantages; in the light of the poor past performance of the commercial formal sector, and with its products completely missing the low income group, the informal sector should be utilised as the basis for housing supply policies. Emphasis should be on increasing its efficiency, especially through suitable finance like the small scale savings called 'susu' in the local Akan language which have gained ground in the country and can therefore, be developed further to get those who are employed in the informal sector to save and be involved in credit acquisition. The report on Ghana housing profile stated susu as an integral part of Ghanaian urban society and may hold potential to increase informal financing and micro-loan options in the country (UN-Habitat 2011).

Individual Flats Instead of Compound Housing

Compound houses are traditionally accepted structures in Ghana where different families dwell on the same compound and share certain facilities like bathrooms and kitchens. It is common in the rural areas as well as the indigenous communities in the cities. If government strategizes in these mode of structures, the cost will be far less and many people will have decent places of abode with less cost. A research conducted by Tittle et al (1999) on housing in Ghana called for a re-examination of the compound form of housing as it possesses much of worth in a society like Ghana where most households cannot afford a whole house, and where all houses are liable to be inherited by a group of people holding them in common but having rights of use of parts of them. Compound houses are much cheaper than the more fashionable detached flats ('self contained' as it is called in Ghana), allowing less-well-off householders to become owners (Tittle and Korboe 1998:248). The Ghana Housing profile (UN-Habitat 2011) also called on the state to adhere to what have been recommended in the various policy documents that the state should not concentrate on providing only completed units, which majority of the poor cannot afford and rather deploys its resources in strategic areas like compound houses. Compound houses do mimic the traditional way of living with strong social bondage among the household members. It as well helps in accommodating many family members on the same compound decently. The state should therefore, make efforts in encouraging more compound houses built to accommodate the urban poor.



Conclusions

The reasons discussed above in our views form the basis why the housing sector in Ghana is in shambles. Some other reasons are also noted and discussed in the policy documents and other important documents on housing in the country. If urban housing supply follows the proposed planning standards by the Bank of Ghana for occupancy of a maximum of two persons per room, there is a need for about 5.7 million rooms, together with all the accompanying land and infrastructure for adequate housing, between 2010 and 2020 (UN-Habitat 2011). Undoubtedly, this makes the concentration of resources and political effort on the tiny formal sector at the top of the market both inappropriate and unfair to majority of Ghanaians who are concentrated in the informal sector. The way forward involves major changes in the way housing is provided; a paradigm shift from ensuring that a few very well-constructed and serviced dwellings are provided to ensuring that enough housing is built for everyone at a price they can afford. This should be done by various governments creating the politically determined will to provide housing for the poor, the state creating an atmosphere for private-public partnership in providing public housing and develop ways and means of bringing informal sector workers on board to access loans for housing. The focus of housing should be widened from just single-household flats ownership to encourage multi-occupancy types for renting and compound houses 'the solution to this problem is within the bailiwick of Ghana's seat of Government' (Antwi-Barfi 2001). The country as a matter of urgency should have an authentic housing policy which contents should be aimed at being implemented to the latter.

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