

## **Executive Summary**

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Both in the western world and in the developing world large numbers of people migrate to the city following the dream of better employment and a better quality of life. These large numbers of migrants require adequate shelter, and it is the conventional view in the developing world (inherited from colonial masters such as Britain) that this is the responsibility of the public authority. However, because this is such an enormous task, national housing authorities have not been able to keep up with the demand for housing and the scale of such provision has invariably fallen short of the need. National housing authorities do not always have the resources required to provide such housing, and in addition, because of the high costs of constructing completed housing the housing that is provided is too costly to be afforded by the poor.

This report looks at the public policies and programs used to promote the development of housing for low-income households in Accra, Ghana. Specifically, this report looks at the housing system in Accra, the policies and programs the Government has initiated in order to help improve the housing situation for the poor, and whether or not these policies and programs can work.

In order to accomplish this the following aspects of housing are analyzed: the structure and determinants of housing supply functions in Accra, Government incentives and interventions in the area of housing, and the effects of these incentives and interventions on the delivery of housing in Accra. Accra is the National Capital of Ghana and is located on the Gulf of Guinea. Accra is Ghana's largest city with an estimated population of 1.7 million inhabitants (UNCHS, 1992).

Accra, like any other city, is characterized by low, middle and high-income housing areas. Over half of the city's population (58%) is living in low-income housing.

Most of this low-income housing is in the indigenous compound style of home. The traditional compound house design derives from various aspects of Ghanaian culture including family and household structure.

The market system of buying and selling houses common in the west is not in place in Ghana, houses are more often built rather than bought. The institution of stool or lineage lands often creates problems for housing provision efforts. Even when a house is built in the city on land leased from another lineage, inheritance by anyone outside the lineage rarely takes place. This system creates barriers to Government attempts to obtain land for housing. In order for the Government to obtain land for low-income housing it has to acquire ownership or a long lease of the land and reallocate it to individual occupants.

The housing situation in Accra continues to be plagued with problems of inadequate land delivery, inappropriate financing, lack of efficient building materials, inappropriate building technologies and poor delivery of infrastructure and related services.

Some of the housing policies and programs that aim to resolve inadequacies in the housing system in Accra include the National Shelter Strategy and the Urban II Project. Together these programs aim to tackle problems related to home finance, provision of building materials, housing affordability, land delivery, and housing related institutions. Other programs have included interventions in the land market, attempts to increase the delivery of housing by public sector housing interventions, strategies aimed at improving infrastructure, building materials and construction, and strategies to provide greater access to housing finance for the poor.

With regard to programs, public intervention in the low-income housing market is important. Presently, intervention has only brought about minimal improvements in the delivery of housing and in the improvement of the existing low-income housing stock. Most programs benefit the middle to high-income groups and eliminate any opportunity for the low-income to participate. With regard to land, policies that fail to take the traditional systems of land tenure into consideration are likely to fail when implemented. Programs and policies geared at improving the building materials and construction sectors can only be effective if they include education and training. Finally, programs aimed at providing finance for housing will be unsuccessful and unobtainable for the low-income if they continue to finance projects that encourage the building of single-family dwellings rather than compound homes.

Government agencies involved in the provision of housing in Accra must commit to a recognition that housing provision is interwoven with systems of social organization, traditional beliefs and practices, systems of property ownership and inheritance, labour and decision making patterns, family practices and relationships and in peoples respect for elders and traditional authority. Housing policies that ignore the culture and traditions related to housing will ultimately fail.

Traditional culture and local circumstances in Accra represent resources that can be consulted in the creation of workable housing policies and programs. Traditional authorities can be useful agents in the provision of housing. As Ghanaian society is strongly influenced by traditional authority, it would be a mistake to ignore the possibilities presented by the existing traditional structures.

In addition, policy measures aimed at the provision of affordable housing won't succeed without political support and adequate institutional structures for

implementation. These must be backed by local participation and acceptance of programs and policy decisions.

In order for housing institutions to act strategically, reasonably and efficiently when it comes to affordable housing for the low-income, there needs to be cooperation from all the actors involved, which includes not only those actors involved in the development of programs such as the Government and the World Bank, but also the traditional systems of authority and the users themselves. So far the existing institutional framework has not allowed for the efficient production and delivery of appropriate.

In the future, any program aimed at increasing the delivery of housing or increasing the opportunity for low-income residents to obtain adequate shelter must probe the attributes of the current housing system in Accra and assess the effects traditional attitudes to land.