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**THE SLUM PROBLEM OF URBAN GHANA: A CASE
STUDY OF THE KUMASI ZONGO**

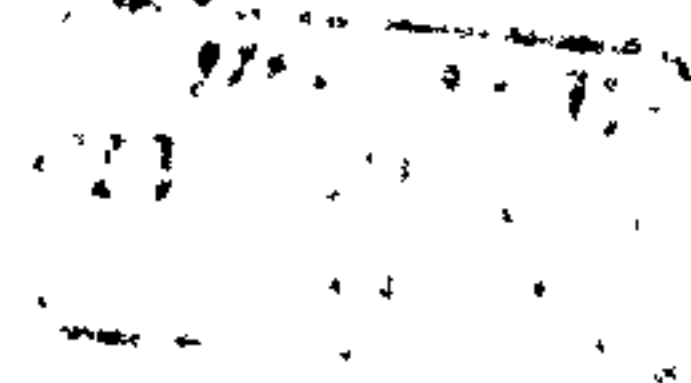
*A Proposal for Low-Income Urban Housing and Environment
Improvement and Development in Ghana*

**A thesis presented to the
Mackintosh School of Architecture,
Faculty of Arts, University of Glasgow,
in Fulfilment of the requirements for the award of
the degree of Ph.D. in Architecture (Urban Design)**

by

**KWASI NYADU-LARBI
B. Sc. (Arch. Design); P. G. Dip. Arch.**

May 2001



“ ... Fear God and keep His commandments, for this is the whole duty of man.”

Ecclesiastes 12: 13

“The blessing of the Lord brings wealth, and He adds now trouble to it.”

Proverbs 10 : 22

I certify that the work of this thesis was carried out under the supervision of Dr. Raid Hanna, Senior Lecturer, Mackintosh School of Architecture, University of Glasgow, and that this thesis does not incorporate without acknowledgement any material previously submitted for a degree or diploma in any university, or in any publication; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in the text.

Signed .



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THE SLUM PROBLEM OF URBAN GHANA: A CASE-STUDY OF THE KUMASI ZONGO

A Proposal for Low-Income Urban Housing and Environment Improvement and Development in Ghana

Abstract

This study examines the general problem of urban decay in the low-income housing areas of Ghanaian cities and towns, and the “inherited” colonial conventional methods that have been applied in dealing with the problem, but with only limited success and at times with chaotic results. It uses as a case study the Kumasi Zongo, a city centre slum area, considered by planners and policy makers of Kumasi (the Ashanti Regional capital, and the second largest city in Ghana) as a blight to the city.

In the first instance, the study broadly examines the conventional approach to dealing with slums in the Developed Industrialised World: that of slum clearance, its efficacy as a solution to inner-city decay problems, and its ‘wholesale importation’ by most Third World countries, especially from colonial masters, and its continued use by Ghanaian planners, policy makers and governments, and the impact such measures have had in improving the urban areas of the country.

The study, then, examines an alternative approach to the conventional method, a concept advocated for Third World countries by a number of scholars on Third World urban issues, and supported by some major international organisations, which concept has been adopted by various countries of the Third World.

A note is made of the failure, so far, of the conventional method approach in Ghana and the unlikelihood of its success in any foreseeable future. With regard to the alternative approach, the theoretical basis is examined and lessons and conclusions drawn from case studies of some countries which have had the experience of adopting this approach and whose conditions are similar to those of Ghana. A proposal is made for the adoption of this approach in Ghana, learning from the mistakes and problems identified in the case studies and making suggestions for improvement on the approaches.

A research model derived from the factors perceived to affect the conditions of the Kumasi Zongo -- socio-economic, institutional, physical and environmental -- is used. User attitudes to these factors are examined to find what role they play in the jigsaw. A sample survey on the settlement, using relevant variables, to obtain the data necessary for the research was conducted. The research methodology is thus based on empirical investigation into the perceived factors.

For summarising and processing the research data Descriptive Statistics methods are used whilst Inferential Statistics, mostly non-parametric, are applied in testing various hypotheses put forward in the research. For these purposes, the statistical package *SPSS (Statistical Package for the Social Sciences) Version 8.0 for Windows* is used.

Having identified the principal factors that militate against the settlement, and the possible causes and reasons for these, the study makes a number of recommendations for improvement, proposing a comprehensive, multi-disciplinary problem-solving, poverty alleviation and sustainable development approach. In this respect proposals for policy consideration both at national and local government levels, and with international development partners, particularly the World Bank and the International Monetary Fund, are made. Recommendations for further research into other areas of interest that relate to the field of this study, and which could help in housing delivery for the mass of the Ghanaian urban poor, are also made.

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Introduction

**THE SLUM PROBLEM OF URBAN
GHANA: THE CHALLENGE OF
THE KUMASI ZONGO**

INTRODUCTION

THE SLUM PROBLEM OF URBAN GHANA: THE CHALLENGE OF THE KUMASI ZONGO

(i) BACKGROUND TO THE RESEARCH PROBLEM

Urban growth, in terms both of physical spatial expansion and population, has been with man since the advent of civilisation. This phenomenon assumed very rapid dimensions after the onset of the Industrial Revolution of the Eighteenth Century in Europe, which saw a rapid surge of population to the main cities and towns, and has continued throughout the world to the present times. Parallel to this has been the ‘development’ and existence of areas of poor quality housing and environmental conditions, otherwise known as slums, which are characteristic of almost any urban area in the world, whether in the Industrialised Developed Countries or in the Third World Developing ones. In the United Nations HABITAT’s ‘*Global Report on Human Settlements, 1986*’ the observation is made that

“ ... one of the main criteria by which a society’s values and achievements can be measured is the settlement conditions of its weakest social groups.”¹

These weak social groups, whose general standard of living is low and quality of life poor, tend to be concentrated in areas and structures that can be described as sub-standard or of poor quality, which are described generally as slums. The report argues that

“ ... no individual settlement, and therefore no national or subnational settlements system, can function efficiently if policy-makers allow settlement conditions to deteriorate beyond control and without a semblance of rationality.”²

The ripple effect of the Industrial Revolution and city growth on the Third World cannot be over-emphasised. Basically of agricultural and primary economies, the Third World has seen very rapid growth of its cities as a result of the “modernisation” of their economies. Unprecedented expansion in terms of population and urban sprawl that far outstrip that of the cities of the industrialised countries has been the result. Mexico City, for example, had a population of about 2 million people in 1950. By 1970, this had grown to over 8.5 million, and eight years later (by 1978) the population had soared to about 13.2 million.³ A large

proportion of this growth was due to migration into the city. Factors such as decline in productivity of agricultural land and rural incomes, the pull to seek well-paying employment in industry (factories), commerce, clerical and administrative work; access to better education, health, infrastructure such as healthy water and electricity, better housing, leisure and entertainment, and a host of other factors have all contributed to this very rapid growth. The result is high demand for, and an almost perpetual shortage of, urban housing, inadequate and insufficient infrastructure provision, and acute pressure on existing limited ones. Governments of Third World countries have been faced for long with the dilemma of providing facilities to meet the demands of this population expansion in the cities and also to stem the tide of the ever-increasing problem of unplanned and uncontrolled settlements development.

As a world-wide phenomenon, Governments and local authorities all over the world do acknowledge this and have tried to combat the problem of slums with a variety of measures, and, inevitably, various Third World countries, in collaboration with international institutions and agencies, have adopted a variety of policies and programmes to address these issues, some with limited success, some with failure and others ending in “disaster.” Post World War II Ghana experienced some surge in urban growth. But the process saw rapid acceleration after the country’s independence from British colonial rule in 1957. In a drive to ‘catch up’ with the industrialised world the first President, Dr. Kwame Nkrumah and his government of the Convention People’s Party, embarked on an ambitious programme of rapid modernisation and industrialisation ‘within the shortest possible time.’ Infrastructure and education facilities -- primary and secondary schools, teacher training colleges and universities -- expanded rapidly. Several factories were built under the umbrella control of the then Ghana Industrial Holding Corporation. These were the major causes of rural population drift into the urban areas. Thus, for example, in 1960, of the country’s total

population of about 6.7 million people, about 1.6 million (23.1% of the national population) were in the urban areas. By 1970, the urban population had risen to about 2.4 million, 28.5% of the total national population of 8.5 million.⁴ The urban population within this period, thus, grew by nearly 57.5%. The distribution of the developments in the urban areas, however, was not even and balanced nation-wide. The two leading cities of *Accra-Tema* and *Kumasi* were the dominant beneficiaries of the developments. As a result influx of population from all parts of the country into these two cities was quite phenomenal. Kumasi, for instance, had a population of around 71,000 in 1948, which rose to about 221,000 in 1960, then to about 400,000 in 1990 (see Chapter 3, section 3.2). By 2000 the city's population had grown to over 1 million.⁵ The pressure on accommodation and existing facilities in the cities, especially Accra and Kumasi, was enormous. To meet the demands for accommodation the government embarked on a 'new and modern' housing construction programme meant to house the urban workers. This programme, however, benefited only a tiny fraction of the sprawling urban population who were in the formal sectors. For the existing indigenous and many settlements, with sub-standard housing, the policy was 'to get rid of them' and replace them with modern ones. The means to achieve this was 'clearance' and 'redevelopment. Many of such clearances took place. Tema substantially experienced this clearance exercise in the process of its development to be Ghana's model 'industrial city' and the country's main seaport.

The burden of this policy of 'clearance' and 'replace with modern' housing was soon to dawn on the Nkrumah and subsequent governments as very daunting indeed. With limited finances and the ever-increasing population, the policy was 'abandoned.' The old and poor settlements were just left on their own, with government and city councils' policies treating them as 'illegal' or at best ignoring their existence. The problem of decay in these settlements continued to worsen.

The largest and worst condition slum settlement in Ghana can be found in Accra, called Nima. In an attempt to seek some redress to the worsening conditions in Nima some volunteer groups in the late 1960s and early 1970s launched a programme called Operation Help Nima. This programme was mainly to help improve the poor sanitation situation. The programme, however, was short-lived and its impact was negligible. In the late 1980's and early 1990s government officially intervened in Nima to bring about some improvement. The concentration of this 'improvement' was to reconstruct a through road in Nima -- Nima Road -- to a highway standard (Nima Highway), and to provide some piped water and electricity access. The highway at best was no improvement to the community, as it benefited mainly through traffic, and at worst physically divided the community and, as a high speed road, it poses great danger to the residents as it has brought about increased death from passing vehicles. Access to water and electricity has only benefited a small fraction of the community who can afford it. No study has been conducted to find out the impact of this high profile, high cost programme, but a casual observation could reveal that it has made very little impact on the Nima community.

The housing and environmental problems of low income, low quality settlements of the urban areas of Ghana persist and continue to worsen, whilst housing delivery programmes continue to concentrate on new and modern type of housing. This is reflected in the present government's policies of encouraging private sector housing production through real estate developers, whose products, obviously, are not targeted at the poor or the low-income dwellers. The main dilemma facing the government and local councils vis-à-vis the poor settlements is lack of financial resources to deliver better housing for these areas. Even though the desire to improve is there, limited finances to address the issues makes this a very difficult problem. But the continued neglect of the conditions of the poor settlements in Ghanaian urban areas is no advantage to the country, economically, socially or politically,

and these would need to be seriously addressed.

(ii) THE PURPOSE OF THE STUDY

The purpose of this study is to shed some light on the nature of the housing and environmental problems of inner city settlements of Ghanaian cities and towns, places characterised by general low levels of income, poor quality and haphazard housing development, absence of adequate infrastructure, and deteriorated physical environments, typified by the ‘zongo’ⁱ settlements, populations of which are generally dominated by migrants usually from the country’s neighbouring countries; the reasons for the continued deterioration of such settlements; and to find out and suggest measures for improving these settlements.

(iii) STUDY OBJECTIVES

One of the purposes of research is to find out whether the results of a particular study could be applied to similar circumstances elsewhere. In other words, it is to construct a framework in which a shift from ‘internal validity’ to ‘external validity’ⁱⁱ could be made. The importance of this could be buttressed by Oliver’s (1997) statement that:

*“Scientific research is not simply interested in the results of the particular experiment being carried out at the time, but also in how well those results can be applied to other, similar situations.”*⁶

Oliver’s statement is true not only of ‘scientific’ research but also of other fields of research such as ‘social’, ‘economic’ and ‘shelter’, of which this study is largely a part. The ‘zongos’ of Ghanaian urban settlements display a lot of similarities in socio-economic, physical and

ⁱ "ZONGO" is a Hausa (a tribe of people originally from Northern Nigeria) word, which means ‘a place where travellers camp to rest after a day's journey.’ In Ghana the term has been adopted to mean "strangers' quarters", and it refers to settlements in Ghanaian towns and cities of migrants especially from Ghana's northern neighbours — Burkina Faso, Mali, Niger, northern Togo; and northern Nigeria. In the case of southern Ghana the migrants might include those from northern Ghana.

ⁱⁱ By the term ‘internal validity’, as used in this study, is meant the process where the findings of a focused area (case study) of research can be applied to a wider context (‘external validity’), for example, the application of solutions to the problems of a specified deprived settlement (case study area) to other similarly deprived settlements, nationally.

environmental conditions. Official attitudes to these settlements tend to be that in planning for and developing the urban areas, they are generally ignored, with the ostensible reason that they are illegal and temporary settlements. But these settlements have become a permanent feature of the towns and cities, and to continue to ignore them does no good to the urban areas. Their acceptance and integration into official development policies and programmes must be acknowledged. Since these settlements have a lot in common, the solution to the problems of one could be used as a basis for addressing the problems of other similar settlements. In this respect the study focuses on the Kumasi Zongo, a low-income migrant settlement centrally located in the city. It is anticipated that the study would identify some of the key issues facing the settlement and thus be able to come up with some ideas as to how improvement can be brought to the area, and to argue for adoption of these ideas to replicate improvements in similar settlement areas in the Ghanaian cities and towns.

(iv) THE SIGNIFICANCE OF THE STUDY

A number of studies, including Ph.D.s (see for instance, Stanley, 1975; Addae-Dapaah, 1983; Tipple and Willis, 1992) have been made on housing in general in Kumasi, and some specific housing areas in the city. However, no known record of comprehensive study of the Kumasi Zongo along the lines being proposed in this study exists. The study, in this respect, adds to the knowledge and understanding of the nature and dynamics of Ghana's 'zongos', and contributes to the debate on how to deal effectively with such settlements, as well as addressing the socio-economic, housing delivery and environmental problems in low-income settlements of the country.

The uniqueness of this study lies in the scope of the investigation, the methods of survey and data analysis, using statistical methods to make inferences, draw conclusions, and, following from these, make suggestions for development policy and programmes for

improvement and addressing the problems of the Ghanaian slums.

The study contributes to knowledge in a number of ways:

1. It discusses the possibility and practicability of applying pragmatic and comprehensive problem-solving approaches to the solution of low-income, low quality housing and environmental problems of the run-down inner-city areas of urban Ghana, such as the Kumasi Zongo, through a multi-disciplinary co-operation and active community involvement. This contrasts with the example of an 'improvement' project made for Nima in Accra, which only provided some infrastructure -- some piped water (access of which was not even adequate for the residents), electricity and a pass-through road --, with nothing else for the people or their housing and environment, a piecemeal approach the impact on the residents of which could be observed be negligible.
2. It makes a case for the need to de-emphasise the conventional, 'packaged solution'ⁱⁱⁱ approach (see Chapter One) to solving housing and environmental problems of low income, low quality housing areas in Ghanaian cities and towns, and advocates the adoption of an alternative approach, which calls for partnership between residents on one hand, and government, local authorities and funding agencies on the other.
3. The system of development the study proposes, which is a new concept as far as Ghana is concerned, is replicable, and could be used as a model for addressing and solving the similar problems in many similar settlements existing in Ghanaian cities and towns have.
4. The use of the Statistical Package for the Social Sciences (SPSS) for processing and analysing the data enables the facilitation of in-depth examination of the research data.

ⁱⁱⁱ By 'packaged solution' is meant the practice of whole house units constructed to full completion, usually 'single-handedly' by a public authority, a private developer or an individual, with all services and facilities provided, before the house is occupied.

5. The research methodology embraces the use of both objective and subjective measures. This enables accessing and making use of a wide range of valuable information and thus making it possible to arrive at fairly objective conclusions.
6. The originality of the work lies in the fact that the data for the study are from primary sources. No known data on the Kumasi Zongo such as has been collected in the study exist. The information and data gathered are, therefore, primary, and are consequently a valuable addition to information and knowledge.^{iv} Oliver (1997) states:

*“The entire research process is concerned with trying to add something (however small and insignificant) to the sum total of human knowledge.”*⁷
7. The use of a comprehensive, integrated approach affords the opportunity to have an overall view of systematic addressing of the urban settlements problems which have the needs of the people at the heart of urban development.

(v) THE STUDY’S PROBLEMS AND LIMITATIONS

The study of the Zongo was based largely on the collection of primary data. To ascertain the general economic strength of the settlement entailed the collection of information on incomes and expenditures, and their components. The actual figures obtained from respondents could not be described as wholly accurate for some of the following reasons:

- (a) Most figures given were guesstimates. Being largely of illiterate population or people with generally very low levels of education, the respondents had no written records of incomes and expenditures. Therefore, interviewers had to ‘help’ most of the interviewees to recollect as much as possible their fairly regular income and expenditure items and sums.

^{iv} ‘Information’ could be described as an assemblage of disparate observations, and ‘knowledge’ is the understanding of the disparate data (information) by the analysis and synthesis of the information.

- (b) Some respondents were suspicious of the 'intentions' of the survey, fearing any knowledge of their incomes reaching 'official places' would be used for taxation purposes, and therefore were not willing to provide any such information. In such circumstances some of the residents who were educated enough and understood the essence of the survey were used in helping to explain to them that the exercise was purely for academic purposes, for which they did not need to have any fears. This assured the doubters, who then took the interviewers into some confidence and gave them their co-operation.
- (c) Actual average incomes coming to a family were often difficult to obtain. For example, for families and individuals with regular incomes, such as formal salaried and waged employees, mostly only the regular incomes were given, leaving out other sources, such as informal or casual activities.
- (d) There was a general tendency to under-estimate income and exaggerate expenditures. In a few instances, respondents' calculated expenditures exceeded incomes, and yet when such respondents were asked whether they were in debt or owing anyone, their answer was 'No'! Prompted to explain the anomaly, some of such people would then revise their figures, either by identifying other sources of income they had 'forgotten' of, or reducing figures for some items of expenditure, or both.
- (e) There were quite a number of absentee landlords, and so information from landlords was not as much as the survey would have desired.
- (f) Owing to distance, it was impossible for the researcher to go back to the study area personally for further information and data verification. The researcher in such circumstances had to rely on friends and colleagues from the University of Science and

Technology, Kumasi, to verify or obtain such further information.

- (g) High rate of illiteracy of the residents meant a lot of time had to be spent in explanation -- explaining to them what was meant by such terminologies as 'infrastructure', 'household', etc., before getting the required information. This made the survey take some considerable length of time to complete. The good thing in this, however, was that the information and data collected were first-hand, reasonably exhaustive and could be taken to be sufficiently reliable.

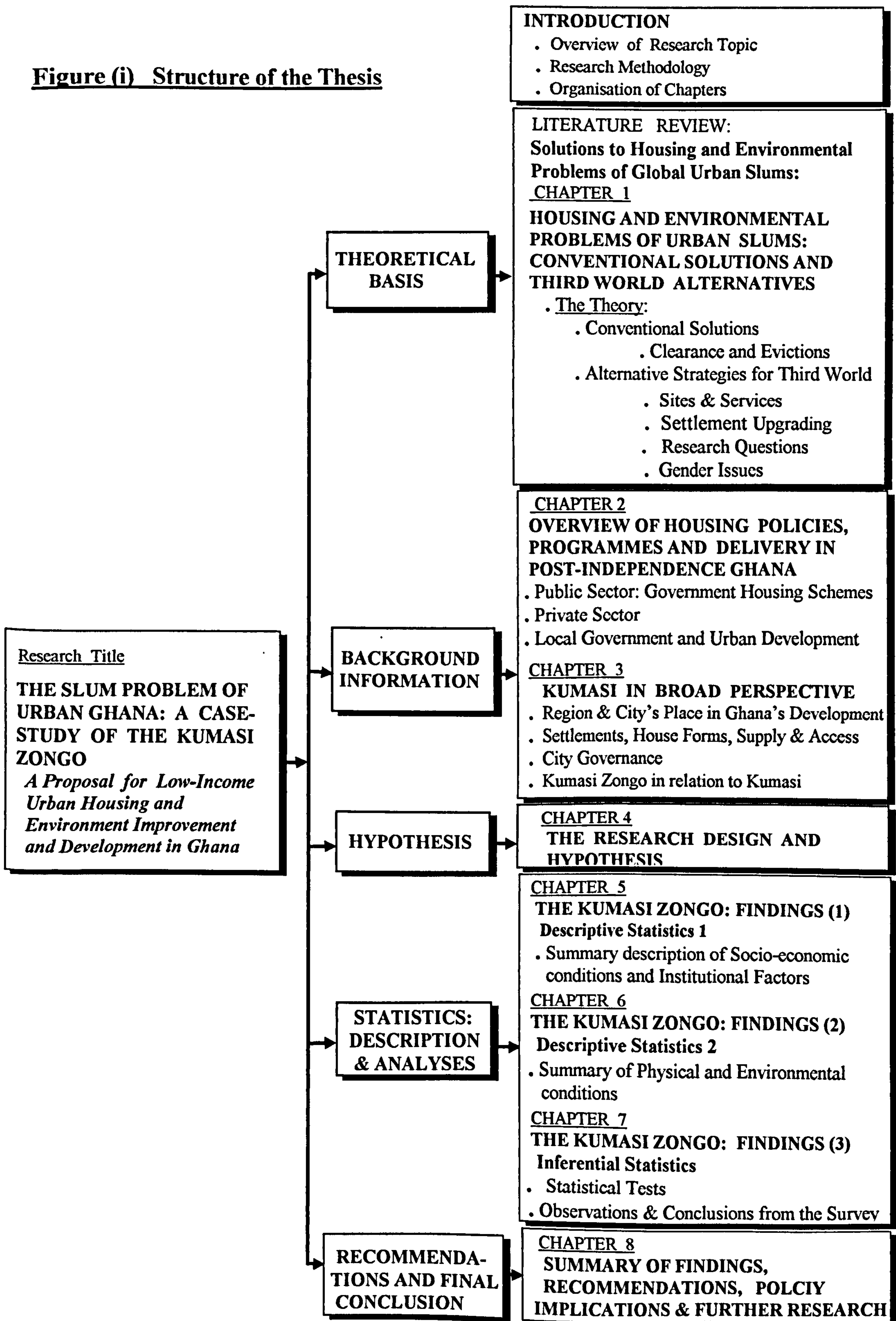
In spite of all these limitations the author believes the data obtained are quite representative of the study area, and are reasonably adequate for the purposes of the study.

(vi) THE STRUCTURE OF THE THESIS

The thesis is structured such that it reflects the current debate on the appropriate strategy for the Third World countries in tackling the problem of urban sprawl and low-income, poor settlements, as presented in the theoretical basis. Then it presents 'evidence', through examples in both developed and developing countries, to buttress the theory. The study then focuses on country-specific study – Ghana, with a case study area in one of its cities, Kumasi. Empirical data is gathered for analysis and interpretation, and discussed against the issues raised in the theoretical debate, so as to enable conclusions to be arrived at out of the findings. This enables suggestions to be made in regard to national policy development and appropriate programmes for improvement and solution to the slum problems facing Ghanaian towns and cities.

The structure of the thesis is diagrammatically presented in Figure (i), and is summarised in the ensuing paragraphs.

Figure (i) Structure of the Thesis



The '*theoretical basis*' part consists of literature review, which is covered in the first chapter. It discusses the debate on housing delivery strategies of Third World countries which mostly have been tailored on Western industrialised methods, and which some schools of thought argue that are generally not workable in Third World countries, and therefore advocate alternative strategies. The Western industrialised methods are described in this study as the '**conventional approach.**' In this literature review, writings on how urban housing and environmental problems have been addressed, both 'conventionally' and using the 'alternative strategies' in various places are examined. The next part consists of general information on housing in Ghana and Kumasi, which is covered in Chapters Two and Three. This in effect provides '*evidence*' or examples of the strategy ('conventional') that Ghana has been using, and its impact on housing delivery in the country. This part, therefore, corroborates the issues raised in the theoretical background discussion. Following on this is the part that is concerned with the *hypothesis formulation, data assemblage* and *analyses of findings* pertaining to the study area, and conclusions drawn from the analyses. This is with the view to finding out whether a case can be made for adopting alternative development and improvement strategies for Ghana with respect to slums and poor urban settlements, as opposed to the conventional approach upon which official policy and practice in the country so far have been based. These are covered in chapters Four to Seven. The last part, which is covered in the last (eighth) chapter, deals with policy implications of the findings, and suggestions for pragmatic addressing of the problems of the slums in Ghana's urban areas. The chapter also includes suggestions for areas for further research.

The chapter-by-chapter highlights are as follows:

Chapter One discusses the conventional methods as practised largely by the Industrialised, Developed Countries and which are largely imported by the Third World Developing Countries. It notes the strengths and weaknesses of this strategy in general, the extent of

success of this approach and the impact it has made especially in examples of developing countries, noting that it has not worked in those countries, including Ghana, which has used it over the years. The chapter then goes on to discuss the alternative strategies to the conventional methods, which are being advocated for Third World countries by some scholars and researchers on, as well as international financial institutions interested in, Third World urban development and housing issues. These alternative strategies are embodied in the concepts of *Sites and Services*, and *Settlements Upgrading*. Arguments by the advocates of these strategies for real or potential advantages and benefits that Third World governments, struggling with persistent financial shortage and debt burdens, could derive by adopting this approach are examined against those put forward by an opposing school of thought, who argue that the so-called alternative strategies are exploitative, designed by capitalists to keep the masses of urban population under subjugation for the exploitation of their labour. The pros and cons of the arguments of either school of thought are examined, conclusions are drawn and a case is made for the alternative strategies.

Chapter Two reviews Ghana's housing policies and delivery programmes from the past, especially the post-independence era, to date, and the impact these have had on housing delivery and stock in the country, and bottlenecks that have hampered success.

Chapter Three gives a brief scenario of Kumasi city and its importance as the principal city of the forest belt and the most richly, naturally resourced region of Ghana. In particular, its dominance in, and importance to, the Ashanti Region of Ghana, is highlighted. It notes particularly the structure and morphology of the city, which accounts for the existence of so many 'villages within the city' and a number of migrant and low-income settlements, of which the Kumasi Zongo is one. The city's unique traditional architecture and settlement patterns are noted here. Also discussed is the city's governance and its relationship to, and effect on, its development.

Chapter Four deals with the *research methodology design* and the *formulation of the study's hypotheses*. It covers the *research model, scope of the research, mode of data collection, research variables* and their classification, and the methods used in the *data assemblage and analysis*.

Chapters Five through Seven cover the survey data's summary, description and analyses.

Chapter Five presents the data relating to information collected on the socio-economic conditions of the residents of, and institutional factors affecting, the Zongo.

Chapter Six deals with the nature of the physical (houses and buildings) and environmental conditions of the settlement. In both chapters (Five and Six) *descriptive statistics*, using the SPSS statistical package, and *Microsoft Excel* spreadsheet where appropriate, and supported with photographs taken on site, are used to present and analyse the data collected.

Chapter Seven deals with the *inferential* analysis of the survey data. Users' attitude relating to the survey findings are examined and statistical tests are conducted to test the research hypotheses in order to make inferences arising out of the data. Various conclusions are arrived at as a result, which then form the bases for making recommendations for addressing the issues of the slums discussed in the study.

Chapter Eight concludes the study with recommendations for policy development and strategies for dealing with the slum problems of urban Ghana.

(vii) Conclusion

The purpose of this introductory chapter has been to give a snapshot of what the study is about, its aims and objectives, and the approach adopted. In other words, it introduces the study, its contents and how it is structured. The study makes a contribution to the debate on addressing vital urban issues as pertain to Ghana and argues for a re-direction of

development strategy vis-à-vis its inner city deprived settlements and the poor people who live in them. It considers such issues as development policy and strategies, problem-solving approach, emphasising socio-economic development and empowerment of the people, development partnerships, financing, cost sharing and recovery.

It is hoped that this study will present ideas for serious consideration by the Ghana government and local authorities in their efforts to improve the cities and the urban areas.

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Chapter One

- 1. HOUSING AND ENVIRONMENTAL PROBLEMS OF URBAN SLUMS: CONVENTIONAL SOLUTIONS AND THIRD WORLD ALTERNATIVES**

CHAPTER ONE

HOUSING AND ENVIRONMENTAL PROBLEMS OF URBAN SLUMS: CONVENTIONAL SOLUTIONS AND THIRD WORLD ALTERNATIVES (A LITERATURE REVIEW)

1.0 INTRODUCTION

The concern of central and local governments world-wide to reduce or eliminate urban decay characteristic, especially, of urban poor housing and environmental areas, has engaged the attention of policy makers, who have at various times and places adopted policies and programmes aimed at combating what have been conventionally described as social ills and physical blights of civilised society. These policy makers, usually of the Middle Class extraction, have prescribed and implemented their policies, programmes and projects for these 'blighted' areas, otherwise referred to as the urban slums. The methods adopted are what is described in this study as 'conventional'. The term 'conventional', applied to housing delivery in the context of the study, is the process of formal provision of residential accommodation through formal acquisition of housing land, the housing planned and designed by trained professionals, and the housing units built by contractors to total completion before being handed over to the prospective occupants or owners.

With respect to a slum, it is the process whereby the area is demolished and is replaced by formal redevelopment, be it residential, commercial, civic or whatever. The original residents are usually relocated elsewhere. Evictions are, therefore, inevitable components of this strategy. The industrialised, developed countries have practised this extensively, and most Third world countries, by virtue of their colonial history and or economic and other links, have followed the practice of the developed world. The apparent reason for such direct interventionist actions by governments and local authorities is 'advancement, progress

and development', and for public interest (Environment and Urbanisation, April 1994:3)

Several researchers, writers, experts and organisations have questioned the efficacy of these conventional methods in addressing the housing and environmental problems of Third World inner-city slums and squatter settlements, and have advocated the adoption of alternative solutions.

The aim of this chapter is to examine, in broad terms, the conventional approach and its impact and efficacy, as well as the alternative advocacy, weigh their pros and cons, and find out if they have any relevance for Ghana, especially in the light of country's official approach to the solution of its urban mass housing problems using the 'conventional' methods adopted by the industrialised countries, and to question whether this approach is a workable option for the country.

1.1 CONVENTIONAL SOLUTIONS: A CASE FOR EVICTIONS AND SLUM CLEARANCE?

"The clearest case of replacement need is the traditional slum", (Dennis 1970:118)

Demolition of slums and evictions have been carried out world-wide, especially in the industrialised Western countries. In official thought and parlance the slum has been regarded as a disgrace, whose existence arouses shock and indignation in civilised society. A Ministry of Housing and Local Government (United Kingdom) sub-committee publication in 1956 regarded slums as "... ugly and venomous ... construction ... [with] neither order nor decency ... [characterised by] stagnant air, ... tiny airless yards and the unspeakable decay of the houses themselves",¹ (parenthesis mine).

An article in a *Daily Mirror* issue in 1965 described slums as dwellings "that are half a million smears across the face ..., houses [that are] unfit to live in",² (parenthesis mine).

Slums are generally characterised by high population densities and congestion, old and dilapidated houses and other physical structures, lack of adequate infrastructure and public facilities, poor sanitation and quality of the environment, lack of employment, general poverty of the residents, low level of personal and public health. Besides, they are regarded generally as areas that harbour drug abuse, lawlessness, crime, insecurity, prostitution and all kinds of unacceptable anti-social behaviour, which should not be tolerated in civilised society. Such areas are usually identified as 'sick neighbourhoods' which pose a threat to public health and well-being of the city or town, by the authorities and town planners, and which, as far as they are concerned, need to be 'cured.' The clarion call then has been 'get rid of them, and all these ills would be eradicated!' Government's and local authorities' response to the problem of the 'slum blight' was to clear the slums. This involved the removal or eviction, relocation and resettling of the slum residents and the demolition of the slum area to make way for redevelopment.

Literature on slum clearance identifies a number of reasons given for clearance and evictions. Audefroy (1994),³ in reviewing forty cases of eviction world-wide in thirty countries between 1980 and 1993, lists some of the reasons and motives as illegal occupation of land, whether private or public; "beautification" of cities and towns; urban renovation; real estate and financial speculation; ethnic and social discrimination; commemoration of special anniversaries; hosting of important events such as the Olympic Games, World Bank Meeting; visit of international dignitaries; dam construction; military and political controls. To these, perhaps may be added large-scale infrastructural developments such as road/highway and railway constructions. The principal agents for eviction and clearance (Audefroy, 1994:11) are landowners, the army, the judiciary, central and local governments.

Slum clearance has been carried out on wide scale in Britain, United States and elsewhere in the developed world. To facilitate programmes of clearance, various Acts and legislations were passed, giving powers to local authorities for clearance and re-housing. From the 1930s through the 1960s extensive slum clearance and housing replacement programmes were, therefore, carried out in most British towns and cities. Other parts of the world took similar actions, giving those justifications that have been mentioned.

1.2 SOME EXAMPLES OF EVICTION AND CLEARANCE

A few examples of eviction and slum clearance, and their effects, are presented in the paragraphs that follow.

1.2.1 Sunderland, UK

One town, studied by Dennis,⁴ which experienced slum clearance on a large scale and over an extended period of time, was Sunderland, a one-time world's leading shipbuilding centre in Britain, especially during the last quarter of the nineteenth century. Its industry of highly advanced technology of steel and steam engineering rapidly declined, and from the 1930s through the 1960s it progressively lost grounds to foreign competitors, especially from south-east Asia and particularly Japan. The result was high unemployment, and with it mass deterioration of housing with its concomitant lack of maintenance by landlords in this working class town. Poor sanitation and sewage disposal, overcrowding in rooms and houses, lack of good water supply, poor health and high sickness rate, led to high occurrence of death. Dennis summarises the conditions of the deteriorated areas as follows:

“The dwellings ... were slums in that they suffered from structural and environmental defects. Some of them were slums also in the sense, not only that ‘slummy’ families lived there, but that they were the areas inhabited by various undesirable elements, human derelicts, criminals and drunkards, and the heterogeneous mass of the unsuccessful from the ranks of unskilled labour.”⁵

The response to the deterioration of the housing areas of this town was massive demolition and clearance. Between 1930 and 1939 large areas were demolished, affecting over 50,000 people. New improved and quality physical structure and fabric of houses were constructed to resettle the residents. There was improvement in the quality of surroundings, and streets were wider. The residents enjoyed adequate provision of services in the houses: inside water closet, bathroom with a bath, a kitchen, a more efficient and better quality supply of internal facilities like water, lighting and heating systems, in each house. Shared accommodation by families was virtually eliminated as each family received an exclusive dwelling unit. There was, therefore, increased privacy, which the council house residents welcomed. The adoption of land use zoning removed housing neighbourhoods from the proximity of noxious industries.

These programmes, however, were not without cost to the residents. There was general increase in rents payable by the new council tenants, which to some was quite dramatic, considering the fact that the incomes of people had generally deteriorated as a result of decline in coal-mining and ship-building. Rent apart, there was increase in expenditure on household bills on water, gas, electricity, and others. For the residents who were re-housed outside of the town centre, costs to them were even much greater. Removed from the focal point of employment, shops and public facilities, loss of accessibility to work and increased commuting distances and transportation expenditures added to the costs of securing goods and services. These led to further deprivation rather than real improvement in quality of life. The reduction in economic power matched by increases in expenditures, thus, had the effect of lowering the average standard of living of the affected residents.

The physical objectives of improved housing and infrastructure, the apparent concern of the authorities, were largely achieved. However, to the residents, many of the new council housing being multi-storey flats, the development did not fully meet their desires: private

backyards which they enjoyed in their previous dwellings disappeared. Families, therefore, felt the *loss of space* on the ground for their private use and a safe play area for their children. There was also *loss of internal space* as sizes and number of rooms in the council dwellings were generally far smaller than the previous ones they replaced.

Social costs were even greater. Strong *family bonds, social ties, community belongingness* and *neighbourliness* –characteristics existing before the clearances – were all obliterated as a result of re-housing. People and families were sent to dwellings without regard for who was whose neighbour. Families were separated and the elderly, who previously lived with or close to relatives, found themselves torn away from these ties, bringing undue stress and hardships to them. Anonymity replaced community in the new neighbourhoods, and nobody cared who was responsible for public spaces. There were problems of noise, staircases, shared courtyards and unsupervised internal spaces. Vandalism, graffiti inscriptions and unruliness, especially of the youth, some of the social ills which the clearance programme was intended to eradicate, became serious problems, which have persisted in council housing areas all over Britain to the present day.

It is apparent that the Sunderland clearance and resettlement programmes were planned and executed without any consultation or involvement of the people. Their real needs were not investigated and taken into consideration in the project's design and implementation. There was no community involvement in any aspect of the programme. Officials, who thought they knew best what the people needed, imposed the solution on them.

From these observations, it could be concluded that if development were for the benefit of people, then this programme could not entirely be regarded as a success.

1.2.2 United States of America

Slum clearance, rehabilitation and urban regeneration also were carried out extensively in

the cities and towns of United States of America in the 1930s, 1960s and 1970s. Gale (1984)⁶ notes that pronounced post-World War II rural-urban migration of the predominantly low- and moderate-income households, who were attracted by the industrial economies of the cities and towns, has been a fillip to this decline. Some of the characteristics of this phenomenon were economic tensions between poorer households and those of the moderate and the middle-class, racial tension and suspicions. This resulted in out-migration of the 'well-to-do' moderate and the middle-class residents to the outskirts of the cities and towns, leaving the inner city areas to be occupied by the poor and the 'not-so-well-to-do' in-migrants. The decline of those areas and the worsening of the conditions of the residents were, therefore, imminent. Urban riots, slums, and some of the most extensive blight arose in several US cities. The response of the US federal government to this problem was to embark on housing and urban renewal programmes, coupled with interstate highway construction projects. Gale argues that the US federal government programmes in housing, urban renewal and interstate highway constructions contributed significantly to the problems, as the action, characterised by widespread demolition and clearance (what he describes as 'neighbourhood condemnation'), relocation of households, usually to the outskirts of the towns and cities, and a heavy emphasis on new construction, led to the uprooting en masse of disadvantaged people, and these imposed further burdens on some sections of the cities. Redevelopment and re-population of the demolished areas favoured the middle class as loan assistance and other policies were geared to helping urban property owners to improve housing for middle-class occupancy. This greatly increased the level of private investment in neighbourhood revitalisation schemes, especially during the 1960s and early 1970s. The effect of these policies and developments was to make the better-off middle-class move back into the city centres. The less advantaged were, therefore, displaced by

the middle-class and the more advantaged, a process described as *gentrification*. In this process not only old residential buildings but also non-residential buildings -- mills, factories, warehouses, etc., were rehabilitated for middle-class residential use.

In sum, in the 1930s the United States' public housing programs were geared towards slum clearance and provision of low-cost housing purportedly for the poor. Housing legislations (for example, Housing Acts of 1949, 1965 and 1976) were passed to provide subsidies for demolition and 'urban renewal' of slum areas, rental housing rehabilitation, and low-income home ownership and local redevelopment authorities were empowered to purchase and demolish deteriorated properties and then sold the cleared tracts to private developers for a nominal sum. The goal of urban renewal was to replace slum areas with new residential and non-residential units. However, over-emphasis on demolition proved often to be detrimental to viable neighbourhoods and poor or minority residents.

Burchell⁷ states that the US government's urban slum clearance and renewal programmes and actions, whilst they might have led to the improvement in the physical fabric of the built environment, did not actually benefit the poor people for whom the programmes were intended, and the housing access to them worsened.

1.2.3 Glasgow, UK

Another British example of clearance and eviction occurred in the Gorbals residential area in Glasgow. The author has carried out a research/study⁸ of the area and his findings are summarised in the following section. A Glasgow District Council document⁹ states that the Gorbals, a traditional settlement covering an area of about 240 Hectares, experienced rapid growth in population and high demand for housing, such that by the early 1950s the excessive influx of population and insufficient and inadequate supply of housing led to the

area developing into a slum, characterised by poverty, overcrowding, lack of sanitation in houses, and poor environmental quality. This had been compounded by thousands of settlers who had been driven to the city by famine and clearances elsewhere. The conditions, to the then Glasgow Corporation (the city council) were unacceptable and so the Gorbals became a target for clearance and re-housing. With the view to decongesting the area and develop it as a model attractive suburb for Glasgow's growing population the Gorbals was demolished in the 1950s, leading to the destruction of the traditional tenement type of housing in the area. People were moved en masse to "newly created suburbs" like Castlemilk and Easterhouse. This caused disintegration of the strong family system and ties that were existing in the area. Two grand developments were planned: **Laurieston and Hutchesontown**. Council houses of concrete, tower blocks were built in the 1980s, but the occupants were mostly the poor and the economically deprived and the dream for the area was never to be realised, as the merchant classes who wielded the economic power moved out and developed elsewhere. The Council's built houses suffered from many faults in design and details, and most were afflicted with dampness, and massive demolitions had to be carried out yet again, leaving large areas bare and empty. By 1991 the population had declined to only about 9,400 from a 1951 figure of 68,000,ⁱ and the area deteriorated further. The city authorities, concerned with the situation and the urgent need to remedy it, initiated measures, together with various agencies, to redevelop and regenerate the Gorbals and give it a 'new and respectable lease of life.' The chairman of a steering group set up to redevelop the area remarked of the area:

*"The Gorbals area of Glasgow has been infamous throughout the world as one of the worst examples of the city slum. The fact that it was eventually demolished only to be replaced by new tower blocks, some of which themselves became modern slums, has only added to the Gorbals' notoriety."*¹⁰

ⁱ Source: City of Glasgow District Council, Town Planning Department: *Gorbals Local Plan*; September 1994

The redevelopment involved building new tenement houses (mostly by the private sector); provision of commercial and employment generation facilities; recreation and leisure facilities; improved infrastructure; and landscaping for quality visual environment. An objective of the scheme was to attract back to the area the population that had been filtered out of the Gorbals as a result of the demolitions. By the first quarter of the year 2000 about 80% of the project had been completed.ⁱⁱ Official sources indicated that the project has been very successful, in that it has managed to develop good quality tenement houses, in line with the tradition of the Gorbals; provided most of the facilities planned for; attracted people of mixed incomes to the area, and above all dramatically improved the visual environment. To the residents and community organisations, most of which were formed only after the scheme had been designed and implementation started, however, the perception is different. Whilst there is general agreement that there is marked improvement in the physical (housing and environmental) conditions, the feeling is that the project did not address the basic social problems of drug abuse, poverty and youth unemployment in the Gorbals. Access to employment for the residents during the construction was very minimal and only limited to unskilled workers, and post-construction employment has not benefited them either. For example, a large sports and leisure complex built for the area as part of the scheme employs only one local resident, the rest all coming from outside the area. The houses, built by private developers, for owner-occupation (with no rental units) and heavily subsidised, have not benefited the local residents because they could not afford in spite of the subsidies; they have only benefited the more economically capable in-coming “middle-class” residents who have moved to the area.

The local community generally felt left out of the whole scheme in that there was virtually no involvement of them in it. As far as they were concerned there was no discussion with the community with regard to the inception, planning, design and implementation strategy

ⁱⁱ Source: Crown Street Regeneration Project's office

of the scheme. They played no part in the project's brief development and all decisions in connection with it; there were no representatives of the community organisations on the project's committee. That "grassroots" level participation was virtually absent from a scheme for the community who were supposed to be the end-users and beneficiaries was a major flaw, as expressed by the community organisations and a large number of the residents interviewed. They were of the view that the scheme was more of a physical regeneration exercise rather than what the community would have liked to see: more of "regenerating the people", and to them the absence of this was a missed opportunity.

It could be seen in this study the dichotomy between the professional and official view of development and that of the urban poor, the intended beneficiaries of regeneration schemes.

Slum clearance was not an exclusive practice of the developed world. All over the Third World, at one time or other, and in various countries it has been carried out, usually following in the footsteps of the developed countries. Of the forty cases listed in Audefroy's (1994) review, thirty were in Third World countries, and eviction affected hundreds of thousands of people, mainly the urban poor.

1.2.4 Sao Paolo, Brazil

In Latin America a popular form of land occupation by the urban poor is the phenomenon of land invasion, where an organised group of people occupy and settle on a vacant land. Polis (Instituto de Estudos, 1991)¹¹ documents cases in Sao Paolo, Brazil, where between 1988 and 1990 four such settlements – located in Yoshimara Minamoto Street, Ariraba Park, Paraisopolis and a land owned by a state-owned company Ferroria Paulista SA (FEPASA) -- and comprising over 240 families (over 10,000 people) were forcibly evicted and the settlements demolished. The landowners instituted illegal occupation action against the occupants, and judges ruled in favour of the owners. The occupants were given only

very limited or no notice when the eviction orders were carried out, some with the use of riot police and bulldozers. But several months after eviction and clearance the lands lay vacant. These violent evictions not only deprived these poor residents of their housing, capital, investment and personal belongings, several people were injured, and the manner of execution was in gross violation of the residents' human rights. A fifth settlement -- Jardim Campinas -- comprising over 700 families faced similar threat of eviction, and was only 'saved' (eviction order was suspended) after intense negotiation between the residents, land owners and the Prefect of Sao Paulo.

1.2.5 Khartoum, Sudan

Bananaga (1992).¹² studied evictions in Khartoum, capital of Sudan, the underlying reasons for these and the effects they had on the victims of the actions. Khartoum, by 1990, had about 2 million people living in unauthorised and squatter settlements covering about 11,000 hectares of the urban land. These were predominantly migrants from outside the metropolis. The Sudanese government regarded the migrants and their settlement/developments as undesirable and so set up an executive body – Squatter Settlement Committee – to deal with this problem. The idea was for the committee to work out and implement policies that would discourage migration into the city, and send the evicted residents back to their rural origins. The committee classified the migrants into two: (a) the pre-1983 settlers and (b) post-1983 settlers. The ulterior yardstick for this classification was, however, ethnic discrimination: the former largely from the western Sudan and the latter from Southern Sudan. (Southern Sudan has been fighting a war of liberation against the Sudanese authorities because of discrimination against them). Eviction and relocation were targeted principally at the second category. For 'successful' implementation of the committee's programme, the services of the Military Police and the Central Police Reserve

were enlisted. By 1991 nearly half a million people had been evicted, their homes destroyed, and resettled on lands far outside – some over 40 kilometres from the city. These lands were either unserviced or very poorly serviced with virtually no employment opportunities. Human misery and deprivation as a result of these actions were profound.

1.2.6 Durban, South Africa

Magebhula, Hunsley and Fernandesⁱⁱⁱ report of evictions that had been the lot of especially black African settlements in South African cities, particularly in the apartheid era. For example, in the city of Durban several evictions were carried out of African settlements, described as ‘shacks’. The reasons usually assigned were for illegal settlements and development of services. In the latter case the reason for eviction was that the area had been planned for such services before occupation and so the settlers had to be cleared for the services to be developed. In most cases the areas affected were those that were close to white settlements. The evicted people were resettled in demarcated ‘homelands’ far removed from the city centre and previous settlements, which were their sources of employment. In these evictions, therefore, discrimination was an underlying factor. Even in the post-Apartheid era, evictions are still occurring, for example in Dukuduku, a rural neighbourhood of Durban, a game reserve has been established. Living in this reserve is a Zulu tribe’s village comprising about 600 people, who have been forcibly evicted on grounds that they would pose a threat to the wildlife in the reserve. Could politics have played an underlying role in this, considering the uneasy, if not hostile, relationship between the Zulu tribe and the South African government of the African National Congress?

1.2.7 Lagos and Others, Nigeria

Evictions are common in the urban areas in Nigeria, as a study by Agbola and Jinadu,

ⁱⁱⁱ See ‘Environment and Urbanisation’, Vol. 6, No. 1; April, 1994; IIED, London.

(1997)¹³ reveals. The underlying causes of these seem to be scarcity of urban land and the interplay of apparent dual system of land ownership in the country. All land in the country was nationalised by Federal Government decree in 1978 (Land Use Decree 1978), and Compulsory Land Acquisition Law Cap 167, which preceded the decree. In spite of this, traditional land tenure system widely and strongly operates. It, therefore, has not been easy to implement this decree due to a number of social, institutional and technical factors, a situation which has made it difficult, cumbersome and costly to register land titles and acquire certificate of occupancy. In this situation the rich and influential are able to buy their way out to acquire land, and are influential in effecting evictions if they own the titles to the land on which squatters are settled. Under the decree, governments of Nigeria (Federal and State) have the power to acquire land already occupied "for public interest." The study by Agbola and Jinadu reveals that between 1972 and 1995, using this power of acquisition, several "illegal" slum settlements in Lagos and other cities were evicted, affecting several hundreds of thousands of people. In the case of Lagos one example was the Maroko slum, located within the plush Ikoyi and Victoria Island area. Reasons given for eviction were that the residents were squatting illegally on government land, the area lay below sea level and liable to flooding and submergence, the environment was dirty and dangerous and posed risk to epidemics. The place, therefore, had to be cleared in the over-riding interest of the public, and then properly planned and developed for a more pleasant environment and safe living. In July 1990, using the military, the residents were forcibly evicted, after 18 years of settling in the area, and the place bulldozed after only one week of verbal notice and warning. Over 300,000 people were affected. According to Agbola and Jinadu, however, the real underlying reasons for the eviction were that the area was situated too close to the high-income neighbourhoods, which saw Maroko as an affront and an eyesore; the area occupied prime land of high potential value, an attraction for developers; and the continued

existence of the settlement, which was regarded as a dangerous area, would reduce property values. The area, therefore, in effect was cleared for the benefit of the Ikoyi and Victoria Island property owners and residents.

The evicted of Maroko were dispersed in five different locations for resettlement, on lands of little commercial value, 10 to 15 kilometres from the previous settlement. This dispersal meant the break-up and disorganisation of family and social ties. At the time of eviction no provision or plan had been made for the resettlement, and so the residents were just “dumped” on the vacant land of difficult terrain – poorly drained water-logged lands. It was only afterwards that the government hurriedly constructed a few housing units, one- to three- bedroom flats in three of the areas, after intense local and international pressure. Those put on the other two areas had to build squatter sheds for themselves from make-shift materials taken from the ruins of demolished Maroko. For the government-provided housing units, no services or infrastructure were provided, neither were any public facilities like health centre, schools or markets. The limited number of these units, improperly and corruptly allocated in most cases, led to serious overcrowding in houses and rooms. Deprived of their housing, economic activities, access to infrastructure and public facilities, and dumped on a marginalized, poor and difficult land with hazardous environment, which grew worse after the resettlement, the residents’ conditions became much worse than they used to be at Maroko before the eviction. This was in spite of the government’s promise that their previous settlement was unsafe for them and that they were going to be provided with better housing, better environment and better opportunities. The idea of the Maroko residents being illegally settled there was open to question in view of the fact that most people held land titles and settlement permits granted previously by the government.

The government’s action against the Maroko residents was purported to have been taken ‘in the public interest’, as the government said. But the action, as well as others throughout

the country, against such a large number of its citizens constituting part of the “public” led (and still does lead) to deprivation, vulnerability to diseases, environmental danger, diseases and death, against the citizens in whose interest it claims to govern. Such actions are carried out with abuse and gross violation of the human rights of the citizens, and the fact that they are carried out with impunity and without any accountability “in the public interest” is an irony; but then African governments are well known for the abuse of their citizens and gross violations of their human rights.

1.2.8 Accra, Ghana

Ghana has had its fair share of demolitions and evictions. As at 1999 these actions were being taken especially in the capital city, Accra. These were especially against houses that were being built and alleged to have no planning or building permit. People are of the view, however, that these actions were carried out against the opponents of the government in power, the ‘military-turned-civilian’, National Democratic Congress. The incumbent president, Jerry Rawlings, violently overthrew a sitting military government (of the Supreme Military Council II) in a coup in June 1979 and set up another military junta called the Armed Forces Revolutionary Council (AFRC), which briefly ruled the country for three months before handing over to an elected civilian government, which was overthrown by Rawlings in another military coup in December 1981. Another military junta, the Provisional National Defence Council (PNDC) was set up, which ruled until 1992 when constitutional civilian rule was restored in the country, with Rawlings running as presidential candidate for his party, National Democratic Congress (NDC), which he won, and Rawlings thus heading both regimes. At the time of the 1979 and 1981 coups Ghana was in considerable economic crises, with widespread shortage of goods, and spiralling inflation leading to high prices of goods and services. To restore economic sanity, as put forward by the junta, commercial

houses and enterprises were targeted, and many premises including dwellings, were destroyed. Two places in Accra that were destroyed “in the fervour of the revolution” were the Makola and Kantamanto markets, on the grounds that they were havens for economic malpractices such as hoarding and high prices. In doing this several people were deprived of their economic livelihoods. Not only that, the market precincts, especially the Kantamanto Market and its surroundings, were living places for several people. Thus, these people were deprived of their homes and were rendered homeless. There was no compensation or resettlement/relocation, either of home or alternative markets. The people directly affected were not the only one who lost out, but also the then Accra City Council and the Ghana Railway Corporation (owners of the Kantamanto Market land) through loss of ground rent and rate revenue.

1.2.9 Kumasi, Ghana

Demolitions as a result of the AFRC/PNDC actions of June 1979 and December 1981 also took place in Kumasi, howbeit on a smaller scale. These affected mainly small-scale traders and shop owners trading mostly in kiosks, and the actions caused economic hardships and social stresses on a considerable scale. Demolitions and evictions of the AFRC/PNDC eras were by no means the only ones that have occurred in Ghana, and in Kumasi, for that matter. The country has a long history of such actions. The Kumasi Zongo, the research focus of this study, has suffered a number of previous demolition and evictions. Afrane (1984)¹⁴ in his study of Moshie Zongo, a settlement of evicted people, and writing on the development/evolution of the Kumasi Zongo notes that the settlement was originally founded around 1901, when a piece of land was given to a group settlers from Northern Nigeria on the outskirts of the city by the Ashanti king. As the city grew the settlement became a prime site, and coupled with the outbreak of a colonial war in Kumasi in 1901, the

residents were evicted and resettled in another area, also on the outskirts of the city. By 1938 the city had grown to surround this settlement and the land had also become a prime site. The settlers were again evicted and the whole area was demolished to make way for the construction of a market (Kumasi Central Market), a city hall, a police station, a cinema hall, and offices for the City Council. A resettlement area on the outskirts of the former demolished and newly developed area was given and this is the location of the present Kumasi Zongo, which is also currently under threat of eviction. Part of this area has already suffered eviction and demolition when the government acquired a portion of the land for the construction of houses for war veterans. The victims of this eviction were given a land far on the outskirts of the city to resettle. In all the cases of eviction, no housing was built by the eviction authorities for the victims: only vacant land with no infrastructure was given. The results of these series of evictions have been the progressive impoverishment of the affected people, economic deprivation, disorganisation of families and community, insecurity and constant uncertainty of when the next eviction is going to happen.

Evictions and demolitions world-wide have not generally benefited the victims of the actions as governments and local authorities would have it believed. Even in the developed world where there are the resources and finances to rebuild a demolished settlement and resettle the people in reasonably better housing and environment, considerable loss and difficulties are experienced by the affected. As exemplified in the cases of Sunderland and Glasgow in the United Kingdom, and in United States, relocation causes destruction of family and community relations, loss of space by way of reduced number and sizes of rooms in the house, loss of outdoor space, increased rents and service charges, restricted access to urban facilities where the resettlement is on the outskirts of the city or town, and increased commuting costs between the resettled residence and the town or city centre.

Eviction actions in Third World urban areas bring with them even increased dimensions of

hardships and difficulties. As Agbola and Jinadu note, and corroborated in the other African examples, such actions are largely unsuccessful in addressing the housing and environmental problems of the low-income groups. The programmes have failed to meet the target of decent and affordable accommodation for the urban poor. Wholesale clearance of the supposed blighted areas have rather worsened the housing problems of the poor. Resettlements have caused even worse slum conditions than the ones cleared and have brought untold economic hardships and social problems to countless urban dwellers. Rarely are compensations paid and alternative accommodation provided. Where alternative accommodation is provided it is inadequate and insufficient in number, and lack adequate services and facilities. The often violent nature of evictions and the brutal manner of demolitions have caused a lot of emotional damage and physical injuries, even death in some cases, to several urban poor people. Thus, violation of people's human rights and other abuses are committed, usually by governments and officials.

For most people in Africa, and in the Third World, investment in housing is the most important life-time investment across all income ranges, from the poorest to the rich. To destroy low-income settlements and therefore large quantities of houses and shelter of large sections of the population – investments made by the poor and people of the lower rungs of the economic ladder with a lot of sacrifices – by officials and professionals, who happen to be of the better-off of society, on grounds that they are inferior, a blot to the city- and townscape, havens for criminal and anti-social activities, a draw-back to building healthy cities, towns and communities, and therefore are unacceptable liabilities, is to deprive them of their investment. This in a way could be described as economic waste. The case with African countries is most unfortunate, considering the fact that African governments and local authorities provide very little in housing production in their countries. Lack of finance and institutional infrastructure place very enormous burden on them even though there is

the general will to provide good and adequate shelter for the populace. Why then will they destroy in such a way the housing and settlements of the poor and thus waste valuable economic resources of the populace, who are contributing in various ways towards economic development and increasing urban housing stock, thus helping to solve the problem of urban housing shortage?

In view of the failure of this conventional approach to dealing with the solution to the urban slum and housing and environmental conditions of the poor, coupled with the financial burden this places on governments, local authorities and people, there has been a call on Third World countries by international scholars and institutions to abandon this approach and adopt alternative solutions.

1.3 THE THIRD WORLD ALTERNATIVES

“Urban housing policies have been unable to provide shelter at costs that intended beneficiaries can reasonably afford. Such failures have exposed the weaknesses in traditional approaches to planning and encouraged the search for policies that are based on an understanding of what is feasible as well as desirable”¹⁵

Most third World countries, in following the ‘footsteps’ of the industrialised world, have attempted to provide ‘good’ housing for its urban population by going into direct mass housing production, using the means, methods, programmes and policies usually ‘imported’ directly from these advanced countries. However, as Wakely *et al.* (1976)¹⁶ note, over-emphasis on physical products (completed housing units), the high standards of construction and levels of services provided made the houses far too expensive for the ordinary, urban poor households, the intended target for mass housing. Aside of this, the costs of production were such that governments were unable to produce any significant numbers of units, for which a plethora of agencies had been established, to meet the housing needs and targets. The burdens on the populace and governments with meagre financial resources were enormous (Wakely *et al.*, 1976). Parallel to this was the widely pursued but ill-

conceived policies of slum clearance and resettlement programmes that were embarked upon, which have been discussed previously. Swan, et. al., (1983) observe:

*“In the process of trying to improve the housing conditions of the urban poor, such agencies were bankrupting themselves in building far too few, far too expensive housing units and, at the same time, were destroying the existing stock of a large number of poor urban families because they were illegal. ... The net effect, year by year, was to dehouse a growing number of urban poor.”*¹⁷

This dual policy of “building new and modern housing” and “clearing the urban blight slums” led to squandering of scarce resources, failed to address the housing problems of the poor, and the poor simply ended up in moving to other parts of the cities. In his foreword to ‘Low Income Housing in The Developing World’, Franklin writes:

*“Whatever governments may wish to believe, it is inevitable that the greater part of future urban growth in developing countries, with few exceptions, will have the characteristics of informal squatter-type settlements, most work being carried out by the people themselves. However, it is possible for this growth to take one of two forms. Without positive government intervention, taken in support of the people’s own efforts, such growth will continue to be unplanned, uncontrolled, illegal, unhealthy, difficult and costly to upgrade, and unbalanced, thus adding to already massive existing urban problems particularly within major settlements.”*¹⁸

Franklin argues that if such growth forms are officially acknowledged and official human settlement and development policies and programmes adopt a positive attitude towards them it would be much easier to control their growth. In this regard such settlements would be easier to upgrade with the passing of time, be made more healthier and would become acceptable part of communities at large.

The failure of the ‘conventional methods’ in effectively addressing the housing and environmental problems of the low-income, low-quality inner-city settlements and their poor residents, especially in the Third World countries, has led to a re-think of this approach, and a number of researchers on Third World urban issues, governments and international development and funding agencies have been advocating for the adoption of alternative strategies to addressing these issues.

Two broad alternative strategies in this regard that are being promoted are:

(a) Sites and Services, and (b) Settlement Upgrading.

Among the pioneer advocates of these methods were such professionals as John Turner, Charles Abrams, Peter Ward and W. Mangin, and others. The World Bank has become a major promoter by way of persuasion and financial support for these strategies, as a means of improving the environment of the urban poor, granting them access to infrastructural utilities, and enabling them to gradually develop their own housing. The advocacy of these shelter strategies, as Wakely, et. al., (1992)¹⁹ note on the thrust of the United Nations Global Strategy for Shelter to the year 2000, is based on the premises that it is impossible that governments would be able to meet shelter and infrastructure needs of the low-income populations by direct intervention of providing constructed dwellings; that the populace are largely capable of producing their own shelter and manage and maintain this and their environment if given the necessary support, and that the role of governments should, therefore, be that of enabling them to do so through facilitating access to land, finance, technical support and affordable infrastructure.

1.3.1 SITES AND SERVICES, AND SETTLEMENT UPGRADING

In its simplest form 'Sites and Services' is a method of making available vacant sites which are sub-divided into building plots and provided with some basic infrastructure for housing development for the urban poor. This is basically new development, and the vacant land is usually on the urban periphery. The land thus prepared, the lots are sold or leased and the new 'owners' can build the houses by themselves or employ contractors to build for them. The infrastructure that may be provided may be one or a combination of more of these: pipe-borne water, electricity, sewage and solid waste disposal, drainage, roads and pathways. Provision of such services as primary health care facilities, school, community

centre, public open spaces, may be included.

The principle behind “Sites and Services” is thus to make serviced land for housing available and accessible to the urban poor at affordable prices. A 1974 World Bank paper²⁰ on “Sites and Services” outlines the benefits of “Sites and Services” as

- (a) Besides providing security of tenure (of land) and a basis for community development, they make available a greatly increased supply of building plots with urban infrastructure and services that, while economical in the use of resources, cannot be readily supplied on an unorganised basis;
- (b) they provide efficient new townships with more efficient urban development patterns;
- (c) they enable much better physical living conditions than are available in unplanned squatter settlements and thus enable a better general environment;
- (d) they make possible increased scope for self-help construction providing dwellings at minimum cost while stimulating non-monetary savings and income;
- (e) they make possible significantly improved employment opportunities and training;

In the development process governments may give subsidies with regard to building materials and / or cash loans. In some cases core housing units, incorporating one habitable room, toilet, bath and kitchen/cooking room may be provided on the lots before being sold or leased. Swan, *et al.*, observe:

“It is important from the outset to understand that sites and services projects are not comprehensive solutions but rather a significant component in a larger planning strategy. The strategy envisages the government’s role in services supply and planning matters as well as the provision of land and the creation of supportive financial, administrative and legal contexts in which local communities can function ...

*In practice these projects usually entail many of the following activities: land selection and acquisition, site design and preparation, selection of the appropriate residents, core house construction, the supply of utilities and community services, estate management, payment collection and, often, the setting up of community organisations.”*²¹

Upgrading on the other hand is concerned with an already built-up area, usually an informal, low-income settlement. The composition of these settlements is generally those of

the low-income brackets, who usually might have migrated to the city from the rural areas or from other less prosperous towns. Such settlements have developed in a number of ways. In Latin America the phenomenon has predominantly been one of illegal squatting on vacant land, or mass organised land invasions (Payne, *ed.*, 1984, p. 39 & 150). In Kenya (Africa) this phenomenon is exemplified by the Kawangware and Mathare Valley settlements in Nairobi (Payne, *ed.*, 1984, p. 36; Microsoft Encarta Encyclopedia 2000). In Africa the migration might be due to rural poverty and deprivation and the attraction of the urban economy and facilities. Whichever form the migration takes, the migrants have usually aggregated in areas of the cities where they could get affordable accommodation or could have the opportunity to put up their own shelter and look for employment in proximity employment centres. Such settlements are generally characterised by illegal occupation of land, high densities of population, low income and poverty of settlers, crime and social unrest, inferior quality shacks and shelters, informal and haphazard development, absence of infrastructure and public facilities, high levels of illiteracy, unsanitary environmental conditions, low quality of health and a proneness to diseases and epidemics. Whichever way one might look at such settlements, they are a permanent feature of the urban scene of Third World countries, and provide useful accommodation and space for a large majority of the urban population. As slum clearance programmes have been recognised to be a counter-productive exercise, settlement upgrading is one of the alternative methods advocated to address the “ills” of these settlements. Drakakis-Smith suggests that “The simplest, and probably the most effective, form of aided self-help is the upgrading of squatter settlements.”²²

Martin (1983)²³ makes a case for upgrading in the benefits it can offer: (a) it preserves the economic systems and opportunities that exist for the urban poor, (b) it preserves the (informal) low-cost housing system, usually advantageously located, which in turn enables

the urban poor to retain maximum disposable income, (c) it preserves a community, thus safeguarding community bonds and family relationships, (d) it eliminates needless relocation with its attendant social disruption and economic hardships. Upgrading usually involves the improvement of the informal settlement and usually consists of the provision of basic infrastructure services such as water, sewerage, solid waste disposal facilities, electricity, access roads, streets and paths. It may also usually include the improvement of the dwellings themselves. Upgrading could be regarded as a supportive and catalytic instrument for housing and environmental improvement of slums at reduced costs whilst at the same time avoiding residential dislocation to peripheral resettlement areas of the city that characterises clearance programmes. The strategy seeks to keenly involve the people through self-help to realise the objectives of a project: in principle, a project of the people with the people and for the people.

In this processes of “Sites and Services” and ‘Settlement Upgrading’, a number of people, groups and agencies, loosely described as “actors” come into play. These are landowners, environmental and development professionals, construction and building agencies, central and local governments, non-governmental organisations, funding agencies (both local and international), community organisations, and the target population who are to be the beneficiaries of the schemes.

1.3.1.1 Benefits/Advantages of the Alternative Approach

The advocates of *sites and services* and *settlement upgrading* make a case for these strategies in view of several potential advantages and benefits they can offer, among which are the following:

(a) Access for the urban poor to Housing Land, Security of Tenure and Controlled urban land development:

It may be argued that through Sites and Services it is possible for central and local

governments to make available serviced land to the urban poor at costs affordable to them. Since this is a conscious effort of the government, there is no question of illegal 'settlement' or acquisition. The landholders, therefore, have a security of tenure, and can develop their own housing at their own pace. By thus creating a large number of building plots housing opportunities are created for large numbers of families at a fraction of the cost to the nation as a whole. This will be almost impossible in the free land market. Furthermore, sites and services, when combined with settlement upgrading has *"the additional benefit of permitting households displaced from an upgrading area to be offered a plot nearby with a minimum of delay, and permitted the installation of facilities such as schools, health clinics, and commercial centres, for which no space was available in an existing settlement."*²⁴

Another advantage is that with planning authorities or government agencies taking charge of land/plot survey and sub-division, and providing basic infrastructure as well as setting minimum standards, pre-planned development is put into practice, and the opportunity for illegal land occupation or 'invasion', and slum development can largely be eliminated. The result is that more efficient new townships 'grow up', leading to more efficient urban development.

Upgrading, on the other hand, works on the principle of, firstly, official recognition of the informal settlement (Angel, 1981), otherwise regarded as illegal, and giving legal titles to the land for the residents. *"Infrastructure provision is seen as a measure of recognition by the authorities that the people can stay where they are, leading thus to improved security of tenure, and consequently to increased domestic investments in shelter improvements."*²⁵

Thus, legal access to the land is enabled and tenure security is assured.

(b) Reduced Costs and Cross-Subsidies:

Schemes based on the alternative approach generally employ reduced, though not inferior, standards and levels of services, are modelled on more rational and economic subdivision of land and make use of self-help, all of which tend to lower the costs of such schemes. Sites

and services, by providing a mix of plots intended to attract people with different levels of income, enables the provision of plots at market prices with standard (high) level of services to attract people of higher levels of income to the project. The costs of such plots, if significant in number, can provide cross-subsidies to plots intended for the lower income groups, and this in turn could reduce costs to the poorer landholders.

*“One advantage of designing the project for a range of low to middle income groups is that it enables the more innovative and realistic marketing of variously priced plots of different sizes and with different locational advantages within the project site. This, in turn, can facilitate the use of cross-subsidies within the project and thus render it accessible to even lower percentiles of low-income families. In this sense the inclusion of some better-off low income families, or even middle income families, enables the project to avail poorer families of better housing opportunities.”*²⁶

(c) Standards, Affordability and Cost Recovery:

Wakely et al. (1976)²⁷ argue that official standards demanded by the conventional approach are impossible to achieve in Third World cities with limited public resources. The adoption of standards that are relatively lower and therefore more affordable to the urban poor enables governments to let improved services reach a large proportion of the urban population at a fraction of the cost at which high standards could be provided. Affordable development by the poorer land-holders makes it possible to eventually recover costs from the beneficiary residents, a principle upon which sites and services and upgrading projects are designed. Successful cost recovery implies schemes could be replicated to reach even more ‘deprived’ of the urban population.

(d) Community participation, galvanisation, skills development and political benefits:

Sites and Services and Upgrading processes enable the active participation of the people who are the intended beneficiaries of the project, from planning stage decisions, project design, implementation, to financing, managing and cost recovery (Turner, 1976²⁸;

Bamberger and Deneke, 1984²⁹; etc.). This process, whilst enabling the community to positively identify with improving their settlement, also has the potential for raising the consciousness of the people as regards their rights and responsibilities. Active involvement of the project beneficiaries can help develop various skills, ranging from technical through clerical to managerial, such as construction and building and basic book-keeping, especially if these are designed to be part of the scheme.

For the residents infrastructure is a common issue they can use as a means to organise themselves effectively to access urban resources. The development and maintenance of it is a viable tool for strong community organisation and development. With a powerful community organisation they can effectively draw the attention of the authorities to their needs and lobby or pressurise for those needs to be addressed. For the politician, a positive response to addressing these needs have advantages: providing infrastructure in a slum or squatter settlement is a way of showing visibly their commitment to assisting the poor without incurring huge public expenditures. This could be a vote-winning instrument in a place of large concentration of population.

(e) Economic and other Benefits:

‘Sites and Services’ and ‘Settlements Upgrading’ can offer the opportunity for the beneficiary residents to enhance and improve their economic capability (McCallum and Benjamin, 1985³⁰). During the construction stages there is the opportunity for employment to the residents and beneficiaries in various aspects, especially in the building trades. Residents could be encouraged or assisted to develop and engage in a variety of small-scale economic activities, and this could lead to enhanced employment opportunities and to develop and engage in a variety of activities for the improvement of the residents’ incomes.

It is possible to mobilise finances for project development from a variety of sources, such

as international agencies (for example the World Bank and IMF), central and local governments, the private sector (e.g. specialist banks), non-governmental organisations (NGOs), and the community and people who are the beneficiaries of the project. In this way project financing is spread and so does not become an undue burden .

Gradual, ‘evolutionary’ construction, and self-help are generally used, and families who move into a sites and services neighbourhoods are not bound by deadlines to complete their housing construction. Gradual construction of infrastructure and houses enables residents to develop at their own pace and according to their means and development evolves gradually by incremental additions (Rodell, 1983)³¹. Self-help plays a key role in this process and families invest directly in their own housing rather than pay for something decided and provided by someone else or some organisation. Further there may be the benefit of **inter-disciplinary co-operation** among professionals and agencies of various disciplines both local and international, who may work together to deliver a common service to a group of people, to improve the latter’s housing and environmental conditions.

1.3.1.2 Some Problems and Draw-backs of the Alternative Approach

In as much as Sites and Services and Upgrading can in theory offer several benefits, the strategies also have a number of problems and limitations:

(a) Land and Locational Problems, and Limited accessibility to the urban poor:

For sites and services to make any meaningful impact, it has to be carried on a considerably large scale. This implies availability of large tracts of vacant land, which are mostly available on the peripheries of cities. Unoccupied land available in or closer to inner city areas is generally quite small or non-existent, and where any is available, because of locational advantages, it is very expensive. Private land, which can only be secured mainly at market prices, tend to be costly, and most schemes rely on availability of government land. Where

the latter is unavailable and the resort is only to private land, this can mean immense cost to the project. Besides, in most countries land acquisition is very complex, laborious, slow, fraught with litigations and costly. Besides,

“peripheral and remote land locations ... lie beyond the reach of existing urban infrastructure networks and so the provision of basic utilities such as water supply, sewerage, and electricity is disproportionately, and sometimes even prohibitively, expensive.”³²

All these tend to raise general costs steeply and also hamper the smooth implementation of a scheme.

The theoretical principle of access to urban land at affordable prices to the urban poor may not be real in practice. Ward (in Payne, ed., 1984), in fact, questions the low cost and affordability theory of sites and services, arguing in his report on such a scheme in Mexico City, that the fact that beneficiaries had to pay regular instalments for land, for initial service installation, for consumed services, as well as paying local taxes and levies, made costs considerable from the outset, which placed considerable financial burden on the poor residents. Unless it is deliberately heavily subsidised, sites and services schemes may still be out of reach of the greater majority of the urban poor, the intended beneficiaries of the schemes. “Over-subsidisation” to the affordability limits of such people throws into question the economic viability of the strategy. Swan *et al.* (1983) observe that sites and services cannot be expected to cater for the lowest income groups whose precarious livelihoods render them extremely weak economically, and that in reality the scheme is addressed largely to the middle-income stratum of the low-income groups. Their locations generally on the peripheries of the city imply removal from the sources of employment to the poor, as well as long commuting distances. Such projects therefore may not attract the poor but rather people from the income groups not designed for.³³

(b) Standards:

It is not easy to determine the minimum level of acceptable standards which will meet acceptable health, safety and security requirements, and which will at the same time cost low enough to be affordable to the urban poor. In order not to compromise health, safety and security, there is the tendency for local and planning authorities to insist on higher standards, most of which are stipulated in out-dated, colonially-inherited planning codes and building regulations, which bear little relevance to the Third World countries' current situations (Laquian, 1983:218)³⁴. Professionals, with beliefs rooted in their traditional training and practice, may find it difficult to accept the concept of lower standards, which is contrary to their notion of acceptable standards in their practice. They may feel that lowering standards may compromise professional integrity. To the environmental/services engineer, for example, this might also mean higher maintenance or upgrading costs in the future. Higher standards may mean initial high costs but it would ensure lower risk of failure and less potential embarrassment (Angel, 1981). It is also argued that in the interest of social justice the urban poor has the right to enjoy the same standard and quality of services as any other city dwellers (Burgess, 1982:86).³⁵ Lower standards may work against the interest of producers and suppliers of standard building and construction materials. These could, thus, form powerful lobby groups to work against successful implementation of a sites and services scheme. Besides, bureaucrats and professionals might have their interest in large-scale (higher cost and therefore more profitable) projects than sites and services could provide the opportunity for (Swan et al., 1983).

It is worthy of note that in most developing countries such standards, codes and regulations are a colonial heritage which bear little or no relevance to real situations.

c) Financial and Funding constraints:

The scale of the housing and environmental problems of the urban poor is so huge that to make any meaningful impact would require a huge injection of financial capital. This would imply huge budgetary constraints on finances of central and local government of Third World countries, which are already in precarious conditions. Seriously addressing these issues through sites and services would place huge constraints on the other sectors of development, and this makes it an “unattractive” proposition to such governments, in spite of the potentials that sites and services may have. International funding sources, like the International Monetary Fund and World Bank place considerable repayment burdens on governments and project beneficiaries, and inflexible loan conditions and attached strings do place undue strain on governments and project beneficiaries.

Private capital may be quite difficult to attract into a sites and services project because of relative unprofitability due to low rates of return on investment, and the high risk involved in investing in a scheme for the poor where the bulk of costs are to be recovered from them.

(d) Cost recovery:

On the perception that good housing solutions must be replicable, sites and services and upgrading schemes have as an important goal recovering of costs to make replicability possible. To recover costs necessitates being able to identify and accurately calculate all the real cost elements of the scheme (Nientied and Linden, 1986).³⁶ Schemes for recovering the costs must also be weighed against the incomes and ability of the project beneficiaries to pay. These are both extremely difficult exercises, partly owing to non-existence of reliable data on residents’ incomes and expenditures, and also due to improper inter-agency co-ordination and inefficient planning for payment collection procedures. These reduce the chances of maximising cost recovery. Large-scale defaults by project beneficiaries can

occur, simply because of residents' inability to pay for genuine economic reasons. The residents may feel, and justifiably too, being unfairly treated if all or greater percentage of the project costs are being recovered from them. They may argue as unjustifiable the fact that the well-to-do urban dwellers, who have more capability to pay, enjoy infrastructure and services without being asked to pay capital costs while they the more disadvantaged are asked to pay the capital costs and then meet recurrent expenditures on enjoyment or use of the facilities. Besides, they may have contributed already more than their fair share, by way of labour and self-help, in various aspects of the project. To ask them to pay for capital costs in these circumstances is, therefore, against the principle of natural justice and fairness. They may, therefore, refuse to pay. Residents may also refuse to pay where they feel the standard, quality, and level of service and maintenance being offered them fall short of their expectation or below what they are asked to pay for.

(e) Community Participation:

It is argued that this is one of the distinct characteristics for a successful sites and services or upgrading scheme, where the beneficiaries, playing an active part in shaping their destiny, will be keen to co-operate with the other agencies in all aspects of the project. But the extent to which this is practised or practicable is open to question. It happens that in most cases, "... key decisions on project location, layout, development standards, costs and user charges are commonly taken before plots are allocated, and before project clients can make any choices on these subjects."³⁷

What may, therefore, be provided or prescribed by 'officials', for example a standard core unit on a plot, may not necessarily be what every family wants. Indeed, many a time the opposite might be true. Also, a lot of issues on which decisions are to be taken are quite technical, of which the people may generally have little knowledge or understanding. Often

times, therefore, the 'active participation' of the people in this regard becomes more of a mere window-dressing exercise. Families might find themselves entangled in official bureaucracy, as for example when they may be required to satisfy some regulations, or in arrangements for loans and repayments. They may be required to complete laborious forms, a daunting task for many of the residents who may largely be illiterate or have minimal primary education. Rodell (1983) observes in a Tanzania scheme that "tied tenure to construction of a core house requiring a bank loan and building approval forms to pass through several offices in the housing bank and the city administration, which in many cases took longer than six months that lease arrangements allowed for completion of the core house."³⁸ Such bottlenecks may not hold much attraction for the majority of the urban poor into a sites and services area.

(f) Institutional constraints, administrative and management problems:

Institutional factors can pose a hindrance to the smooth or effective implementation of sites and services and upgrading schemes. Planning standards and building control codes and regulations purported to ensure safety, economy and efficiency have already been mentioned. With demand for high standards favoured by the authorities, and costs being usually out of reach of the target population, this may run contrary to the spirit and objectives of the scheme.

Land acquisition and building plan approval procedures can be unwieldy and costly; financial institutions have operation mechanisms that make them virtually inaccessible to the urban poor for development funding loans, and international funding agencies may grant aid on their own terms, usually imposing rigid conditions that might be difficult to meet. Legal issues and accounting procedures may be complicated and incomprehensible to ordinary residents, and by the very fact that several agencies and institutions may be involved in a sites and services project makes administrative co-ordination a huge and expensive task.

Lack of understanding of one agency's procedures and priorities by another can cause significant problems. Who takes responsibility for what can often cause friction, and overall management of the scheme can be a complex issue, as one institution or agency might not be willing to take 'instruction' from another. Linden (1986)³⁹ observes that procedures in sites and services are cumbersome, channels of communication between the project beneficiaries and public agencies are lengthy and complicated, and responsibilities of different agencies are (often) split and / or overlapping.

Post-construction management of the settlement is largely designed to be in the hands of the community. This entails substantial investment in education and training for the residents, an added cost to the scheme, which agencies might be reluctant to offer. Politicians may not be too keen on schemes whose impact can only be felt in the unforeseeable future, when probably at the time the project will have 'matured' they will have outlived their political life. They may be keen on projects whose impacts are quick and in the short run -- something visible that they can use to score political points, an opportunity which sites and services might not offer! Sites and services might work against the interests of the politician who might profit from keeping the poor insecure and continue to indulge in the patronage of the politician. Besides, a politically active community organisation (a goal of sites and services) could be a thorn in the flesh of the politicians as such an organisation could present a lot of challenges and harassment to them. For these reasons many a politician may not be too keen on promoting the idea of sites and services for the poor.

(g) Fillip to the development of more squatter settlements:

By giving legal recognition and status to a squatter settlement, and providing them with infrastructure and services, the opportunity might also be created for more such illegal settlements to develop. It is possible for upgrading to attract more migration from outside,

be they from the rural areas or smaller towns, to the city, or people in small pockets of dwellings to organise and come together, and form illegal settlements of their own with the view to seeking or attracting upgrading of their own, citing as example a similar settlement which the authorities have given recognition to and upgraded.

(h) Other disadvantages may be the **disintegration of existing community ties** where the sites and services project is 'tied' principally to an upgrading area, but located far away. In this regard the use of the former as means of resettling displaced residents or densification of the latter may have the tendency of community ties being broken (Agbola and Jinadu, 1990)⁴⁰. People may be reluctant to move away from relatives and friends in the community they know, to go and live among strangers, or make a fresh start. If this becomes the case, there may be a strong opposition to the sites and services scheme.

Inter-Agency co-operation may be difficult to achieve as a result of conflicts of objectives and interests (Amos; Williams; 1984)⁴¹. As a relatively new concept where agencies, professionals and the people are expected to harmoniously co-operate in the development process, it is difficult to find the common grounds for such co-operation. Each professional and agency as well as the people may have different views as to what is the best or acceptable solution to issues involved. A lot of time can be wasted in long discussions, arguments and disagreements, all of which could hamper the smooth implementation of a scheme. Agencies might argue that components of the project are the responsibility of different agencies, each of which knows exactly what it is responsible for and must therefore be allowed to carry on independently of others in the planning and execution of its responsibilities. There is also an uneasiness with respect to transfer of responsibilities from public agencies to the users, which bureaucrats interested in retaining their power and privileges, might feel as a threat or an unwelcome encroachment.

1.3.2 Is the Alternative Approach the Right Strategy for the Third World?

The alternative strategy to addressing the Third World slums and squatter settlements problems has been questioned as to whether it is a right strategy for addressing the issue. Researchers such as Pradilla and Burgess, who belong to the Centralist school of thought, have challenged the 'Sites and Services' and 'Upgrading' ideas largely to be realised through 'self-help' and aided by governments and international institutions, as put forward by the school of thought to which Turner and others belong. Burgess puts forward a number of reasons why the strategy is not feasible, largely through his criticism of Turner's works.⁴²

On the proposition that *urban land and property could and should be made accessible to the urban poor through legislation*, Burgess argues that this is impossible to realise since capitalist owners controlling the means and mode of production, of which land is a very important factor, will not relinquish their stranglehold on land, and governments of capitalist countries, being at the mercy and control of the capitalists, will not be able to enforce any such legislation or be able to pay compensation that would be demanded in the event of large-scale purchases or compulsory acquisition. Land is manipulated in the interest of exploitative capital, such that even in the case of land invasion, the underlying motivations are capitalist and petty-bourgeoisie interests, since the real 'brains' and actors behind such invasions are land speculators, powerful politicians and loan sharks, who engineer such actions for their own ends. With respect to Third World countries it is unlikely that under the existing conditions of capitalism the State could or would fight the huge interests tied to land speculation just for the common good.

For *access to finance, to be made affordable to the poor*, Burgess argues that capitalist finance institutions would not lend at non-profit interest rates, and the options would be for

governments to grant huge subsidies or make guarantees that would be ineffective, since they would be powerless to control the costs of finance, especially with respect to foreign finance capital.

Building materials production and supply are generally controlled by monopoly capitalists, and capitalist governments would not be able to break the monopolist control over these. Producers and suppliers would work against any policies or actions that would facilitate the use of 'sub-standard' materials. Promotion and use of traditional or secondary (recycled) building materials cannot be carried out on a scale that would solve the problem of housing supply of the urban poor.

Reduction of standards is an area that will be resisted by the bourgeoisie and the capitalists, because minimum standards have always been used as a means of reinforcing class segregation of urban habitat. Even if legislation were passed to facilitate use of reduced standards for the urban poor, because of the extreme poverty of the latter, relaxation of standards is unlikely to make any impact on improved supply of housing to the urban poor. More importantly, legislation would only serve to legitimise denial of quality and decent housing conditions to the urban poor, who have exact, equal right to enjoy the quality status and privilege of middle-class dwellings and settlements. Further, he argues that

*"... attempts by international agencies to reduce standards are aimed at redefining what is 'socially necessary' for a Third World worker to reproduce his labour power in the face of the 'unrealistic' surge of expectations that arose in the post-war period of decolonisation and national independence struggles", and that "... 'standard-cutting' represents a reduction in the quality and quantity of goods and services regarded as socially necessary for the reproduction of labour power."*⁴³

Burgess traces a root cause of slum development in Third World cities to, among others, the capitalisation of rural economies, especially of agriculture, which results in the expulsion of the peasant to the cities, and industrialisation of a monopoly character that destroys labour-intensive industries. While the 'capitalisation of agriculture' argument might be true

in some parts of the Third World, in other parts this may not be wholly true, at least in Anglophone West Africa. Yet slums and slum conditions exist on massive scales in all West African cities.

Burgess's arguments bring to the fore the ideological divide with respect to housing for the urban poor. Thus he states:

*"The depoliticization of the housing question is a hallmark of Turner's work. Class struggle over the use and accessibility of housing is ignored or denied. Thus differences in access to housing goods and services are not seen as the effect of the irrational organization of the market by the capitalist mode of production but rather as the effect of heteronomy, bureaucracy and scale."*⁴⁴

In his view Turner's propositions "... represent nothing less than the now traditional capitalist interest to palliate the housing shortage in ways that do not interfere with the effective operation of these interests." At best Turner's recommendations are a way to perpetuate capitalist interest by forestalling proletariat discontent and mass uprising and thus stifling the class struggle of the urban poor. As far as he is concerned they will in no way solve the housing conditions and problems of the urban mass but would rather aggravate them. The problem is structural and the solution lies in the destruction of the structural system that creates those conditions: *Capitalism!* He quotes Engels (1872:74):

"As long as the capitalist mode of production continues to exist it is folly to hope for an isolated settlement of the housing question affecting the lot of the workers. The solution lies in the abolition of the capitalist mode of production and the appropriation of all the means of subsistence and the instruments of labour by the working class itself."

And he therefore writes:

"This suggests no less controls but controls of a different kind: controls on rent and speculative landlordism, prosecution of the whole range of speculative developers, loan sharks and cheats who daily thrive off the shortage of housing; and the introduction of a set of maximum standards that would prevent the disgusting display of sumptuous housing in the midst of appalling poverty which in many ways constitutes the real eyesore of so many Third World cities" (Burgess, 1982:84).

Burgess's solution is that of the Centralist utopian philosophy of radical measures based on the socialist principles of appropriation by, investiture in, and control by the State of the

means of production and distribution. Whether this may work in the Third World is debatable. In post-independence Ghana, for example, Nkrumah's government adopted these centralist socialist principles, especially from 1960 onwards. These principles were reflected in the government's development plans of the period (see for example, the Seven-Year Development Plan, 1963 – 1970).⁴⁵ Accelerated development of estate houses was embarked upon, the underlying objective being to produce decent houses to accommodate the working class. Nkrumah's socialist path led the country into serious economic difficulties (see Larbi, 1996)⁴⁶ and domestic social tensions. Widespread opposition to the government led to Nkrumah adopting an autocratic rule under a one-party state. Opposition to the government was met with detention without trial, and many people lived in fear and personal insecurity. Nkrumah faced increased alienation in the country. All these factors contributed to the overthrow of his government by the military in February 1966. From this example it could be argued that Burgess' advocacy has been tried at least in Ghana, and has not worked. Whilst some may argue that Nkrumah was not given time enough to fully develop socialism and let its benefits to be realised, it is doubtful whether at the time of his overthrow the deteriorating conditions in the country could or would have been reversed with a longer period of rule. With respect to Burgess' arguments, it is doubtful whether his advocacy would work in Africa or the Third World, considering the fact that in spite of over a hundred years of Centralism and Socialism there is little evidence to show that egalitarianism has been attained and the lot of the mass of the people in countries that have practised this ideology have seen any dramatic change and improvement for the better. An enquiry into this however, is a task for the political scientist. Burgess's 'solution' has a connotation of 'bringing everyone at the top to the level of mediocrity (see the previous quotation), and would have the effect of killing initiative and stifling enterprise, which exist in various forms in the people of the Third World.

The alternative solution strategies (Sites and Services and Upgrading) have been carried out in a large number of Third World countries, and despite their limitations and problems, have helped to better the lot of the housing conditions and environmental problems of the slums and squatter dwellers of those countries. Laquin (1983:225) notes in his study of Suva in Fiji, that *“The evaluation of community upgrading and sites and services ... showed that these two basic approaches, despite some limitations, responded to the shelter and service demands of the urban poor.”* In the foreseeable future, therefore, the alternative strategy, rather than the conventional, seems to be a better option to addressing the low-income, urban poor housing and environmental problems of the Third World cities and urban centres.

1.4 THE ALTERNATIVE STRATEGIES AND GENDER ISSUES

In issues of Third World housing, both as a verb (process) and a noun (commodity for consumption – see Turner, 1972, 1976), concern has been expressed in a number of quarters that policies and programmes have been adopted and implemented, at best, on the basis of gender-neutrality. Researchers on gender issues believe that important as these are, especially with respect to issues pertaining to the role and peculiar needs of women, they are largely ignored, and there is the need for policy makers to take serious considerations of gender perspectives in policy formulations and strategic planning and development.

Makan (1995)⁴⁷ makes a case for involvement and representation of women at policy, research, planning, and implementation levels so as to directly influence policy. This is so in view of the fact of their prominence in the informal economic sector, and because of lack of opportunities and low wages for women in the formal sector. She stresses the need of mainstream development programmes to aim at increasing women’s control over income and household resources, improving their productivity, establishing their legal status and

rights, and increase the socio-economic choices they are able to make.

Moser (1993)⁴⁸ proposes an approach that is sensitive to gender needs of low-income households of the Third World, bearing in mind that men and women have different roles and needs. A gender-and-development approach disaggregating households and communities on the basis of gender draws attention to a full range of activities performed by women and men, which have definite implications for policy makers.

Kanji and Jazdowska (1991)⁴⁹, in their study on urban Zimbabwe, note that in spite of legislation stipulating equal pay and entitlements for men and women there is still discrimination against women with respect to recruitment into jobs, promotion, training and retrenchment. In the formal sector women face such problems as lack of job security and promotion opportunities, lack of crèche facilities, sexual harassment, and health hazards. Avenues for women in the formal sector are limited, and these are generally concentrated in the lower levels such as clerical and sales work, health and teaching. The ratio of female to male employment in the formal sector is about *1 in 4*, while in the informal sector, where employment is generally seasonal and unreliable, it is over *2 in 3*, and men's average incomes are higher than those of women. The traditional notion of man as breadwinner, and woman as housewife, persists, and this denies women access to formal employment.

In her study of a Tamil immigrant settlement in Madras, India, *Vera-Sanso* (1995)⁵⁰ reveals that the caste system has serious effects on the settlers' access to the labour market. Settlers are mostly engaged in the informal sector, but whilst a considerable percentage (13%) of men and women work in the government sector, only 5% of men work in the private organised sector whilst virtually no women work in this sector. Unmarried daughters could work in the export-oriented garment factories and small workshops, while married women are only allowed to engage in domestic work, selling of snacks, vegetables and textile cut-pieces. Cultural practice in the society dictates that fathers, husbands and adult sons are

workers and providers, whilst mothers, wives and daughters carry out domestic labour and judiciously manage the household budget. The effect, generally, is that the females are reduced to dependence on the males of the family for the provision of all their needs, a veritable weapon for the males to hold the females to ransom.

Beall (1995)⁵¹ blames the marginalisation of women in health-care delivery on colonial heritage that is based on the 'hospitalised' Western system, which gives no inclusive cognisance to gender-sensitivity in policy and delivery. She argues that women's health care issues are considered only in their productive years, whilst the pre- and post-productive years are ignored, and calls for a serious rethink of this. She also calls for a recognition of women's responsibilities in meeting health-care needs of their families and communities, especially in the informal and self-care areas, which are very important especially in low-income households. She laments the situation where access to primary health care is based on ability and willingness to pay rather than on need, and calls for a reversal of this and for access to be made on basis of equity and need.

McIlwaine (1995)⁵² suggests that race and ethnic factors need to be taken into consideration in conjunction with gender in urban development policy. She states that understanding gender and ethnicity are fundamental aspects of the way in which populations gain access to resources and experience.

Green (2000)⁵³ argues that for Africa to progress, her women, who constitute the bulk of the population and who are great wealth creators, should be accorded equal development advantage as her men. Green draws attention to the negative effects on African economies and development of marginalisation of her women and denial of opportunities to them for self-advancement. Subjugation of the women, together with domination and their subjection to physical and gender violence, some of which are perpetrated in the name of culture (for instance female genital mutilation, dubbed 'female circumcision', widely practised all over

Africa), religion and tradition, are destructive emotionally and psychologically, and all of which contribute towards the women not developing and realising their full potential, thus depriving the continent of the vital contribution of the women to its development.

Gender concerns, particularly peculiar issues pertaining to women, have become increasingly important and there are calls for their serious considerations in development policies formulation and programmes. The gender issues that have been discussed are quite relevant, and any policies or programmes for improving the Kumasi Zongo have to incorporate measures to address them. It is vital that cognisance be taken of the role, needs and concerns of the women in the settlement, particularly within the context of majority of them being Muslim (where, for instance, female circumcision is carried out widely in the predominantly Muslim community of the settlement), and who suffer many limitations on grounds of religion and cultural practice, in order to initiate measures targeted at addressing these needs. Assessing their roles and needs, however, would require a thorough, in-depth research, which is an entirely separate task that could not be covered in this study.

1.5 THE CONVENTIONAL METHOD AND GHANA'S OFFICIAL SOLUTIONS TO URBAN MASS HOUSING PROBLEMS

Ghana's colonial heritage and ties especially with Britain and the United States have largely influenced the country's official housing delivery and urban development policies, with very little attentions paid to indigenous/traditional solutions.

Considerable rural-urban migration occurred in Ghana in the aftermath of the country's independence. With the government's drive towards rapid industrialization and to transform the young nation into a modern industrialized state, government's policy directly and indirectly encouraged this migration of labour into the urban areas. Most of this labour, however, was unskilled and unsuitable for industry. Excessive in-migration caused excessive demand for housing and thus enormous housing stress. In response the

government embarked on estate housing building, delivered through the conventional methods, to provide accommodation for the ever-increasing urban populations. Several of these were built in the country's regional capitals, and especially in Accra and Kumasi. A whole township, Tema, which is near Accra, was planned and built on this model. The new township developed to be the country's industrial city and main harbour, replacing an existing small old town and its surrounding fishing villages, which were demolished. The government's estate houses were let out at massive subsidies, but this largely benefited the middle-income earners, leaving out the large majority of the low-income groups, who congregated mainly in shanty areas, where general conditions deteriorated. The demolition solution was applied in a number of areas, especially in Accra, Kumasi and Tema. But resettlement only shifted the problems from one area, usually within or near the city center to the outskirts. The victims of the demolitions, already poor, suffered even greater deprivations through the loss of home, employment, whatever little capital they had, access to urban services and infrastructure, and faced increased commuting costs. Thus, their conditions worsened and became even poorer than before. Recent spates of demolition and eviction occurred during the twenty-one years of appearance of Jerry Rawlings on Ghana's political scene, from 1979 to 2000 (Sections 1.2.8 and 1.2.9). The official policies have taken away many more shelter than have replaced, thus increasing the urban housing deficit and aggravating the housing conditions of the vast majority of the urban poor. (Ghana's official housing delivery history, policies and programmes are examined in Chapter Two).

The discussion in this chapter has demonstrated that even in the well-advanced countries, where financial capital and resources are available, and whose methods Ghanaian authorities are so eager to copy, the conventional methods for addressing the urban slum problems have not been entirely very successful. The question to be asked, then, is whether the

authorities, taking cognisance of the country's economic difficulties and lack of resources, especially financial, and the fact that past conventional actions have not been effective in addressing the situation but rather largely aggravated it, should continue to depend 'in toto' on these imported solutions or look for alternative, practical ones.

1.6 THE RESEARCH QUESTIONS

It was noted in the 'introduction' to, and *Section 1.1* of, this chapter that the reasons and justifications given for evictions and slum clearance, among others, are that such settlements are sick neighbourhoods, a nuisance and social and economic liabilities. These views seem to be those held by governments, local authorities and public officials in Ghana. It was mentioned in *Section 1.2.8*, for instance, that the reasons the then military junta of the country gave for demolition of markets, small-scale commercial and economic facilities, and even dwellings, were that they were havens of economic misdeeds and sabotage, engaging in activities that were injurious to the economic and social health of the cities and towns, and indeed the nation as a whole. Slums and 'informal' settlements exist in all the cities and urban areas in the country. In virtually all the cities and towns physical plans have earmarked these areas for re-development to conform to officially acceptable standards. The fact that demolition of slums has not occurred on an even larger scale could be attributed to political and economic reasons. Politicians and political parties derive enormous support from such areas and therefore are unwilling to take actions against them that would jeopardise this support. Where the government in power has no such support or owe any political allegiance (for instance, as with military regimes exemplified in the AFRC/PNDC) demolition could and would be carried out on grounds of implementing the city's or the town's physical/development plan. In the process very little thought or consideration is given to adequately relocating and re-housing the displaced residents.

As far as Ghana is concerned these questions, then, need to be asked:

- (a) Are the so-called slums in Ghanaian urban centres economic and social parasites, and, therefore, liabilities to the cities and towns?*
- (b) Are the “zongos”ⁱⁱ (and therefore the Kumasi Zongo, the subject of this study) a nuisance to the cities and towns?*

These questions will form the core of the research hypothesis of this study.

1.7 CONCLUSION

The conventional methods for dealing with the problems of inner-city slum settlements and housing provision for the urban poor is a practice of the industrialised, developed countries. These countries have the finance, resources and the industrial infrastructure to implement their programmes to completion. Even if mistakes are made, as in the case of the Glasgow Gorbals, there is the capability to redress them. Even so, as has been seen in the examples discussed, the schemes intended to benefit their urban poor, have not been entirely successful, in that the intended target groups have not really accessed the intended benefits. Gentrification, where the poor residents were either directly or indirectly replaced by a new middle-class, more economically capable residents, has largely occurred. The original intended beneficiaries, therefore, invariably lost out. It is questionable, therefore, whether the conventional approach has been generally beneficial, or is likely to be beneficial, to the intended target groups, even in the developed countries.

Ghana's schemes have resulted in mass gentrifications and impoverisation of the displaced residents. Real beneficiaries have been the middle-income earners and especially the middle-level and senior civil servants. Relocations have resulted in far worse slum conditions than the previous, and the resources to redress the shifted problems are lacking. The country's

ⁱⁱ 'Zongo' is an Hausa word which means a place where travellers camp to rest after a day's journey. In Ghana the term has been adopted to mean 'strangers quarters', and it refers to settlements of migrants in the country's towns and cities. [Hausas are a tribe of people originally from northern Nigeria].

weak economy makes the central government and local authorities virtually incapable of providing any further of the “packaged deal” solutions that are characteristic of the conventional approach. The country faces a dilemma: the ever-worsening urban housing and environmental conditions and the *desire* to ameliorate the situation, and the *reality* of lack of finances and resources to deliver the solution according to the ‘conventional’ wisdom. If official attitudes are maintained it would only mean the inability to address the situation under present circumstances. Should the country wait till (by some miracle, perhaps!) it gets or develops the resources to tackle the problem (and for how long is that waiting going to be whilst the conditions continue to deteriorate?), or should it look for a more workable and affordable alternative? It is proposed that the answer may lie with the alternative approach, and a rethink and change in focus and emphasis by the Ghanaian authorities may be very necessary in this regard. The relevance of the alternative approach, to developing countries which are faced with perennial economic problems, cannot be over-emphasised, and Ghana can also benefit from this new ‘non-conventional’ strategy, taking account of the lessons learnt from the places where such schemes have already been adopted and implemented. In addressing the issues sensitivity to gender issues should be noted in policy formulations.

Throughout this chapter it could be observed that there is the interplay of a number of key variables that influence the life in the urban poor settlements: *access to land, tenure and security; incomes, economic activities and employment; housing, infrastructure, and environmental quality; official or conventional standards and regulations; funding and financing, costs and cost recovery; political and institutional factors; technical issues; community participation*, and several others. These variables, and others that will be relevant, will be explored in this study of the Kumasi Zongo.

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Chapter Two

2. AN OVERVIEW OF HOUSING POLICIES, PROGRAMMES AND DELIVERY IN POST- INDEPENDENCE GHANA

CHAPTER TWO

AN OVERVIEW OF HOUSING, POLICIES, PROGRAMMES AND DELIVERY IN POST-INDEPENDENCE GHANA

2.0 INTRODUCTION

Historically, housing production and provision in Ghana has largely been an individual or family affair. People have provided themselves with shelter with traditional construction methods and technique, using available local/traditional building materials. The system of housing production, until the introduction of western styles and methods, was that of ‘architecture without architects’, and ‘planning without planners.’ The population had been largely rural, and even in the emerging urban areas rural characteristics of people and settlements were, and are, quite evident. House forms have varied from rectangular single storey compound houses with large central courtyards in the southern half of the country to circular ones with conical roofs in the northern part. The dominant building material for walling across the length and breadth of the country had been earth (mud), with timber frames in most of them, and thatched roof or flat mud coverings.

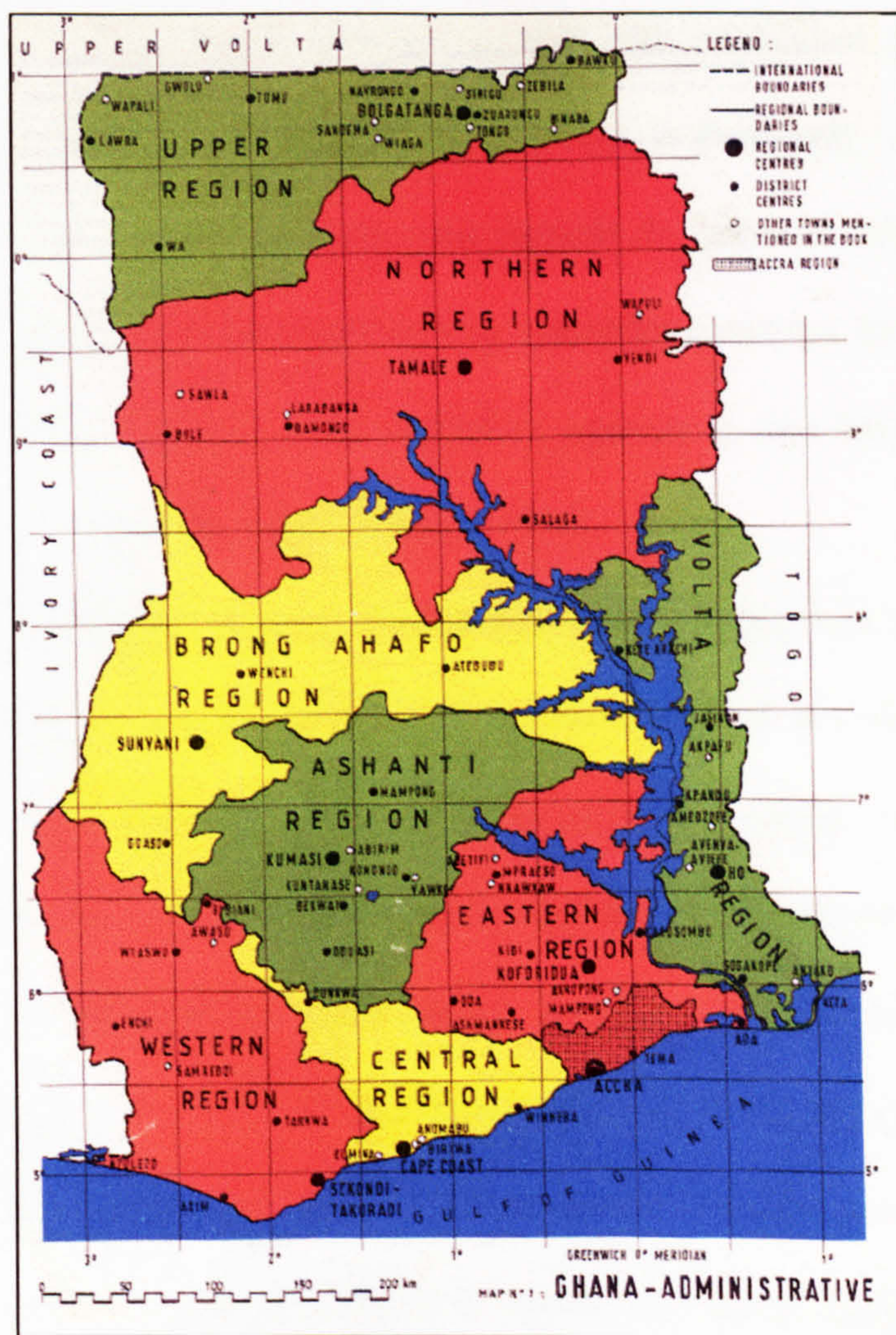
Contact with Europeans brought into the country some influence of European architecture. The advent of British colonialism reinforced this influence. The colonial masters built houses conforming to European standards for the colonial rulers and civil servants. In the cities and towns along the coast there exist places described as European quarters or European townships and suburbs . The British rulers, in bringing into the country ‘superior’ housing and building quality, introduced the practice of conventional housing. Planning and building standards fashioned on the British model were introduced into the country, and these were inherited after independence and are still being used.

The major urban areas in Ghana are the capital city, Accra, Kumasi (Ashanti Regional

capital), and the other regional capitals -- Koforidua, Cape Coast, Sekondi-Takoradi, Sunyani, Ho, Tamale, Bolgatanga and Wa. These are the places where housing needs and stresses are prominent, and especially in Accra and Kumasi, where the problems are acute. Public and institutionalised private housing development activities take place mainly in these centres.

In order to get a good view of the housing situation and the problems of low income settlements in urban Ghana and thus appreciate the issues involved that this study attempts to examine, this chapter is introduced and is covered in considerable length and detail.

Figure 2.1 Regional Map of Ghana



Source: Adapted from Schreckenbach & Abankwa: *Construction Technology For a Tropical Developing Country*; Eschborn & Kumasi (1982?)

2.1 HOUSING TYPOLOGY AND URBAN HOUSING SUPPLY IN GHANA

Drakakis-Smith (1981)¹ categorises sources of housing provision to the urban poor of the Third World into 'Conventional' and 'Non-conventional.' He uses Garmondsway's (1965)² definition of *conventional* as 'being in accordance with accepted artificial standards' to describe conventional housing as that which is "... usually constructed through the medium of recognised institutions, such as planning authorities, banking and real estate systems, and is in accordance with established legal practices and standards." Such housing, he notes, is generally characterised by the industrial mode of production using wage labour, is capital intensive, and uses relatively sophisticated technology. *Non-conventional* housing, on the other hand, "is that which does not comply with established procedures, ... constructed outside the institutions of the building industry, is frequently in contravention of existing legislation, and is almost always unacceptable in terms of prevailing bourgeois mores." Producers of non-conventional housing generally construct for self-use ('use-value', see Turner, 1976)³, although petty capitalists operate in this field for speculative purposes ('market-' or 'exchange-value', Turner, 1976).

Under 'conventional' housing Drakakis-Smith identifies two methods of supply: *public sector* and *private sector*, whilst under 'non-conventional' are *slums* and *squatters*.

Public sector housing (conventional) is produced usually by the direct investment of governments and local authorities. Government agencies may be set up for the production, letting and management of such housing. Another type of public intervention, which gained prominence in the 1970s, is 'aided self-help', in which energies of the urban poor are mobilised for their own housing development. This is government-driven and highly organised with virtually all aspects of production being rigidly institutionalised, and the finished product conforming to standards acceptable to the authorities.

Conventional private housing is that produced via the institutionalised channels, usually for sale or for renting. Organisations like real estate developers as well as individuals may be involved in this. Individuals (middle- and high-income earners) may also engage the services of building professionals to build houses of this category, which in every respect comply with prescribed official standards (Stretton, 1978)⁴ for self-occupation.

There is no agreed definition for the term '*squatter*' applied to housing. The term, however, "has strict legal connotations, referring either to the occupation of land without the permission of the owner, or to the erection or occupation of a dwelling in contravention of existing legislation" (Drakakis-Smith, 1981). Squatter settlements are quite visible elements in Third World urban areas, and tend to be physically and visually unpleasant, dwellings generally constructed of inferior quality materials, and in the eyes of planners and urban administrators are squalid and chaotic; are 'spontaneous', 'uncontrolled' and 'temporary'. Their apparent illegality makes them insecure, makes it difficult for them to participate in normal urban life and have access to public facilities and services, situations which encourage the pursuit of clandestine activities and occupations. Paradoxically, the characteristics of squatter settlements provide land-owners and authorities the legal justification to take any action they wish to take against them, usually eviction and demolition.

Slums in principle may not have started as illegal but are "legal, permanent dwellings which have become substandard through age, neglect and/or subdivision into micro-occupational units such as rooms and cubicles" (Drakakis-Smith, 1981). Thus, apart from physical deterioration of houses and housing services such dwellings or settlements may be characterised by high population densities and congestion. In Ghana, traditional rural settlements occur in urban areas as a result of the spatial expansion of cities and towns, which incorporates these settlements in the process. Having become part of the town or

city, and their nature and quality not being to the acceptable official 'taste', they are categorised with the slum or the squatter settlements, (all of which are euphemistically described as 'popular' settlements, see National Housing Policy, 1987: 2, 7,) and suffer all the deprivation and discriminations the slums and squatters suffer.

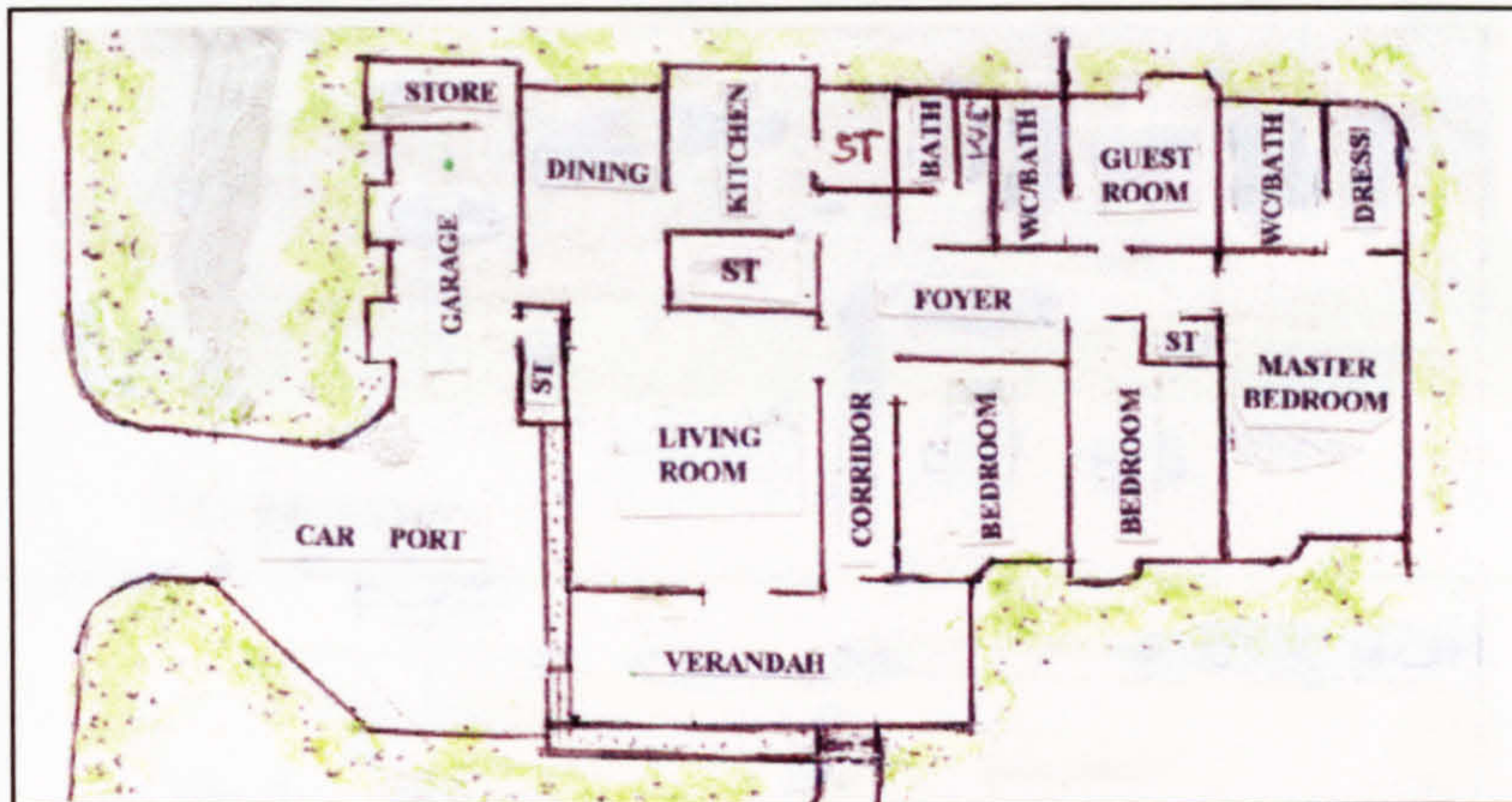
For the purposes of this study the Drakakis-Smith categorisation discussed in Section 2.1 will be used to describe housing access in general to the cross-section of the Ghanaian urban populace. Housing supply in Ghana could be broadly categorised into three sectors: the Private sector, 'Squatters' or 'Popular Sector', and the Public sector.

2.1.1 Private Housing Supply

Private housing supply generally consists of housing built and entirely financed by individuals and private companies. Housing supply in this sector could broadly be categorised into two: Formal (conventional) and Informal. The formal may be described as housing produced using the conventional methods and standards, involving professionals and technical expertise in design and construction, and with the use of industrially-produced building materials generally. The informal ones are those that are generally produced using traditional methods, techniques and building materials. With regard to the *individual formal*, the building owners are usually from the upper-middle to high-income groups. Such people secure their building plots on their own initiatives from the land owners and follow through title deeds and registration procedures with the relevant authorities, the Lands Department and the Planning Department. They would engage the services of an architect or a building draughtsman to design the building; some would also engage the services of a structural engineer (if the building is more than a single storey), and a services engineer. The plans would then be submitted to the planning department and city or town council authorities for approvals. The owner would then engage the services of building trades

workers -- masons, carpenters, etc., -- to build. Most of such houses are seldom built by established contractors. No formal forms of building contract are entered into between the property owner and the tradesmen. Depending on the background of the owner, the house would contain between three and six bedrooms if they are of single storeys, usually favoured by the educated middle class, and up to several habitable rooms if the building is more than one storey. The single-storey houses are generally solely for owner occupation.

Figure 2.2 A middle-class single storey conventional nuclear family house in Accra; under construction



FLOOR PLAN

SCALE: $\frac{1}{16}'' = 1' - 0''$
(Approx. 1 : 200)

PERSPECTIVE

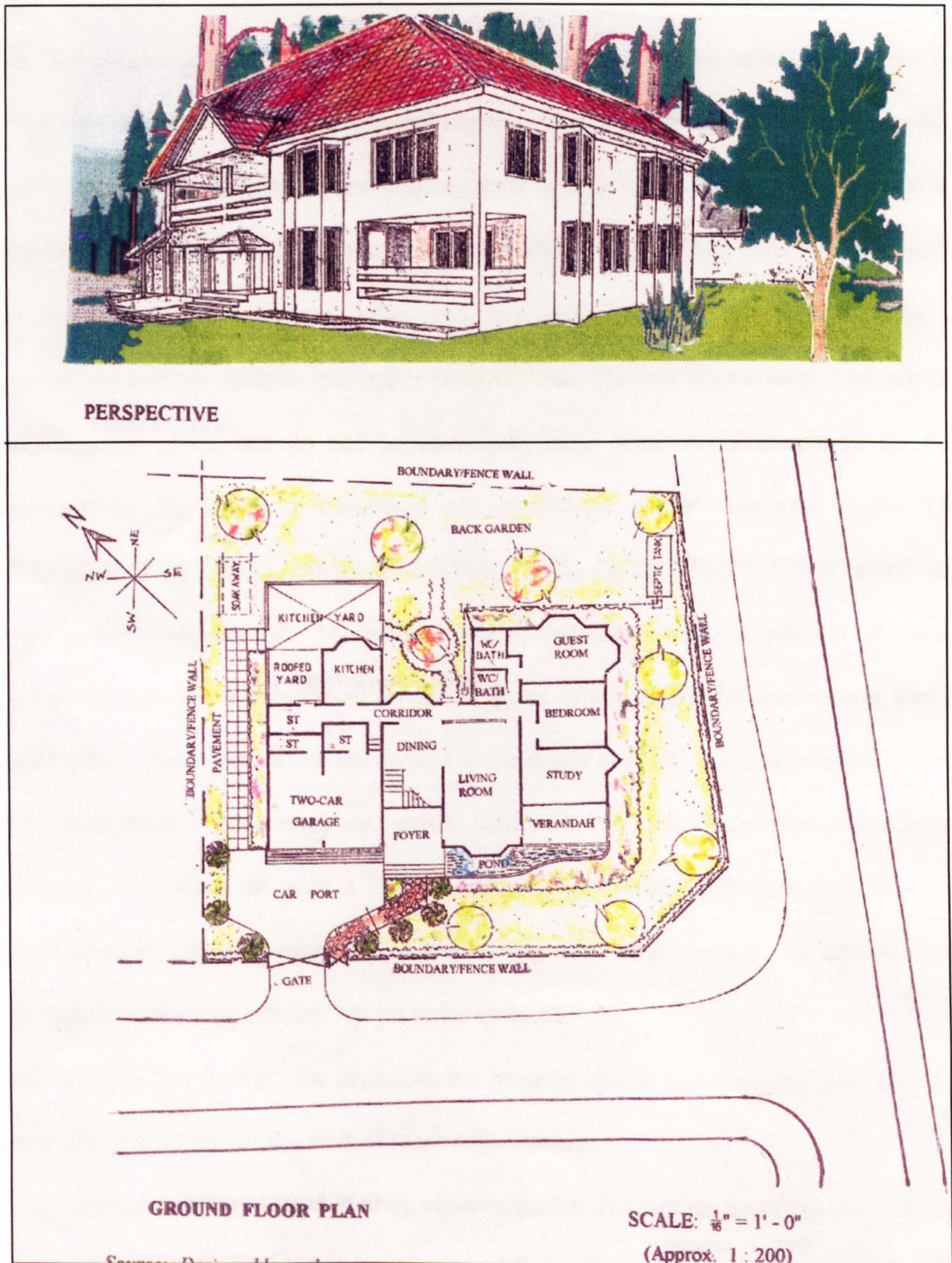


PHOTOGRAPH

Source: Designed by author

The multi-storeys are usually developed by rich business people, usually with large extended families. Here, the developer may build for partly self and nuclear-family occupation, partly for accommodating members of the extended family, and partly for renting.

Figure 2.3 A Two-Storey conventional nuclear family house, Accra. Contains 8 bedrooms



Source: Designed by author

Conventional methods and materials of construction are followed in this, and the development would have to abide by the laid down planning codes and building regulations.

‘Institutionalised’ speculative private sector housing development, either for sale or renting, has been non-existent until quite recently. In this speculative housing production, companies (Real Estate Developers) acquire large tracts of land and develop housing, generally for sale. These companies are, however, generally found in Accra, the capital and largest city, where the majority are, and the regional capitals. The companies are small- and medium-scale ones, who develop from a few housing units to large estate houses and townships with schools, banks, markets and other commercial facilities. The housing units they produce are the conventional, Western type, ‘villas’ and ‘mini-villas’, suitable for nuclear families, and targeted towards the middle- and upper-income class. They are high quality, high standard and high cost units, but do not accommodate large numbers of people as do those developed on the Ghanaian traditional compound-type, central courtyard model. Their prices range from US\$35,000 for a two-bedroom house to US\$120,000 or more, for a three- or four-bedroom unit. The prices are such that they are completely out of reach of the low-income earners, and even for the majority of the middle-income earners they are unaffordable. Since their prices are quoted in the dollar and tied to it and inflation (i.e. real, rather than fixed, interest rates chargeable), and with ever- spiralling inflation in Ghana, a mortgage loan raised on such a house is almost a permanent life-time debt. Since this speculative real estate development is a relatively new ‘phenomenon’, its contribution to and impact on housing delivery are yet to be assessed.

Some private and semi-public organisations have produced some houses and these have been built exclusively for the staff of these organisations.

Private formal housing is developed on plots or land designated for housing development by the physical plan of the town or city, prepared by the Town Planning Department. Private

Informal Housing types are basically developed by private individuals, and more usually by the extended family. Such houses dominate the rural areas and the small towns of Ghana.

Figure 2.4 A large multi-storey compound house (private, formal)



Source: Author's survey photograph

Figure 2.5 A single-storey traditional compound house (private, informal)



Source: Author's survey photograph

In the large towns and cities where they occur, the informal house clusters are generally villages or rural settlements that have been absorbed into the city or the town as the latter sprawled. Developed on traditional patterns, using traditional building materials -- swish or mud walls with corrugated iron, and occasionally thatch, roofs, and without the services of conventional professionals (architects, planners, etc.), planning procedures and building codes were practically irrelevant in their development. Almost exclusively single storeys a house may contain between 8 and 12 habitable rooms. The layout of some of these settlements show some regularity close to the grid-iron pattern, with narrow lanes of between two and four meters wide between buildings. These houses and settlements are those that could be described as of 'architecture without architects', and 'planning without planners.' Wherever such houses or settlements exist in the cities or large towns, the authorities have usually regarded them with indifference, or as illegal, or as if they did not exist. These houses and settlements, however, play a very vital role in supplying housing both in the rural and the urban areas.

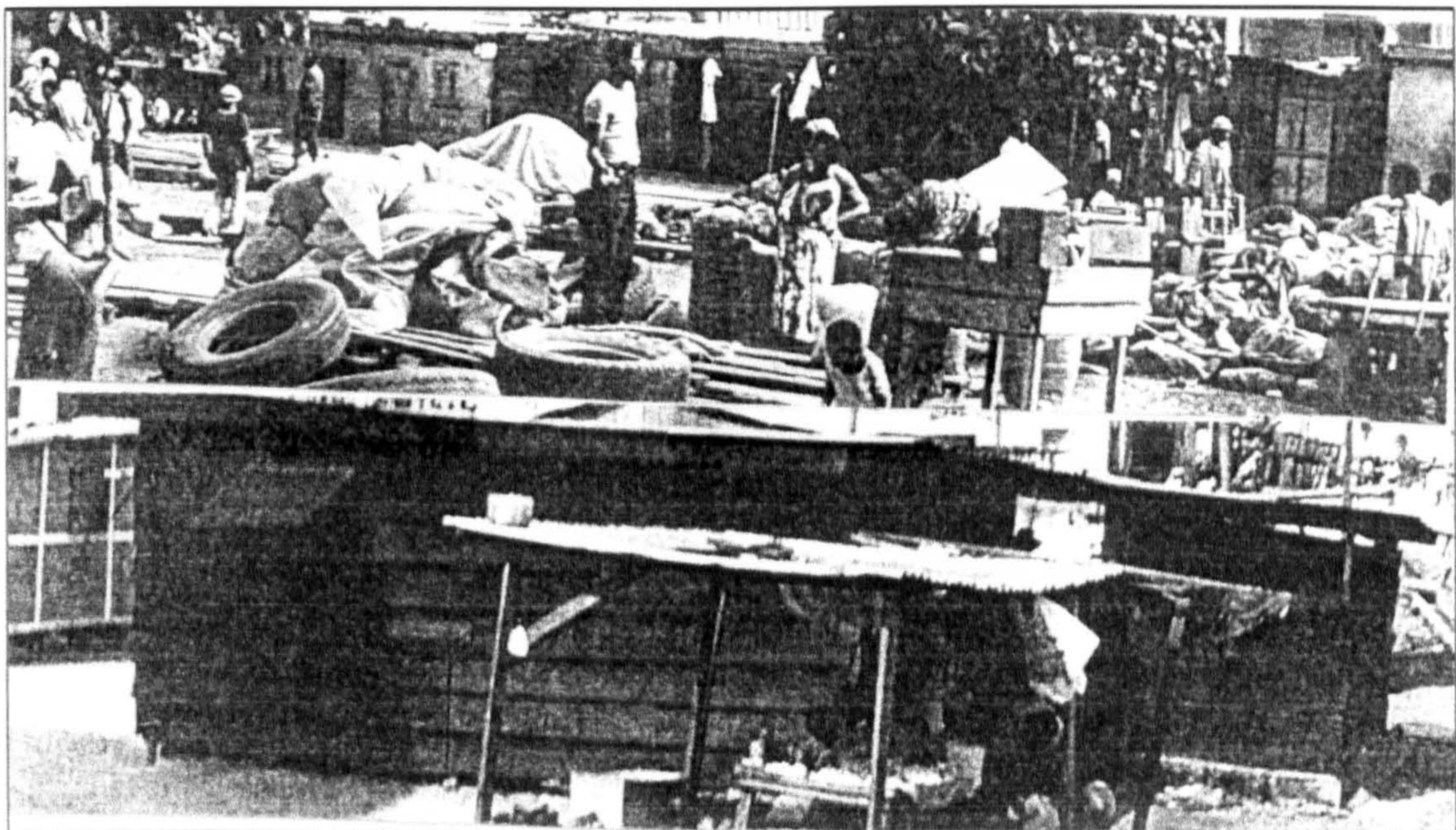
In the cities and large towns the private sector (formal and informal combined) supplies over 75% (that is, 0.75 ratio)⁵ of the housing stock and accommodates more than 90% of the population. In the rural areas and the small towns almost all housing is supplied by this sector.

2.1.2 The 'Squatter' or 'Popular' Sector

The term 'popular' is used to refer to the mass of the urban poor dwellings (see National Housing Policy, p.7). Squatter or popular housing units are those developed 'illegally' by low-income migrants or immigrants to the urban areas. These developments occur usually on vacant government lands. Generally the 'developers' of these shelter units initially regard them as stop-gap measures for finding temporary or affordable accommodation while they

seek better employment opportunities. With the intention that if a resident is successful in finding employment with ‘good’ pay, he/she would find a better accommodation elsewhere, or would go back to his/her ‘home-town’ or ‘home-village’ to build his/her own house or establish a business there, the shelters they build generally are of inferior quality, using inferior quality, usually secondary materials, such as second-hand corrugated iron sheets, scrap metal, wood, tree-barks removed from timber logs, cardboard, and any other make-shift materials that they can lay hands on.

Figure 2.6 Wooden shacks of a ‘popular’ settlement



Source: Author’s survey photograph

The building layouts are haphazardly done, and there is high density of dwelling units as well as population. These settlements, together with traditional rural settlements that have become part of the urban areas (Section 2.1) are officially classified in Ghana as slums. They generally have no access to basic infrastructure and public services and facilities. The largest of such a settlement in Ghana is Nima - Maamobi in Accra. It must be noted that the type and scale of squatter settlements as experienced in Latin America through mass land invasions is a rare occurrence in Ghana owing the system of land ownership and tenure

practices that exist in the country. 'Squatter' housing supplies about 5% (*Op Cit.*, National Housing Policy) of the urban housing stock in Ghana.

2.1.3 The Public Sector

The public sector involvement in housing delivery in Ghana has been basically the development of housing estates, initially for renting, but of late also for sale and hire-purchase. The direct intervention of the state in housing production has manifested itself in resources allocated to housing production in national development plans, and the setting up of various housing agencies for the purpose of housing development. As mentioned in Chapter One, when Ghana gained independence from British colonial rule in 1957 the government adopted a priority objective of embarking on rapid economic development to transform Ghana (the then Gold Coast) into a modern, industrialised state. The industrialisation programmes encouraged rapid urbanisation as a result of rural-urban migration (implicitly encouraged by the Government, to attract labour for the emerging industries). To meet the housing needs of the growing urban populations, the government devoted resources to direct housing production. In the First Development Plan under Nkrumah'sⁱ government, 1952-1959, £G7,862,000ⁱⁱ out of a total budget of £G117,522,000 (6.7%) was allocated to housing, and £G17,000,000 out of a total of £G250,000,000 (6.8%) was allocated under the Second Development Plan (1959 - 1964).⁶ Subsequent development plans both under Nkrumah's government and those that followed him allocated similar proportions (between 7% and 10%) of the national budget to public sector housing delivery programmes.

A summary of the housing delivery policies and strategies officially pursued in the country are given in the next section.

ⁱ Dr. Kwame Nkrumah was the leader who led Ghana into independence from colonial rule.

ⁱⁱ £G = symbol for the Ghana Pound, Ghana's currency before the country became a Republic in 1961

2.1.4. Government Housing Delivery Programmes and Agencies

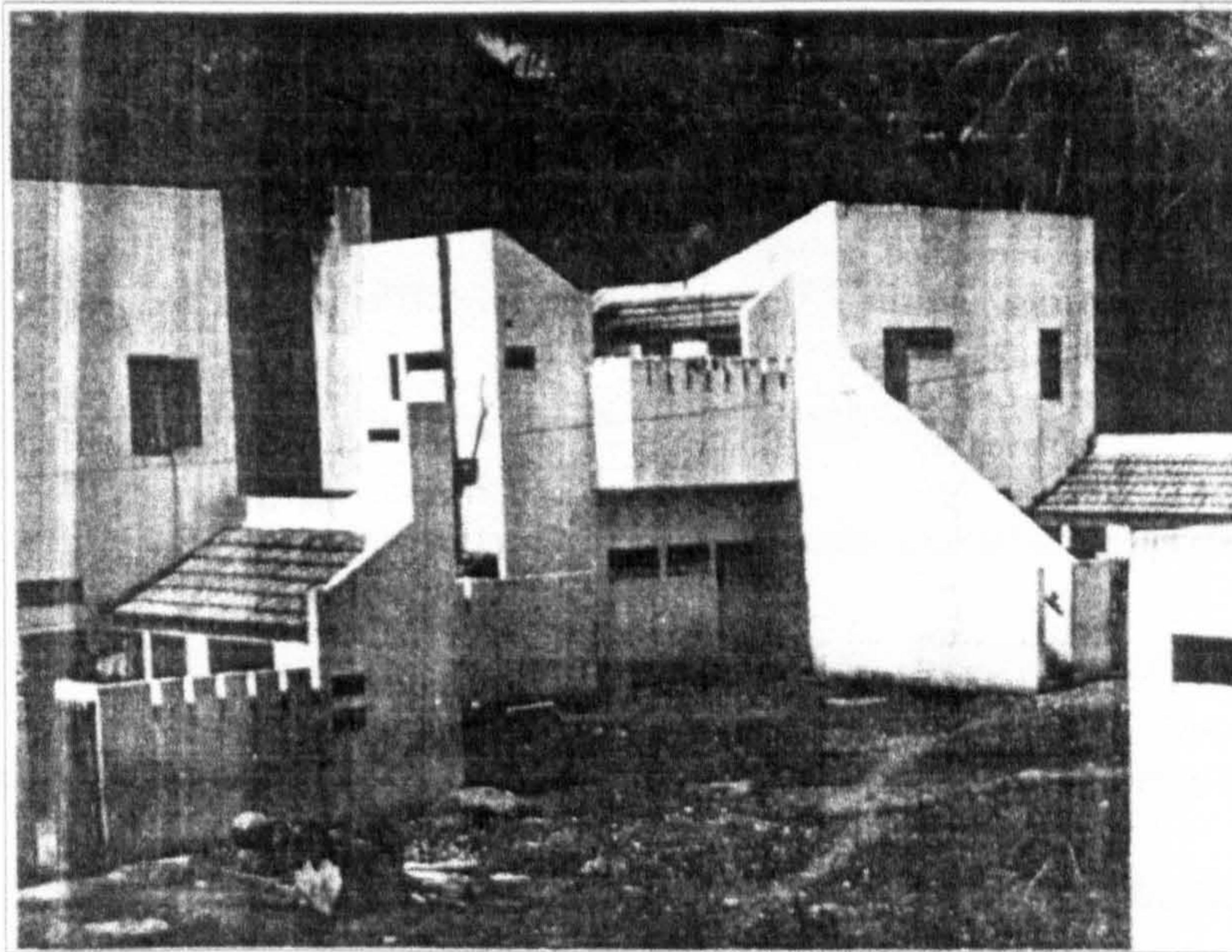
Government action in housing delivery had been that of direct intervention. In this the practice had been to build complete housing units, usually for rental, and on large estates. To produce the houses to meet government's planned targets, a number of housing agencies were set up. First, the Ministry of Works and Housing was created to be responsible for the overall housing policies, programmes and delivery for the country. In this regard the Ministry's remit was (and still is) the development and provision of infrastructure as well as housing units. Under the umbrella of the Ministry a number of agencies were set up. Prominent among them was the State Housing Corporation (SHC). Others were the Tema Development Corporation (TDC), the Real Estate Development Company (REDCO), and the Prefabricated Concrete Products Company. Some public institutions also engaged in housing development but basically for their staff or members. Examples are the Social Security and National Insurance Trust (SSNIT), which initially built some houses meant to be rented out or sold to its contributors, and the Ghana Railway Corporation which built quarters for some of its staff.

The State Housing Corporation is the prime public sector housing production agency and its operation is nation-wide. It has built large housing estates mainly in the regional capital towns. The original principle for setting up the State Housing Corporation was to produce *low-cost* rental houses for the ordinary urban workers. The Corporation had been consistently under-performing, and its operational achievement has rarely exceeded 10%⁷ of its planned annual target output.⁸

As mentioned before, the basic principle for setting up the State Housing Corporation was to produce low-cost, affordable rental housing for the ordinary Ghanaian worker. The nature and quality of the housing units, however, were such that they could never have been

'low-cost'. They were high cost, let out at excessive subsidies, and mainly benefited government employees, mostly middle-income earners. Thus the Corporation's houses have in reality not been accessible to the low-income earners, part of the intended beneficiaries.

Figure 2.7 Low-Cost Estate House ...



(... But is it low cost? -- *Comment mine*)

Source: *A History of Ghana* (F.K. Buah, 1980)

The Tema Development Corporation (TDC) was set up basically to produce houses for the workers of Tema, Nkrumah's model industrial 'city' for Ghana, through developing eighteen (18) 'communities' that would make up the Tema township, delivering a total of 28,500 housing units by the end of 1985.⁹ But by the end of the 1980s, the Corporation had been able to develop only 11 communities, and produced just about 19,000 housing units, and thereafter, not much progress has made because of inadequate funding. "It has, however, a successful scheme for providing the needed infrastructure to new sites for high class residential developers."¹⁰

The contribution of the *other agencies* can at best be described as quite insignificant, in spite of huge expenditures involved in setting them up. Various other housing schemes had

been launched by successive governments, but these were all on ad hoc rather than on long term programmed basis.

It could be said that the various programmes meant to provide housing for the low income urban dwellers never reached the targeted beneficiaries, owing principally to nepotistic practices in the allocation through which the high income earners were able to “push out” the target beneficiaries.

2.1.5 Financial and Funding Arrangements

To address funding issues for the Public and Institutionalised Private sector house building programmes a number of financial institutions and arrangements were established. Examples of these institutions are the First Ghana Building Society, Bank for Housing and Construction, National Savings and Credit Bank (NSCB), and the National Mortgage Financing and Guarantee Scheme. Apart from funding house building organisations the institutions are also meant to assist individuals build their own houses. But the lending policies, particularly demand for down payments and securities, put their facilities out of reach of many individuals, especially the low income earners.

Overall, Ghana’s public sector housing, in spite of the many structures set up and huge investments, has not made much impact on housing delivery in the country: it has indeed contributed no more than 20% of the housing stock of the nation, and this accommodates less than 10% of the national population.

2.2 SOME FACTORS AFFECTING HOUSING DELIVERY IN URBAN GHANA

A number of factors have adversely affected housing delivery in Ghana. These are bottlenecks which if not effectively dealt with, will continue to bedevil housing provision in the country. These are briefly discussed in the following paragraphs:

2.2.1 Access to urban land:

Land in Ghana traditionally is a communal property, and cannot in theory be owned as property by an individual. Thus, in Ghana “... land is fundamentally not regarded as capable of being owned. It can only be used by any person or group of people who happen to settle upon any portion of it.”¹¹ All lands, apart from government lands, belong to traditional areas, and are held in trust on behalf of the people by the traditional rulers -- kings and chiefs. The traditional lands are described as *Stool Lands* in the southern half of the country, and *Skin Lands*ⁱⁱⁱ in the northern half. These lands can only be leased to whoever needs a piece for whatever purpose, for some length of time, after which the leasehold is either renewable or it reverts to the *Stool* or the *Skin*. Government lands form just a small proportion of total land ‘owned’ in the country.

Acquiring a piece of land for property development, whether on an individual basis, by the government or by a private speculative developer, is a cumbersome and expensive process because of complex land tenure and ‘ownership’ characteristics existing in the country. For example, for one to acquire a piece of land to build a house, one has first to go to the chief who has the direct custody of the land, after inquiring from the Lands Department which traditional area owns that piece of land. The chief allocates the piece of land to the prospective ‘user’ on paying an amount called ‘drink money’ to the traditional authority and is given title to the use of the land. Next, the person takes the title deeds to the Lands Department to register the land. Thereafter, the person has to check with the Planning Department whether the land is located in a properly designated area according to the physical plan of the town or the city, in this case a residential development zone. It is when all these procedures have been satisfactorily gone through that the prospective builder can

ⁱⁱⁱ In the southern Ghana, chiefs are put in authority by symbolically seating them on the stool -- hence, ‘enstooled’ -- or sit in state on the traditionally carved stool, whilst in the northern parts they are ‘enskinned’ or they sit in state on the skin, that is, hide, of an animal, usually brave wild animals like lions and leopards. Hence the concept of STOOLS and SKINS

build the house, after satisfying such conditions as planning and building control regulations.

Land acquisition is arranged through people and institutions who hold custody to the land:

- (1) Lands Commission**, which manages State Lands. In addition to State Lands are Stool/Skin lands vested in the State (for instance lands on which mining is done);
- (2) Stool and Skin lands**, held in trust by a traditional ruler on behalf of his/her subjects;
- (3) Private and family lands**, held on freehold or long leasehold.

Government and local authorities' control over land in general is limited due to their limited ownership of land. In Accra, for instance, government owns just about 13% of the total residential land area out of total land area of 48,953^{iv} hectares (1964 figures, see Larbi, 1996) comprising the Greater Accra Metropolitan Area, with 87% being in the ownership of traditional authorities and families. Government can in theory acquire compulsorily any land it deems necessary in the interest of the public. However, the complexity of acquisition, length of time it takes and more importantly the cost by way of compensation to land owners makes large-scale acquisition actions difficult to invoke. Assuming even that the government were able to acquire on a large scale with the intention of making land accessible to low-income earners, it would be difficult to do so at market prices because of high costs of the land and unaffordability to the low-income earners. This would imply high amounts spent on subsidies and thus placing further financial burden on the government. This process of acquiring urban land in general, whether by public authorities, private organisations or individuals, is very cumbersome, bureaucratic, time wasting and very costly. It, therefore, gives plenty of room for corruption, nepotism and litigation.

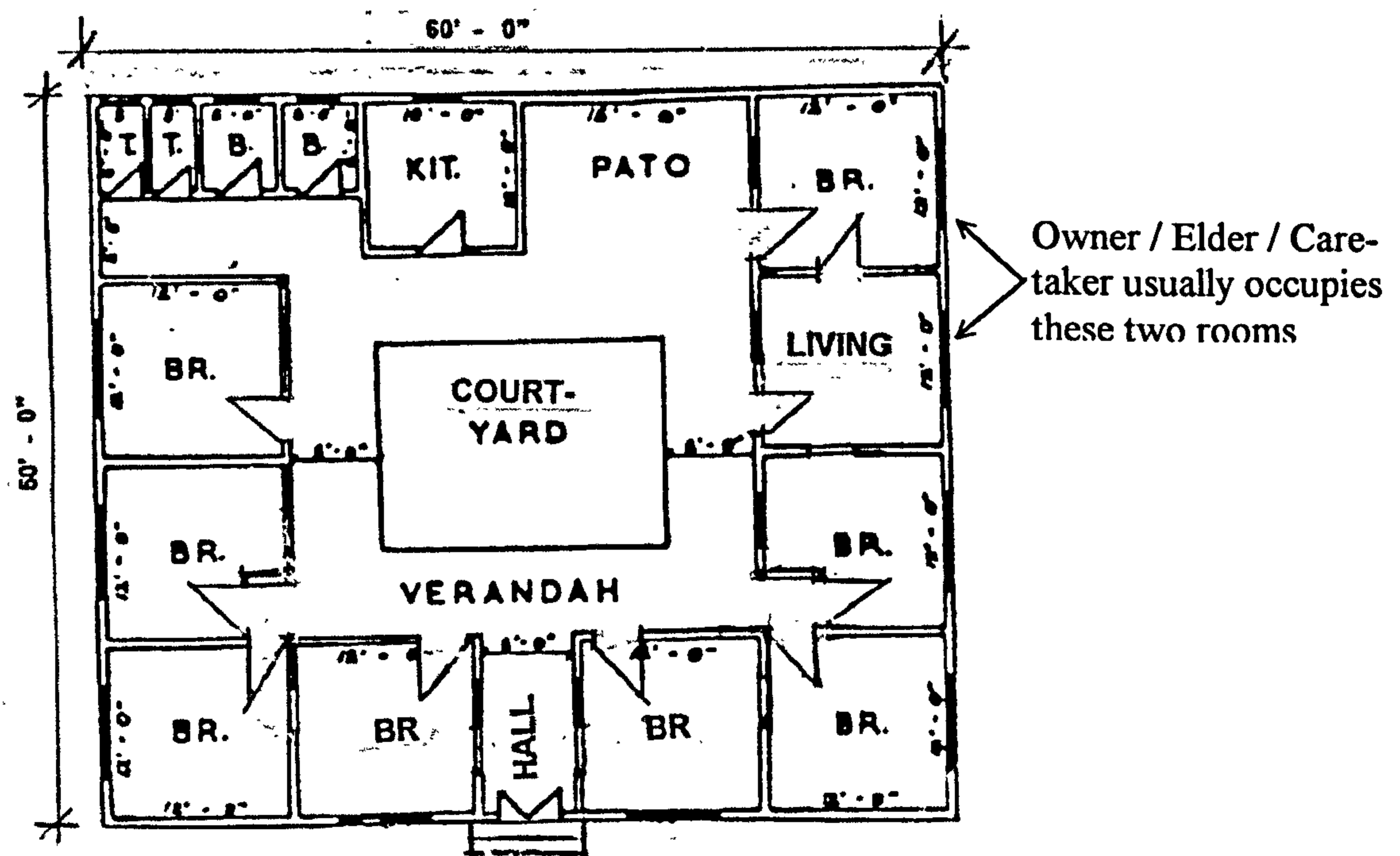
^{iv} In 1964 the jurisdiction of the Greater Accra Metropolitan Area (GAMA) covered 48,953 hectares. It is projected that by 2000 urban land area of the GAMA would have been extended to 62,080 hectares, and 81,300 by 2010 (Larbi, 1996).

2.2.2 House Form

Throughout the country, the traditional form of dwelling unit is that of the compound house. In the southern parts of Ghana (the forest belt) this takes the form of a large single storey square or rectangular house with rooms, usually one-room deep, arranged around a central open-air courtyard, whilst in most of the northern parts, it is formed of small, round or rectangular huts arranged around a central courtyard. The number of rooms contained in a house varies, but they may range anything between eight and twenty. The room arrangements of the house necessitates coverage of a large area of land.

Figure 2.8 is a sketch plan, and Figure 2.9 a photograph of a traditional single-storey central courtyard house.

Figure 2.8 Plan of a single storey traditional compound house (southern Ghana)

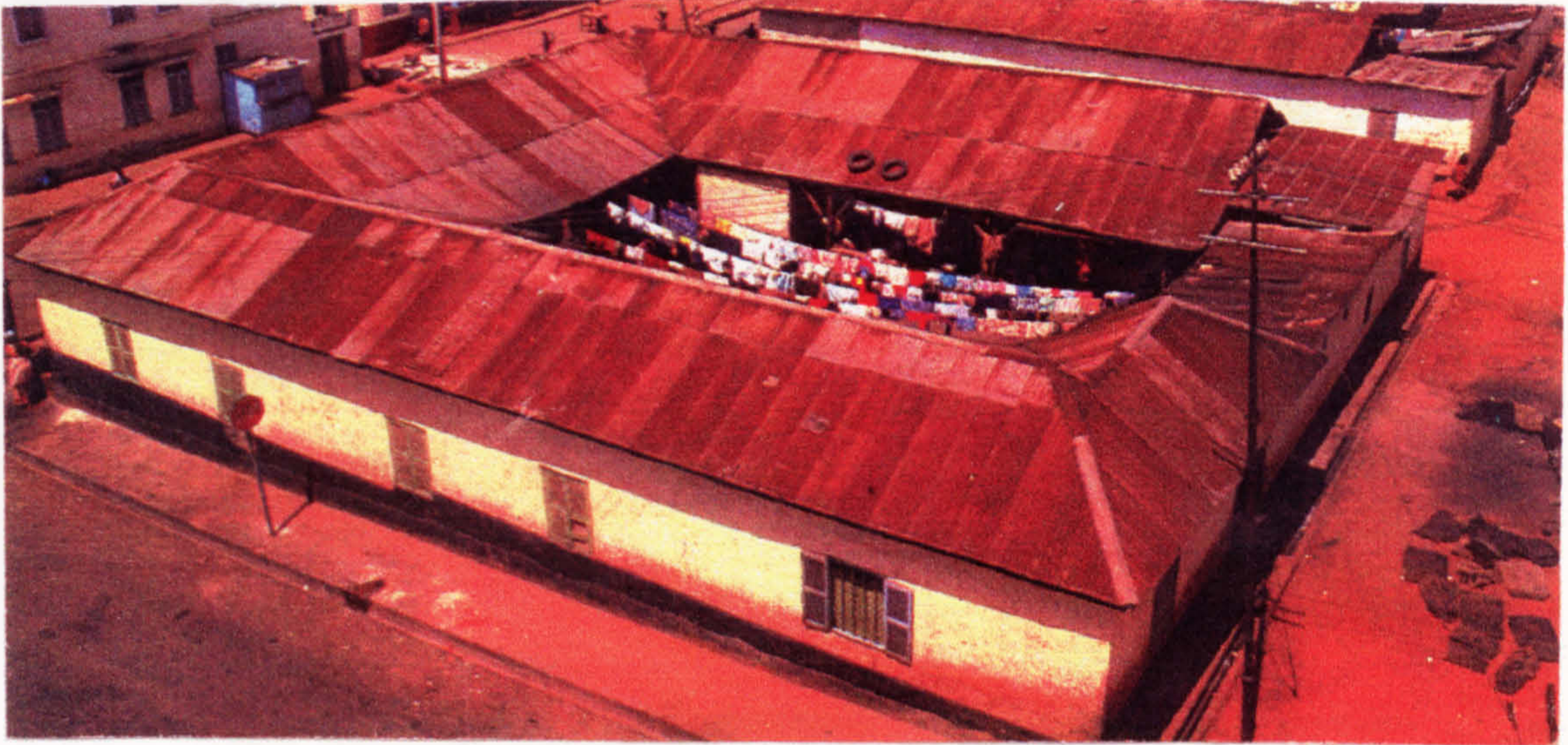


FLOOR PLAN

SCALE: $\frac{1}{16}'' = 1' - 0''$ (Approx. 1:200)

Source: Addae-Dapaah, Ph.D thesis, 1983

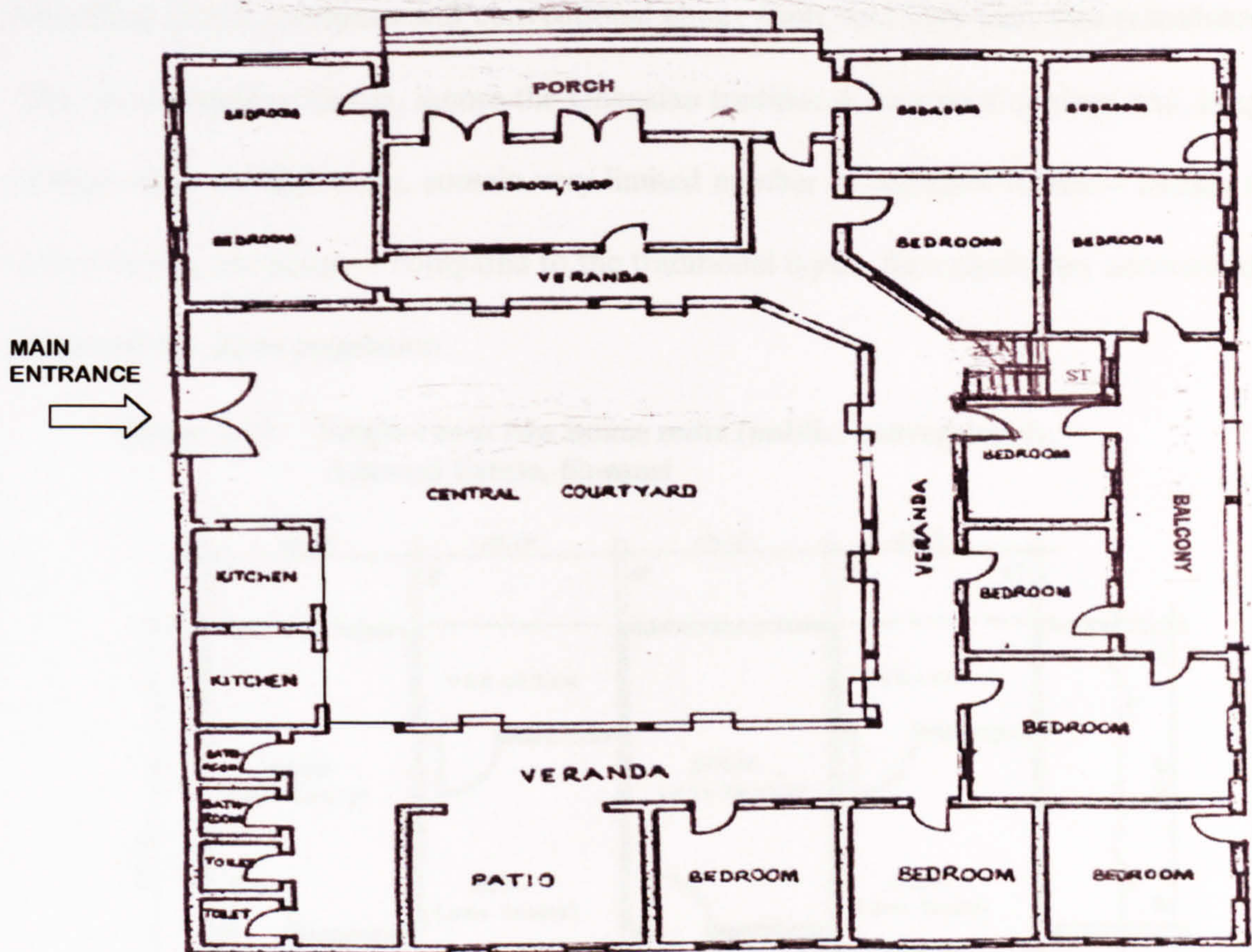
Figure 2.9 A single storey traditional compound house, (southern Ghana)



Source: Schreckenbach & Abankwa: *Construction Technology For a Tropical Developing Country*; Eschborn & Kumasi

In the urban areas of the southern Ghana, storey heights have been extended with the use of ‘modern’ building materials -- reinforced concrete and iron rods -- such that two-, three- and four-storey houses abound but still maintaining the central courtyard feature. In most of these houses the main building plan may be in a “U” form, with a fence wall, about two meters high, forming the fourth side. These compound houses accommodate more than 80% of the urban populations in Ghana. They have high occupancy rates - anything between 10 and 60 persons per house, or more, each house containing between 8 and 24, or even 30 habitable rooms. These houses are largely private, owned by individuals or by an extended family. In the latter case (extended family ownership) the property is held in trust on behalf of the family by an elder of the family, an heir or an inheritor. Part of (i.e., a number of rooms in) such a house may be occupied by extended family members who pay no rent (Tipple and Willis : 1992)¹², whilst surplus rooms are rented out.

Figure 2.10 A multi-storey, modified, compound house



GROUND FLOOR PLAN

SCALE: $\frac{1}{16}'' = 1' - 0''$ (Approx. 1:200)

(First & subsequent floors have similar arrangements)

Source: Addae-Dapaah; Ph.D. thesis; 1983

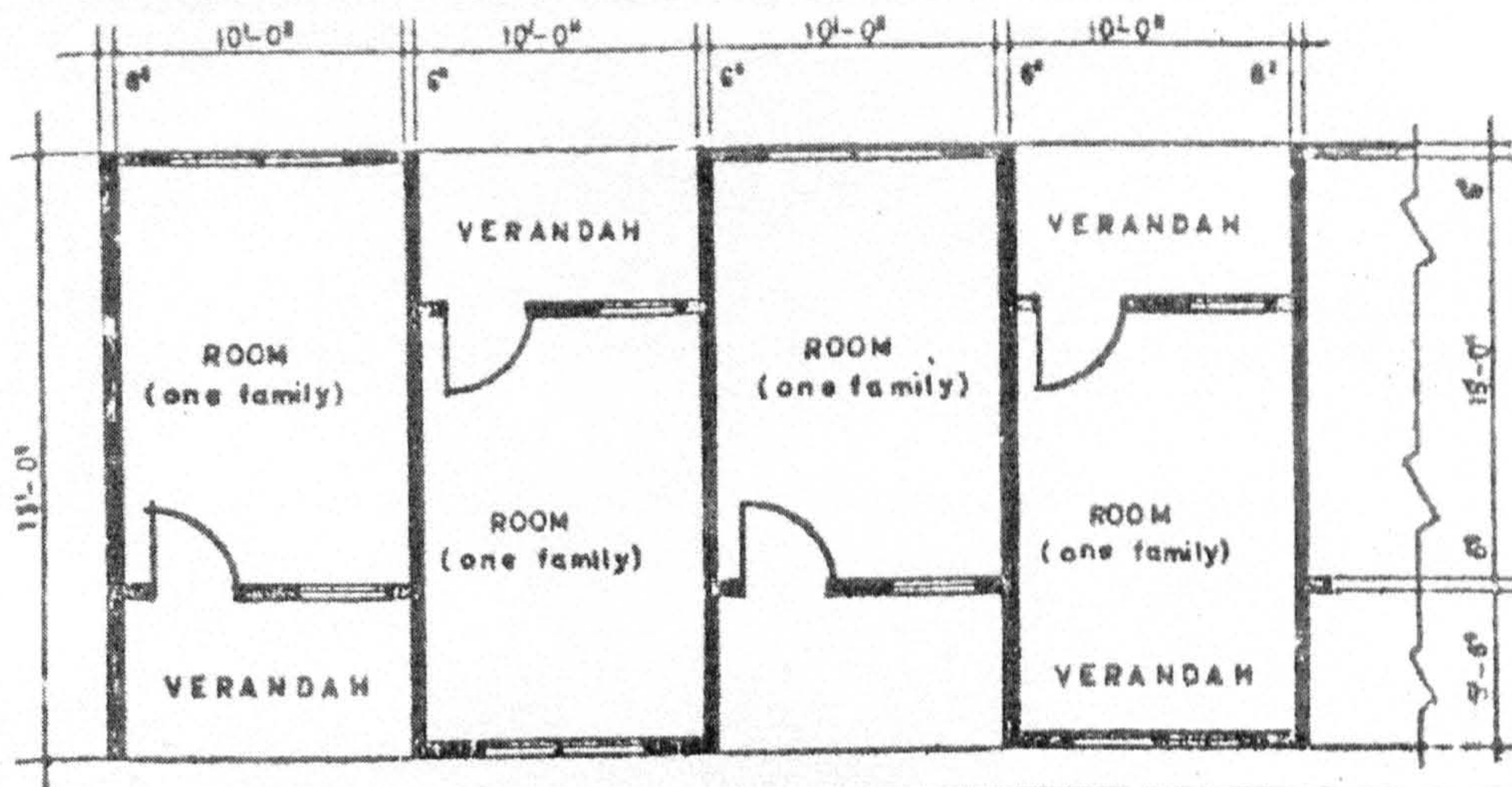
Figure 2.11 Multi storey, compound houses



Source: Adapted from Schreckenbach & Abankwa: *Construction Technology For a Tropical Developing Country*; Eschborn & Kumasi

Public sector and the institutionalised private sector housing, on the other hand, have everything that is European and conventional about form, and very little that is traditional. They are compact in design, ignore the Ghanaian traditional courtyard concept and, in spite of their relatively high costs, contain very limited number of habitable rooms -- usually two to four rooms per house -- compared to the traditional types. As a result they accommodate far less of the urban population.

Figure 2.12 Single-room row house units (public, conventional), Asawasi Estate, Kumasi

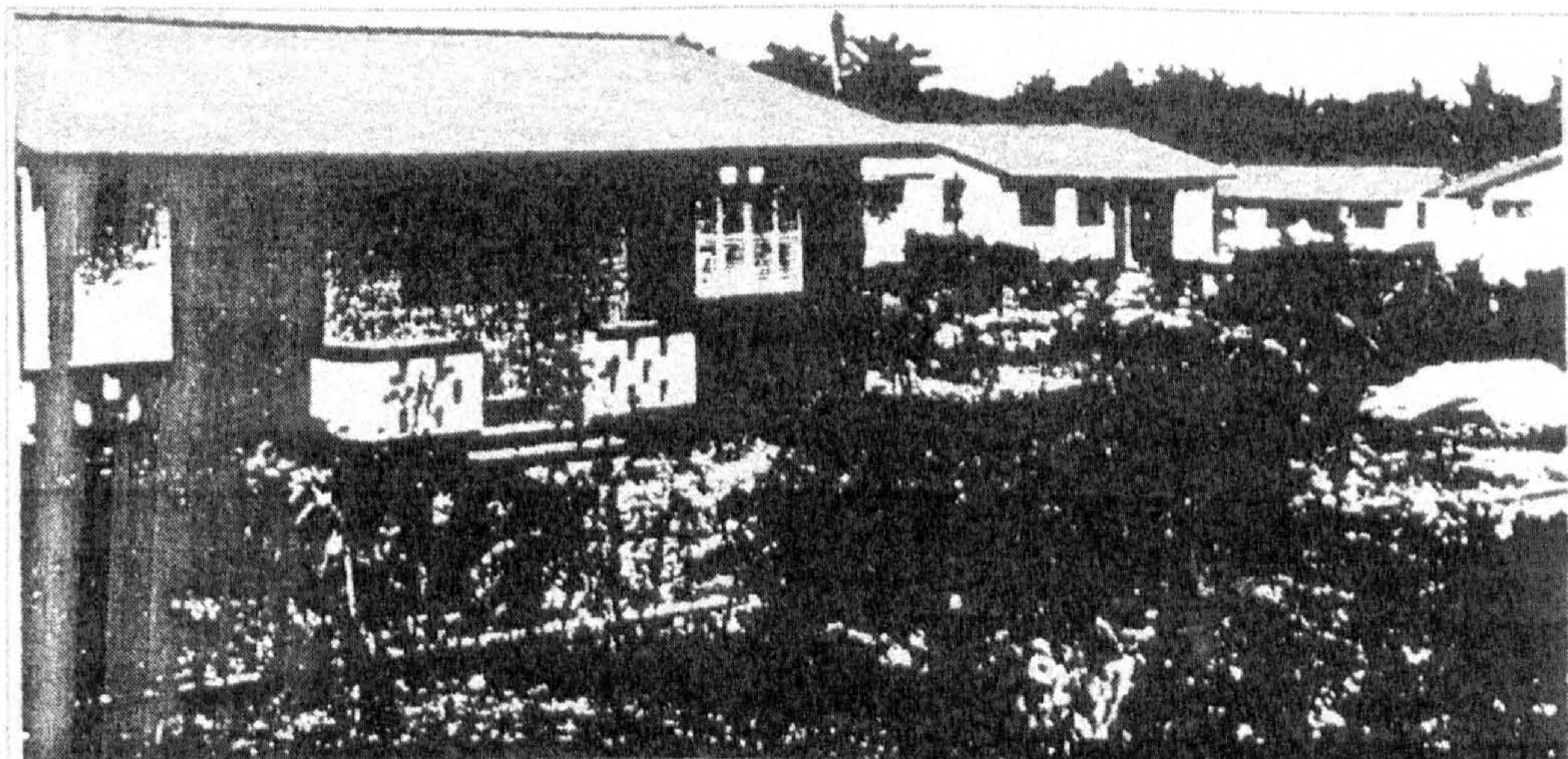


FLOOR PLAN

Scale: $\frac{1}{8}'' = 1' - 0''$ (approx.)

Source: Addae-Dapaah: Ph D Thesis; 1983

Figure 2.13 A government housing estate, Mamprobi, Accra



A housing estate at Mamprobi. The Government housing programme includes provision for the various income groups and a wide range of dwellings has been built by Government agencies during recent years.

Source: Addae-Dapaah: Ph D Thesis; 1983

The recently established institutionalised private sector housing, which has given rise to real estate development companies, produce units that are similar to the public sector ones and the types as illustrated in Figure 2.2, all with strictly conventional methods of production.

2.2.3 Building Materials

Ghana has the potential of developing a variety of building materials for its housing development in the sense that it abounds in such rich natural resources as laterite and clay for bricks and roofing tiles, timber species, bauxite for processing into aluminium products, lime deposits, sand and stone. If these have been developed and exploited, the country would have been self-reliant to a large extent on its local sources of building materials. Ironically, this is not the case, and the country relies on imported sources for over 60%¹³ of its building materials requirements.

Except for roofing purposes (excluding coverings) timber is hardly used for housing construction, as walling or flooring material. There are primary and secondary species of timber. The former are high quality hardwoods which are exploited mainly for export (in logs and sawn), and for domestic furniture making. This makes the primary species very competitive and expensive. Yet, these are the species that are used for housing (roof frame construction). The secondary species, though of good quality, are hardly exploited for such uses, and in most cases are destroyed in the process of exploiting the primary species.

Bauxite, the raw material for alumina, abounds in large reserves in the country. It was intended that as part of the country's Volta River hydro-electric project this material would be exploited to produce aluminium products including building materials such as corrugated roofing sheets, door and window frames, nails, etc., but this part of the hydro-electric scheme was never implemented. On the other hand, Volta Aluminium Company Limited (VALCO), the main customer for the power project, and which was to have implemented

the bauxite exploitation and processing, imports alumina ingots into the country for processing into the building materials mentioned, and other aluminium products.

Clay deposits which turn out excellent burnt bricks and roof tiles are lying largely unexploited because no serious investment has been done in it or planned for it.

Lime deposits which can be developed as Portland cement substitute for binding and concrete works, lie unexploited, and the country spends large sums of scarce foreign exchange to import ready-made cement as well as clinker for cement production in the country's two cement factories.

The results of the building materials situation and over-dependence on foreign sources of supply, in the light of the country's weak economy and precarious foreign exchange situation, often lead to high costs and shortages of the conventional building materials.

These in turn affect the production/delivery and price of houses.

The traditional builders have depended largely on local materials, such as mud and unprocessed timber, which are used in their raw or 'primitive' state. These, however, are regarded as inferior quality and are not allowed by planning and building regulations to be used in the urban areas. Interestingly traditional townships, which the growing urban areas have sprawled to engulf as parts of the city, have been developed mostly with these materials, and these, as mentioned earlier, accommodate larger numbers of the urban populations than the houses built in modern styles and with conventional materials.

2.2.4 Planning Standards and Practices, and Building Regulations

Ghana has planning standards and building codes that were fashioned on the British system.

The '*Town and Country Planning Ordinance*' in use was dated as far back as 1945 (see Appendix II) and has seen very little revision since its introduction. The Ordinance is based

on British standards and regulations, with very little modification. Large sections of it do not reflect on the country's local planning needs, but are applied and rigidly enforced by the planning authorities. Its prescription for physical planning, for example, is the conventional land-use zoning system, where for instance residential areas must be totally and strictly segregated from commercial and industrial areas. It is observed in the National Housing Policy (1987 – 1990) document that the Ordinance *“deals mainly with the preparation of planning schemes and land-use controls for specific areas and does not reflect the multi sectoral concerns of current planning practices within residential and other activity zones.”*¹⁴ Physical land-use planning and land subdivision, which developers must comply with, is done most of the time without regard to existing conditions. For example, if a plan is being prepared for an area which includes an old or traditional settlement, the plan is drawn as if the latter did not exist (see Figure 5.9 – the existing Zongo and Figure 5.10 – Planning Department's imposed layout). The ‘superimposition’ of the plan on the area invariably renders the settlement “illegal.”

The building regulations in use (‘Model Building Regulations’) were similarly dated until it was recently revised (in 1996). Provisions in the old regulations specified the use of building materials and techniques, which rendered traditional building methods and materials illegal in the urban areas. For example, concrete blocks and burnt bricks and similar durable materials were specified for walls, while mud and swish were illegal. The revised ‘National Building Regulations, 1996’¹⁵ (see Appendix II), however, have made some relaxations in this area, and improved mud can now be used.

One wasteful provision is the requirement that makes it mandatory for a plot holder to erect a six-foot (2 metres) high fence wall of cast or wrought iron or masonry or cement blocks or bricks along the perimeter of the entire plot (Regulation 17 (4)). No reason is given for this, nor can it be justified, either, on grounds of security.

Figure 2.14 House with a two-metre high fence wall



Note: large plot not covered, but only enclosed by fence wall

Source: Author's survey photograph

Considering the fact that urban housing plot sizes have minimum dimensions of 85 feet x 90 feet (26m x 27.5m), with some sizes going up to 150 feet x 200 feet (45.7m x 61m), the material for the fence walling alone -- concrete foundation, block-work and cement-sand mortar and plaster work -- is enough to build a complete 3 - 5 bedroom single-storey house. This provision, at best, is illogical, costly and wasteful, yet it has to be complied with. This could increase the cost of the house by up to 40%, depending on the size of the house.

For plot development, until the Regulations were revised, a plot ratio (the plot cover or total surface area to be covered by the building) of not more than 30% was specified. Thus, 70% of a building plot could not be covered by the actual building. This provision was difficult to enforce in practice, and most of the times building control authorities simply 'turned a blind eye' to complying with it. The 1996 regulations revised the ratios to between 40% and 60%. This, however, is still unreasonable and is not likely to make much difference

from the earlier edition of the Regulations. Indeed it could still be a hindrance if applied to low income mass housing.

The Regulations require that buildings be designed by architects or similar professionals, (Regulation 6), and plans be submitted to the authorities for approval before construction commences. For the plan to be accepted it must be complete, that is, only whole complete units are acceptable, and once building commences the entire house has to be completed before occupation is allowed; occupation or utilisation of any portion is not allowed until the whole unit is entirely completed. This means incremental addition, where part of the house is completed and occupied whilst time is taken to gradually build the rest, is not possible.

The house should have a water closet toilet facility, where water is available [Regulation 135 (1)]. This means that in an urban area with pipe-borne water no other alternatives could be acceptable.

There are also specifications as to which materials should be used for doors and windows, and in Kumasi the Metropolitan Authority's building bye-laws (which are enforced in addition to the National Building Regulations) have a requirement that all courtyards be concreted (in spite of the uncomfortable thermal conditions that large surfaces of exposed concrete can cause in a place like Kumasi that has tropical weather conditions).

The requirements to be met, as discussed above, and others make formal housing (conventional) construction and possession a very difficult and expensive venture, which is beyond the affordability of the great majority of Ghanaians.

2.2.5 Political Interference in the Rental Market

For several years governments, in pursuing their 'aims' of making houses accessible to the urban workers, have pursued rent policies that could be described as uneconomic (Addae-

Dapaah, 1983).¹⁶ In this, publicly-owned houses have been let out to occupants at highly subsidised rates. Generally, governments have charged not more than 10% of employees' salaries as rent in government houses they occupy or in private houses government and state organisations rent for their employees. In the latter case, the government or the organisation pays the market rent to the landlord, which may be several times more than the amount it takes from the employee. In the former case, for example, as with the State Housing Corporation's units, the government or organisation loses out on what it would have got were it to charge the economic rent. Tipple and Willis observe in their survey on Kumasi that

*"If the house is a large, well equipped one, the difference between what a worker pays to his employer and what the employer pays to the landlord may be great indeed, the latter being the larger amount. We have no data on the rents actually paid by employers for the accommodation which they rent out to their employees but impressionistic evidence from 1989 points to owners being paid up to C35,000 per month for a house which is rented to an employee for C2,500 to C3,500 per month."*¹⁷

The practice of huge rent subsidies make para-statal organisations such as the SHC unable to recoup money to re-invest in houses, and also drains the government's coffers such that it limits its ability to allocate more money for housing investment. To extend this rent subsidy practice into the private sector, governments have been passing rent control laws to tie the hands of private landlords as to what rent they could charge. The chargeable rents were in most cases less than 50% of the market value and these uneconomic rents were a great disincentive to private developers, who withdrew from new house building and led to many landlords neglecting maintenance of their property, several of which went into serious states of disrepair.

2.2.6 Financing

Housing finance is one big problem facing housing construction in Ghana. For the individual private developers, the onus generally is on them to rely on their own resources to finance

the whole of the project. Almost invariably, access to institutional loans (from banks) is largely absent. This inevitably implies that only those in the high income group can embark on building their own houses with considerable ease. For the middle income earner the task is onerous, calls for a great deal of sacrifices and over a long period of time. The urban low income earner cannot even dream of venturing into building or owning an own 'legal' house. Institutions set up to provide funding and financing, as mentioned in Section 2.1.5. only cater for public and institutionalised private sector housing.

Lending and mortgage facilities offered by financial institutions are very limited and made accessible only to the few privileged high income earners who are considered to have the ability to repay and can provide the necessary collateral securities. The banks' reluctance to provide active financial support for house building stem partly from the fact that they have large amounts of capital locked up in many uncompleted and abandoned housing projects, for which they are not likely going to be able to recoup. Besides, housing financing is a long term investment, whose returns take very long times to be realised under stable economic conditions. Ever-rising inflation in the country, however, whittles away the value of the investments in no time, and therefore makes it economically unwise for the banks to be in that business. The banks rather prefer short term investments which yield profits quickly.

2.3 GOVERNMENT'S NEW DIRECTION IN HOUSING DELIVERY

The Government, having recognised its limitation in producing direct housing, has shifted its direction in this regard. Rather than being a direct producer, it has decided to be a facilitator. To withdraw from direct housing production through state agencies and organisations, it has granted autonomy to its housing development agencies -- the SHC, TDC, SSNIT, and others -- to enable them produce and compete on the open market. It has prepared a policy document to guide it in its new direction. Government would create a

sound basis for the stimulation and encouragement of private enterprise in house building activities. This new direction is spelt out in the housing policy document, **NATIONAL HOUSING POLICY AND ACTION PLAN, 1987-1990**, with a number of stated objectives and actions to realise these objectives.

2.3.1 The National Housing Policy: Objectives and Action Plan

The highlights of the Policy objectives and action plan are summarised as follows:

- (a) Facilitate acquisition of and access to housing land and help in the provision of infrastructure and serviced sites.
- (b) Take the necessary steps for the development, investment in production and use of the country's local building materials.
- (c) Create favourable conditions for mobilising funding for housing construction, through such measures as introduction of a *National Mortgage Guarantee Scheme*, reduction of *interest rate on loans for housing* development, granting of *tax holiday* for new investors in the building materials industry, review of the uneconomic *Rent Laws* and review of *Property rates*, and any other financial measures as may be necessary.
- (d) Introduce a new Physical Planning Law to replace the outdated 1945 Town and Country Planning Ordinance, and introduce new Building Regulations (in place of what was in use until 1996) and make them simple and more relevant to the needs of the country, without compromising standards needed to satisfy requirements for good environmental sanitation and housing quality.
- (e) Other measures would include accelerated training for skills in building and construction-related trades, decentralisation of housing administration structure and a system for planning, implementation, monitoring and evaluation of all housing programmes in the country.

2.4 OBSERVATIONS AND COMMENTS ON THE NATIONAL HOUSING POLICY

The disappointing performance of the state sector in direct housing delivery has been a considerable liability to the economy of the country. Government's shift of direction and emphasis as spelt out in the National Housing Policy document seems to be a step in the right direction, as this would give the government greater capability to do what it would be able to do best: that of providing urban housing infrastructure and being a facilitator towards housing delivery.

A few observations and comments could be made on the policy and the strategies outlined to realise its goals:

(a) The Land Issue

The land issue, as the government has outlined, is at best a declaration of intention. How the details of it are to be worked out is yet to be seen. From a casual observation, however, it seems not much thought has been given to developing a comprehensive land policy whereby private organisations and individuals can access land with some ease and at affordable cost. It would be good if the government and local authorities design a long-term strategy of dealing with this problem. They could, for example, arrange a mechanism for 'partnership' development with traditional authorities whereby the latter would make land available to developers, both private and public. The development could thus be jointly owned by the property developers and the land-owners, — a form of stake-holding arrangement —, the share of holding for either party depending on the value of their respective contributions. In this arrangement the role of the government and local authorities could be acting as facilitators and intermediaries. A similar and successful practice exists in Japan by way of its Land Readjustment Policy. If this action is taken the chiefs would be more willing to make land available for developers. This would also minimise excessive speculation in urban land

which leads to high land prices and therefore high development costs.

(b) Planning Standards and Practice, and Building Regulations

The outdated Planning Ordinance of 1945 is yet to be revised and the Model Building Regulations were revised only in 1996. The National Housing Policy, 1987–90, was prepared with the view to addressing some of problems posed by the Ordinance and the old Building Regulations. Some aspects of the revised Building Regulations, however, still present some problems, for example aspects that relate to fence walls in concrete blocks and masonry wall, which should have been done away with, have still been retained. If anything at all, hedges and timber would be much cheaper and more environment-friendly, and use of the expensive solid materials should have been made optional rather than mandatory.

The revision of the Planning Code appears to be long overdue, and this should be addressed. The National Housing Policy sets objectives in this revision, among which are ‘laying down simple rules and standards which satisfy the requirements for good environmental sanitation and housing quality’ (op cit, pp. 23, 39); doing away with the rigid sectoral land-use control ‘that does not reflect the multi-sectoral concerns of current planning practices within residential and other activity zones’ (op cit, p. 11); It would be beneficial if the revision would allow for development of residential areas and settlements with a mix of activities such as small scale commercial, industrial, vocational and service sector informal activities characteristic of traditional settlements.

c) The Funding and Financing arrangements in place still will not be affordable and accessible to a large number of people, and more realistic alternatives targeted at the low-income earners should be put in place.

2.5 LOCAL GOVERNMENT AND URBAN DEVELOPMENT

Local government, as the term connotes, is a mechanism of 'bringing government to the people.' The importance of local governments is underlined by the many tasks that are necessary for development for which they are responsible. These may include development control through planning and building regulations, land use, economic activities, provision and maintenance of infrastructure and public facilities. Local government, therefore, plays an important role in decentralisation of central government activities and functions. It is an important tool for democratisation, offering the opportunity for people to have role and say in the way they are governed.

2.5.1 A Brief History of Local Government in Ghana

Local government in Ghana is a relatively new 'institution' compared to the well-established democracies of the Western World. The country obtained independence from British colonial rule in 1957. Following independence a local government system was set up and multi-party local government elections were organised. A Ministry of Local Government was created to be responsible for all local government activities. On attaining a Republic status in 1960 the country was turned into a one-party state a year later, with the then Convention People's Party (CPP) being the sole party in the country. Thereafter, local government became anything but 'local.' Local council elections were merely an exercise for 'endorsing' party/government appointed representatives. The activities of the local councils were merely an extension of implementation of policies from the central government, and in pursuance of the Party's agenda. The CPP Government was overthrown in a military coup in 1966, and the military regime of the National Liberation Council (NLC) was established, with the suspension of the country's constitution. All political activities were banned, and local government as an extension of politics was, therefore, curtailed. In

1969 the NLC restored constitutional rule, organised a general election and handed over power to the winning party, the Progress Party, led by the late Dr. K. A. Busia. This civilian government organised local government elections and restored local government activities. Structures and mechanisms were set up for decentralisation and democratisation of local politics, but just two years and three months after the civilian government has been in existence, the military again took over power, suspended civilian rule and the constitution, and set up a military junta of the National Redemption Council (NRC). From 1972 to 1979 this junta, later to become the Supreme Military Council (as a result of a palace coup in 1978), ruled until it was overthrown by another military uprising on June 4th 1979, led by Flight Lieutenant Jerry Rawlings. Rawlings set up the Armed Forces Revolutionary Council (AFRC), which ruled for about four months, and handed over to a civilian government (People's National Party, PNP, under the leadership of President Hilla Liman). Liman's administration, shortly after taking office, also organised local government elections and restored participatory local government. On 31st December 1981 Jerry Rawlings again overthrew the civilian government it had previously handed over to in another military coup and set up the Provisional National Defence Council (PNDC) junta. As with the previous military juntas, the national constitution was suspended and political activities were banned. In 1992 democratisation was reintroduced and the Party formed under Rawlings' leadership won the general elections, with Rawlings becoming the President. Rawlings won a second four-year term of office in 1996.

From the brief history of Ghana's political scene since independence it could be seen that democratisation and local politics have not been allowed to develop owing to frequent military interventions. Local government system could have been developed under the post-CPP civilian regimes had there been political stability and continuity of civilian government. As it was, military interventions interrupted local government, for no sooner had there been

local government elections than elected local councils were dissolved. Under all the military regimes local council areas were headed by the military governments' appointees. These were generally people from the armed forces, with virtually no experience of governance and civil administration and who merely implemented the government's directives. Since there were no structured programmes from the national level to be followed by the appointees, each of the latter did what appeared right to them in the districts and areas they were posted to. Their decisions were generally arbitrary and the functions they undertook were erratic, uncoordinated and ad hoc.

These factors have impaired the development of the local government system in Ghana since independence. The impact of local government, by way of political development, local initiatives, physical and socio-economic development in the country has, therefore, been very limited.

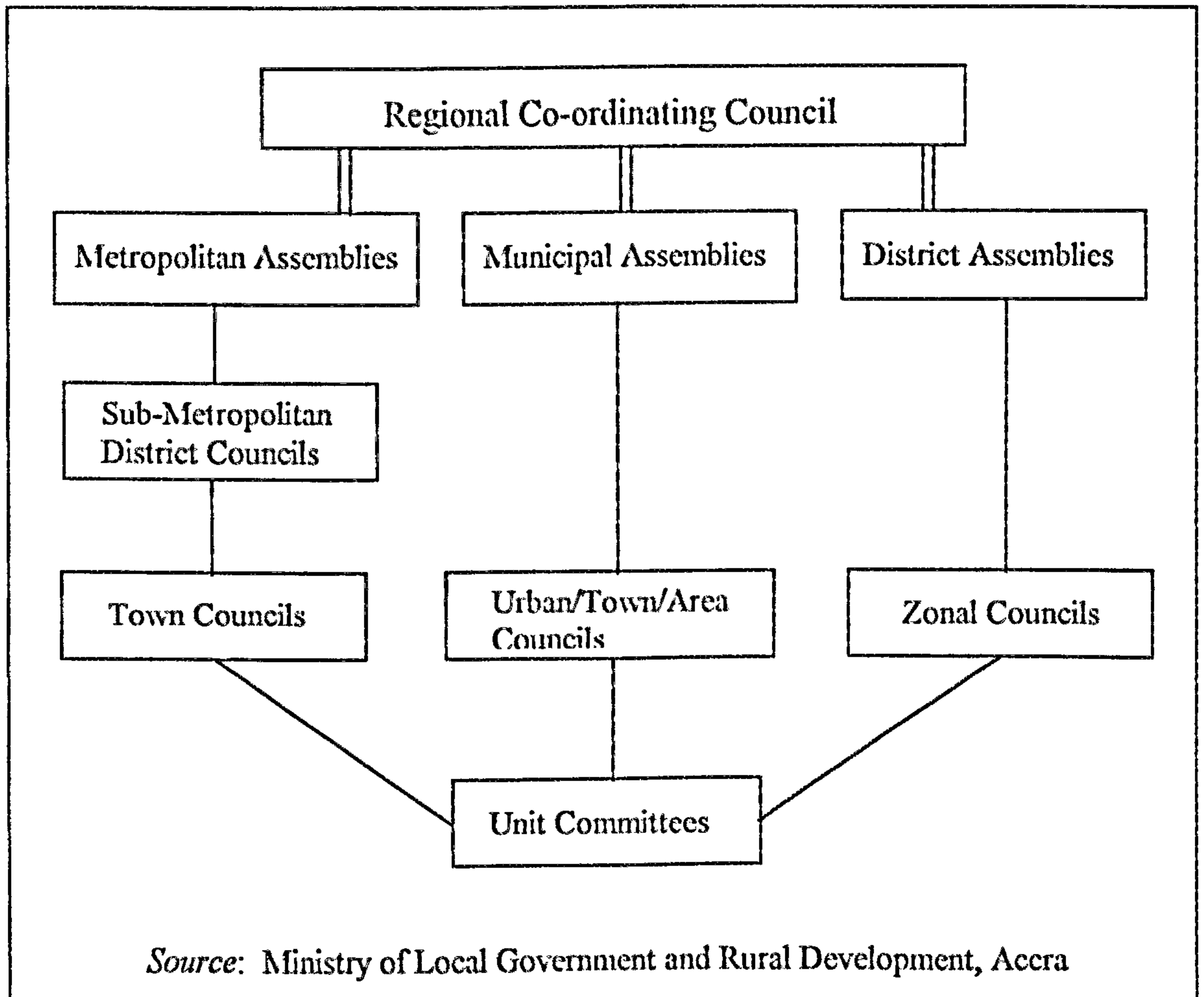
2.5.2 Local Government since 1988

In order to foster the development of the local government system of the country so that local governments will take their proper role in national development, a new local government model has been set up since 1988, which was a reform of two previous models – Dual Hierarchy and Single Hierarchy – (which have not been allowed to develop, anyway), the reform aimed at combining the best of the two models. The legislative instrument backing this is the PNDC Law 207 of 1988. The core object of this Law is decentralisation. “The reforms ... have aimed at ... giving effective meaning to decentralisation”; “Decentralisation seeks to transfer functions, powers, means and competence from centre to the grassroots”; “District Assemblies are the pivots around which the decentralisation programme revolves.”¹⁸

2.5.3 The Structure of the New Local Government System

The new system comprises a Regional Co-ordinating Council below which are Metropolitan/Municipal/District councils, with various sub-councils and committees and sub-committees below. The structure is summarised in the Figure 2.15.

Figure 2.15 The Structure Ghana's New Local Government System



Top of the hierarchy is the *Regional Co-ordinating Council (RCC)*, comprising the Regional Minister (a central government appointee) as chair, with a deputy or deputies. Other members are the Presiding Members and Chief Executives of all the District Assemblies within the Region (Ghana has 10 administrative regions), two chiefs nominated by and from the Regional House of Chiefs, and regional heads of the decentralised

ministries represented in the region. As an administrative and co-ordinating body, the RCC exercises general supervisory functions over the District Assemblies within the region, with respect to performance, use of monies allocated from central government, and delivery of public services. It has no political or policy making functions.

Next on the hierarchy are the *Metropolitan/Municipal/District Assemblies*. Metropolitan are for cities with populations larger than 250,000; Municipal are one-town Assemblies with population of 95,000 or more, but less than 250,000; and District are for areas other than Metropolitan or Municipal, with population of 75,000 and over. There are three (3) Metropolitan, four (4) Municipal and one hundred and three (103) District Assemblies. A Metropolitan/Municipal/District Assembly has membership of not more than 30 and not less than 25, two-thirds of which are elected and one-third nominated by the President in consultation with the chief(s) and interest groups within the district. Members of Parliament within the District are also included. The head of the authority, Metropolitan/ Municipal/ District Chief Executive, is nominated and appointed by the President with approval by two-thirds of Members present and voting. The remits of this second-level body are responsibilities for administrative and developmental decision-making; local legislation and administration of justice; general socio-economic development of the district, by mobilising its resources; initiation of programmes for development and provision of infrastructure and public services; development, improvement and management of human settlements and environment within the district; maintenance and public safety in collaboration with national and local security agencies; preparation of the district's development plan and budget for submission to the Minister of Finance through the RCC for approval. The body is also the Planning Authority for the district.

Each Metropolitan Assembly is divided into Sub-Metropolitan District Councils. Membership of the Sub-Metro Council comprises all elected members of the Metropolitan

Assembly in that Sub-Metro District Council, and other persons resident within the Sub-Metro and appointed by the President. In all cases membership should not exceed 35 or be less than 25. Metropolitan Assemblies have the responsibilities, among others, to keep inventory and records of all rateable properties in their area, and collect within their area of influence all taxes and rates levied by the Metropolitan Assembly; promote, monitor and safeguard public and environmental health; build, maintain and manage public sanitary facilities; administer self-help projects and local Loans Schemes; prepare annual recurrent and development expenditure estimates for inclusion in the Assembly's budget; and be responsible for day-to-day administration of the area.

The next sub-level of the structure comprises *Town Councils* (below Sub-Metro District Councils) for the Metropolitan assemblies, *Zonal Councils* for the Municipal, and *Urban/Town/Area Councils* for the District assemblies. They have responsibility for functions assigned to them by their immediate superior body (Metropolitan/Municipal/District Assembly), or specific functions assigned by the Instruments setting up the Assemblies. Town and Urban Councils consist of not less than 15 and not more than 20 members, not more than 5 of which are elected Metro Assembly members for the area, not more than 10 representatives from the area's Unit Committees, not more than 5 ordinary residents of the area appointed by the Chief Executive on behalf of the President, and others being representatives of the traditional authorities and interest groups of the area. Their functions are to address local issues pertaining to their areas of definition. Zonal and Area Councils have similar compositions and functions.

At the basic level of the structure are the *Unit Committees*. These consist of not more than 10 elected ordinarily resident persons in a Unit and not more than 5 appointed on behalf of the President by the District Chief Executive. A Unit consists of an area or settlement with a population of between 500 and 1,000 for a rural area, and 1,500 for urban areas. The

Committees are a focal point for discussion and deliberation of local (Unit) concerns and make representation and recommendations to the Assembly through the relevant Town, Zonal or Urban Council. They are to address such issues of the Unit as civic education, communal labour, self-help projects, registration of births and deaths.

Each level of the structure has various committees and sub-committees that deal with specific functions, such as Executive, Development Planning, Social Services, Works, Finance and Administration, Justice and Security. For the Metropolitan Assemblies these committees are known as Boards.

At all levels election of representatives to local government bodies is non-partisan, sponsored by the State and conducted by the Electoral Commission. Representatives stand on their own as individuals. Local government bodies are expected to raise at least a substantial portion of their total revenue, with the rest coming from the Central Government through the District Assemblies Common Fund, transfers from the Lands Commission, wages and salaries of Local Government staff borne by the Government. Sources of revenue from the non-government sources include taxes (basic rate, property rate, license fees, development levies, i.e. building permit charges); and non-taxes (market and lorry park tolls, rent, interests and profits on investment).

The new local government system has not been without its problems. The Law (PNDCL 207) instituting this system was passed in 1988 but it took considerably long time for most of these authorities to be set up. For instance the Legislative Instrument (LI 1614) establishing the Kumasi Metropolitan Assembly was passed in September 1994 following the passing of the Local Government Act 1993 (Act 462)¹⁹, six years after the passing of the relevant PNDC Law (207). A study by the Department of Planning, Kumasi University, study²⁰ reveals a number of problems and short-comings of the new system: lack of effective political leadership; inadequate staffing, especially professional planners for spatial planning;

inadequate logistics (equipment); inadequate financial resources, due to over-reliance on central government sources, poor revenue administration system, unproductive sources and corruption in the collection machinery, lack of adequate database and cadastral survey maps; irregular committee meetings to deliberate and take decisions. These problems underline comments by the editors of 'Environment and Urbanisation' that local government in most Third World nations is often strapped of adequate finance, is weak, inefficient and very often unrepresentative.²¹

2.5.4 Observations on the New Local Government System

The author's observations on the new local government system and structure are that:

(1). Decentralisation and democratisation are in principle at the core of the system. The fact, however, that the central government (President) appoints about a third of Assembly/Council members at all levels can only be described as partial democratisation. The President wields enormous influence in the composition of members and leadership of the structure at all levels. This is likely to give rise to too much interference from the central government. That heads (Chief Executives) of the bodies are appointed by the President implies the likelihood of political patronage resulting in overloading the Council/Assembly leadership with party functionaries. In areas where the governing party has no, or only minority support, therefore, there is bound to be lack of co-operation for smooth and effective running of the Assembly/Council.

(2). Elections organised on non-partisan basis could be a serious weakness. Individuals presenting themselves for election have individual manifestos, and within one assembly there could be a proliferation of these manifestos. Post's (1997) study confirms this: "The non-partisan nature of the local government system has helped to turn the assemblies into battlegrounds for special pleading, rather than arenas for general policy making."²²

Competition to pursue each individual's agenda is bound to cause confusion, disagreement and lack of cohesion. Consensus could be difficult to achieve and this could impair development policies and programmes, whereas with a party political system the party has a defined manifesto to be pursued by all members of the party, and which enables the electorate to make informed choices and facilitates implementing policies and programmes.

(3). The structure appears to be quite unwieldy, making huge demands on personnel and resources. In such circumstances bureaucracy, waste of time and huge costs of running cannot be avoided. There appears, indeed, to be over-decentralisation, which could inhibit progress in the development of the system. The fact that many of the structures have not yet been put in place (see Devas and Korboe, 2000)²³ attests to the fact of the difficulty of implementing the new system.

(4). With the problems faced by the new system it is not clear how the Assemblies/Councils will be able to develop programmes targeted at poverty alleviation in their respective areas, at least in the foreseeable future, and thus realise one of the stated objectives of the local government system: *'development, improvement and management of human settlements.'*

2.6 CONCLUSION

The government's change of direction in housing programmes for Ghana is a step in the right direction. That it wants to be a facilitator and enabler rather than direct producer is an honest admission that the old methods would never lead to any satisfactory solution to Ghana's urban housing shortage and problems. The policy and strategies, however, seem to favour only the high- and middle-income elite whilst the needs of the majority, constituting the average- and low-income earners seem to have been ignored. Local Governments that

could be useful in addressing some of these problems do not seem to have much to offer for the moment. No local council in the country to date has contributed to housing delivery in Ghana either by way of direct construction or indirectly by offering any facilitating means and measures. So far what local governments have been doing mainly are the building of markets, maintaining local public facilities (for example, urban roads, schools, town/city halls), refuse management, sanitary provision and maintenance, enforcing development and building control legislations, and a few other tasks, most of which benefit mostly the rich and the middle-income earners.

Any housing and development programme that tends to exclude the ordinary resident and urban poor in Ghana will not be effectively addressing the urban housing problems because the greatest problems lie in the areas where these people are living, and by the inferior quality structures they provide for themselves or are able to access on grounds of affordability. Neglect them, and the problems would be compounded. The current housing policy and programme of the government does not seem to address the housing needs of the urban poor and the low income earners, and this needs to be reviewed. Otherwise, the housing and environmental problems of Ghanaian urban centres will continue to grow into catastrophic proportions, whose long term effects in the future one cannot fathom.

In this chapter additional variables, such as *house form*, *building materials* and *rent policy*, have emerged in addition to what were observed in the previous chapter, and these will also be explored in the study.

Meanwhile, to be able to have a fair grasp of the focus of the subject under study, the Kumasi Zongo, it will be necessary to have some general information about the city within which the settlement is located. This will help to shed some light on some of the factors that influence the conditions of the settlement. This is taken up in Chapter Three.

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- ⁹ See reference 7, p.6
- ¹⁰ See reference 7, p.6
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Chapter Three

3. KUMASI IN BROAD PERSPECTIVE

CHAPTER THREE

KUMASI IN BROAD PERSPECTIVE

3.0 INTRODUCTION

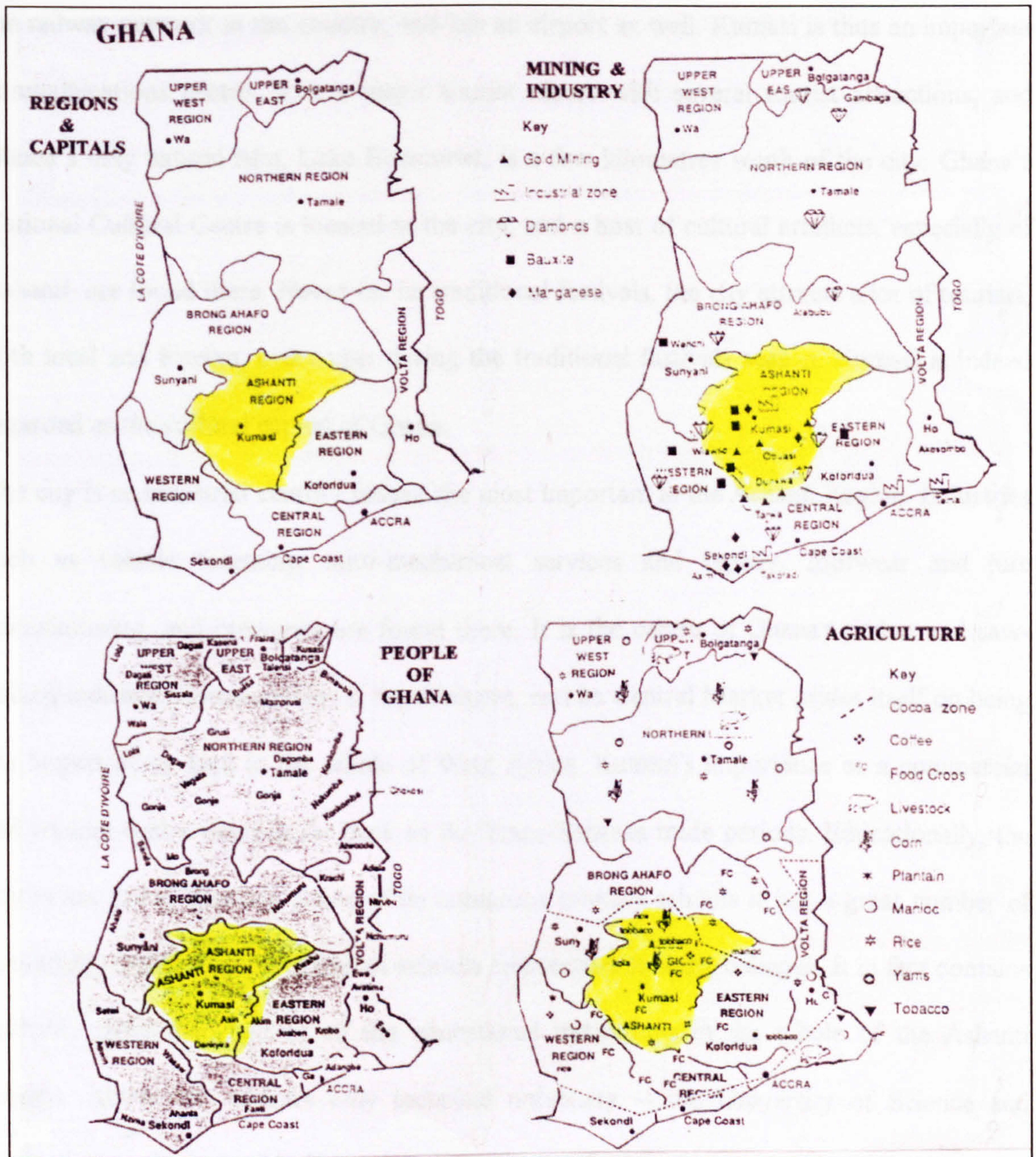
The Ashanti Region and its capital, Kumasi, play a very important role in the history, culture, economy, political evolution and modern politics, of Ghana. The Region is the most resourced, naturally, of all the administrative regions in the country. The place has attracted traders and business people, researchers and writers, dating back from the Trans-Saharan Trade periods from the 11th to 18th Century (see Encarta 96 Encyclopedia). Ashanti Kingdom rose to its height, power and influence from the middle of the 18th Century till its fall in 1900. Coming under British rule it became part of the Gold Coast Colony and a region within the independent Ghana since 1957. Since independence this region has continued to occupy a central role of the nation as mentioned.

The author is quite familiar with Kumasi, and a substantial part of this brief information on the city is based on the author's personal studies and observations of the city.

3.1 THE ASHANTI REGION, KUMASI AND GHANA

Centrally and strategically located, the Ashanti Region (see Fig. 3.1) is the most populous of all the ten regions of Ghana. It is a region endowed with abundant natural resources: gold, bauxite, timber, and very rich agricultural lands. Gold is mined at Obuasi and Konongo, the former boasting of being the second richest gold mine in the world, in terms of reserves and output. The Region has and does produce valuable species of hardwood, both for export and for local consumption. It is also an important agricultural region, notable for its production of various kinds of foodstuffs and exportable cash crops. With regard to the latter, it is one of the four major cocoa-producing regions in Ghana, cocoa being Ghana's largest foreign exchange earner, until recently, when gold has taken its place.

Figure 3.1 The Ashanti Region in relation to Ghana



Source: Ghana: A Brief Guide; (Ghana Information Services Dept., Accra; 1994)

KUMASI is the second largest and the second most important city in Ghana, next to Accra. Officially in 1999 it had a population of around seven hundred thousand (700,000) people, but other estimates put it to just over one million (Korboe, et al., 1999)¹. It is the traditional as well as the administrative capital of the Ashanti Region, and its most important city. The city is a focal point for the road network in Ghana, and all the major roads linking the

northern and southern parts of the country converge on it. It is also the northern terminus of the railway network in the country, and has an airport as well. Kumasi is thus an important communications centre. It is a major tourist resort with several tourist attractions, and Ghana's only natural lake, Lake Bosumtwi, is a few kilometres south of the city. Ghana's National Cultural Centre is located in the city, and a host of cultural artefacts, especially of Ashanti, are found there. Noted for its traditional festivals, the city attracts a lot of tourists, both local and foreign, every year during the traditional festivals season. Kumasi is indeed regarded as the cultural capital of Ghana.

The city is an industrial centre - indeed the most important in the Ashanti Region. Industries such as vehicle assembly, auto-mechanical services and repairs, footwear and jute manufacturing, and breweries are found there. It is the centre of Ghana's timber and saw-milling industry. Commercially, it is prominent, and its Central Market prides itself on being the largest of its kind in the whole of West Africa. Kumasi's importance as a commercial and trading centre dates as far back as the Trans-Saharan trade periods. Educationally, the city is not found wanting. Aside of its numerous primary schools it has a great number of secondary, technical and vocational schools and teacher training colleges. It in fact contains probably more than half of all the educational institutions in the whole of the Ashanti Region. Above all, Ghana's only technical university -- the University of Science and Technology -- is situated in Kumasi. It houses one of Ghana's two teaching hospitals. With all these factors the city's growth, in terms of population and spatial size, is quite rapid.

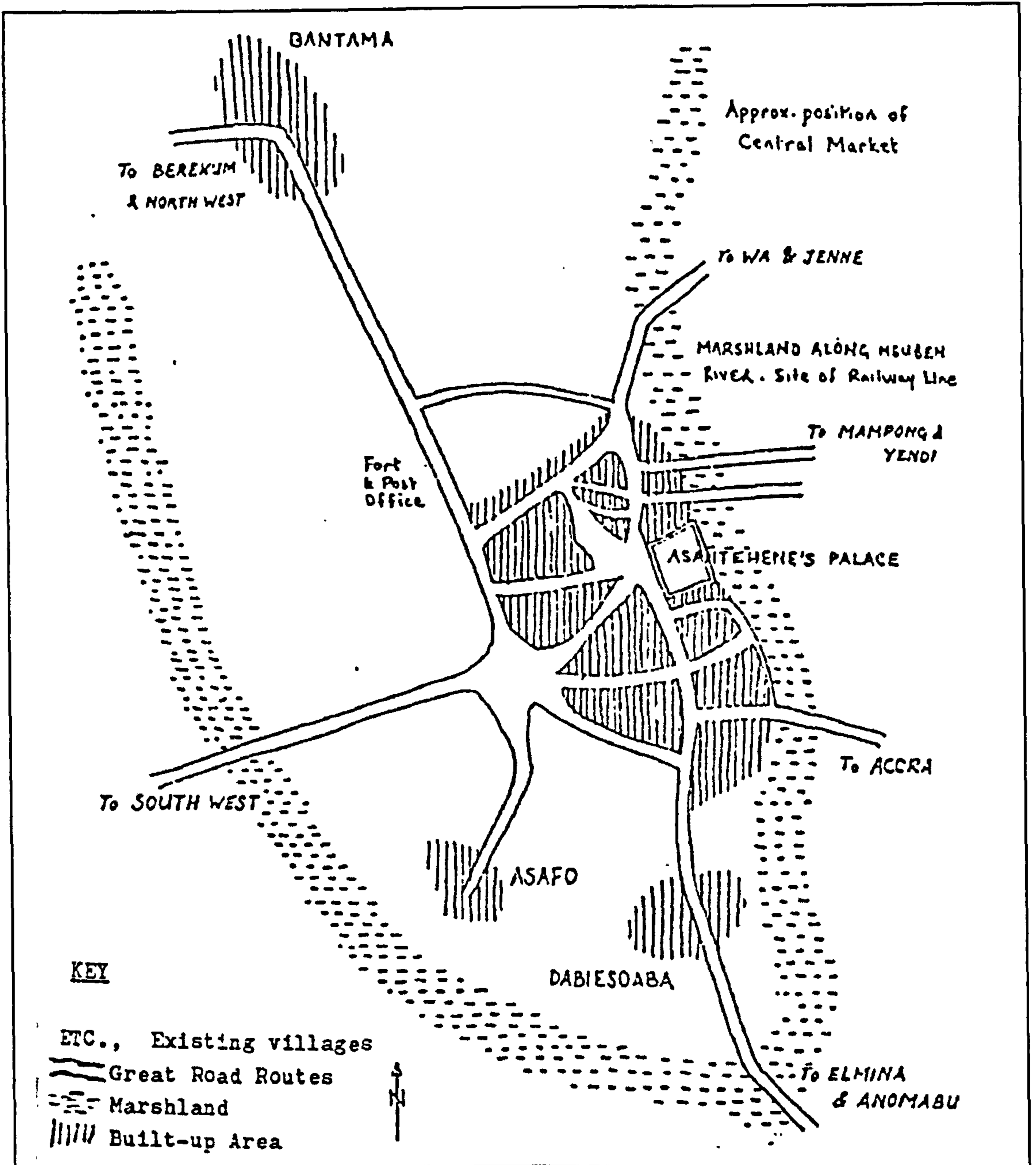
3.2 GROWTH AND MORPHOLOGY OF THE CITY

Kumasi's history is relatively recent, founded as the capital of a confederacy of Ashantiⁱ groups, which constituted the Ashanti Kingdom², in about A. D. 1680 and built on a hill

ⁱ The 'Ashanti' is a tribe of Akan speaking people in Ghana. The Akans are the largest ethnic group in the country.

overlooking a river -- the Subin River -- by one of the greatest kings of Ashanti, called Nana Osei Tutu. Powerful and rich, Ashanti subdued neighbouring kingdoms and made several attempts to conquer the lands south of it to the Atlantic coast.

Figure 3.2 Morphology of the Old City of Kumasi



Source: Wilks, 1975, p.380

Intent on resisting any foreign domination and protecting their kingdom, they fought several battles against the British colonial authority, then ruling the Gold Coast (as Ghana was then

known), and Kumasi was the scene of many of these battles. But in a war of 1873 - 1874, to curb the Ashanti threat and incursions, the British colonial army defeated the Ashantis and Kumasi was burned down. From then on the Ashantis fought hard to defend their kingdom. The city was the scene of a major revolt in 1900, led by the woman warrior, Yaa Asantewa, Queen Mother of Ejisu. The Ashantis lost and the region was annexed to the British Gold Coast Colony in 1901.

Owing to its very advantageous location, its economic, social, educational and cultural functions, Kumasi has grown consistently from a small town of a few settlements (Figure 3.2) since it was founded to a very large metropolis in terms of population, function and physical size. There is not enough comprehensive population data on the city, and what is available are mostly estimates. Blankson (1974)³ states that 1931 was the first year that population statistics for individual towns in Ghana became available.ⁱ The census of that year put Kumasi's population at about 36,000. By 1948 the city had experienced a growth of about 99% (nearly doubled to about 71, 600; *figures author's computation*), and by 1960 the growth over the 1948 figure was about 153% (about 221,000; *figures author's computation*). The average rate of growth for the period 1931 to 1960 was noted to be at 6% per annum. Other estimates put the 1948 figure to around 80,940. By 1990 this has grown to about 399,300⁴, an increase of nearly 500% over a period of just under forty years. The population as at 1999 officially stood at about 700,000, though other estimates put it to around 1 million (Korboe, et al., 1999). This rapid increase was largely due to immigration. Thus, the relative wealth and economic potential of the city has attracted, and continues to attract, people of varied backgrounds from all over Ghana, and even beyond, particularly from Ghana's northern neighbours, Burkina Faso (formerly Upper Volta) and Mali. Immigrants have also come from the northern areas of Togo and Nigeria.

ⁱ Blankson's source was the 1931 Gold Coast Census, Appendix; 1932

3.2.1 Rural-Urban Dichotomy and Ethnic Configuration of the City

As the city expanded physically in all directions, it 'engulfed' the surrounding villages, thereby imposing city life on those villages. These villages -- and there is a considerable number of them -- still do exist within the city fabric, maintaining their distinct rural characteristics, particularly of the nature of dwellings -- mud huts that are typically found in rural Ashanti. Aside of indigenous Ashanti villages which the city absorbed, migrant settlers also established their villages/settlements. In the latter case their lifestyles closely reflect those of their places of origin. Most gave names to their settlements which identify their places of origin. For example, a settlement called Anloga is largely populated by migrants from the Volta Region of Ghana, which has one of its main towns called Anloga. Kumasi, more or less, has not developed on a basis of socio-economic groupings but rather on ethnicity. Of this Tettey writes that "The city exhibits a high degree of ethnic 'segregation' but each area displays occupational heterogeneity."⁵ He cites as examples in-migrants of Northern and Upper Regions of Ghana, and Burkina Faso who developed and settled in the 'zongos',ⁱ and Aboabo, while migrants from the south lived in their own areas according to tribe. Fanti (a tribe from the Western and Central Regions of Ghana) migrants are mostly found in Fanti New Town, whilst the Ga (from Accra) called their settlement Accra Town. Ewes (from the Volta Region) found and settled in Oforikrom and Anloga. The indigenous Asante people (Ashantis) developed areas such as Bantama, Odum, Manhyia, Mbrom, Ashanti New Town, Odumasi, Asafo, and Amakom.

Although ethnicity played a major part in settlements development in the city none of these settlements are ethnically homogeneous. Each settlement or residential area has a mix of tribes. Schildkrout,⁶ for example, found that Fanti New Town (noted as a Fanti area) is composed of about 50% Fantis, 35% Ashantis, and 15% other Akans, Ga and Ewes, while

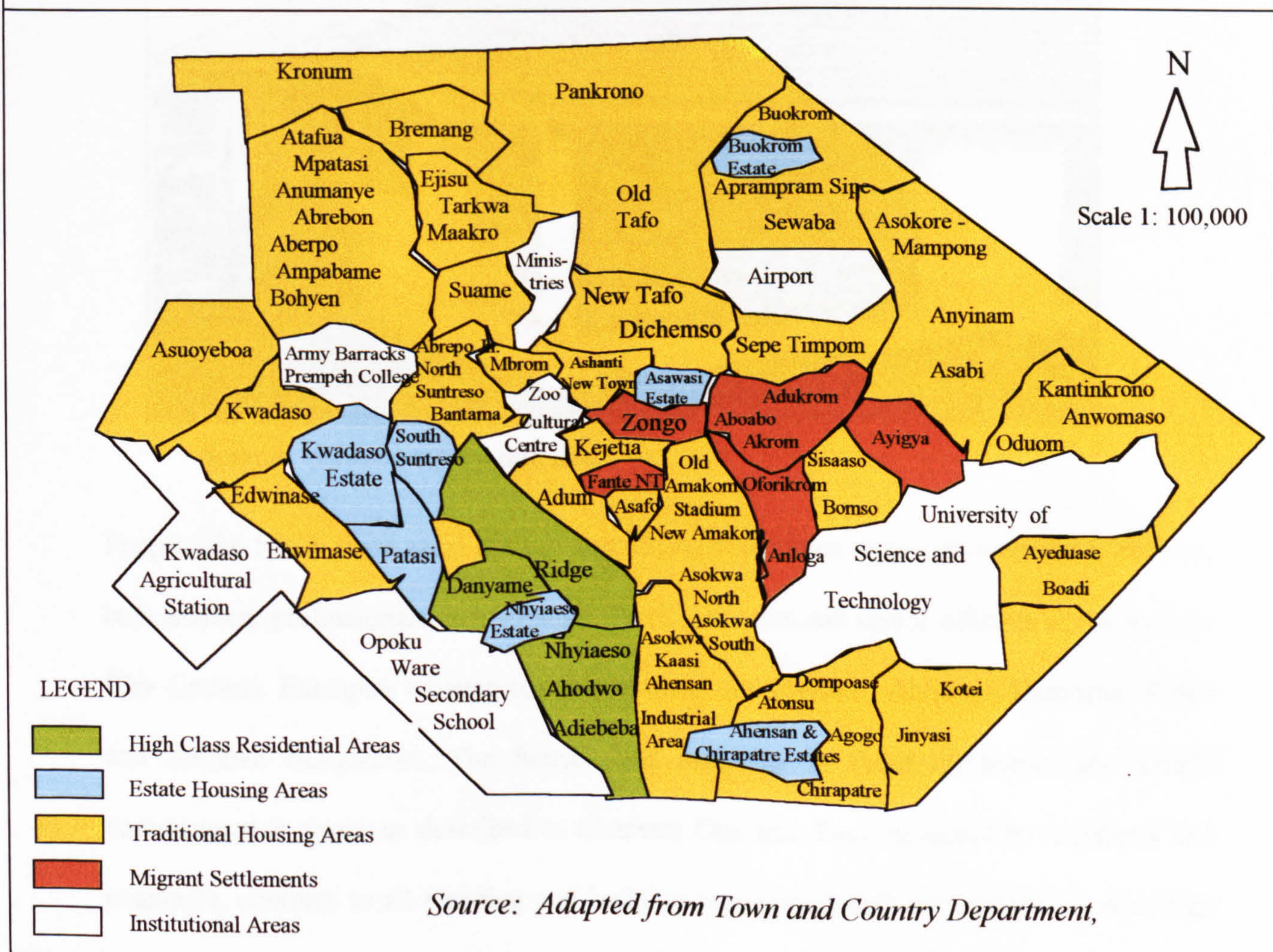
ⁱ "Zongo" is a term used in Ghana to mean "strangers' quarters", and it refers mainly to migrant settlements in Ghanaian towns and cities, and normally found on the outskirts of the towns and cities (see footnote on page 5)

13% of the adult occupants of 89 Moshie-owned (the Moshie are migrants from Burkina Faso) houses in four zongo areas were found to be Akans and other southern Ghanaians.

3.3 SETTLEMENT PATTERNS AND HOUSE FORMS

Kumasi's settlement patterns show some interesting characteristics (see Schreckenbach and Abankwa, 1982; Tiple and Willis, 1992; Korboe, 1992; Schildkrout, 1975; Malpezzi et al, 1990). There is a mix of developments that depict evidence of wealth and luxury as well as poverty, want and neglect. Broadly, four classes of settlements could be identified, each with their unique characteristics: the **high class** residential areas, government **estate housing** areas, the **traditional** Ashanti settlements, and **migrant and 'squatter'** settlement areas. Figure 3.3 shows the distribution of the city's major settlements and residential areas.

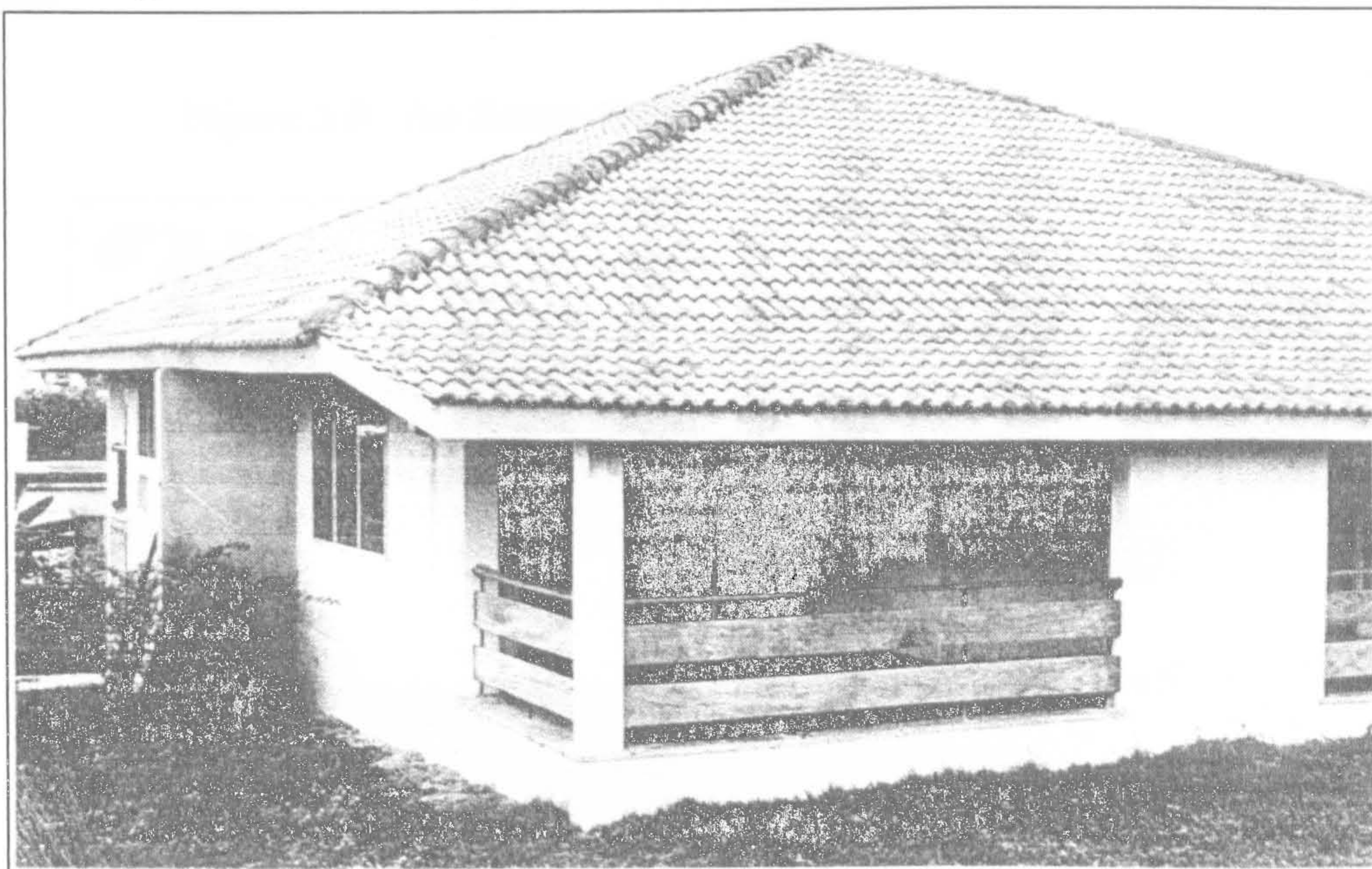
Figure 3.3 Location of Residential Areas in the Kumasi Metropolitan Area



3.3.1 The High-Class Residential Areas

The residential areas of this category have large luxury villas and bungalows, mostly one and two storeys high. Buildings here generally occupy large plots with plush gardens. Streets in those areas are wide, well paved, with top quality concrete gutters on either side; they are aligned with streetlights and avenue trees, and are very well maintained. Infrastructure is well supplied and the environments are generally neat and healthy. The houses are almost all owned and occupied by nuclear families. Generally well-landscaped, with trees, flowers and greenery, such areas are euphemistically referred to as 'leafy suburbs.'

Figure 3.4 A Luxury Bungalow in a High Class Residential Area



Source: Schreckenbach and Abankwa

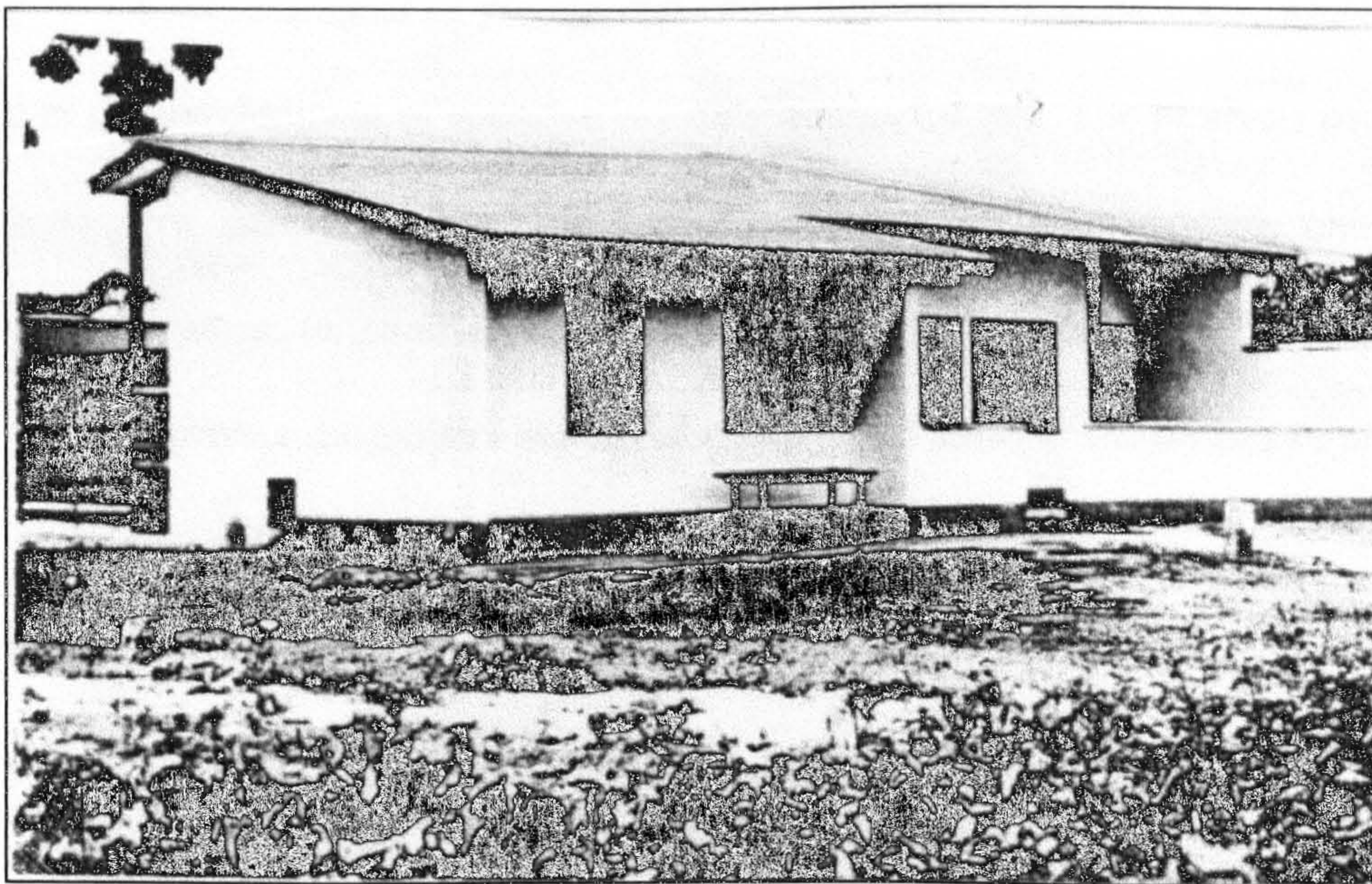
People who live in these areas are top executives, expatriates, senior civil servants, bankers, businessmen, professionals, industrialists, factory owners and senior officials of the Kumasi City Council. Examples of such residential areas are Nhyiaso, Ahodwo, Danyame, Ridge and Asokwa Bungalows. The houses and buildings in these residences are strictly conventional in terms as described in Chapters One and Two: designed by architects and engineers, conform to all planning and building regulations, and contractor-built with high

quality building materials all through, and contain generally between three and five bedrooms per house. Compared to all the other classes, these settlements have small densities in terms of people and building. They cover relatively large areas of land but contain relatively less people.

3.3.2 Estate houses

Estate houses have been built on purposely-acquired large tracts of land. Until the 1990s, these have all been government-built, and there are a number of these estates throughout the city. Figure 3.5 is a picture of a typical estate housing unit, meant for the low-income earner.

Figure 3.5 An Estate House Unit



Source: 'Low Cost House Analysis'; Dept. of Housing & Planning Research, UST, Kumasi; 1974

The philosophy behind the development of estate houses is to provide cheap rental housing for middle and low-income workers. Consequently, the majority of occupants in these houses are rent-paying tenants. The houses here are also designed for nuclear family occupation, and they generally contain between one and three bedrooms. Most of them are

semi-detached single-storey units, with each house having its own living room, kitchen, bathroom and water-closet toilet facilities. Each house is provided with its own small backyard.

The government estate houses have all also been developed on the conventional principles. The largest of these estates is the Kwadaso Estate, with a mix of single-, two- and three-storey houses. It is the only one of the estates in Kumasi that has houses with more than one storeys; all the other estates have single storeys. These settlements were well supplied with standard infrastructure at the time of construction, but lack of adequate maintenance has left most of the infrastructure, especially roads and water supply, in various states of disrepair and deterioration.

The implementation of the government's new housing policy (see Chapter 2, section 2.3), gave rise to the establishment of private real estate development companies, which are now involved in the development of speculative estate houses for sale. The products of these real estate developers, mostly detached and semi-detached, two to four bedroom units, are for sale at market values, targeted at the middle and high-income earners. The prices of the houses of these private developers are either quoted (and sold) in US dollars or are pegged to the US dollar, with prices ranging from US\$30,000 to US\$100,000. Their houses are, therefore, out of reach of the poor and the low-income earners and a large proportion of the lower middle-income earners. They do not engage in social housing production, and so do not produce rental units. Like the high-class residential areas, the housing estates cover very large areas of land. Density of buildings as well as population, however, is much higher, but still is far below densities for the traditional and migrant settlement areas. Thus they also house far less people than the traditional and migrant settlement areas. Where tenants have managed to buy their houses extensions of various kinds, by addition of more bedrooms, have been made here and there. Examples of estate houses, in addition to the Kwadaso

Estate, are North and South Suntresu, Patasi, Chirapatre, Ahinsan, Buokrom and Asawasi.

3.3.3 Traditional settlements

The traditional settlements are those that originally existed as separate villages and towns, probably, before the founding of Kumasi. These settlements had their own local chiefs as their traditional leaders, a tradition which is maintained in the present day. At the founding of Kumasi these towns and villages became amalgamated to it, and their chiefs became sub-chiefs, and paid allegiance, to the King of Ashanti, traditionally known as the 'Asantehene.' The local chiefs exercise devolved traditional power and are custodians to all lands belonging to their respective areas of jurisdiction. In this respect they are quite instrumental in releasing land for development in their part of the city, and the central government and the metropolitan authority would have to deal with them in acquiring land they may need. Two kinds of houses, which Rutter (1971) describes as *vernacular architecture*, could broadly be found in these settlement types. The first group are large, single-storey one-room deep traditional central courtyard houses constructed of mud walls and usually with bamboo or palm branch reinforcements, or just the plain mud laid in 'rings' of layers. Thatch might have originally been used for roofing but with the passing of time the thatch roofs have been replaced with corrugated aluminium or iron roofing (Schreckenbach and Abankwa, 1982: 55-56). Walls have been smoothly rendered, either with mud, cement-sand plaster or bitumen and are painted. The buildings generally show visible signs of ageing and lack of maintenance. These traditional old houses are generally owned by extended families or clans, and are locally called '*abusuafie*' (family or clan homes). As the traditional buildings in these areas existed before they were incorporated into the Kumasi Planning Area, and formal planning laws became enforceable there, the buildings have no recorded planning permits. The layout of houses within the settlements is fairly regular, following closely on

the grid-iron pattern (Figure 3.6). On this Rutter writes “The visitor by air in the forested Ashanti region of Ghana cannot fail to be struck by the regular courtyard form of the houses, laid out in grid-iron fashion in settlement after settlement.”⁷

Figure 3.6 Examples of Layout of Traditional Settlements within Kumasi

Aerial view of Central Kumasi, Ghana. Population in 1960: 180,642



Source: Oliver, Paul: Shelter in Africa, 1971

Aerial view of part of Anloga, in Kumasi

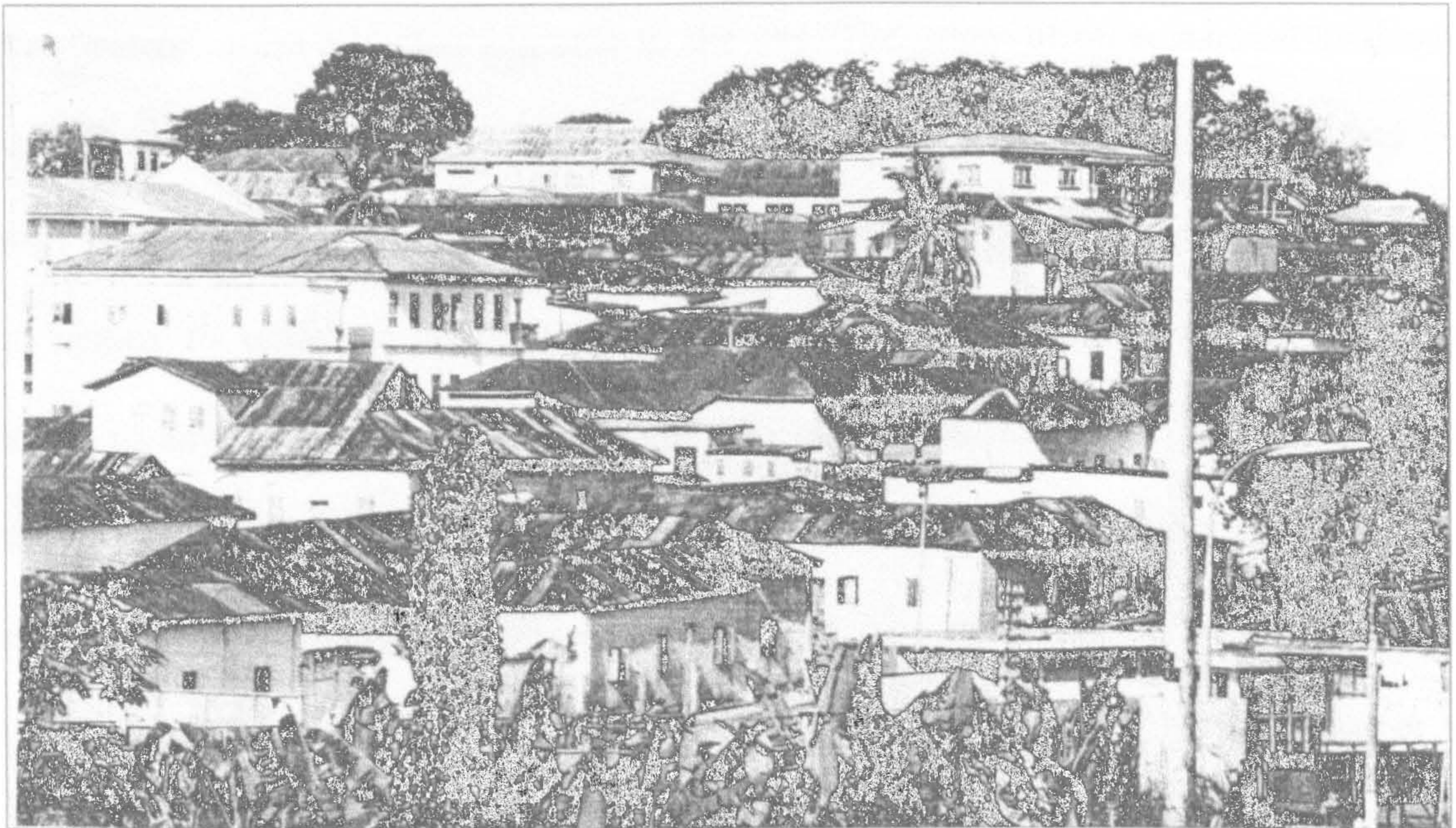


Source: Adapted from Schreckenbach and Abankwa

The next group of houses in the traditional settlements is distinguished basically by the walling material, which is of cement and concrete blocks. Rutter (1971) indicates that European influence during the colonial rule period of 1895 to 1957 largely accounts for the differences between this group and the traditional mud type. Like the mud-walled houses, however, these are also fashioned on the central courtyard principle, with room arrangements very similar. The introduction of reinforced concrete technology made it possible for vertical extension of houses, and thus storey heights from single to three can be

commonly found. Balconies are common features of these houses and the courtyards are concreted. Depending on storey heights, these houses may contain anything between twelve and forty habitable rooms. These house types are in interspersed relationships with the traditional types, and the varying storey heights create an irregular skyline.

Figure 3.7 Housing mix in a Traditional Settlement



Source: Schreckenbach and Abankwa

These second group of house types are generally owned by wealthy cocoa farmers, rich traders and businesspersons or senior civil servants. They are generally partly for the occupation of the owners and their immediate nuclear families, partly to accommodate members of the extended families, who generally do not pay rent (Korboe, 1992;⁸ Tipple and Willis, 1992⁹) and partly for renting. Building and population densities here are quite high. The traditional settlements and their houses accommodate the greatest proportion of the population of the city. Examples of these settlements are Odum, Asafo, Asokwa, Amakom, Mbrom, Ashanti New Town, Bantama, Dechemso, Kwadaso, Tafo and Ayigya.

3.3.4 Migrant and 'Squatter' Settlements

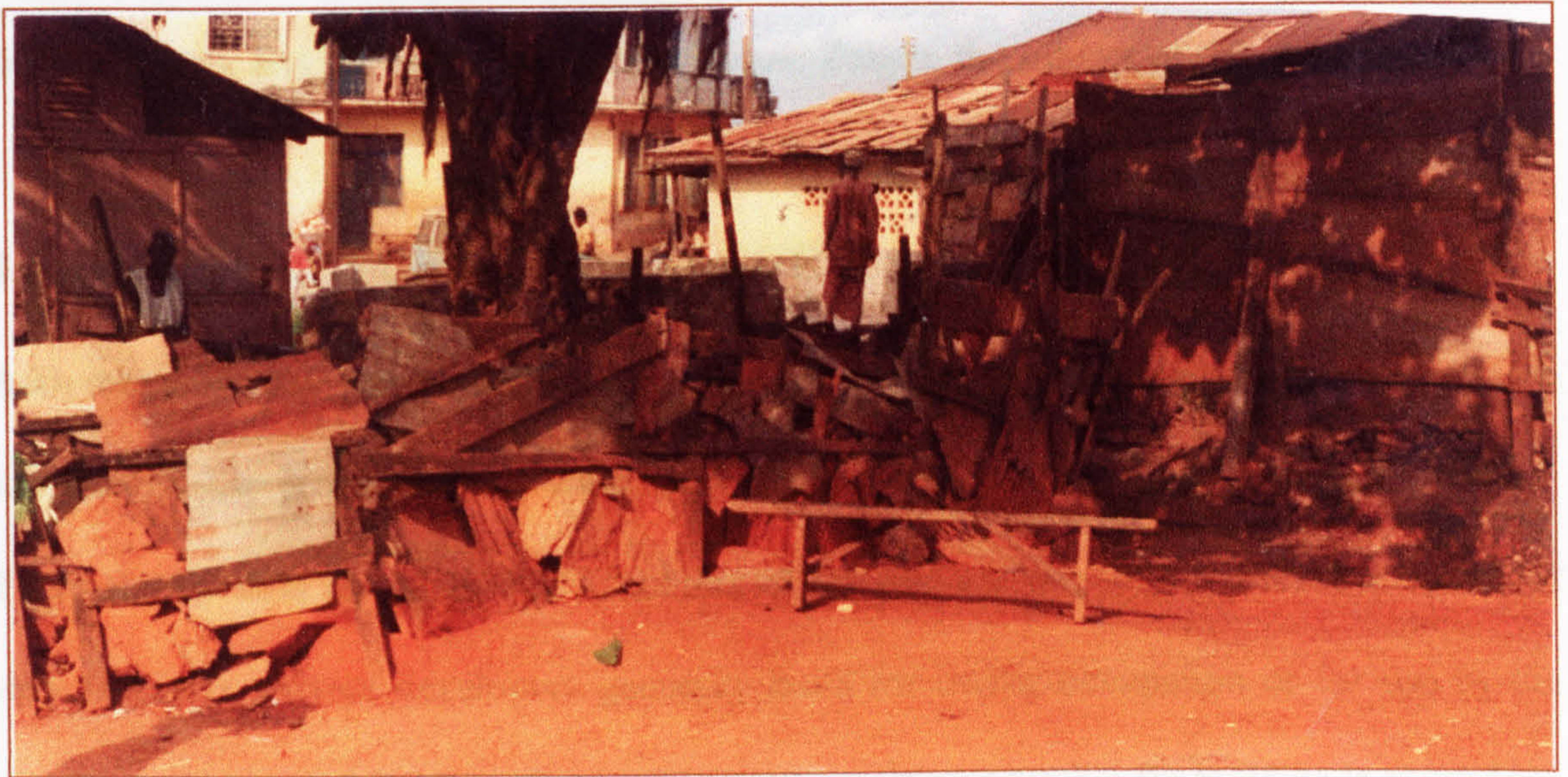
The Migrant and 'Squatter' settlements are those that were originally developed on land given by the Ashanti king and the local or divisional chiefs to slaves and captives of the Ashanti kingdom. Their settlements were used to provide a pool of servants and labourers to the king and the chiefs in the days of the Ashanti Empire. These areas were generally labelled as the 'zongos.' After the fall of the Ashanti kingdom and following British rule these 'zongo' areas attracted migrants to the city. The origin of other migrant settlements was when migrant groups from some specific areas of the country requested for and were given separate lands to develop and settle. The granting of such land was more of a 'permission to settle' or privilege from the traditional authorities and did not entitle the settlers to any tenural or possessory rights. No formal contractual agreement was entered into, and technically the land owners could take back the land any time they wanted to, in case of for instance abuse of such privilege, though there has not been any instance of such an action being taken. In return the settlers were expected to be of good behaviour and refrain from interfering in the traditional affairs of the Ashanti (see Addae-Dapaah, 1983).

Investment in housing in the migrant areas is very low owing principally to insecurity of tenure on the land, and also due to the fact that some migrants would rather want to invest back in their 'hometowns' and 'home-villages', if they had the means. Buildings in these areas, therefore, tend to be small, constructed of more inferior quality, primitive and usually recycled materials (Figure 3.8). Most structures generally, therefore, do not seem to be permanent.

Within the migrant settlements are instances of squatting. The squatters are those who have moved to the area and built makeshift shelters for occupation and to carry out some informal economic activities. Squatting, however, is not a widespread phenomenon in the city owing to the system of land tenure in Kumasi. It is possible, but only to a limited extent,

in the migrant areas, where all the occupants of the land are in principle regarded by the traditional authorities as temporary, and where there is less likelihood of the squatters being prevented from settling.

Figure 3.8 Shelter in a Migrant, 'Squatter' Settlement



Source: Author's survey photograph

In spite of the seemingly temporary nature of their occupation of the land, most of these settlements are quite old and well consolidated, and next to the traditional settlements these areas contain large numbers of people.

Apart from the limitations imposed as a result of insecurity of tenure, officially the migrant settlements are not recognised as acceptable permanent features of the city. Since the development of their lands have not been done according to 'acceptable' planning principles and regulations, they are regarded as illegal and being in existence only temporarily. These settlements are officially denied supply of basic infrastructure and public services and facilities. They are largely left to fend for themselves as far as access to these is concerned. As Drakakis-Smith (1981) notes, situations like these encourage the pursuit of clandestine

activities and occupations. It is therefore very common to find illegal connections of pipe-borne water and electricity within these areas. Stanley's study¹⁰ of Ayigya (or Ayija) Zongo, for example, reveals a number of such activities as smuggling, trading in contraband goods, prostitution, burglary, and pick-pocketing.

Examples of migrant settlements in Kumasi are the Ayigya Zongo, Moshie Zongo, Aboabo, Serikyi Zongo, and the centrally located Kumasi Zongo, the subject of this study.

3.4 HOUSING SUPPLY AND ACCESS

Both the public and private sectors supply housing in Kumasi, but the greater percentage is supplied by the private sector, which supplies the bulk of housing on the rental market. There is very little speculative development of housing for sale by the private sector (until very recently). Private developers generally build for owner-occupation or for use by the members of extended families. Generally, "renting-out as a motive for building is secondary, and only surplus accommodation in such houses is rented out" (Addae-Dapaah, 1983).¹¹ However, only very few houses in Kumasi are occupied solely by the house-owner and/or his extended family; some renting-out is found in almost every house. Public sector housing, on the other hand, is both for sale and for renting. It accounts for about 25% of the housing stock in Kumasi (Addae-Dapaah, 1983). These houses, however, are built on the Western-style and to high Western standards. Supposed to be low-cost housing, whether they are for renting or for sale, the prices are so high that they are quite inaccessible to the low-income earners of the city, who are supposed to be the major beneficiaries of such housing. Public sector housing, although comprising about 25% of the physical housing stock, accommodates only about 5.8% of the population of Kumasi (Addae-Dapaah, 1983), and these are mainly of the middle- and high-income groups.

3.5 SUPPLY OF INFRASTRUCTURE, SERVICES AND FACILITIES

The provision of infrastructural facilities in Kumasi is the responsibility of state-owned public corporations and the Kumasi Metropolitan Assembly (KMA), the local government authority of the city. Water supply is the responsibility of the Ghana Water and Sewerage Corporation, whose duty is to supply pipe-borne water to all areas of the city and to treat and dispose of sewage. There, however, is no central water-borne sewage system in Kumasi. (In fact, as far as sewage treatment and disposal system is concerned, the Corporation has not built any in the whole country, and so central sewage system is virtually non-existent in the country, apart from the universities and probably a few private organisations). Electricity is supplied by the Electricity Corporation of Ghana. (The Corporation is the sole supplier of electricity in the country). The Kumasi Metropolitan Assembly is responsible for providing access roads and streets, street lighting and storm-water drains. It also provides public toilets (usually, non-water borne latrines), cess-pool emptying services as well as collection and disposal of refuse. It is responsible for enforcing building regulations in the Metropolitan area.

Water and electricity are well supplied in the high class, high quality residential areas and those areas which have approved physical plan and which have been developed according to it. But these services are either not supplied at all, or are only very poorly supplied, to areas which have been developed on traditional lines and which do not have an approved plan or do not conform to the physical plan. In the same vein refuse and excreta disposal services are well provided in the high class areas, whereas the traditional and poor quality housing areas are denied these, or if provided at all, only on a "half-hearted" basis, and are quite inadequate. One reason for this is that the areas where priority is given to the provision of such services are generally high property rate areas. Arguably, too, many of the policy and decision makers of the city live in these areas. The KMA's cesspool emptiers, for instance,

regularly, at least with the limited equipment at its disposal, service these high property rate areas where the houses generally have water-closet toilets and use septic tanks for excreta disposal. Public latrines are generally provided for the low quality residential and "old town" areas within and around the city centre, where, owing to the problem of affordability and cost, water closets are virtually absent. Even here the provision of the public toilets is very inadequate, both in quantity and quality. These latrines are of the removable bucket type, which should be serviced and cleaned daily. Unfortunately, emptying and cleaning, the responsibility of the K.M.A., is done very irregularly and, most of the times, haphazardly, too. Thus, where these public latrines are located, and their immediate surroundings, they are characterised by foul smell, unsightly scenes and disease-carrying flies, mosquitoes and other harmful insects, which are hazardous to health. The handling of refuse disposal is almost the same as that of public latrines. Refuse collection points are demarcated by the K.M.A, where the refuse is supposed to be collected regularly by the Assembly's cleansing department for final disposal. But, whereas refuse removal is quite satisfactory in the high class residential areas, in other parts of the city it is ignored for very long periods, leading to huge pile-ups of decomposing refuse at the collection points. It is not unusual to find defecation on such refuse piles. Thus, like the public latrines, these are very smelly and do foul the breathing air around. These also become converging points and breeding grounds for disease-carrying flies and mosquitoes. The public latrines and garbage dumps are in effect environmental and health hazards.

3.6 ADMINISTRATION OF THE CITY

The administration of the city could be described as a partnership between the traditional and formal authorities. These administrative functions of the city are performed, not in competition with, but complementary to each other.

The ultimate traditional authority is vested in the Asantehene (the king) who has various divisional chiefs responsible for specific areas and functions relating to the chieftaincy. The traditional authorities' influence is chiefly found in matters concerning land, over which they wield tremendous power. Since the traditional authorities are the custodians of all stool lands belonging to the Kumasi Traditional Council, land can only be acquired through them. Revenue for the traditional authorities comes mainly from land leasing to and acquisition from the central government, the Kumasi Metropolitan Assembly, private investors (like factory owners) and individuals. Transactions in the land market in the city are fraught with some difficulties. Traditionally, land is not supposed to be sold but offered or leased to a developer in need of a parcel of it upon paying, in principle, a token amount dubbed 'drink money', to the traditional authority (Addae-Dapaah, 1983).¹² High demand for land in the city gives the traditional chiefs an upper hand, and they generally take advantage to demand large sums such that the cost of acquiring a piece of land is roughly about the market value, (Korboe, 2000: 133). In several instances, the system is abused, and multiple allocations of the same piece of land are made to different people, either by the same chief or those related to the chief or have some influential position in a chiefdom. This usually arises if a developer fails to develop the land within a specified period, normally within one year, and the chief exercises his right of reallocation (Devas and Korboe, 2000)¹³. The result is constant occurrence of land disputes, which hamper development.

Formal administration is the responsibility of the Kumasi Metropolitan Assembly and the central government. The central government has agencies and ministry branches which are responsible for such functions as education, law and order, health, government estate houses, land administration (through the Lands Department), customs and excise and inland revenue. These are funded directly by the central government.

Until 1995 the governing local authority was the Kumasi City Council, headed by a

Chairman. Local government reorganisation as a result of the passing of PNDC Law 207 (see Chapter 2 Section 2.5.2) led to the replacement of the Kumasi City Council with the Kumasi Metropolitan Assembly (KMA), headed by the Metropolitan Chief Executive (MCE). The nature, composition, representation, leadership and functions of local governments in general were discussed in Chapter 2 Section 2.5. The Legislative Instrument (L.I. 1614) setting up the Assembly (KMA) was passed in September 1994.¹⁴ The KMA has sub-structures as required by the PNDC Law 207 and the Local Government Act 1993, Act 462, (see Chapter 2 Figure 2.15): the main Metropolitan Assembly, 4 Sub-Metropolitan Assemblies, 24 Town Councils and 403 Unit Committees.ⁱ (The Department of Planning, May 2000, puts the number of Unit Committees at 1009). As the largest administrative authority, the KMA has the ultimate responsibility, among others things, for the provision and maintenance of infrastructure such as public toilets, refuse management, streets and street lighting, maintaining environmental cleanliness and sanitation, supervising trade and commerce, building and development control. It imposes and collects local levies, property and other local rates. In principle, in discharging these duties, it should devolve some of its functions to its subordinate structures, to ensure maximum participation at the grassroots level and that local issues are addressed properly. It thus has the responsibility to ensure that decentralisation and democratisation work, in line with the principle of the PNDC Law 207 and the LG (1993) Act 462.

The KMA has been in place for over five years but the implementation of the local government system and discharge of the Assembly's duties have not been easy and effective due to many reasons. The incumbent MCE has been in position from the latter years of the erstwhile Kumasi City Council (1981 – 1994) following his appointment by the chairman of the then PNDC, and later the President, J. J. Rawlings. With his unflinching support for

ⁱ Author's extraction from the L.I. 1614. See also Devas and Korboe, 2000: 126

President Rawlings and the NDC Party, he was appointed the MCE when the KMA was put in place. Devas and Korboe (2000: 127-135)¹⁵, and the Department of Planning (May 2000)¹⁶ discuss a number of problems facing the KMA, one of the major of which is that of effective administrative and political leadership. A small group of Assembly members exercise executive responsibility, with the government-appointed Chief Executive (MCE), chairing. The MCE's *style of leadership* is characterised by arbitrariness, high-handedness and patronage by favouring and rewarding his supporters and penalising his opponents, critics and those who disagree with him. He, for instance, withdraws services from communities who oppose him, and frequently harasses traders, small businesses and other "undesirables" (op. cit) within the city, the raids on whose premises are often personally led by him. The consequence of this is to deny urban services to a large majority of the city residents, since Kumasi appears to be the centre of opposition to the NDC government, and the Chief Executive by his actions has alienated support for himself and his administration from large sections of the communities in the metropolis.

The Sub-Metropolitan Assemblies are virtually not functioning because of the unwillingness of the Chief Executive to devolve power, the Town Councils exist only on paper, and the Unit committee system, only put in place in 1998, is not functioning well either.

Democratisation and people's involvement, in practice, seem minimal as reflected in the fact that in preparing the city's development plan there was no consultation between consultants and local communities. This underlines the prevalence of the institutionalised practice of official 'top-down' approach in imposing 'conventional' solutions on the people. This prevalent official attitude is unlikely to deliver needed solutions to the city dwellers, especially those targeted at the poor and at poverty alleviation.

Decentralisation has so far not been achieved, in that central government bodies and ministries represented in the city have been unwilling to do so. They appear to prefer to

maintain their allegiance to the centre rather than be subsumed within the local authority. The implication of this is that, in the provision of a service or facility for example, where the vision and priorities of the Assembly and the governmental agencies differ, it is fairly difficult to arrive at a consensus and effect decision and implementation.

Financial problems of the Assembly are enormous. Revenue is derived from such sources as direct taxes – basic and property rates, licenses and building permits –, averaging about 22% from 1991 to 1995; non-taxes – market fees, rent, interests, profits on investment, and others – averaging 54%; and transfers from central government and stool lands – averaging 24%, for the same period.¹⁷ In 1997 the Assembly received central government transfers totalling 55% of its total revenue (36% from the District Assemblies Common Fund, 19% for staff salaries and wages), leaving 45% to be raised from its local sources.¹⁸ Revenue for that year amounted to about 6 billion Cedisⁱ (about US\$2.5 million; *computation extracted from Devas and Korboe, 2000, by author*). For an Assembly as large as KMA this amount was quite insufficient, and the largest proportion was used on salaries and recurrent expenditure with only a little left for capital expenditure. The largest amount of capital expenditure (45%) was spent on solid waste and sanitation, with 16% going on improvement of the Assembly's buildings, and 12% on education and health. The focus of the KMA's activities is infrastructure maintenance, which largely benefits the well-off of the city to the exclusion of the poor. This focus contrasts with the priorities of the poor communities, which are more of social and economic in nature. The Assembly's finances are made worse through inefficiency in collection, accounting and corruption. For instance, collection of traders' license fees has been contracted to a traders' association that is perceived to be a functionary of the NDC (Devas and Korboe, 2000), and there is the fear that the revenue the association collects would largely end up in the NDC Party's coffers.

ⁱ The 'Cedi' is the unit of Ghana's currency

The structure of the local government system is one that demands a lot of resources and skilled and experienced personnel, but the Assembly is unable to recruit the required personnel, principally because of lack of funds, and also for the fact that professionals seem not to like the idea of being subordinates to government-appointed heads, not least of whom is the Chief Executive, who may lack the qualifications and experience they possess. The lack of *adequate, qualified and experienced personnel* contributes significantly towards inefficiency in the running of the Assembly.

Civil society by way of community organisations in Kumasi is weak, largely owing to lack of support and encouragement from the city administration. The 'active' ones such as the 31st December Women's Movement and Association of Committees for the Defence of the Revolution are viewed as organs of the NDC and instruments of harassment and intimidation and so do not enjoy much support in the city. Together with unit committees civil society could be powerful instruments for lobbying for local provision of services, as well as getting actively involved in the development of their locality. In the present situation, however, this potential is not being exploited. *NGOs* could make vital contributions but they have an insignificant presence in the city, and the Assembly does not seem to have any policy towards attracting and involving them.

The culminating effects of the many problems of the KMA are poor service delivery, inefficient functioning and poor performance in governance of the city. With the current Assembly not able to sort out its own internal problems it is difficult to see how it can pay enough attention to solving the many problems of the city, especially with respect to poverty alleviation. In fact the Assembly does not seem to have any policy or strategy targeted towards poverty alleviation, and several of its actions rather tend to adversely affect the poor (Devas and Korboe, 2000).

The importance of local authorities in urban development of the Third World cannot be

understated. They have the potential for developing local solutions, in partnership with local inhabitants, and carefully analysing and harnessing local potential resources (Environment and Urbanisation, April 1991).¹⁹ This potential, however, is not realised owing to weaknesses in management and inability to raise needed revenue. These weaknesses are reflected in the Kumasi Metropolitan Assembly. For the KMA to make headway and impact more meaningful on the development of the city a lot of changes would need to be made. First, the style of leadership of the incumbent Chief Executive needs to be drastically changed. It is difficult, however, to see whether he will be capable or willing to do this. A change in personnel would probably be a viable option. Efforts should also be made to recruit and attract more qualified and experienced personnel to bring efficiency in its administration.

The local government structure as existing in its current form is unwieldy, bureaucratic, resource-sapping and expensive to operate. It, therefore, needs to be revised and made simpler and more effective. It needs to make poverty alleviation a priority agenda.

3.7 THE KUMASI ZONGO IN RELATION TO KUMASI CITY

In Section 3.2.1 it was noted that Kumasi has quite a large number of settlements that physically exhibit rural rather than urban characteristics, in terms of nature and quality of dwelling structures. The KMA has virtually not paid any serious attention to providing these areas with basic services and infrastructure or improving those areas. As a result these areas suffer from marked deterioration, both physically and environmentally, not counting the accompanying social and economic problems. Housing stress is, therefore, very high in those areas. The Kumasi Zongo, the case-study area of this thesis, is one of such areas. It is located right in the centre of the city (see Figure 3.3) and the problems here are quite acute.

The Zongo has been chosen because of its particular location. Centrally located, it is very

close to the Kumasi Central Market, the commercial and the business districts of the city, important educational institutions, government and administrative offices, and high density residential areas. The land there, therefore, has very high potential economic value. Its existence as it is, thus, is threatened by pressures from potential developers. For the settlement, being 'illegal', in the parlance of the city planning authorities, the threat of eviction is very real in the implementation of the physical plan for that area. Experience in most Third World countries shows that where such poor quality settlements occur, especially in city centres, they are regarded as slums which are "eye-sores" or blights, which should be got rid of. Often, using redevelopment or regeneration as an excuse, the people are evicted and the areas bulldozed down. The people evicted are left to resettle often on the fringes of the city, on low quality land (see Chapter 1, Sections 1.2.4 – 1.2.9). With no provision made for them, apart from, probably, the vacant land, these poor people only transfer 'who they are' and 'what they have' -- abject poverty -- to their new area. Already deprived of their meagre resources and "property", and having to start all over from scratch, they end up becoming even more deprived than they were before, and re-create conditions and environments that are far worse than used to be in their previous settlement. Already, one such city centre settlement in Kumasi has been evicted to the city fringe, where the people have created a settlement called the Moshie Zongo, a settlement that is far worse and the people more deprived than their previous settlement. (Moshie Zongo, as is the characteristic with the outward expansion of Kumasi, will certainly, and not in the distant future, be engulfed by the rapidly growing Kumasi city, only to be declared an 'illegal' settlement by the city's Planning authorities!). The Kumasi Zongo faces such a dilemma. An official of the city's Planning Department confided that as far as the Department is concerned the settlement in its present form does not conform to the city's development plan and will ultimately be demolished to make way for "acceptable redevelopment at the

appropriate time.” The people of the Zongo, in any case, they argue, knowing they are migrant settlers, do not have or show any interest in developing the area, which to them belongs to someone else – the traditional authorities -- but not to them. This attitude was confirmed by an Assembly member, who added that the settlement is a liability to the city and is depriving it of the potential of beautifying it and earning high revenues from quality housing and other developments. This threat could be carried out if a government or local authority which has no support in the area comes into power and decides to use the ‘illegal settlement/redevelopment according to official plan’ argument as ostensible reasons to evict the residents (a ‘tool’ that could be used as a ‘punishment’ for non-support or opposition). If such action is carried out the consequences on the people physically, socially and economically, will be very grievous. To forestall the occurrence of this, the study aims to find out how best the area can be improved and the quality of life of the people there raised without the drastic action of them needing to be forcibly evicted. In doing this the study will explore the ‘liability’ argument (see Chapter 1 Section 1.5) from which the *main hypothesis* of the study will be developed.

3.8 CONCLUSION

Kumasi occupies a very important place in urban Ghana. The city has an interesting history which lies in the fact of it having been the centre of a powerful kingdom that conquered neighbouring lands, taking several people as captives and settling them as slaves and servants. Located in the economic heartland of Ghana, it has constantly attracted to it people seeking economic gains, both from all the regions of Ghana and from neighbouring West African countries. As a dominant city in the Ashanti Region offering enormous commercial opportunities, education, health, cultural and social facilities it offers some sort of a magnetic pull to people of all the towns of the Region as well as the rural areas. Many

wealthy people, especially cocoa farmers, from these towns and rural areas have properties in the city.

Traditional and conventional administration of the city run parallel to each other, with the former being instrumental in matters concerning land. In fact no land could be acquired for development -- be it industrial, educational, housing, whether from the central government, the city council, private companies or individuals -- without recourse to the traditional authorities.

The private sector supplies the bulk of housing whilst the public sector's contribution has been in the form of estate houses, which, until the mid-1990s, had been supplied solely by the central government. The Metropolitan Assembly does not produce any housing, neither did its predecessor, the Kumasi City Council. The high class residential and estate housing areas exhibit predominant Western style architecture with clean and attractive environments, and are well-supplied with infrastructural services and public facilities. Even though these areas cover very large tracts of land they accommodate less than 25% of the city's population.

Settlement patterns show a high degree of ethnic segregation reflecting its development history. Several areas depicting rural characteristics can be found as a result of the city's expansion which absorbed several villages. The dominant architectural form, as far as housing is concerned, is the traditional central courtyard compound house. These are found mostly in the traditional and migrant settlement areas, which house more than 75% of the population of the city. Most of these areas, however, do not conform well enough to 'acceptable' formal planning standards of the Kumasi Planning Area, and most of such places suffer from inadequate supply of infrastructure and public facilities. Marked deterioration of physical structure and poor visual environment are quite evident here, notably the 'zongo' areas. They are the major housing stress areas in the city. The most

critical of these 'zongo' areas with acute housing and environmental problems is the Kumasi Zongo, centrally and strategically located in the city. Conventional 'wisdom' militates against the existence of this settlement where it is, and if no alternative is found the residents of the area could be dislodged and the place demolished. The object of this study is to argue against such drastic measures, and for an acceptable and workable alternative to be considered. To put a case for this alternative, the factors influencing the Kumasi Zongo would need to be examined, and this is done by way of various *variables* adopted in a survey of the area, which are discussed in Chapter Four.

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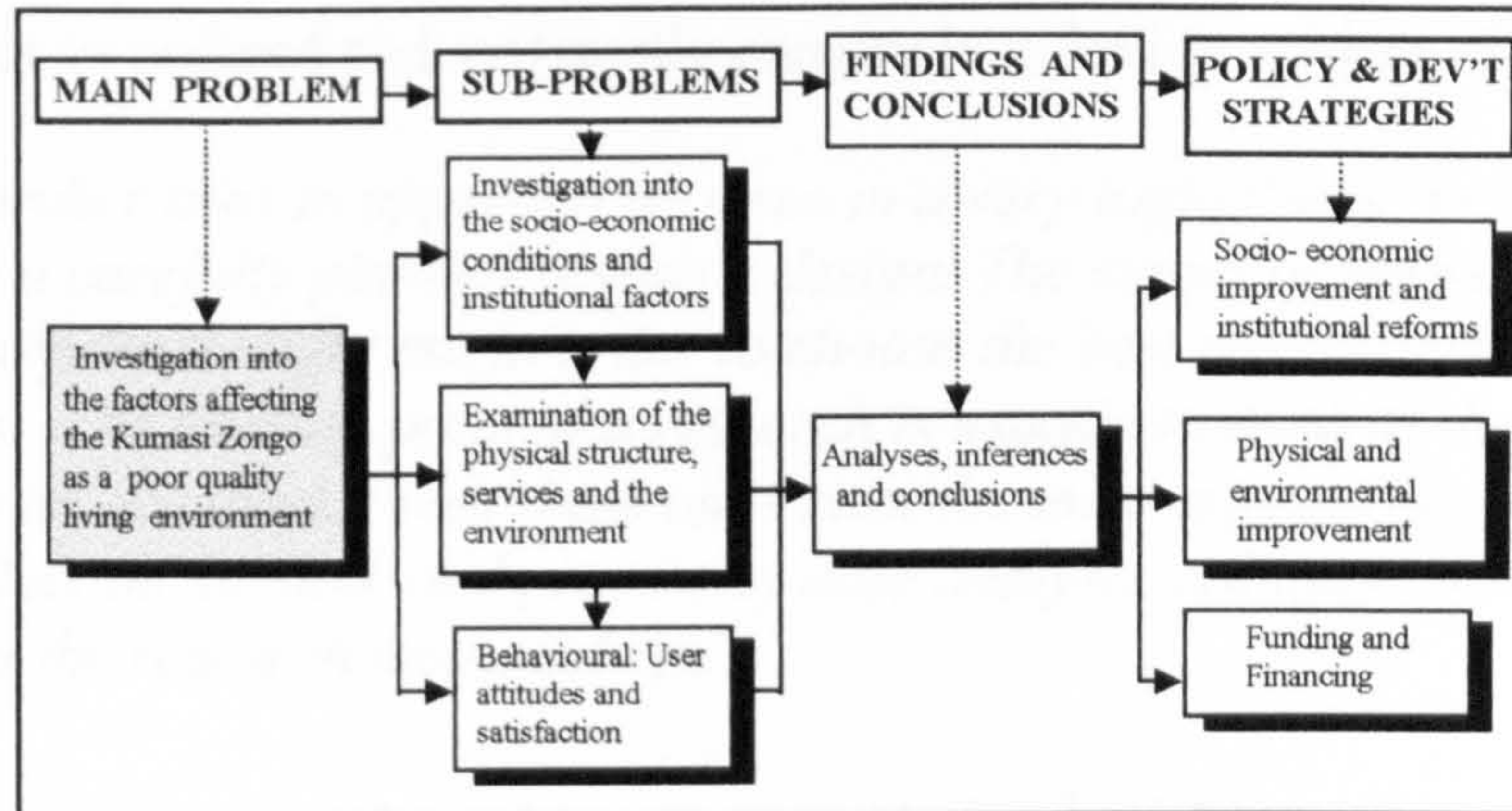
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CHAPTER FOUR

THE RESEARCH METHODOLOGY DESIGN

4.1 INTRODUCTION



Chapter Four

4. RESEARCH METHODOLOGY DESIGN AND HYPOTHESIS

CHAPTER FOUR

THE RESEARCH METHODOLOGY DESIGN AND HYPOTHESIS

4.0 INTRODUCTION

Research is an ordered and systematic enquiry in a field or subject of interest.

“A researcher tries to approach an issue in a very logical way, moving step by step through a carefully planned research design. The stages of the research design are each carefully thought out in order to choose the best means of data collection and analysis. The starting point of a research is usually to think of the aims which are hoped to be achieved. From these aims stem the most appropriate sampling approach, data-collection method, and process of data analysis. All these issues are collectively known as the research methodology.”¹

In this chapter the study’s problem is defined, the thesis’ hypothesis stated, and methods of enquiry into the main problem and related sub-problems are described. An insight will be given as to why the Kumasi Zongo was chosen as the case study area, and the importance of the study is explained. The research methodology is described here. The examination of the hypothesis will be done via survey questionnaires carried out in the study area, namely:

- Socio-economic conditions and institutional factors
- Physical and environmental conditions
- Behavioural: user attitudes and satisfaction

Results of the analyses of the survey data will be used to test the hypothesis, and conclusions drawn will be used as a basis for making suggestions for a workable solution towards improving the area.

It has been noted earlier on that Kumasi has quite a large number of settlements that physically exhibit rural rather than urban characteristics (Chapter 3 section 3.2.1). These settlements originally were rural villages that were absorbed into the urban fabric of the city. Rural characteristics manifest themselves in a number of ways, two distinct ones of which are the ‘traditional’ architecture of the dwellings, being small huts of mud construction with

thatch roofs; and predominant use of wood fuel for cooking. (In the urban setting charcoal and gas stoves are used, with a considerable number of middle- and the high-income earners using gas and electric cookers). The Kumasi Metropolitan Authority has virtually not paid much attention to providing those areas with basic services and infrastructure or improving them. As a result those areas suffer from marked deterioration, both physically and environmentally, not counting the accompanying social and economic problems. Housing stress is, therefore, very high in those areas. The Kumasi Zongo, the case-study area of this thesis, is one of such areas. Its dwellings consist predominantly of a mix of the rural dwellings and shelters found in squatter settlements (Chapter 3 section 3). Its importance as a settlement lies in the fact that it accommodates quite a large number of the city's population (compared to several other housing areas), and which supplies a large proportion of unskilled labour such as 'watchmen' (security personnel), office and street cleaners, grounds and garden workers, sanitary workers, restaurant stewards and kitchen porters, to offices, businesses, factories and institutions. Besides, the settlement has a large proportion of its residents involved in informal sector economic activities that benefit the city one way or the other. To ignore the settlement and its problems will, therefore, not be proper and a dedicated research into this is justifiable. However, because of its location in the city centre economic pressures especially that are bearing on it are enormous, and it is therefore a prime target for possible eviction.

4.1 THE IMPORTANCE OF THE STUDY

A number of studies have been carried out by researchers on housing and settlements in Kumasi in general, and some other specific areas of the city.

*Tettey (1967)*² examined the source-ethnic configuration of the city and how the city's morphology shows strongly how ethnic groupings seem to be distinctly located.

A research by Schildkrout (1978)³ of the characteristics of the “zongos” in Ghanaian towns and cities established the commonality of their ethnic identities.

Addae-Dapaah's (1983)⁴ study was on the nature of the socio-economic factors and cultural traditions that affect housing in Kumasi.

Tipple (1992)⁵ did a similar study as that of Addae-Dapaah, recording the housing characteristics of the city.

Stanley's (1975)⁶ work was a “zongo”-specific study on Ayija, a migrant settlement in Kumasi. Her study was of an ethno-socio-economic one. She found the Ayija Zongo a relatively young settlement.

The author of this research did a study⁷ of housing and environmental characteristics of Anloga, another migrant settlement in Kumasi with similar characteristics, except for its ethnic composition, to those of the Kumasi Zongo. .

The Kumasi Zongo has no known comprehensive work along the lines that are being proposed in this study.

All the studies mentioned above were basically of socio-economic investigations, which did not extend to the relationships between the socio-economic factors and the physical urban environment -- architectural and urban condition --, and any underlying contribution from institutional factors. Further, the research methodology and tools used by those researchers to analyse their data were quite different from what is being used in this study. Statistical methods were not used by them to analyse their data so as to test the significance of their results and use those as a basis for interpreting the findings.

The *essence* of the present study, however, lies in the proposed method of examining the housing and environmental problems and conditions of migrant and purported migrant settlements and poor quality housing and environment areas in Ghana, establishing any

correlations, and using statistical techniques to interpret the data and make inferences. This tool is used to establish the fallacy or otherwise of continued adoption of conventional methods in dealing with Ghana's urban settlements' housing and environment problems, and the findings are used to make a case for adopting the alternative approach.

4.2 THE RESEARCH HYPOTHESIS

"In everyday language, an hypothesis is a guess or a hunch that is stated without proof. In statistical inference, hypotheses are complete statements of all the possible outcomes of an investigation with respect to each variable that is to be studied, and are formulated in a manner suitable for testing via statistical procedures. The researcher bases his decisions regarding the hypotheses on the results of these procedures" ⁸ (DOWNIE and STARRY, 1977:65)

"A hypothesis is a simple declarative sentence stating a relationship between two things, such as A is related to B." ⁹ (DOMETRIUS, 1992:10)

A hypothesis is "a tentative statement that describes a relationship between variables. An empirical study is needed to confirm or disconfirm the hypothesis" ¹⁰ (FRUDE, 1993:286)

When a condition is observed to exist in one form or the other, one would like to find out what could have been the cause or causes of that condition. In other words an attempt is made to establish any 'cause and effect' relationship to give a better understanding of the condition. An investigation is conducted into the condition, but the researcher would suggest beforehand any possible outcomes of the investigation (Downey and Starry, 1977) against which empirical data is tested.

In Chapter One (sections 1.1, 1.2.8) and in Chapter Three (section 3.7) it was noted that some of the reasons advanced against slums and low-income settlements is that they are regarded as a blot to city and townscapes, are havens for crime and anti-social behaviour, are 'parasitic' and, therefore, liabilities to cities and towns. Such settlements are deemed to create problems for the city rather than offer potential opportunities. Official attitudes of the Kumasi Metropolitan Assembly as well as the Planning authorities of the city towards such settlements seem to lean towards this 'school of thought'. No formal confirmation of this

assertion could be obtained from these sources because of the political and social sensitivity of the issue. Officers who confided in the author these attitudes requested to remain anonymous. This attitude, however, is implicit in the physical plans prepared for the city, where areas occupied by slums and squatter settlements are subdivided as if the lands were vacant and the settlements did not exist. The Kumasi Zongo, for instance, has already been declared a '*planning area*' and earmarked for residential development by the Town Planning Department. The land has accordingly been subdivided into residential plots, laid out in a formal grid-iron pattern, and the subdivision and layout are without regard to existing structures on the land. The area is regarded as a prime site that has potential opportunities for developing quality housing, commercial and business facilities that could yield high economic benefits for the city. To the city authorities and prospective speculative developers, the fact that this potential has not been tapped is principally due to the *problem* of the existence of the settlement. The question that needs to be addressed, then, is whether the Kumasi Zongo is an *economic and social parasite*, and therefore, *a liability to the city*. The *research hypothesis* could be established from this, that:

Official and institutional attitudes towards the Kumasi Zongo seem to suggest that the settlement is a liability to the city, which the latter would be better off without.

If this hypothesis is *proved valid* then the city authorities may have some justification in taking any drastic action it may want to against the settlement. If not, then there would be the need for a re-orientation of attitudes and adoption of alternative strategies in dealing with the settlement.

4.2.1 Key Issues

In exploring the hypothesis certain key statements will be considered. The first is the generally held 'unwritten' view (see Chapter 3 Section 3.7) that the condition of Kumasi

Zongo could largely be attributed to indifference and incapability of the residents to develop and improve the area; the second is that official and institutional factors bear no relationship to the conditions of the settlement.

4.2.1.1 The Indifference/Incapability Argument

One of the arguments advanced against the Kumasi Zongo by the pro-eviction school of thought is that:

'The condition of the settlement could be attributed to the fact that the residents are not interested in, or willing to make, any improvements to the settlement.'

The reasons put forward by this school of thought to support this assertion are that:

- The residents are basically migrants in pursuit of short-term economic gains and seek only temporary accommodation in the area, and so have no real interest in investing in housing in the settlement.
- Short-term stay and high turnover of residents make the settlement unstable and inconducive to meaningful investment in housing.
- The residents are too poor and are, therefore, not able to make any savings towards investment in housing and environmental improvement.

Indifference could be viewed in terms that the residents do not care whether the place was developed or not. In fact, it might be argued that they would not want the place to be developed to 'acceptable' standards since this might mean their possible dislocation through gentrification. It may also be viewed in terms that they (the settlers) do not care what their personal circumstances and conditions are. These assertions will be investigated to establish their validity. To do so a number of socio-economic variables that could help identify and examine the condition in order to confirm or dis-confirm the hypothesis will be used. These variables are listed in section 4.3.3 (A-i) and Table 4.2

4.2.1.2 The Official/Institutional Responsibility Argument

The second argument is that the Zongo settlement's conditions and problems were not a creation of any official or institutional authority, and therefore:

Official attitudes and institutional constraints cannot be held as factors that militate against any meaningful investment in the settlement by the residents.

To investigate this statement the following points will be considered:

- Traditional land tenure system and security, and its impact on investment in housing and environmental improvement by the residents.
- Land acquisition procedures and costs.
- The impact of conventional planning practice and building regulations
- Financial input and investment by the Kumasi Metropolitan Authority, the central government and public utility organisations.

Variables that will be used to investigate the institutional factors are also listed in section 4.3.3 (A-ii) and Table 4.3.

4.3 THE RESEARCH METHODOLOGY

The research methodology involves the identification and statement of the research problem, definition of aims, objectives and scope, methods for collecting the necessary information and data, and tools for analysing and mode of presenting them, and establishment of any correlations. How the findings are then used for interpretation and drawing of conclusions are stated. This could then help to make suggestions and put forward proposals for possible, workable solutions. The research methodology for this study is outlined in the paragraphs that follow.

4.3.1 The Research Problem and Goals

The study proposes to investigate the present state of the Kumasi Zongo to find out the

underlying reasons behind its present state of apparent poor quality housing, architecture and environment (investigation variables in Table 4.1), viewed against the fact that it is surrounded by relatively better housing areas, educational facilities and the business and commercial heart of Kumasi. The physical and visual appearance of a settlement could give an indication of general socio-economic conditions of the people within area. The research could help to establish the nature of these conditions and how they impact on the physical and visual. Further, it could help to establish whether there are any extraneous factors making contribution to the conditions, both socio-economic and physical. In this respect this study will explore the *socio-economic conditions* of the Zongo and try to establish the *relationships between those and the nature and quality of the physical architecture and environment* of the settlement. In this the interplay of the variables that affect the issues under study will be addressed and assessed. The issues that will be addressed will be done under the sub-headings:

- Socio-economic conditions and institutional factors affecting the settlement
- Physical (architecture) and environmental conditions
- Behavioural: user attitudes and satisfaction

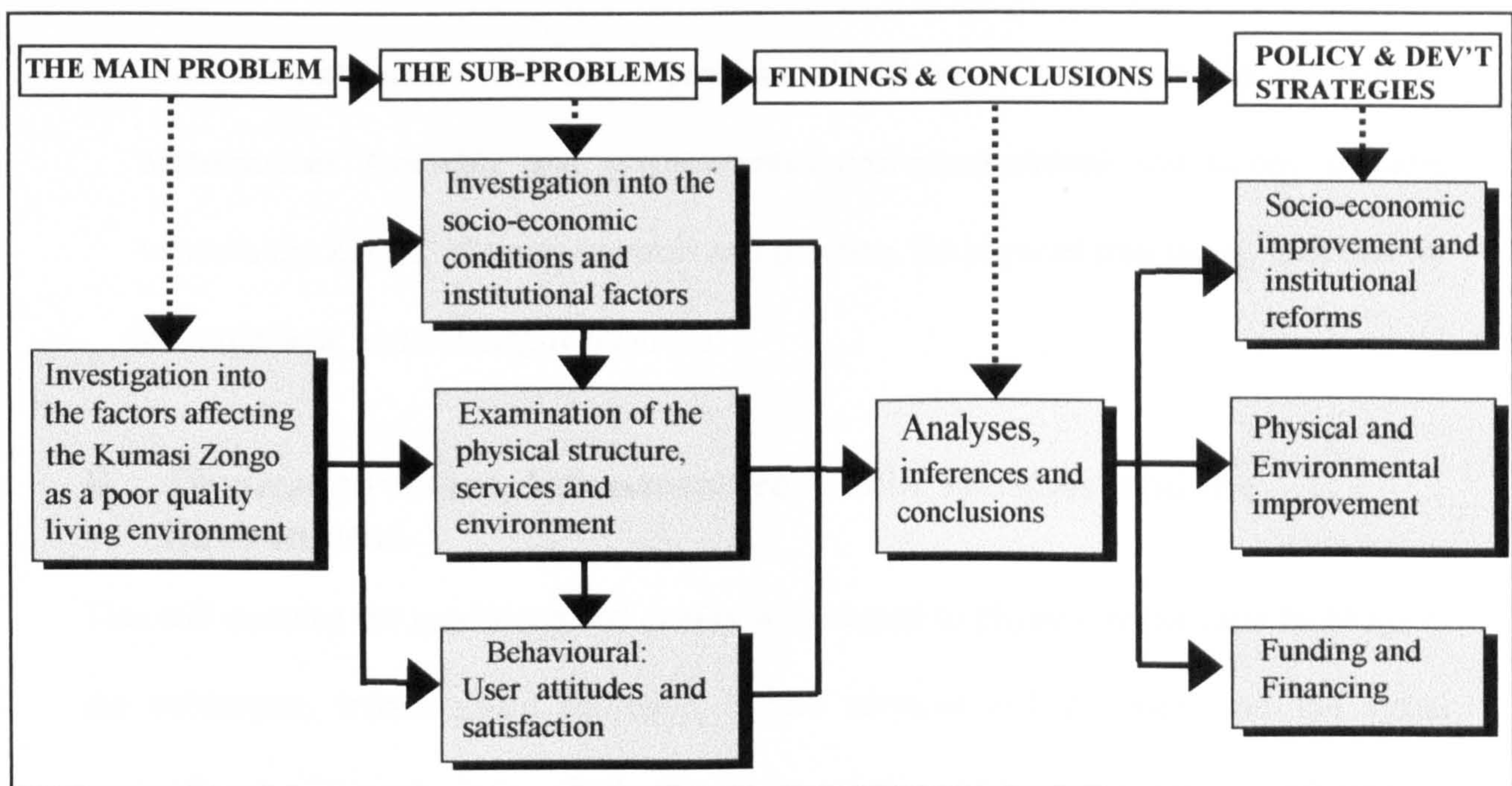
Findings from this search will help to identify the factors that constrain the development of the area, and this could help in making policy suggestions for addressing the problems.

In sum, therefore, the basic goals of the research could be stated as to: (1) investigate the socio-economic characteristics of the Kumasi Zongo; (2) study the physical conditions of buildings (quality of architecture) and the environment; (3) identify the nature of the problems of the settlement; and to (4) ascertain user attitudes to, and satisfaction of, living in the Zongo. Correlations will be established between the *findings* and the *conditions* of the settlement, and the extent to which they aid or hamper the development and improvement of the area.

4.3.2 The Scope of the Research

The research scope encompasses the identification of the problem, analysis of it and proposals to help alleviate it. The issues which the study proposes to address could be presented graphically in a 'scope diagram' shown in Figure 4.1. The figure is basically a flow diagram that illustrates the variables that will be examined in the study, and their inter-relationships.

Figure 4.1 Diagrammatic Representation of the Scope of the Research



4.3.3 The Study Sub-Problems

The three areas of investigation to be made are described as the study sub-problems.

These are the investigations into:

- (a) the Socio-economic conditions;
- (b) the physical structure (that is, the nature and quality of buildings), infrastructure and public services, and the environment

- (c) behavioural: the residents' relationship to their settlement, that is, their attitudes towards, and level of satisfaction with, their settlement.

A. Socio-economic and Institutional factors

This sections examines such

- (i) **socio-economic factors** as the history and origins of the Kumasi Zongo, length of residence, income and expenditure patterns, education and level of literacy, economic activities and employment, gender and age balance, tenancy characteristics, housing conditions (to establish any evidence of housing stress); and
- (ii) **institutional factors** such as the problem of land tenure and acquisition, the Kumasi Metropolitan Assembly and governmental/quasi-governmental institutions' attitudes towards the Zongo, planning controls and practice, the physical plan/layout proposal for the settlement, and building regulations.

B. Physical structure, Infrastructure, Public facilities, and the Environment

This will examine the conditions and quality with regard to physical houses and buildings in the settlement, infrastructure provision, public services and facilities, and the visual environment. The extent to which factors in section 'A' above have contributed to conditions or state of the variables here will then be analysed.

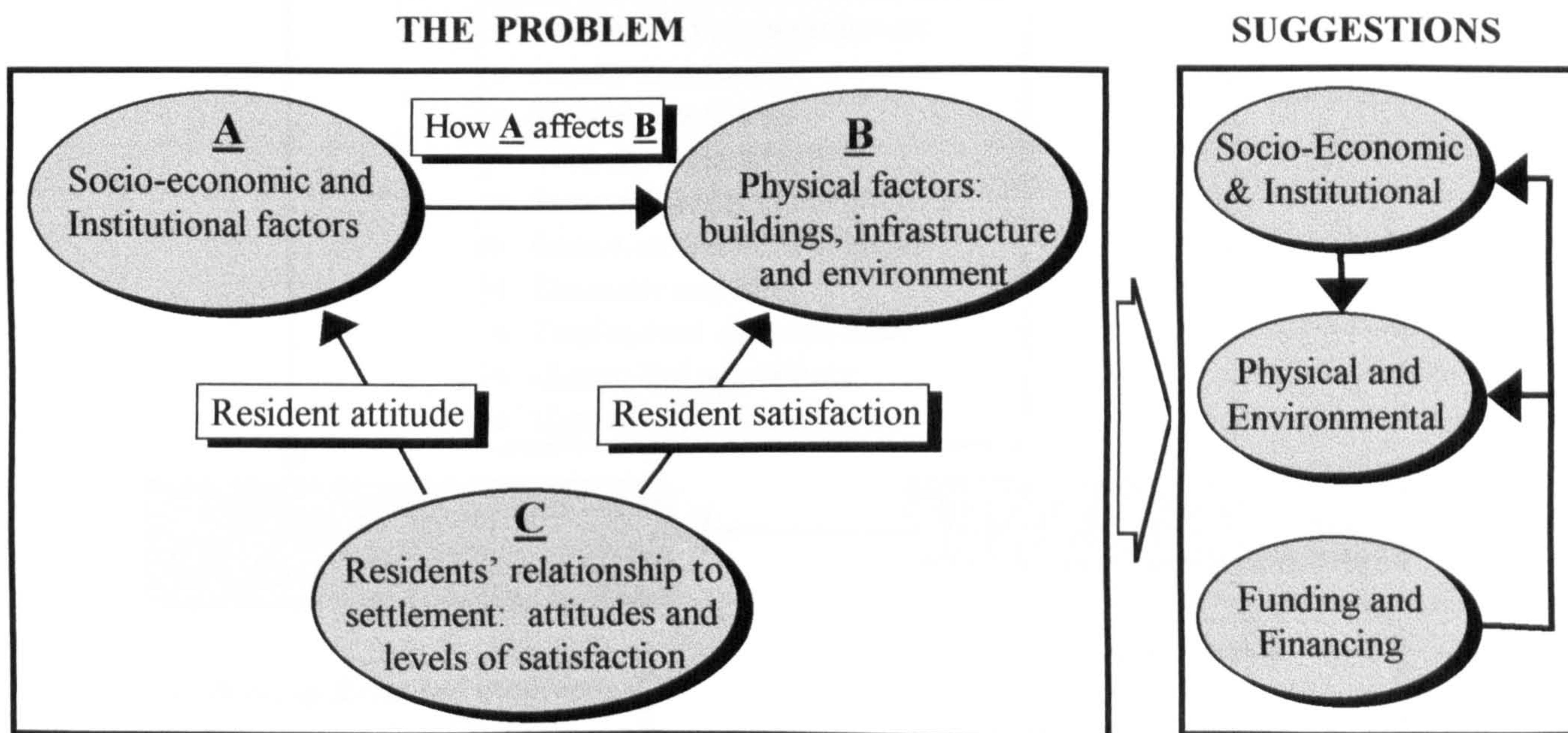
C. Behavioural: user attitudes and satisfaction

In this section residents' relationship to the settlement, vis-à-vis their general feelings and impressions about the settlement and their level of satisfaction, will be examined. The purpose here will help further in analysing the study problems and testing the research hypotheses.

4.4 THE RESEARCH MODEL

The research is based on empirical studies. It is important to understand the inter-relationships of the elements constituting the focus of the investigation and, therefore, be able to follow through them logically. The three aspects of the problem: *socio-economic and institutional factors*; *physical factors*; and *resident attitudes and levels of satisfaction*, are inter-related, and the investigation tries to establish the nature of the relationships. These are shown diagrammatically in a research model in Figure 4.2, which has categorised the study sub-problems in three bubbles: 'A', 'B' and 'C'. From the figure it could be seen that the relationships are non-linear, and the study will determine the effect of category 'A' sub-problems on category 'B' ones through an extraneous test variable, 'C'. The findings of the investigation will provide a basis for deriving policy implications and help in making necessary suggestions and recommendations.

Figure 4.2 The Research Model



The detailed scope of the investigative variables are discussed in section 4.5

4.5 THE RESEARCH VARIABLES

The characteristics of an object of study could be described as its variables.

*“A **variable** is a characteristic, or property, of a person, an object or a situation, which comprises a set of different values or categories” (KINNEAR and GRAY, 1994:23).¹¹*

Often there is the need to establish any relationships or differences among these variables.

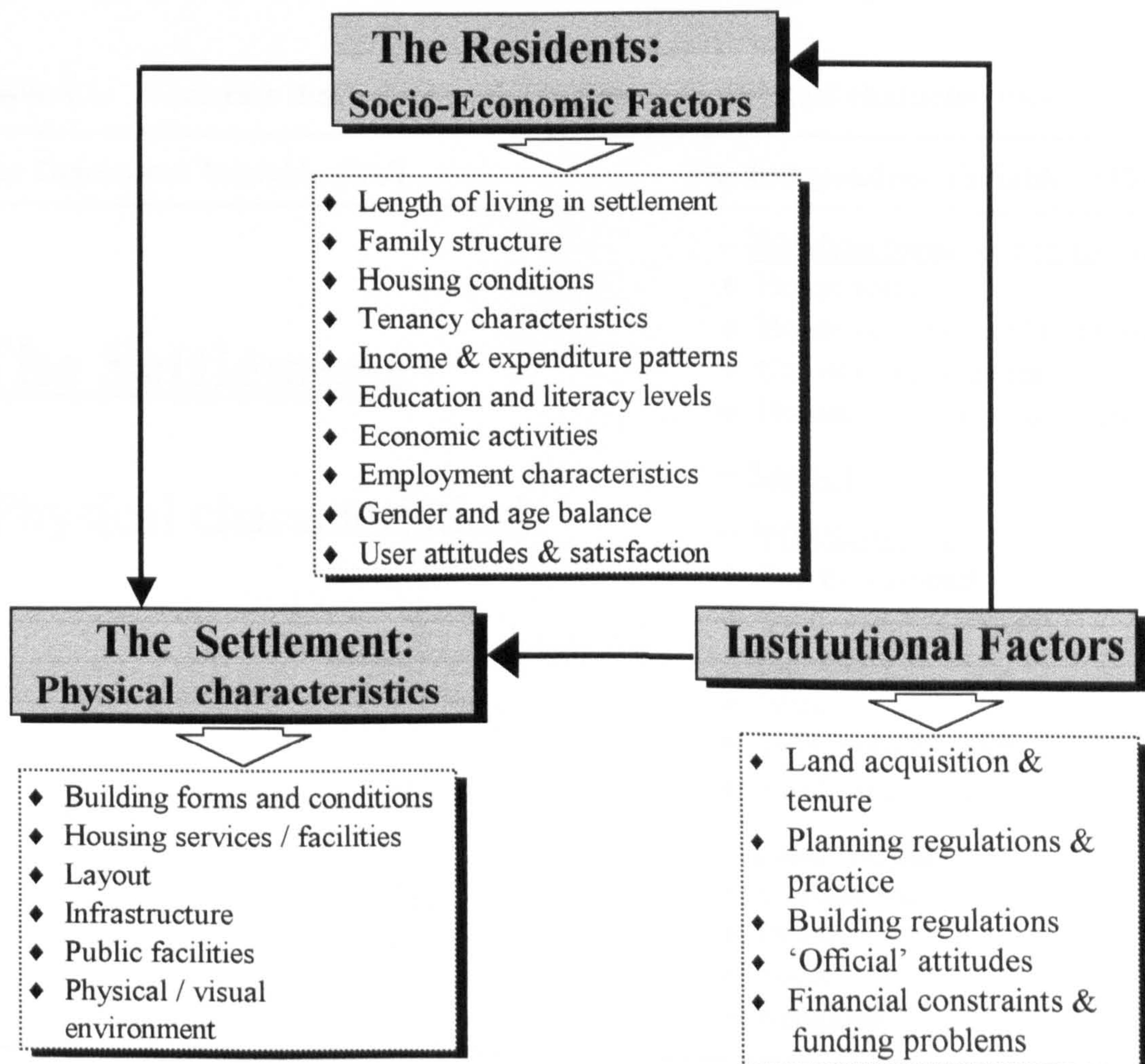
Variables are, therefore, either *Dependent* or *Independent*

*“The variable we manipulate is called the **independent variable**, and is abbreviated to **IV**. The variable which we hypothesise will alter as a consequence of our manipulations is called the **dependent variable**, or **DV**” (CLEGG, 1982:58).¹²*

A hypothesis proposes whether there is a relationship between two variables or not, and to test the validity of the hypothesis information is gathered on the two variables to determine if they are indeed related as the hypothesis claims

A wide range of variables are used in this study, and these are summarised in Figure 4.3.

Figure 4.3 The Research Variables and their inter-relationships



4.5.1 Classification of the variables

The variables are categorised under three main variable groups:

- (a) the Zongo residents (and their socio-economic characteristics);
- (b) the settlement (its physical characteristics), and
- (c) institutional factors affecting the settlement.

In Figure 4.3 the *Dependent Variables* (DVs) are the settlement, the residents, and the institutional factors that affect the Kumasi Zongo. The elements relating to these, which will be used in their evaluation, are the *Independent Variables* (IVs), and are listed accordingly. The classification of the variables is summarised in the tables that follow:

Table 4.1 lists the variables that relate to the physical characteristics of the settlement. The variables in the right column are those which, when manipulated, can affect (alter) the physical characteristics, hence these are the independent variables (IVs).

Table 4.1: Variables that relate to the settlement's physical characteristics

The Dependent Variable (DV)	The Independent Variables (IVs)
<p><u>The Settlement</u></p> <p>(Physical characteristics)</p>	<p>-- <u>Building forms & conditions</u></p> <ul style="list-style-type: none"> ◆ House form ◆ House size (by number of rooms) ◆ Construction materials ◆ Housing services and facilities
	<p>-- <u>Layout</u></p>
	<p>-- <u>Infrastructure</u></p> <ul style="list-style-type: none"> ◆ Excreta disposal ◆ Solid waste (garbage) ◆ Electricity ◆ Water ◆ Telecommunication ◆ Roads and streets
	<p>-- <u>Public facilities</u></p> <ul style="list-style-type: none"> ◆ Educational ◆ Health ◆ Social ◆ Religious

The next category of variables relates to the residents: information that personally relate to them, their views, attitudes and aspirations as Zongo residents. The summary of this is provided in the next table, Table 4.2

Table 4.2: Variables that relate personally to the residents

The Dependent Variable (DV)	The Independent Variables (IVs)
<p><u>The Residents</u></p> <p>(Socio-Economic Characteristics and User Attitudes)</p>	<ul style="list-style-type: none"> -- <u>Length of living in settlement</u> -- <u>Family structure</u> <ul style="list-style-type: none"> ◆ Household size ◆ Distribution of responsibilities -- <u>Religion</u> <ul style="list-style-type: none"> ◆ Composition & places of worship -- <u>Housing conditions</u> <ul style="list-style-type: none"> ◆ Rooms per household ◆ Access to facilities and services -- <u>Tenancy characteristics</u> <ul style="list-style-type: none"> ◆ Landlords / landladies ◆ Renters ◆ Free occupants -- <u>Income & expenditure patterns</u> <ul style="list-style-type: none"> ◆ Number of income earners ◆ Total household income ◆ Items of regular expenditures ◆ Total household expenditure -- <u>Economic activities</u> <ul style="list-style-type: none"> ◆ Nature of economic activities -- <u>Employment characteristics</u> <ul style="list-style-type: none"> ◆ Employment status ◆ Kind of employment -- <u>Education & literacy</u> -- <u>Gender & age balance</u> -- <u>User attitudes & satisfaction</u> <ul style="list-style-type: none"> ◆ Economic conditions ◆ Housing conditions ◆ Infrastructure ◆ Physical structure ◆ The environment ◆ Institutional constraints ◆ Improvement and redevelopment

The third category of variables relates to institutional factors that affect the settlement, and these are listed in Table 4.3.

Table 4.3: Variables that relate to Institutional Factors

The Dependent Variable (DVs)	The Independent Variables (IVs)
<u>Institutional Factors</u>	<ul style="list-style-type: none"> -- <u>Land</u> <ul style="list-style-type: none"> ◆ Tenure ◆ Acquisition -- <u>Development Control</u> <ul style="list-style-type: none"> ◆ Planning Regulations and practice ◆ Building regulations -- <u>'Official' attitudes</u> -- <u>Financial constraints and funding</u> <ul style="list-style-type: none"> ◆ Central government ◆ Local Authority ◆ International Institutions ◆ Private ◆ Residents

4.6 THE SURVEY

It is important that for a study of this kind a fairly accurate and reliable information is obtained, and surveys are some of the means of obtaining such information. Often, the survey will *“involve inviting people to participate by divulging information about themselves, their attitudes and their beliefs.”* (FRUDE, 1993:1) ¹³

For the purposes of this study, therefore, a survey was carried out in the settlement. With respect to the study area a first-hand or **primary information** was very vital since there was no existing data on the Kumasi Zongo. To obtain the necessary data questionnaires were used, personal interviews were conducted and there was also a visual survey of the settlement. The survey was carried out in the three identified areas of interest, namely:

- Socio-economic and Institutional factors

- Physical factors, embodying architectural characteristics and conditions of buildings, infrastructure, public services, and the visual environment
- Residents' relationship to the settlement, namely their general attitudes to, and level of satisfaction with life and conditions of, the Zongo.

4.6.1 The Questionnaire

The questionnaires were aimed to obtain as much information as possible that will be relevant to the research. Three questionnaires were designed to address each of the three sub-problems for investigation. Contents were designed to cover a wide area of needed information, and were structured in such a way that would make it appropriate for evaluating the research propositions and associated variables.

The questionnaires were designed to be simple to complete by the respondents. Basically, except where figures were to be supplied, for example, length of residence, incomes and expenditures, answers were to be provided with a tick in a box for each question. Provision was also made for a few open-ended questions to enable as much information as possible to be given. A summary of the questionnaire contents is outlined next.

I. Questionnaire 'A': The Socio-economic Survey

Urban design and development are meant for use and enjoyment by people. A design solution that is done without taking into consideration how people use or enjoy these is one "done in a vacuum" and is not likely going to work well. The socio-economic characteristics of a people or a community depict what they generally have or share in common, their experiences and aspirations. A design solution that generally meets these criteria is very likely to be successful. This underlines the importance of the socio-economic survey of the Kumasi Zongo. The purpose of this questionnaire was, therefore, to obtain

data for the evaluation of the socio-economic characteristics. The questionnaire addressed such issues as residence turnover (length of stay of residents in area, which would help evaluate the residential stability of the settlement), level of education and literacy, family structure, tenancy characteristics, housing conditions (to find any evidence of housing stress), economic activities and employment patterns, income and expenditure patterns, and potential investment capability.

II. Questionnaire 'B': The Physical Survey

The object of this questionnaire was to enable an examination and evaluation of physical structures such as architectural characteristics and conditions of houses and other buildings; infrastructure supply, such as water, electricity, telephone, excreta and solid waste disposals, roads and drainage; public facilities such as educational, health, recreational; and the quality of the visual environment.

III. Questionnaire 'C': Resident Attitude and Satisfaction Survey

This was designed for use in collecting the data for evaluating the residents' relationship to the settlement, namely their general attitudes to and level of satisfaction of life and conditions of the Zongo. Some of the questions here were intended to buttress those in questionnaires 'A' and 'B', or fill in gaps left in those questionnaires. The scenario covered here, therefore, embraced the housing conditions, socio-economic and institutional factors, infrastructure, physical structure, public facilities, the visual environment, attitude towards improvement and redevelopment, and general impressions.

IV. Samples and Sampling Procedure

An *entire group* of individuals or objects which is the subject of study, in order to draw conclusions about it, is called a *POPULATION*. In studying this group, it is usually

impractical, especially where the group is very large, to consider all the members of the group. A relatively *smaller selection* is, therefore, made from the population. This smaller selection is called the *SAMPLE*.

In selecting the samples for study, cognisance has to be taken of the need to eliminate any bias, so that a fair assessment or judgement can be made. The sampling method used in this survey, therefore, is the *equal-probability (simple random) sampling*. This would ensure that “each member of the population must have an equal probability of being selected for the sample; there is no bias for or against some population groups.”¹⁴

In selecting cases, the entire Kumasi Zongo was taken into consideration. The area was divided roughly into two sectors. The first sector comprised areas south and north-west of the railway line passing through the settlement. This sector mainly has single-storey buildings of the traditional compound, internal courtyard type predominating, and which exhibit characteristics typical of a “zongo”. For the remaining sector the houses are mainly two- and three- storeys high. On first impression, buildings here, together with the physical environment, are relatively of a higher quality than in the first sector. With buildings reasonably aligned, and following a roughly grid-iron pattern, beginning with the first in alignment, every fourth house was selected. The total number of buildings in the settlement was estimated to be three hundred and ninety-four (394). One hundred and ten (110) cases were selected for each of the three questionnaire surveys.

A single sample was used, and the method was therefore one-sample repeated measures.

V. Administering the Questionnaire

The questionnaires were administered with the help of some third year planning students of the University of Science and Technology, Kumasi. These assistants were briefed as to how to handle the survey. As much of their personal involvement as possible was necessary. For

each house that they would select they should randomly choose one adult (respondent) for interviewing, explain the purpose of the survey, the contents of each questionnaire and complete them with the respondent if that was convenient to him/her, i.e. the respondent. This approach was important especially as it was found that a great majority of the residents, and therefore the respondents, were illiterate. Over 85% of the questionnaire were administered this way. Where this direct approach was not possible or convenient, the questionnaires were left with the respondents to complete on their own, with the assistants coming to collect them at a given date. This latter was done only where the respondents could read and write and have a reasonable understanding of the English language, and could comprehend the explanation of the questionnaire by the research assistants to them as to what to do. The questionnaires were cross-checked via a series of interviews with the residents, and comprehensive observations made on site.

Whilst the research assistants handled the questionnaire surveys the researcher concentrated on the visual survey and did some personal interviews for cross-checking purposes.

VI. Response to the questionnaire surveys

The response rate was very good. For the **Socio-economic survey** (Questionnaire 'A'), ninety-eight (98) out of one hundred and ten (110) were returned; for the **Physical survey** (Questionnaire 'B'), ninety-six (96) out of one hundred and ten (110) were returned, and for the **User attitude and satisfaction survey** (Questionnaire 'C'), ninety-seven (97) out of hundred and ten (110) were returned. Normally, one would expect a response rate in questionnaire surveys of 40 - 60%. The very high response rate of this survey lies in the fact of direct involvement of the researcher and the research assistants in conducting the survey, a situation necessitated by the high rate of illiteracy in the settlement, which called for direct questionnaire administration. The data could, therefore, be described fairly as quite robust.

4.6.2 Visual Survey

This was accomplished by personal visits to the settlement. Observations were made of the appearance of structures on site, their physical conditions and aesthetic qualities; houses were visited to study their internal conditions and facilities; and a walk about throughout the settlement to study the infrastructure and the environment. Photographs were taken to record as many of the observations made as possible.

4.7 DATA MANIPULATION

When the necessary survey data has been collected it is necessary to adopt an appropriate means of manipulating it. Results of the manipulation can then be interpreted. This section describes briefly how this is approached in the study.

4.7.1 Method of Scaling

Most of the data for analysis in the investigations are qualitative, and to be able to process them statistically they have to be measured in quantitative terms. Such data, therefore, has to be coded, and appropriate scales have to be used for this purpose:

1. Some information was recorded as *Interval Data*, for example **Incomes and expenditures**. Where needed, some of these were grouped into ranks.
2. A “*Yes or No*” option scale was used for measuring some variables, for example access to services and facilities in the house.
3. *Multiple Choice* questions, where only one option is a valid answer, was used, such as for the education level (literacy) variable.
4. To get a better picture of responses to some variables, percentage values rather than frequencies were used (Downie & Starry, 1977:14). This was much with the issues of attitude and satisfaction level measurements. The *Likert scale*, on a five-point

continuum, was used to measure the degree of reaction of respondents with respect to attitudes and levels of satisfaction. Values of 1 through 5 were assigned with respect to attitudes and levels of satisfaction. Values of 1 through 5 were assigned thus, for instance:

- 1 = Strongly agree
- 2 = Agree
- 3 = Neither agree nor disagree
- 4 = Disagree
- 5 = Strongly disagree

A similar scale, on a '0' through '8' continuum was adopted to find out what the residents considered to be priority needs they wish to be taken into consideration in the event of any improvement/redevelopment programme.

4.7.2 Summary of Information and Statistical Analysis

The focus of this research is to use statistical techniques to analyse the research data and to test the results against the research hypotheses so as to be able to draw conclusions based on the empirical studies. In this regard both Descriptive as well as Inferential statistical techniques were used. Survey questionnaires 'A' and 'B' provided the data used as the basis for the descriptive statistics, whilst the inferential statistics mostly were derived from the questionnaire 'C'.

With regard to **descriptive statistics**, such measures of **central tendency** as the *Mean*, *Median* and *Mode*, as well as measures of **dispersion**, such as *frequencies*, *range* and *percentiles*, were used. Bar and pie charts, and cross tabulations provided illustrative diagrams and tables for these purposes.

The purpose of the sampling study is to be able to draw conclusions about the population

under study. Inferences were, therefore, made and inferential statistics was employed to test their validity. The data for analysis were mainly **ordinal** and **nominal**, and since only a single sample was collected for the study, the statistical methods used to draw inferences were such non-parametric tests as the *Kolmogorov-Smirnov*, *Chi-Square*, *the Median* and *Spearman's correlation* (FRUDE, 1993 : 13, p. 168), using the SPSS v 8.0 for Windows statistical package. Custom's *Table of Frequencies* were also used.

4.8 SUMMARY OF FINDINGS AND POLICY IMPLICATIONS

The findings of the investigations following from the analyses of the research data would help to provide the factual information that could give guidance to policy development and measures that could be adopted to address the issues raised in the study. It will be argued, in conclusion, that a successful implementation of an improvement scheme for the Kumasi Zongo could provide the necessary 'blueprint' for the city authorities to effectively address the problems of similar settlements within the city, and as a pilot scheme, could be extended for adoption nationwide.

4.9 CONCLUSION

This chapter states the basis for the research, the implied existence of the Kumasi Zongo as a liability to the city, as stated in the study's hypothesis (section 4.2), which the study intends to dispute. The outcome of this research would contribute to knowledge on factors affecting low-income settlements in Ghana and challenge official attitudes to, and approach in dealing with, such settlements. It will, thus, help to fill a gap in urban development in Ghana. Herein, therefore, lies the importance of the study and how it makes a contribution to knowledge.

The research methodology described gives the general picture of the research process

adopted in this study. It describes the background to the study (embodied in the study's hypothesis), and the literature review related to the subject, which forms the theoretical basis of the study. It discusses the information needed and the procedure for procuring it, the method of processing the information, and the utilisation of the results (information) as a basis for drawing conclusions, and thus make proposals for policy development and implementation strategies.

The research problem is defined, with its related sub-problems, and the three levels of investigation dealt with in the study: socio-economic and institutional, physical and environmental, and user attitudes and satisfactions. Variables under which these would be investigated are listed in the form of a research model, which basically is a snapshot presentation of the research content. The dependent variables, listed with their respective independent variables, are presented in a tabulated form. The type of survey conducted to obtain the necessary data and information for analysis and interpretation is described. This covers the design and administration of the questionnaires, personal interviews and gathering of visual evidence through photographs, and definition of the scales of measurement for the data analysis. The statistical methods for the manipulation and interpretation of the survey data are also described. Finally, how the research data and information would move beyond findings and interpretation to recommendations for policy development and strategies that could be adopted to help solve the research problem --- improvements of the settlement's and the people's conditions, economically, socially and physically -- were discussed.

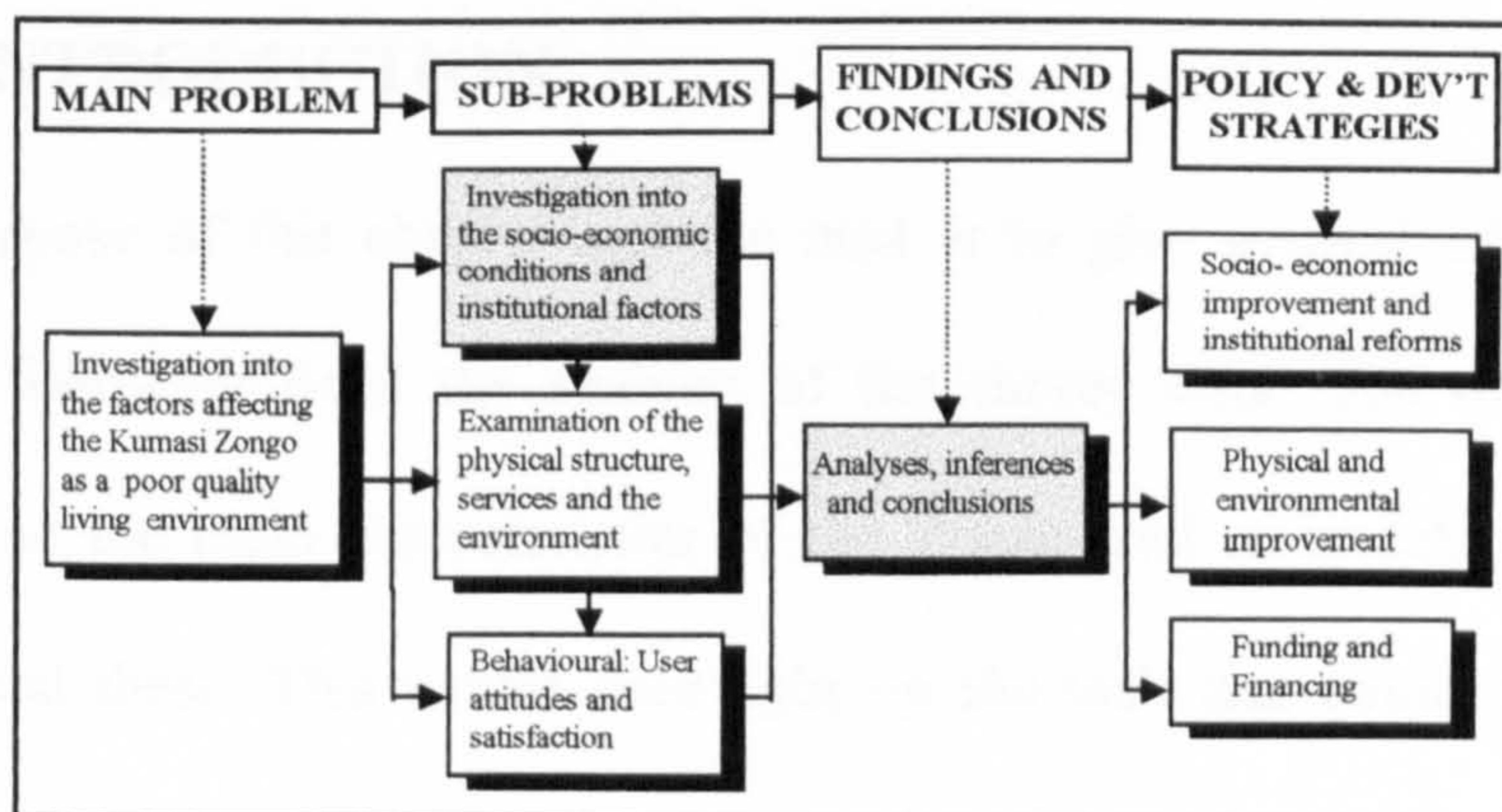
The next three chapters deal with processing of the survey data, presentation and interpretation of results, and testing of the research hypothesis by means of testing the related sub-hypotheses. Findings and conclusions are therefore embodied in these chapters.

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CHAPTER FIVE

INTRODUCTION, THEORY AND METHODOLOGY
5.1 INTRODUCTION OF THE MAIN PROBLEM
5.2 FACTORS AFFECTING THE KUMASI ZONGO



Chapter Five

5. HISTORY AND SOCIO-ECONOMIC CHARACTERISTICS OF, AND INSTITUTIONAL FACTORS AFFECTING, THE KUMASI ZONGO

Descriptive Statistics 1

CHAPTER FIVE

FINDINGS (1): HISTORY AND SOCIO-ECONOMIC CHARACTERISTICS OF, AND INSTITUTIONAL FACTORS AFFECTING, THE KUMASI ZONGO

5.0 INTRODUCTION

The purpose of this chapter and the next is to give general information on the Kumasi Zongo following from the analysis of the survey data. The objective is to be able to determine the main characteristics of the Zongo and to investigate the factors that have influenced these. This would shed light on the task that could be on hand in any future decisions that would affect the settlement as far as improvement and development are concerned. In Chapter 4, section 4.3.1 the research sub-problems were identified, and in Figure 4.1 the sub-problems were categorised as Socio-economic and Institutional Factors, Physical characteristics, and Resident/User Attitude and Satisfaction. Questionnaire 'A' dealt with the first, Socio-economic and Institutional Factors. Further, in Chapter 4 section 4.4, the research model in Figure 4.2 proposed that the socio-economic factors have a causal effect on the physical and environmental conditions of settlement. The findings of the socio-economic survey (Questionnaire 'A') are presented and discussed in this chapter.

The issues considered here are:

- (I) **Socio-economic characteristics** of the settlement
- (II) **Institutional factors** affecting the settlement

In analysing the survey data the **Residents** and the **Settlement** would be considered as the main **Dependent Variables (DVs)** against which various independent variables (IVs) will be measured. '**Institutional Factors**' could, in one sense, be considered a dependent variable in so far as its relevant components are measured, but for its general effects on the settlement and the residents, it will be considered an independent variable.

“The variable we manipulate is called the independent variable, and abbreviated to IV. The variable which we hypothesise will alter as a consequence of our manipulations is called the dependent variable, or DV” (CLEGG, 1982:58) ¹

The computer program package, SPSS (Statistical Package for the Social Sciences) for Windows (version 8.0) was used in processing and analysing the data.

Some of the information presented in this chapter, such as the historical background, was gathered as a result of talking with some older members of the community, and reading background literature and writings by some researchers.

5.1 DESCRIPTIVE STATISTICS USED IN THE STUDY

“... in conveying information about, and trying to interpret, ... large sets of numbers in an efficient and convenient manner, ... we ... need (make use of) descriptive statistics.” (CLEGG, 1990:1) ²*
[* parentheses mine],

The descriptive statistics used for summarising and analysing the data in this section are:

- (a) The measures of central tendency: the **Mean**, the **Median** and the **Mode**.
- (c) The measures of Dispersion: the **Range**, **Minimum** and **Maximum**.
- (c) **Frequencies** and **percentages**.

Graphs and tables were produced to illustrate the data distribution.

5.2 SOCIO-ECONOMIC CHARACTERISTICS

This section deals mainly with the ‘human’ aspects of the Kumasi Zongo. It will cover briefly the origin, history and growth of the settlement, its population and spatial location within Kumasi. The hub of the section, however, will deal with the human conditions, otherwise referred to as socio-economic characteristics. Variables to aid in finding and assessing these are discussed and information gathered with respect to the variables are presented in bar charts and tables. From the user-responses and reactions in the survey certain factors appeared to be of more concern or importance than others. For this reason, variables covering the various factors are classified according to the order of importance derived from the user reactions, (vis-à-vis roughly on the extent or magnitude of their

relative contribution to the character and conditions of the settlement), into three levels: *primary level, secondary level and third level.*

The primary level variables could be considered as the most important as far as the residents were concerned, and will be treated in more detail than the others. The text coverage on them will include the SPSS output of the variables presented in bar charts or tables. The primary variables that are discussed are: *Length of Living in Settlement, Incomes and Expenditures, Employment and Economic Activities, Household size and Rooms per Household, Households per House, Tenancy Characteristics, Access to Basic Services and Facilities in House, Education and Level of Literacy, Religion and Gender Balance.* Secondary level variables are next in importance, and will be covered in the text, but not as exhaustively as the primary variables. Secondary variables will include *Access to Other Facilities in House*, and some of the *public facilities*. The third level variables will be mentioned briefly, and will also not receive exhaustive discussion.

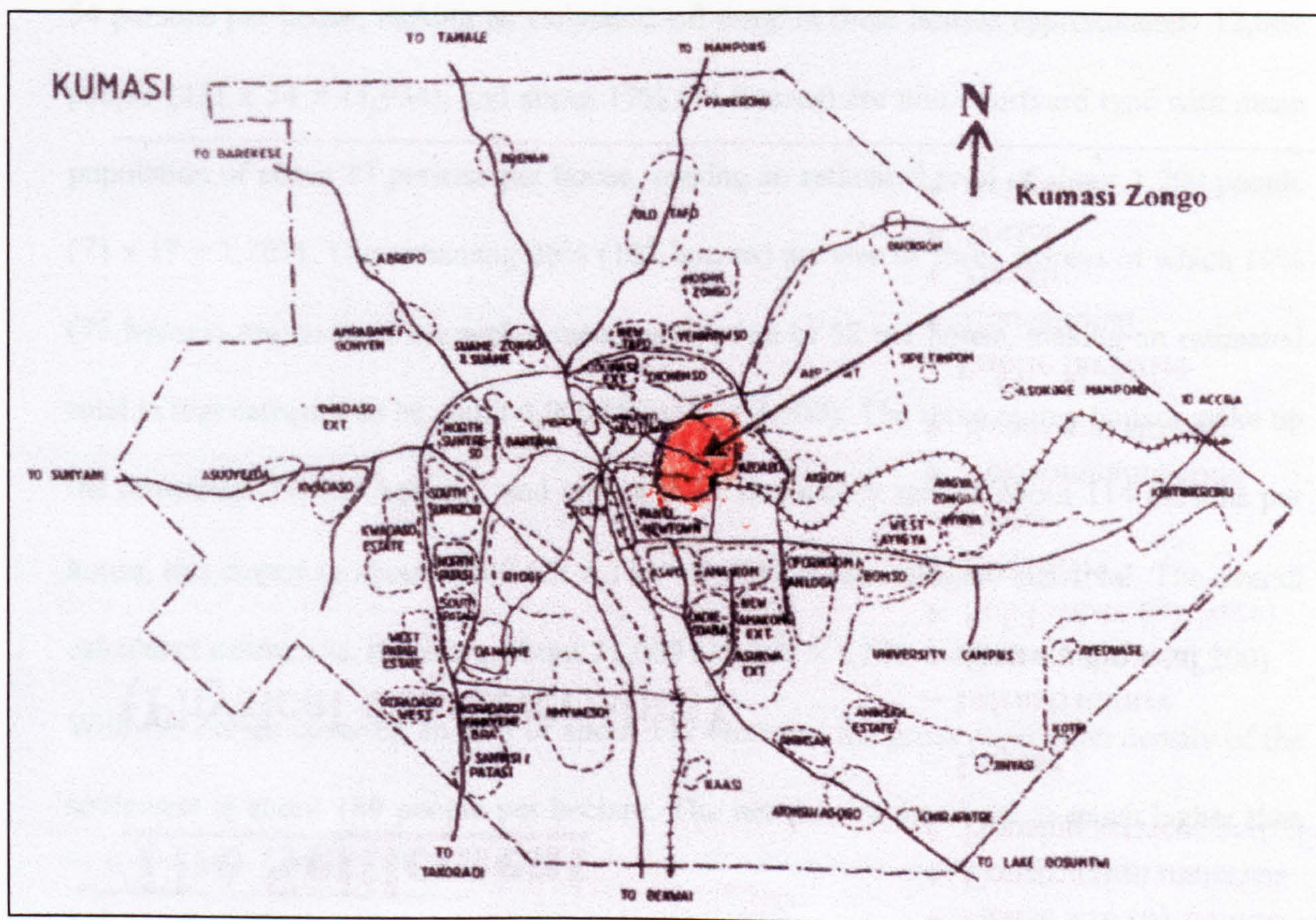
5.2.1 Historical Background

The present Kumasi Zongo is said to have been established by Hausaⁱ migrants from Nigeria (Afrane, 1984)³, in around 1901, after the Yaa Asantewaa War (see Chapter 3, section 3.2). The presence of the Nigerian Hausas in the Ashanti kingdom dates many centuries back. They came and traded in kola nuts (particularly the red kola, which abounds in Ashanti), slaves and salt. These Hausas were predominantly of the Muslim religious faith, and having settled in the area, other tribes who were mostly Muslims, and who migrated to Kumasi from other parts of West Africa, especially from Ghana's northern neighbours Burkina Faso, Mali, Niger, and northern Togo, were attracted to the area. In the course of time migrants from northern Ghana, notably the Moshie, Grunshie, and the Mamprusi, also moved in.

ⁱ The Hausas are tribe of people originally from northern Nigeria.

The first area settled is believed to be Mbrom, then later the settlement was moved to the sites of the present Central Market, Rex Cinema, Prempeh Assembly Hall (Town Hall), the Police Station, and the offices of the City Engineer's Department of the then Kumasi City Council, now the Kumasi Metropolitan Assembly. Around 1938, however, these areas were demolished to make way for the development of the facilities just mentioned, and currently located there. A new Zongo (Zongo extension) and the Sabon Zongo were subsequently established to replace the demolished one. Sabon Zongo was particularly planned by the government to resettle the displaced residents. This is in the northern part of the New Zongo. When the site was originally settled it was, as is the characteristic of the "zongos", on the fringe of the then Kumasi town. As Kumasi grew and expanded it "engulfed" the Zongo, hence the present location of the area, right in the prominent city centre.

Figure 5.1 Map of Kumasi showing the location of the Kumasi Zongo



Source: Town Planning Department, Kumasi

The present Zongo covers an area of approximately one hundred and seventeen (117) Hectares (289.55 acresⁱⁱ). Though the settlement has not benefited much from government help in structural development, it has been the victim of this.

5.2.2 Population of the settlement

The population of the Zongo is estimated to be about 22,000ⁱⁱⁱ, according to figures from the Kumasi Town Planning Department. A rough calculation of this from the estimated number of houses in the settlement and mean population per house, as given by the survey figures, seems to confirm this. The estimated number of houses is about 394 (see section 6.1.1.8.3 of Chapter 6). The calculation of the estimates is based on data in section 6.1.1.4 of Chapter 6 (on house population). About 74% (292 houses) of these houses are single storeys of which about 56% (221 houses) are courtyard type with mean population of about 54 persons per house, making an estimated sub-total in these houses approximately 12,000 people (221 x 54 = 11,934), and about 17% (71 houses) are non-courtyard type with mean population of about 17 persons per house, making an estimated total of about 1,200 people (71 x 17 = 1,207). The remaining 26% (102 houses) are two or three storeys of which 19% (75 houses) are two storeys with a mean population of 52 per house, making an estimated total in that category to be about 4,000 (52 x 75 = 3,900). The three-storey houses make up the remaining 7% (27 houses), and with a mean occupancy rate of about 114 persons per house, this comes to about 3,000 (27 x 114 = 3,078) in this category sub-total. The overall calculated estimate is, therefore, about 21,000 (12,000 + 1,200 + 4,000 + 3000 = 20,200).

With the Zongo covering an area of about 117 Hectares the gross population density of the settlement is about 189 people per hectare. The net density, however, is much higher than

ⁱⁱ Figures from the Town Planning Department, Kumasi

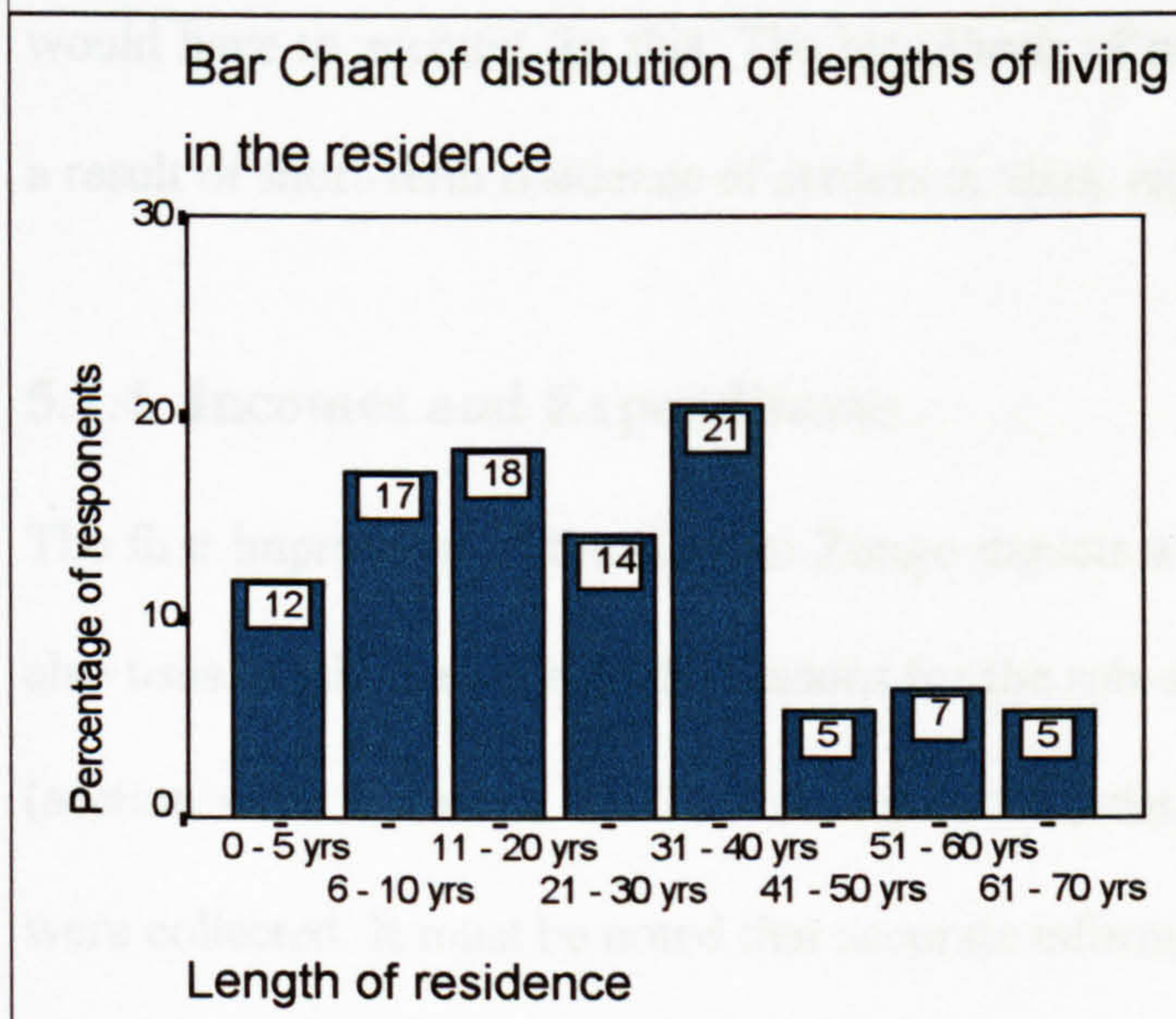
ⁱⁱⁱ Figures from the Town Planning Department, Kumasi

this in the built-up areas, since there is a considerable amount of vacant spaces in the settlement.

5.2.3 Length of Residence in the Settlement

In Chapter Four section 4.2.1.1, it was noted that one argument or assumption made as a reason for the Zongo's condition is that of transient nature and high turnover of residence, which does not encourage investment in housing (the *Indifference/Incapability* sub-hypothesis). The presupposition, then, is that if the residents would reside more permanently, it could lead to meaningful investment. To ascertain the validity of this argument, therefore, data on the length of residence of the respondents were collected. The results are presented in the graph of Figure 5.2. The chart shows that the proportion of the

Figure 5.2 Distribution of lengths of residence of respondents in the Kumasi Zongo



respondents who have lived there less than five years is relatively small -- only 12%. 92 respondents out of 96 questionnaire that were returned responded to this variable. Of the number interviewed over 70% have lived in the Zongo for more than 10 years. Over 17% (17.3) have lived there for between 41

and over 70 years. Over 53% (53.3) have lived there for between 11 and 40 years and over 17% (17.3) have lived there for between 6 and 10 years. The modal residence group is 31 - 40 years, constituting about 21% (20.7). Since this distribution is a fair reflection of the pattern in the settlement, assuming that five years or less of continuous residence would

probably be insufficient for consideration as permanent, nearly 80% of the settlers would not fit being transient residents. In Britain ten years of continuous lawful stay in the country by a foreigner constitutes sufficient grounds for consideration of permanent residence (see Shutter: 1997, p. 238 - 239).⁴ Even if this criterion was applied to the Kumasi Zongo, over 70% of the people have lived there for more than ten years, and this is sufficient to disqualify those settlers as temporary or transient. It could be concluded that there is a high degree of residential permanence and therefore the settlement could be regarded as stable and well consolidated. In fact, personal interviews during the survey revealed that many of the people were born in the settlement, have spent all their life there since, and regard themselves as permanent residents of the metropolis. Therefore, the transience of residence as a contributory factor for the poor conditions of the settlement, as a result of the residents' unwillingness to invest, does not seem to be a convincing argument. Other factors would have to account for this. The hypothesis of non-investment and non-development as a result of short-term residence of settlers is, thus, rejected.

5.2.4 Incomes and Expenditures

The first impression of the Kumasi Zongo depicts a neighbourhood of poverty, and this is also usually taken as one of the reasons for the sub-standard quality of life and environment (section 4.2.1.1, reason 3). To investigate this, data on income and expenditure patterns were collected. It must be noted that accurate information on incomes and expenditures was difficult to obtain mainly for reasons stated in the *Introduction* chapter section V. Family incomes were difficult to separate from personal incomes. Usually, the income of the household head (very often the male adult – husband or eldest son, considered the bread winner), roughly guessed from memory, was given as the family income, and because of lack of means of recording incomes (mainly for reasons of illiteracy) it was difficult to verify

figures given during the survey. Where other incomes were given apart from the head of the household, this was often that of the wife or eldest son's. The wife's income was generally played down upon by the respondents as relatively unimportant because (from the general responses to the verbal interviews) female income was used 'as supplement to finance family meals and such minor items as children's clothing', day-to-day expenditures which were difficult to quantify by the interviewees. Female income came from such sources as petty trading and preparation of cooked food for sale, and there was the general tendency to play down the contribution of income from such secondary sources, even though in the author's view this could be substantial and important. For these reasons income data collected were treated as family, rather than personal, incomes, and they came mostly from one, two or and three earners. The family incomes supported the household, the sizes of which varied greatly. Very detailed information on incomes were not collected because it would have entailed a lot of 'diplomacy', and complicated categorisation and considerably long time for collection than available for this study to devote to. The results of the income and expenditure survey are presented in this section. The incomes and expenditures of the respondents were grouped, and the SPSS outputs are shown in Tables 5.1 - 5.7.

5.2.4.1 Incomes

Table 5.1 shows the distribution of household incomes of the respondents, gathered from the survey. The minimum income recorded was Thirty-five thousand Cedis^{iv} (¢35,000) per family per month, whilst the maximum was one million Cedis (¢ 1,000,000). Mean income was about two hundred and seventy thousand Cedis (¢ 270,000) and the median was about two hundred and fifty thousand Cedis (¢ 250,000). The mean income exceeded the median

^{iv} The 'Cedi' is the unit of the Ghanaian currency.

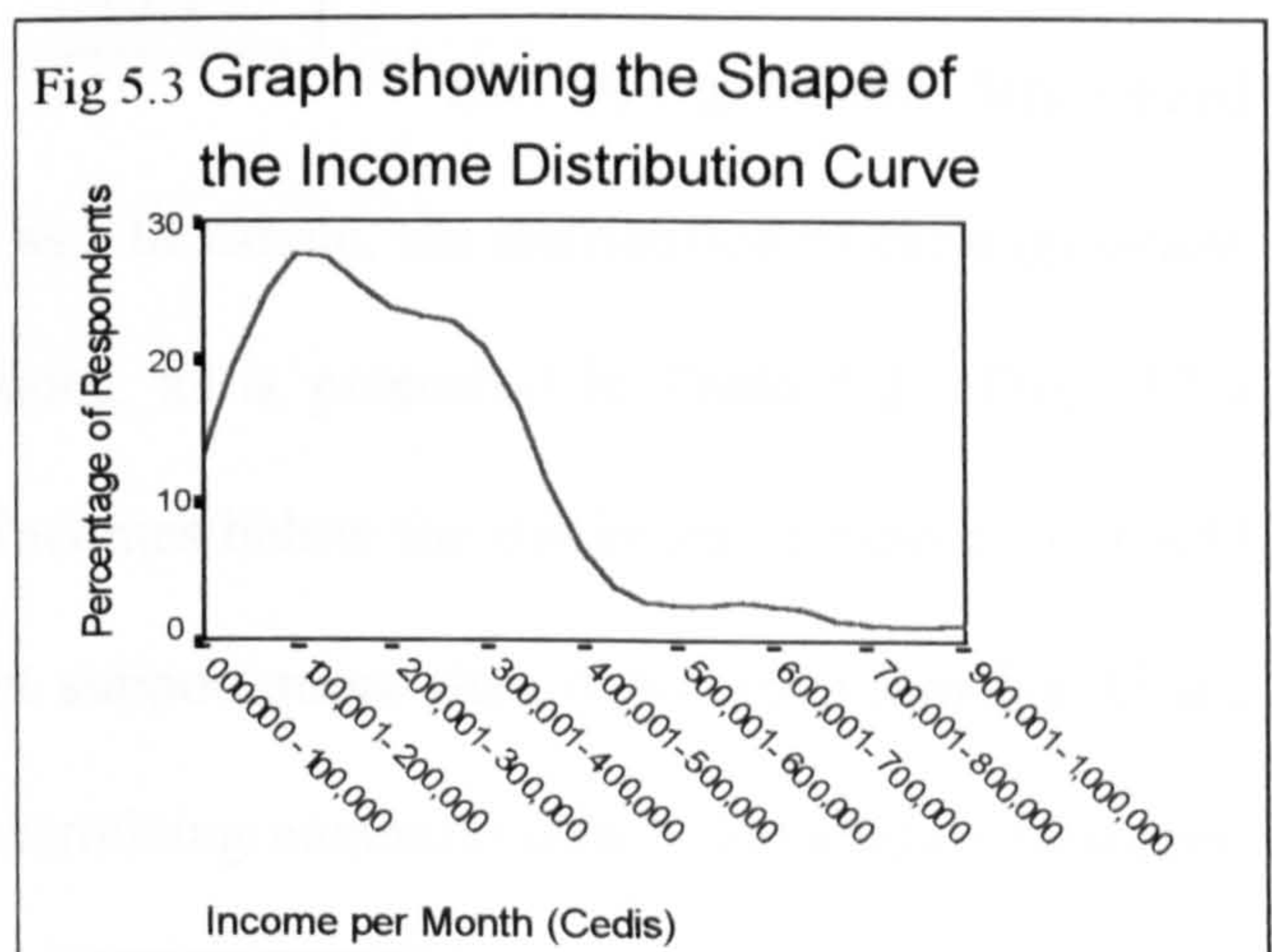
(an indication of positive skewness, confirmed by the skewness' positive value of 1.39).

Table 5.1 Distribution of respondents' household incomes per month

Amount (Cedis)	Frequency	Percent	Valid Percent	Cumulative Percent
000000 - 100,000	17	17.3	22.4	22.4
100,001 - 200,000	16	16.3	21.1	43.4
200,001 - 300,000	16	16.3	21.1	64.5
300,001 - 400,000	17	17.3	22.4	86.8
400,001 - 500,000	4	4.1	5.3	92.1
500,001 - 600,000	2	2.0	2.6	94.7
600,001 - 700,000	2	2.0	2.6	97.4
700,001 - 800,000	1	1.0	1.3	98.7
900,001 - 1,000,000	1	1.0	1.3	100.0
Not answered	22	22.4	Missing	
Total	98	100.0	100.0	

Valid cases = 76; Missing cases = 22; Skewness = 1.394; S E Skew = .276
 Mean = ₵269,982.526; Median = ₵250,000.000 Mode = ₵100,001 - ₵200,000;
 Minimum = ₵35,000.00; Maximum = ₵1,000,000.00; Range = ₵965,000.000

The distribution of incomes could, therefore, be observed to be positively skewed, which implies that the distribution of the incomes was heavily biased towards the lower levels (Figure 5.3), with the greatest majority concentrated around incomes between



one hundred thousand and four hundred thousand Cedis (₵100,000 – ₵400,000) per month. The greatest majority, modal income group, earned between one hundred thousand and two hundred thousand Cedis, and nearly 87% (c.f) of the respondents earned incomes of ₵400,000 and under.

A general picture of low incomes, therefore, emerges. Officially, the legal minimum daily

wage in Ghana is fixed by the central government, and this minimum at the time of the survey was two thousand and seven hundred cedis (¢2,700.00) per person. Calculated on a 30-days-per month basis this works out to about eighty-one thousand cedis (¢81,000) per month, and about nine hundred and seventy-two thousand (¢972,000) a year. Assuming that the official minimum wage is the minimum threshold survival wage it would appear that the

Table 5.2 Respondents with incomes below the 'official' minimum threshold

VARIABLE: Total household income				
Amount in Cedis	Frequency	Percent	Valid Percent	Cumulative Percent
35,000	1	1.0	1.3	1.3
40,000	1	1.0	1.3	2.6
45,000	1	1.0	1.3	3.9
50,000	4	4.1	5.3	9.2
60,000	2	2.0	2.6	11.8
65,000	2	2.0	2.6	14.5
75,000	1	1.0	1.3	15.8
80,000	1	1.0	1.3	17.1

incomes recorded were generally fair: at least less than 20% of the residents earned below the apparent minimum threshold. The incomes recorded, however, were family incomes, mostly with more than two people earning, for use by generally large-sized

families. Taking the official minimum wage as a threshold, the distribution of earnings below the threshold reveals some extreme situations, as is presented in Table 5.2. Over 17% (17.1) of the respondents earned monthly incomes below the minimum threshold. It should be noted that some of these incomes might support more than one-person families. Using the official minimum wage as a basis for determining minimum threshold incomes, however, gives a distorted picture, the reason being that the government does not set minimum wage indexed to the cost of living in the country, but according to what it can afford to pay to public sector workers. Historically, therefore, official minimum wages have never been minimum living wages in Ghana. To get a further picture of the poverty level of the residents a general idea of average incomes per person would be helpful, and Table 5.3 illustrates this.

Nearly 51% of the respondents to this variable had earnings between ₵200,001 and ₵300,000, and over 84% (30.4+42.1+11.6) had between one and three people earning the family incomes. For example there were 14 respondents at the ₵300,000 maximum limit

Table 5.3 Number of people employed within a family across the various income groups
Income in Cedis

	00000 - 100000	100001 - 200000	200001 - 300000	300001 - 400000	400001 - 500000	500001 - 600000	600001 - 700000	700001 - 800000	900001 - 1000000	Total
Number employed in family										
None			1							1 (1.4%)
1	5	5	11							21 (30.4%)
2	1	1	14	11				1	1	29 (42.1%)
3		1	6			1				8 (11.6%)
4	1		2		1		1			5 (7.3%)
5							1			1 (1.4%)
6		1			1					2 (2.9%)
7			1	1						2 (2.9%)
Total	7 (10.1%)	8 (11.6%)	35 (50.7%)	12 (17.3)	2 (2.9%)	1 (1.5%)	2 (2.9%)	1 (1.5%)	1 (1.5%)	69 (100%) (100%)

with two earners, making a maximum of ₵150,000 per earner in this category. Within the same group there were at least two families earning the ₵300,000 maximum with four people earning, making an average of ₵75,000 per earner per month. There was at least one family with seven earners at the ₵300,000 maximum, making average income per earner about ₵43,000 a month; at least one family earning at the maximum of ₵200,000 per month with six earners (about ₵33,000 per earner); and another earning at the ₵100,000 maximum with four earners (average of ₵25,000 per earner). These latter scenarios demonstrated situations of high poverty levels. The case of the average of ₵25,000 seems to demonstrate a very extreme situation of poverty. At the lower levels of income, therefore, it is fair to conclude that life could be really difficult, and making ends meet could be a pretty difficult task. With such relatively small disposable incomes, scope for savings here is likely to be very limited. At the upper end however, there were at least one family each at the ₵800,000 and ₵1,000,000 maximum with two earners each respectively, making average earnings of

¢400,000 and ¢500,000 per person per month respectively at those income levels. At the upper-middle income ranges also, there were at least one family with a total income maximum of ¢700,000 with four earners and another with ¢600,000 maximum and with three earners, making income per person here ¢175,000 and ¢200,000 respectively per month. It does appear, then, that at least at the upper-middle and upper levels of incomes there were considerably larger disposable incomes, and some reasonable scope for savings.

Another aspect of incomes worth noting is that of household sizes which are supported by the family incomes, as illustrated in Table 5.4

Table 5.4 Comparison of Household size within various Income Groups

Income in Cedis

	00000 - 100000	100001 - 200000	200001 - 300000	300001 - 400000	400001 - 500000	500001 - 600000	600001 - 700000	700001 - 800000	900001 - 1000000	Total
House- hold size										N %
1	3	1	3	1						8 (8.3)
2		1		1						2 (2.1)
3	2	3	10	2						17 (17.7)
4		1	8	2						11 (11.5)
5	2	4	5	2	1	1				15 (15.6)
6	1	1	8	4				1		15 (15.6)
7			3				1			4 (4.2)
8		1	5							6 (6.3)
9	1		3	2	1	1				8 (8.3)
10			1							1 (1.0)
11			2		1					3 (3.1)
12			1		1					2 (2.1)
15			1						1	2 (2.1)
16		1					1			2 (2.1)
Total	9 (9.4%)	13 (13.5%)	50 (52.1%)	14 (14.6%)	4 (4.2%)	2 (2.1%)	2 (2.1%)	1 (1.0%)	1 (1.0%)	96 (100) 100%

An interesting picture emerges with respect to the monthly family incomes and the number of people in the family the incomes support. Households with sizes of one and two people and earning between ¢100,000 and ¢400,000 per month -- about 10.4% of the respondents -- seemed to be comparatively better off. It is likely that these families would have comparable 'above-average' standard of living by the Zongo's standards. This percentage,

however, is quite small. At the other end of the 'scale' there were families with incomes between ₵700,000 and ₵1,000,000 supporting between 15 and 16 people, an average of ₵43,000 and ₵66,000 respectively. For such families life might be very difficult indeed. Then there were at least three critical cases where families with very low incomes supported large families. One was at the ₵200,000 maximum, supporting 8 people (₵25,000 per person per month average); one was earning at ₵300,000 maximum, supporting 15 people (₵20,000 per person per month average); another had ₵100,000 supporting 9 people (₵11,000 per person per month average), and yet another with ₵200,000 supporting 16 people (₵12,500 per person per month average). For these extreme categories of low earners life is likely to be extremely harsh indeed if these are true reflections of their incomes. During the survey, when people with such very low incomes were asked how they managed to maintain their families, their answers were usually that the adults took just one meal a day in order that the children could have at least two reasonable meals. From the survey results people and families at these extreme levels of poverty were substantial – at least about 20% of the respondents were included in these.

It was observed earlier that there was only one recorded family with income of ₵1,000,000. Two people in the family earned that income, making average earning per person to be ₵500,000. At first glance it would appear that this family was reasonably well off. However, this income supported 15 people, making average disposable income about ₵66,000 per person per month, and if the income figure were fairly accurate this technically places that family within the 'below minimum', and therefore, lowest income and possibly high poverty group. An examination of this particular family, however, reveals some contradictions. The head of the family was an 86 years' old businessman (shop owner) and a landlord. He had lived in the settlement for the past forty years, had two wives, the younger of whom was a

middle-aged woman trader who brought in some income (about ₵200,000 per month) to supplement the husband's. His house was a large three-storey, high quality cement block one, with 32 habitable rooms. Apart from him and his household who occupy 7 habitable rooms the others were rented out to 20 other households. His household had exclusive use of a bathroom, a water closet toilet and a kitchen, whereas his tenants shared the others – two bathrooms, two toilets and one kitchen. Charging rent at ₵5,000 per room per month his rent income was ₵125,000 per month, a very small portion of his total monthly income (about ₵800,000 per month). This man was likely to be an influential and important member of the Zongo community by reason of age (old age is traditionally revered within the community) and relative wealth, and judging from the way people were calling on him frequently in the house during the time of the survey. When suggested to him that judging from his apparent status, business, quality of his house and the size of his household (members of which appeared to be quite healthy, well-fed, happy and 'no paupers'), his income was likely to be much more than the figures given his response was that those were the best he could give and they were a fair representation of his income. The author believes that this family probably earned much more than the figures it gave and this case is another example of possible under-statement of income and the problem of low level education and lack of knowledge in keeping income and expenditure records.

5.2.4.2 Expenditures

Having dealt with income, it is necessary to examine expenditures to have a fair picture of the economic conditions of the residents. The expenditure figures are presented in Table 5.5 Like incomes, the expenditures were reckoned on an average monthly basis. The Mean expenditure was about 82,560 Cedis (₵82,562.08); the Median was about 74,700 Cedis (₵74,706.88), and the Mode was between 50,000 and 75,000 Cedis. As said in the section

on the limitations of the survey data ('Introduction' chapter, section v), the expenditure figures were very rough estimates, as respondents did not have any means or practice of recording day-to-day expenditures. Furthermore, most of the expenditures which were not made on regular basis might have been forgotten, omitted or

Table 5.5 Distribution of respondents' total household expenditures

VARIABLE: Total Household Expenditure

Cumulative Amount (Cedis)	Frequency	Percent	Valid	
			Percent	Percent
25,001 - 50,000	9	9.2	9.2	9.2
50,001 - 75,000	40	40.8	40.8	50.0
75,001 - 100,000	29	29.6	29.6	79.6
100,001 - 125,000	12	12.2	12.2	91.8
125,001 - 150,000	3	3.1	3.1	94.9
150,001 - 175,000	2	2.0	2.0	96.9
175,001 - 200,000	2	2.0	2.0	99.0
200,001 - 225,000	1	1.0	1.0	100.0

Mean = c82,562.087; Median = c74,706.880; Mode = c50,001- c75,000;
Minimum = c25,983; Maximum. = c219,375

could not be guessed. About 50% of the respondents recorded monthly expenditures of c75,000 and under per family. It will be of interest to compare incomes with expenditures, and this is presented in the contingency table (Table 5.6) below.

Table 5.6 Comparison of Household Income with Household Expenditure

AMOUNT IN THOUSAND CEDIS ↓	Expenditure →								Row Total (f)	Row Total (%)
	25	50	75	100	125	150	175	200		
Income										
000 -- 100	2	5	2						9	9.2
101 -- 200		9	4						14	13.3
201 -- 300	7	21	16	7			1		52	53.1
301 -- 400		4	5	4		1			14	14.3
401 -- 500		1			2			1	4	4.1
501 -- 600			1			1			2	2.0
601 -- 700			1	1					2	2.0
701 -- 800					1				1	1.0
901 -- 1,000							1		1	1.0
Column (f)	9	40	29	12	3	2	2	1	98	100.0
Total (%)	9.2	40.8	29.6	12.2	3.1	2.0	2.0	1.0		

Respondents with incomes between c200,001 and c300,000 and with expenditure levels

between ₵50,000 and ₵100,000 were in the majority. They constituted about 38% [$\{(21+16) / 52\} \times 53.1\% = 37.8\%$]. The overall picture seemed to suggest that incomes generally exceeded expenditures, which could imply considerable scope for saving. Information on savings, however, was difficult to obtain. When majority of the respondents were asked roughly about how much savings they were able to make per month, the response was that they made no savings. In other words theirs was a 'hand-to-mouth' living. A few admitted they made some savings but would not tell how much on average. Most did not have bank accounts, and as to where they kept their savings they would not tell. This probably was because of fear or suspicion as to what might happen if they disclosed this: taxation or probably theft of their money. The real picture of savings is not likely to be optimistic but because of the problem of non-recording of expenditures it is difficult to arrive at a reasonable conclusion. It might be possible to realise some savings, especially with the upper-middle and higher income groups of the settlement, but general scope for the lower and lower-middle groups for savings is likely to be limited.

5.2.4.3 Comparison of expenditure components

Food, education and transportation were the most important items of expenditure recorded.

Table 5.7 lists the mean values of the Total Expenditure and the major expenditure items.

Variable	Mean (₵)	Std Dev (₵)	Minimum (₵)	Maximum (₵)	N	Valid Percent
Total Expend.	82,562.09	35,171.53	25,983	219,375	98	100.0
Health	2,732.50	1,299.20	0	10,000	98	3.3
Rent	2,788.60	6,219.71	0	50,000	98	3.4
Water	2,907.89	4,172.57	0	35,000	98	3.5
Electricity	5,451.58	7,819.13	0	70,000	98	6.6
Transportation	10,879.74	4,156.38	0	30,000	98	13.2
Education	11,301.90	5,698.66	0	35,000	98	13.7
Food	37,016.85	19,818.56	8,000	120,000	98	44.8
Miscellaneous	9,483.02	7,186.34	500	49,000	98	11.5

Food was the most important item of expenditure by far. It constituted about 45% (44.8) of the household's total expenditure. Education and transportation were the next important items. Education took about 14% (13.7) and transportation about 13% (13.2). Expenditure on education seems to suggest some importance attached to it, and seems to contradict the apparent low level of education and high illiteracy in the settlement. Educational expenditures, however, were generally made at the lowest ladder of education: nursery and primary levels, usually in the form of fees. Miscellaneous expenditures, like entertainment, donation to family members, funerals, religious expenses and other incidental expenses constituted about 11.5%. Other items like health, rent, water and electricity were relatively minor expenditure items. The relatively small amounts paid for these utilities could partly be due to the non-market value service charges for them and partly due to limited access to, and shared usage by, the residents.

The income and expenditure figures should be treated with some caution. In general, in Ghana people tend to understate their incomes whilst they would exaggerate expenditures. Strikingly, this phenomenon was not recorded in the Zongo survey. The incomes and expenditures, especially of the lower median, seemed to be understated in either case. In spite of this, however, the examination of the income and expenditure statistics as well as physical observation of the settlement seem to confirm the hypothesis that there is generally high level of poverty in the settlement. There is evidence of malnutrition but not of starvation. Whilst low levels of income could largely account for malnutrition, lack of education and information on balanced diet and nutrition as a result of high degree of illiteracy could also partly explain this.

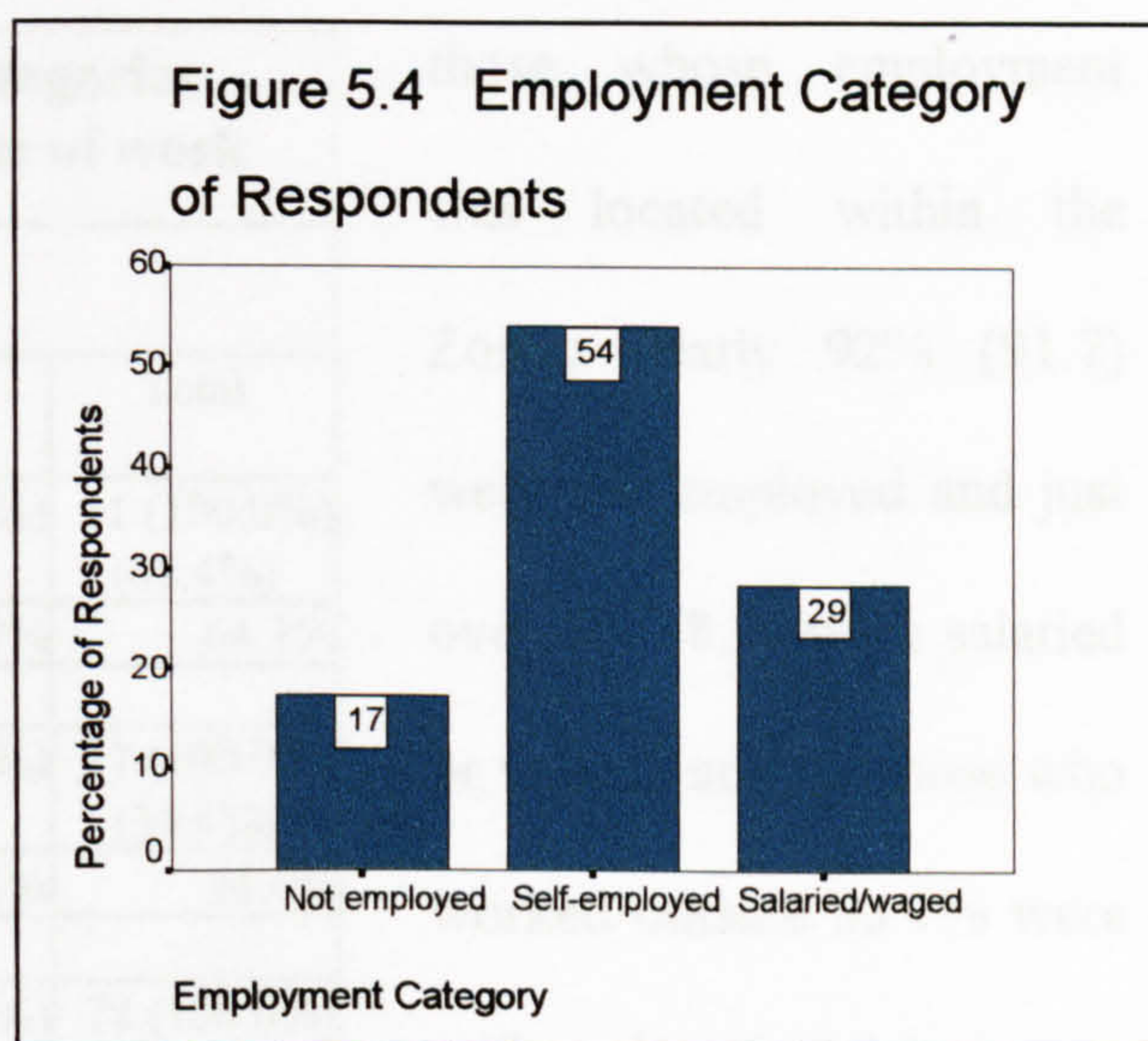
5.2.5 Employment and Economic Activities

A basis for sustainable development or improvement of a poor settlement area is a good economic 'backbone.' In this regard a programme for improving the Kumasi Zongo would

strongly have to regard employment generation and increased economic strength as of priority concern. Good information on the existing employment conditions and economic activities of the settlement is therefore necessary, as this could offer a sound basis for harnessing these potentials in the settlement. Information on these was, therefore, gathered in the survey, and this is presented here.

The settlement exhibits a high degree of income-earning activities of some sort.

Over 80% of respondents were in some form of employment or engaged in some economic activities. Employment data were categorised into three: Self-employed, Salaried or waged and Unemployed (Figure 5.4). About 17% of



the sample were unemployed, 29% were salaried or waged employees and the greatest percentage (54%) were self-employed. With no system of social welfare and unemployment benefits existing in Ghana, the unemployed of the settlement depend on the employed for their livelihoods. The survey also sought to find the general nature and characteristics of employment and economic activities that were within the settlement, and Tables 5.8 – 5.10

Place of work	Frequency	Percent	Valid Percent
Within Zongo	24	24.5	30.8
Outside Zongo	54	55.1	69.2
Sub-Total	78	79.6	100.0
Not Answered	3	3.1	
Not applicable	17	17.3	
Sub-Total	20	20.4	
Total	98	100.0	

display this information. For the variable of 'location of places of employment' the 17.3% that answered 'Not Applicable' indicated the proportion that were unemployed. Of the 78 respondents that were in employment just under 31% had their employment located within the

settlement whilst over 69% were employed outside. This implies that a considerable amount of the respondents', and subsequently the residents', incomes could possibly be spent on transportation if the places of work are not located within walking distance from the settlement. It was necessary to find out the distribution of work categories accessible to the residents within and outside the settlement, and Table 5.9 gives an indication of this. For

Employment Category	Place of Work			Total
		Within Zongo	Outside Zongo	
Self-employed	Count	22 (43.1%) (91.7%)	29 (56.9%) (53.7%)	51 (100.0%) (65.4%)
	% of Sub-Total	28.2%	35.9%	64.1%
Salaried / waged	Count	2 (7.4%) (8.3%)	25 (92.6%) (46.3%)	27 (100.0%) (34.6%)
	% of Sub-Total	2.6%	32.1%	34.6%
Total	Count	24 (30.8%) (100.0%)	54 (69.2%) (100.0%)	78 (100.0%) (100.0%)

those whose employment was located within the Zongo nearly 92% (91.7) were self-employed and just over 8% (8.3) were salaried or waged, and for those who worked outside 53.7% were self-employed and just over

46.3% were salaried or waged. It could be seen from these that access to formal, salaried and waged employment to the residents within the settlement was very limited. Small-scale

self-employed informal economic activities (which do not require large financial capital or sophisticated equipment) are very common and therefore important to the economy of the settlement. The kinds of work type recorded in the sample survey are listed in Table 5.10. Commercial activities ranged from trading in kola nuts, dealing in livestock, petty trading, transport,

Work Type	Frequency	Percent	Valid Percent
* Labourer	4	4.1	5.1
* Clerical	5	5.1	6.3
* Teacher	10	10.2	12.7
Trader	22	22.4	27.8
Artisan/Tradesman	6	6.1	7.6
Prepared food vendor	1	1.0	1.3
Hawker	2	2.0	2.5
Driver	2	2.0	2.5
Businessman	11	11.2	13.9
Farmer	2	2.0	2.5
Mechanic/fitter	3	3.1	3.8
* Civil servant	4	4.1	5.1
Other	7	7.1	9.0
Not answered/ Not applicable	19	19.4	Missing

and a variety of small-scale informal sector activities. Substantially, traders (about 28%) and businessmen (about 14%), mostly small-scale one-man type, were very common, in addition to teachers. Those in formal salaried/waged employment (marked with asterisk *) constituted about 29 % (29.2). The businessmen apart, the rest were largely engaged in informal sector economic activities. There were a few privately-owned shops in the area. Such shops were generally found along the major street. Kiosks dotted about here and there for small-scale retailing. There were also a variety of crafts, mechanical, electrical and electronic repair workshops (Figure 5.5). However, the Central Market is by far the most important that relates to the Zongo as far as shopping and economic activities are concerned. There is a clear indication of a spillover of the Market into the Zongo area, especially in the area along the railway line bordering the market and running through the settlement.

Figure 5.5 A motor mechanic's repairs workshop



Source: Author's survey photograph

Overall, it could be concluded that the settlement seems to exhibit a high degree of small-scale entrepreneurial culture, which could be harnessed and developed for increased productivity. This could benefit not only the settlement but also Kumasi as a whole. It could also be said to the credit of the settlement that such a great percentage of people are

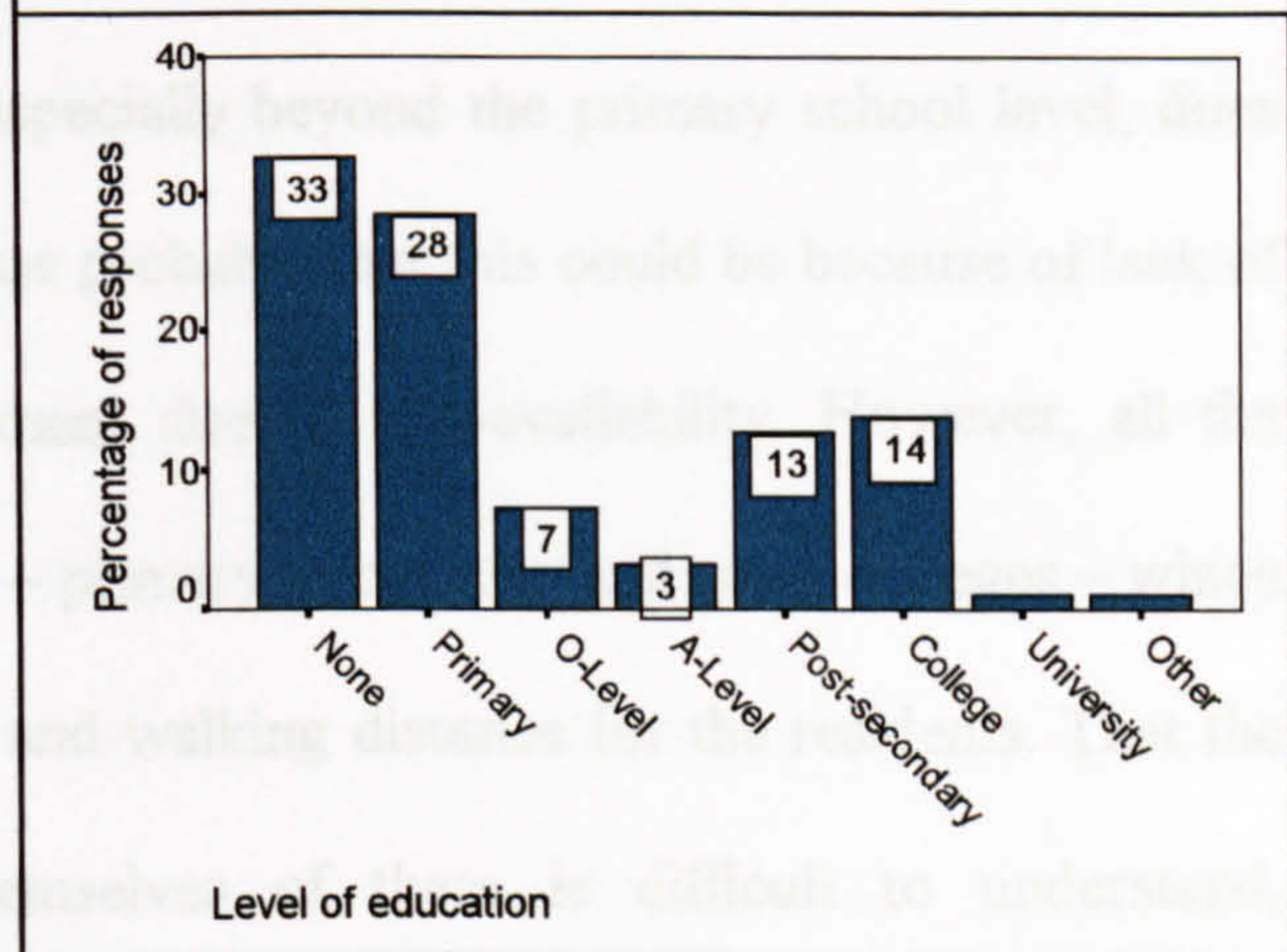
engaged in some form of economic activities to earn a living. This is more so especially in a country like Ghana where there is no system of social security to pay living allowances (benefits) to people without employment or those who are disabled.

5.2.6 Education and Literacy

The general level of formal **education and literacy** of the settlement is quite low. Formal education is very basic and illiteracy is quite high. Of those who responded to this variable

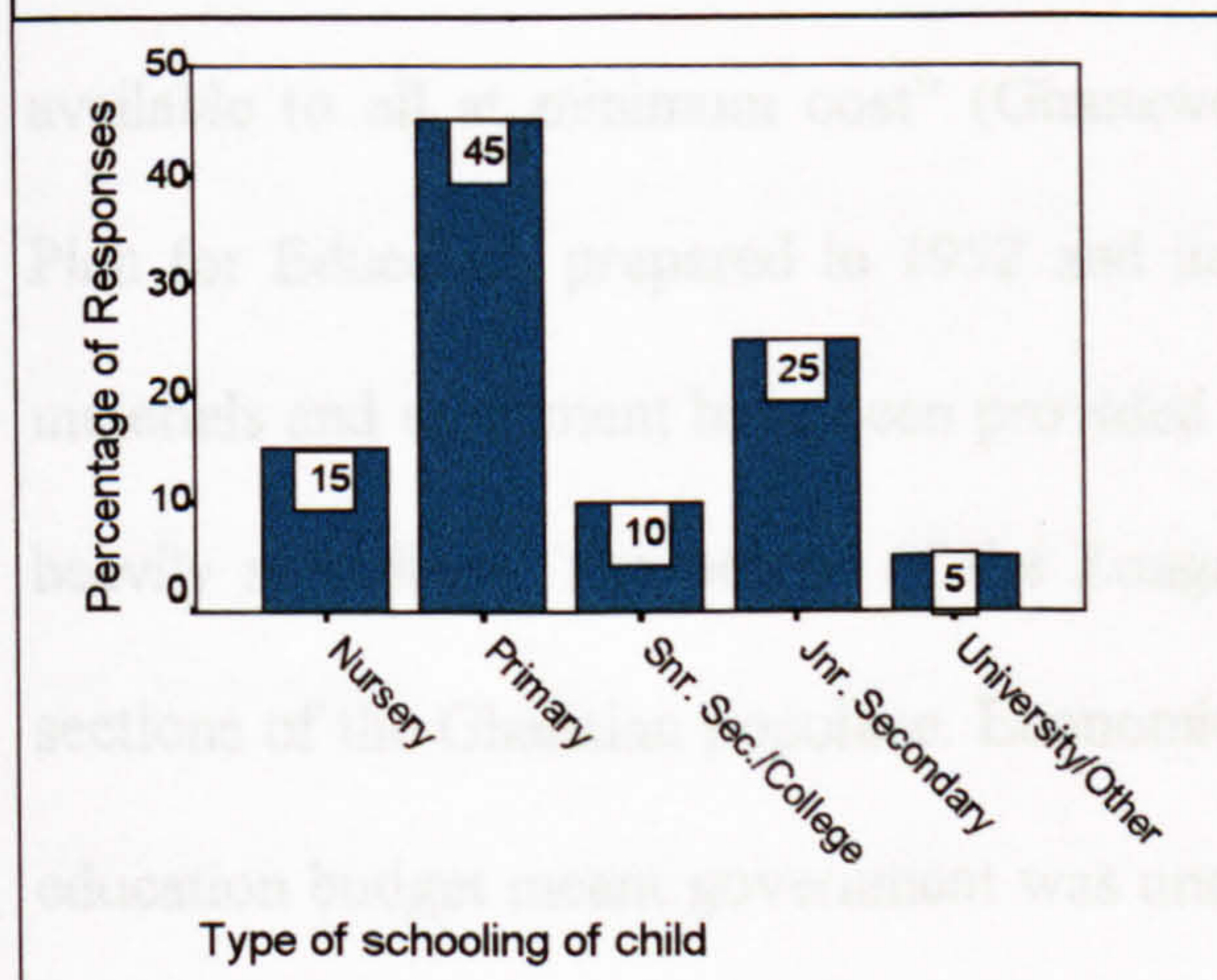
as many as about a third were totally illiterate, and another 28% had only basic primary; 7% had secondary education up to the Ordinary certificate level and 3% had Advanced level. Post-secondary and college level constituted 13% and 14% respectively. 'Post-secondary' education in Ghana is a

Figure 5.6 Distribution of Levels of Education of Respondents



training college scheme that produces teachers mainly for primary and, to some limited extent, junior secondary school levels of education. Admission to the post-secondary

Figure 5.7 Distribution of Schooling attended by Respondents' Children



colleges is generally for Ordinary Level and Advanced Level certificate holders, and training at this level is for three years. 'Colleges' include Teacher Training Colleges (until about 1987 when the country's education system was restructured, four years' post-primary or post-post-elementary school training

which produced primary/elementary school teachers), Technical School and Polytechnic education. Post-secondary and Teacher Training Colleges complemented each other. With regard to the Zongo survey, those who had post-secondary and college level education were generally primary school teachers who lived in the area. Of those who have had some education none was at the Junior (JSS) or Senior (SSS) Secondary levels. This was because the JSS and SSS system of education was introduced only in 1987, by which time those respondents, all of them adults, have already had their education under the old system. Education in the Zongo -- child as well as adult --has developed from Arabic teaching in the mosque or prayer places and homes to formal classroom one. Even though formal education is encouraged, enthusiasm for education, especially beyond the primary school level, does not seem to be encouraging. One could argue probably that this could be because of lack of direct access to schools within the settlement due to non-availability. However, all the neighbourhoods of the Zongo have schools – primary, secondary and some colleges – which are all accessible to and within easy reach and walking distance for the residents. That the residents have not generally availed themselves of these is difficult to understand, considering the fact that Ghana has had a policy of universal access to education, regardless of age, sex or creed. Post-republic Ghana has had, until the end of the 1970s, a virtually free education from the primary through to college and university levels. This was in line with the implementation of “... free and compulsory education policy to make formal education available to all at minimum cost” (Ghanaweb.com)⁵ under the Accelerated Development Plan for Education prepared in 1952 and implemented in 1961 (Cobbe, 1991).⁶ Tuition, materials and equipment have been provided free of charge, and boarding and lodging were heavily subsidised. The people of the Zongo could have taken advantage of this, like all sections of the Ghanaian populace. Economic constraints and increasing size of the national education budget meant government was unable to absorb all the expenditure on education.

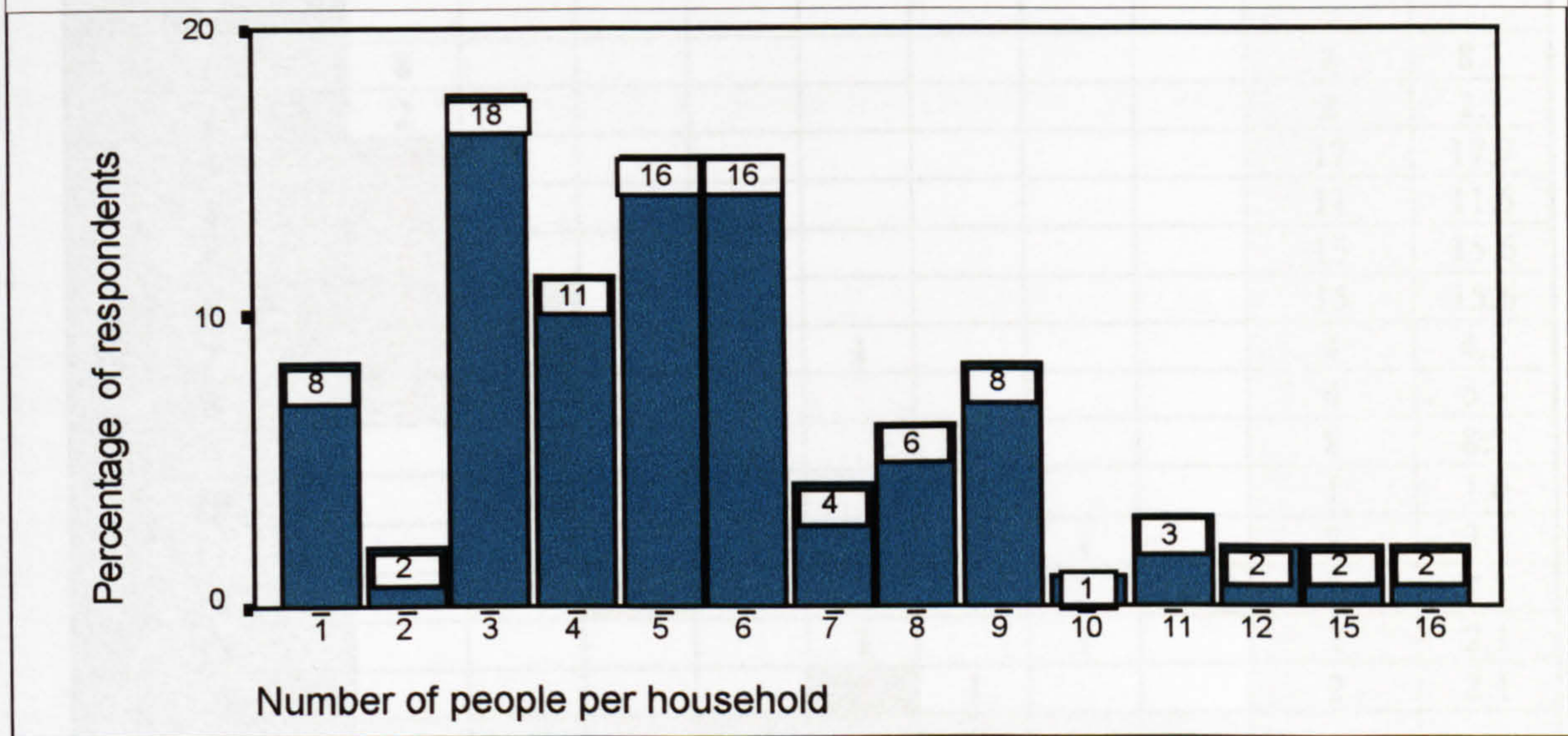
Gradually some costs have been shifted unto parents, which began with the universities and secondary schools from the 1970s. Progressive rise in these costs to the students, especially during the 1990s has led to friction between government and the students. With the introduction of the restructured primary and secondary education in the late 1980s, more and more costs have been passed on to parents, and this is causing great difficulties especially to the low-income urban poor and the rural dwellers. The effect of the restructured education system with the increased costs on the people of the Kumasi Zongo could be quite adverse. Generally with low enthusiasm for education even when it was virtually free, it is not difficult to see how this new educational system and financial commitments could be a disincentive to the residents. One could argue that to persuade them to take education seriously special concessions should be made for them with regard to the costs they should bear. This would mean subsidising education for the residents. This could be a policy that would be politically difficult to adopt since other people, especially the low income earners of the country, would not accept that they should subsidise education for a section of the community who are not in any worse financial situation than them. What needs to be done is increased public education of the Zongo residents of the importance of, and the need for, formal education and for which reason they should take it seriously. This, coupled with measures to improve their economic capability, may enable them to take education and literacy more seriously.

5.2.7 Household size, Rooms per Household and Households per House

For the purposes of this study the household is described as consisting of members who live together as a family unit 'under one roof' and sharing a common day-to-day living, income and expenditure 'pool'. In the Ghanaian context this may be made up not only of the nuclear family of spouses and children but more often inclusive of members of the extended family, either close or distant relations, of either the husband or the wife or both, a very

usual practice. Figure 5.8 shows the distribution of household sizes of the respondents. Generally, in the third world countries, poorer families tend to have large sizes, and the Kumasi Zongo seemed to exhibit this phenomenon. Nearly 61% (60.3) of the respondents had household sizes ranging between 3 and 6 persons per household. This seems to be below what one would expect from a settlement of its nature.

Figure 5.8 Distribution of household sizes of sample survey



Over 8% (8.3) were single-person households; over 18% ranged between 7 and 9 persons, whilst over 9% (9.4) were between 11 and 16. The mean household size was about 6 (5.8) whilst 3 was the mode. The large family sizes of 10 and above could be explained by the fact of polygamous marriages, which are a common practice in Muslim cultures, and of which the Zongo community is largely constituted.

Whilst household sizes could not be described in general as ‘out of the norm’, it is when it comes to room access per households that a different picture emerges. Nearly 44% of the respondent households were in single-room (*Mode* of the distribution) occupancy (Table 5.11). There were nine households of four people, five of five people, three of six people and one of eight people, all occupying single rooms each! About 34% had two rooms: there were at least three households of eight people, four of nine and one of ten people

sharing two rooms each (which amounts to between 4 and 5 persons per room). Only about 22% (21.9) had more than two rooms to the household.

Table 5.11 Comparison of HOUSEHOLD SIZE by ROOMS PER HOUSEHOLD

	Rooms per Household →								Row Total (f)	Row Total (%)
	1	2	3	4	5	6	7	12		
Household Size (persons) ↓										
1	8								8	8.3
2	2								2	2.1
3	14	3							17	17.7
4	9	2							11	11.5
5	5	8	1	1					15	15.6
6	3	9	3						15	15.6
7		3			1				4	4.2
8	1	3	1	1					6	6.3
9		4	3	1					8	8.3
10		1							1	1.0
11				1	1		1		3	3.1
12			1					1	2	2.1
15					1		1		2	2.1
16					1	1			2	2.1
Column (f)	42	33	9	4	4	1	2	1	96	
Total (%)	43.8	34.4	9.4	4.2	4.2	1.0	2.1	1.0		100.0

The '*family size : room access*' ratio is clearly suggestive of general congestion in rooms, which could contribute in a large measure to housing stress among those families. This is an evidence of this kind of stress within the settlement.

Another aspect of the survey findings was the number of households that shared a house.

Houses generally contained large numbers of people, and with the majority of households having access to one or two rooms, the predominant situation in the settlement seemed to be that several households shared a house. Table 5.12 shows the distribution of households per house compared to households' access to rooms in the house for the sample survey.

There were five cases of houses containing rooms between 10 and 15 which had 10 households within them. Similarly there were five cases of houses having between 16 and 20

rooms which had 10 households within. There was at least one instance of a house which contained 45 rooms with 40 households living in it. As has been noted the survey findings revealed that multi-household dwellings were a general characteristic of the settlement.

Renting out is, therefore, a major economic activity to landlords as most of the households in a house are tenants. Rental income appears to be relatively substantial to landlords, especially the bigger the houses and the larger the number of households in a house are.

Table 5.12 Comparison of Number of households (families) per house with Number of rooms in house

Number of house-holds in house	Number of rooms in house									
	1 - 5	6 - 10	11 - 15	16 - 20	21 - 25	26 - 30	31 - 35	36 - 40	41 - 45	Total
										N (%)
1	2		1							3 (3.2)
2	1	2	1							4 (4.3)
3		3		1						4 (4.3)
4	2	2	1							5 (5.4)
5		1	1							2 (2.2)
6		1	2	1						4 (4.3)
7		4	2	1						7 (7.4)
8			1	1						2 (2.2)
9		1	2							3 (3.2)
10			5	5						10 (10.7)
11			2	1						3 (3.2)
12			3		1					4 (4.3)
13			1	4						5 (5.4)
14			1			1				2 (2.2)
15				1	1	1				3 (3.2)
16				1	2	1	1			5 (5.4)
17				2						2 (2.2)
18				4	1					5 (5.4)
19					1					1 (1.1)
20				1	3	3	1		1	9 (9.6)
22					1					1 (1.1)
24								1		1 (1.1)
25						1				1 (1.1)
26						1	1			2 (2.2)
28						1		1		2 (2.2)
30								2		2 (2.2)
40									1	1 (1.1)
Total	5	14	23	23	10	9	3	4	2	93 (100)

Landlords generally were of the view that owing to government rent control laws they were unable to charge economic rents, and thus the potential of rental income to make more meaningful contribution to the income of the settlement is seriously undermined. In addition, uneconomic rents charged makes it difficult to do repairs and maintenance to the houses or make meaningful investments in new houses (see Chapter 2 section 2.2.5 and section 5.2.8 of this chapter). On the social front multi-family occupation could offer opportunities for social interaction and better understanding and tolerance of people with different backgrounds and status. It also offers potential for conflicts, where people with conflicting patterns of living and behaviour have to live together and share common and limited facilities. There was evidence of this during the survey. For example there was considerable friction among different households with respect to the cleaning and maintenance of common areas like courtyards, bathrooms, toilets and kitchens, where some residents felt others were not discharging their turns of duties as required, or doing them unsatisfactorily, and therefore they felt being cheated by 'irresponsible' neighbour households.

Single-household houses were very few in the settlement. In the survey, there was recorded one instance of a single household occupying a two-room house, another occupying a five-room house and yet another occupying a twelve-room house. In these cases the houses were solely for the occupation of the landlords and their families. The twelve-room house was owned and occupied by the owner with his family, comprising two wives, seventeen children and twelve members of their extended family, including grandchildren. There were thirty-two people in all in this particular house. Since only the house-owner and his family occupied the entire house there was no letting of rooms and so there was no opportunity of earning rental income from this house.

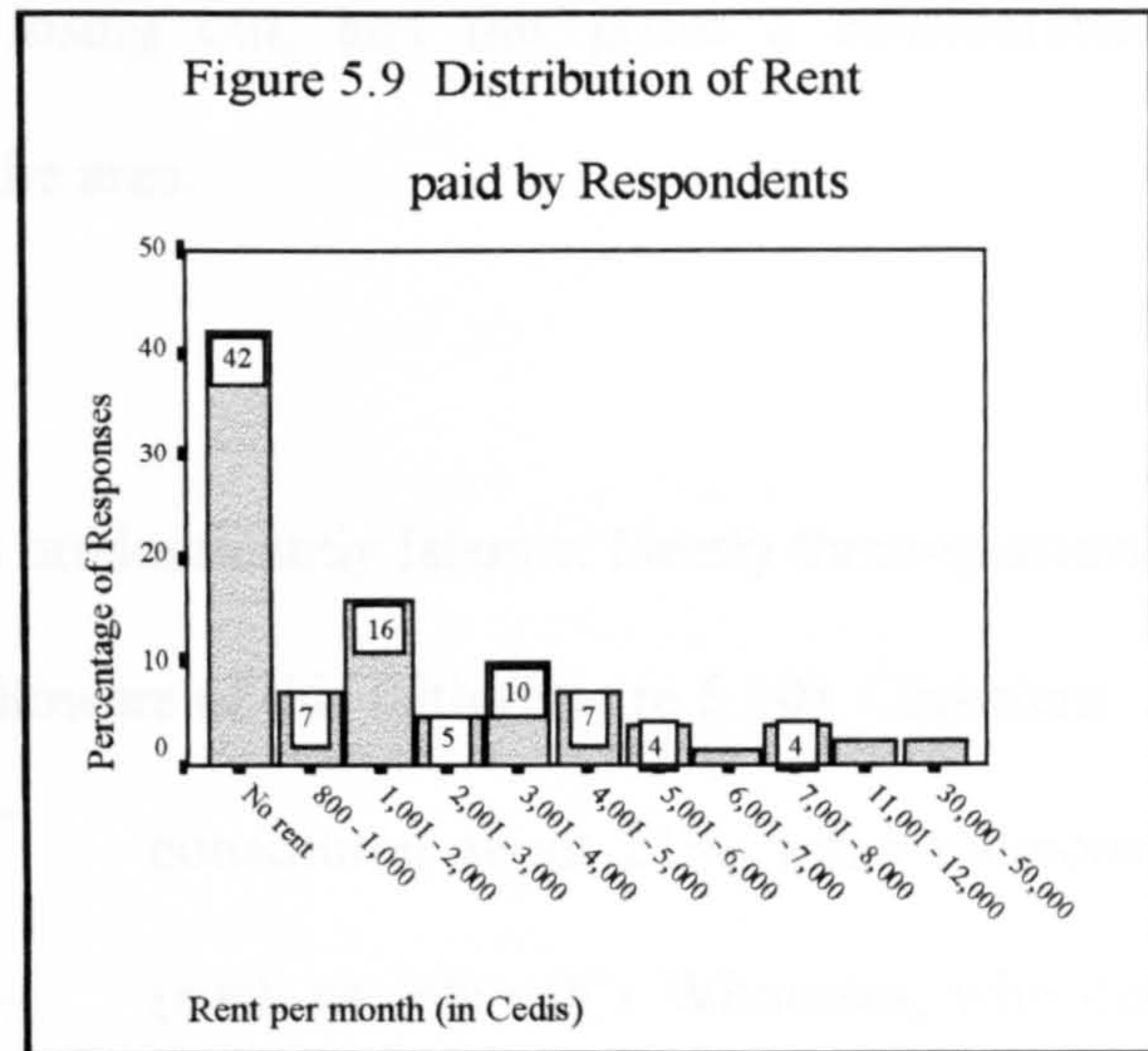
5.2.8 Rents

Rents in the settlement were charged monthly, and on a per-room basis. The distribution of rent expenditure of the respondents is shown in Table 5.13 and Figure 5.9.

Amount (Cedis)	Number of rooms									Row Total	
	1	2	3	4	5	6	7	12	f	%	
No rent	12	12	4	3	2	1		1	35	42.2	
800	4								4	4.8	
1,200	5								5	6.0	
1,400		1							1	1.2	
1,600		3							3	3.6	
1,800	1								1	1.2	
2,000	1	2							3	3.6	
2,500	1								1	1.2	
3,000	3								3	3.6	
3,500	5								5	6.0	
4,000	3								3	3.6	
4,500	1								1	1.2	
4,800		1							1	1.2	
5,000	1	2			1				4	4.8	
6,000		3							3	3.6	
7,000		1							1	1.2	
8,000	2	3							5	6.0	
12,000			2						2	2.4	
30,000				1					1	1.2	
50,000								1	1	1.2	
Column Total (f)	39	28	6	4	3	1	1	1	83		
%	47.0	33.7	7.2	4.8	3.6	1.2	1.2	1.2		100.0	

Over 42% of the respondents paid no rent. These were generally the family members, relatives and other dependants of the house owners. This could mean that a large proportion of the residents could be occupying rooms free of charge even though some might be working and earning incomes. Tipple and Willis' (1992), and Korboe's (1992) observations on housing characteristics in general in Kumasi (see Chapter 3, section 3.3), where owing to

the family structures and the extended family system, a considerably large section of the city's dwellers live in houses without paying rent, is corroborated here. A lot of potential rent income is therefore lost to landlords. On the other hand, however, it means an increase in the real incomes of those non-rent-paying tenants. With respect



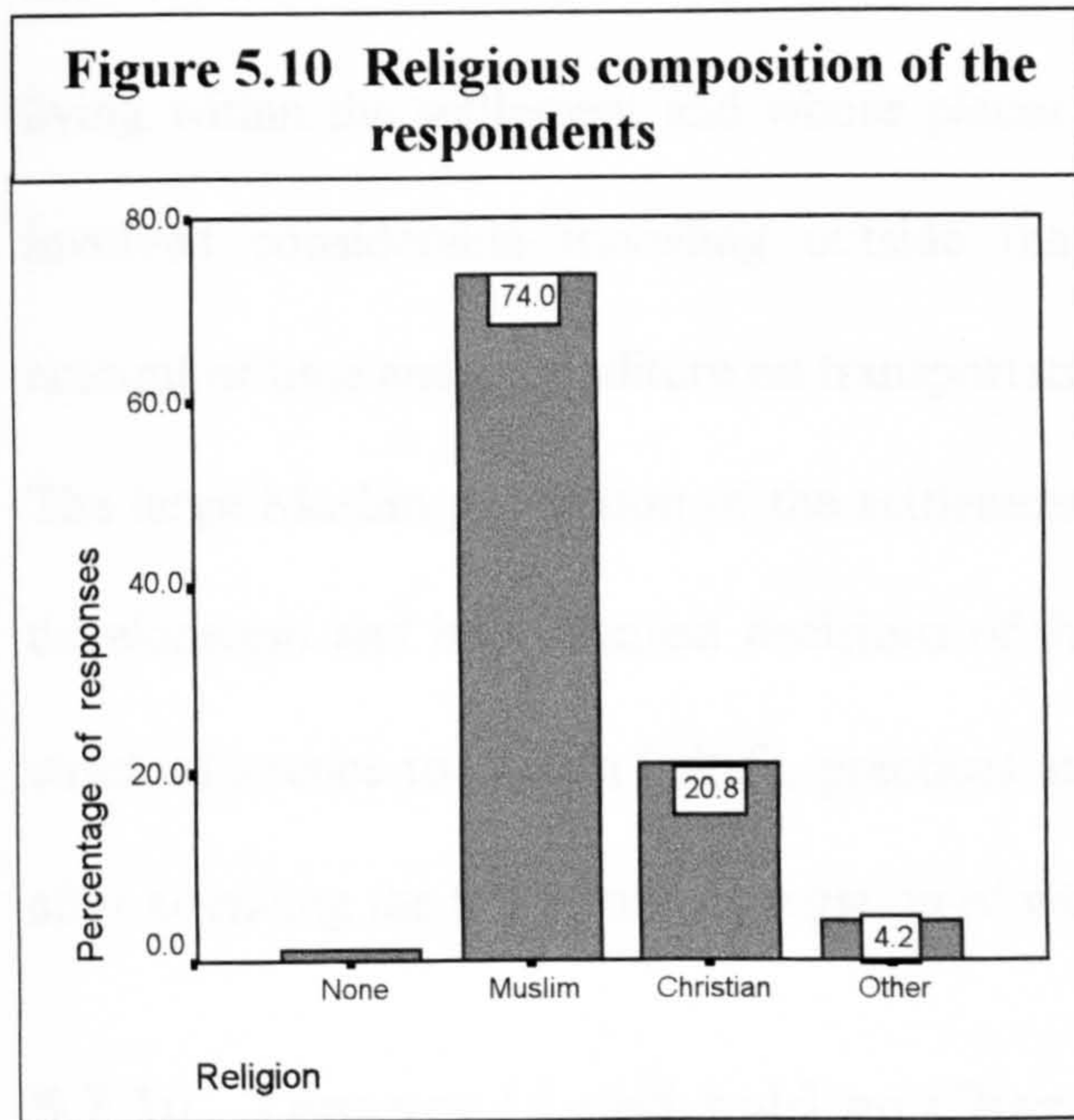
to those who paid rent, the minimum rent recorded by a respondent was 800 Cedis (¢800) per month. Mean rent paid was about ¢3,200, the modal total rent was between 1,000 and 2,000 Cedis, whilst the median rent was 1,200 Cedis. On comparing the mean rent to that of the mean income it could be seen that rent levels were generally between 0.5% and 10% of incomes. Nearly 22% (21.6) of the rent-paying respondents paid less than the daily minimum wage (¢2,700, see section 5.2.4.1) for their monthly rent. Against the minimum recorded income of 35,000 Cedis the lowest rent recorded (¢800) works out to be 2% of the income. The highest rent recorded for a single room was ¢7,500. The household paying this rent had four rooms and therefore paid a total of ¢30,000. The total income for this household was ¢450,000. Rent for this household was therefore about 6.7% of its total income.

The Kumasi Zongo renters have benefited a great deal from government interventions in the rental market. Hence rent levels are generally quite low, forming on average just around 1% [$\{= (\text{Mean rent} \div \text{Mean Income}) \times 100\% \} = \{(3,162.65 \div 296,672.13) \times 100\% \} = 1.1\%$] of the residents' income, (see Table 5.1), and less than 4% of the average total household expenditure, (see Table 5.5). Whilst tenants have generally benefited from this governmental

interference, landlords have generally been losing out, and this poses a considerable disincentive to investment in rental housing in the area.

5.2.9 Religious composition

The **religious composition** of the settlement is predominantly Islamic. Nearly three-quarters (74%) of the respondents were found to be followers of this faith (Figure 5.10). Christians



constituted about 21%; other religions (such as Jehovah's Witnesses, who do not classify themselves as Christians) made up about 4%, and those who purported to follow no religion constituted the remaining 1%.

With regard to location of places of worship, more than three-quarters (76.8%) of the respondent Muslims

had their regular worship place located within the settlement (see Table 5.14), and less than a quarter had theirs located outside the settlement. These regular places of worship were quite apart from the place of Friday worship, the Central Mosque, located within the settlement. Those who had their regular place of worship located outside were those whose work places were outside the settlement. These people, however, do generally attend Friday worship at the Central Mosque. Only one

Table 5.14 Location of place of worship of respondents

Religion		Worship location		
		Within Zongo	Outside Zongo	Total
Muslim	Count	53	16	69
	% within Religion	76.8%	23.2%	100.0%
Christian	Count	1	18	19
	% within Religion	5.3%	94.7%	100.0%
Other	Count		4	4
	% within Religion		100.0%	100.0%
Total	Count	54	38	92
	% within Religion	58.7%	41.3%	100.0%

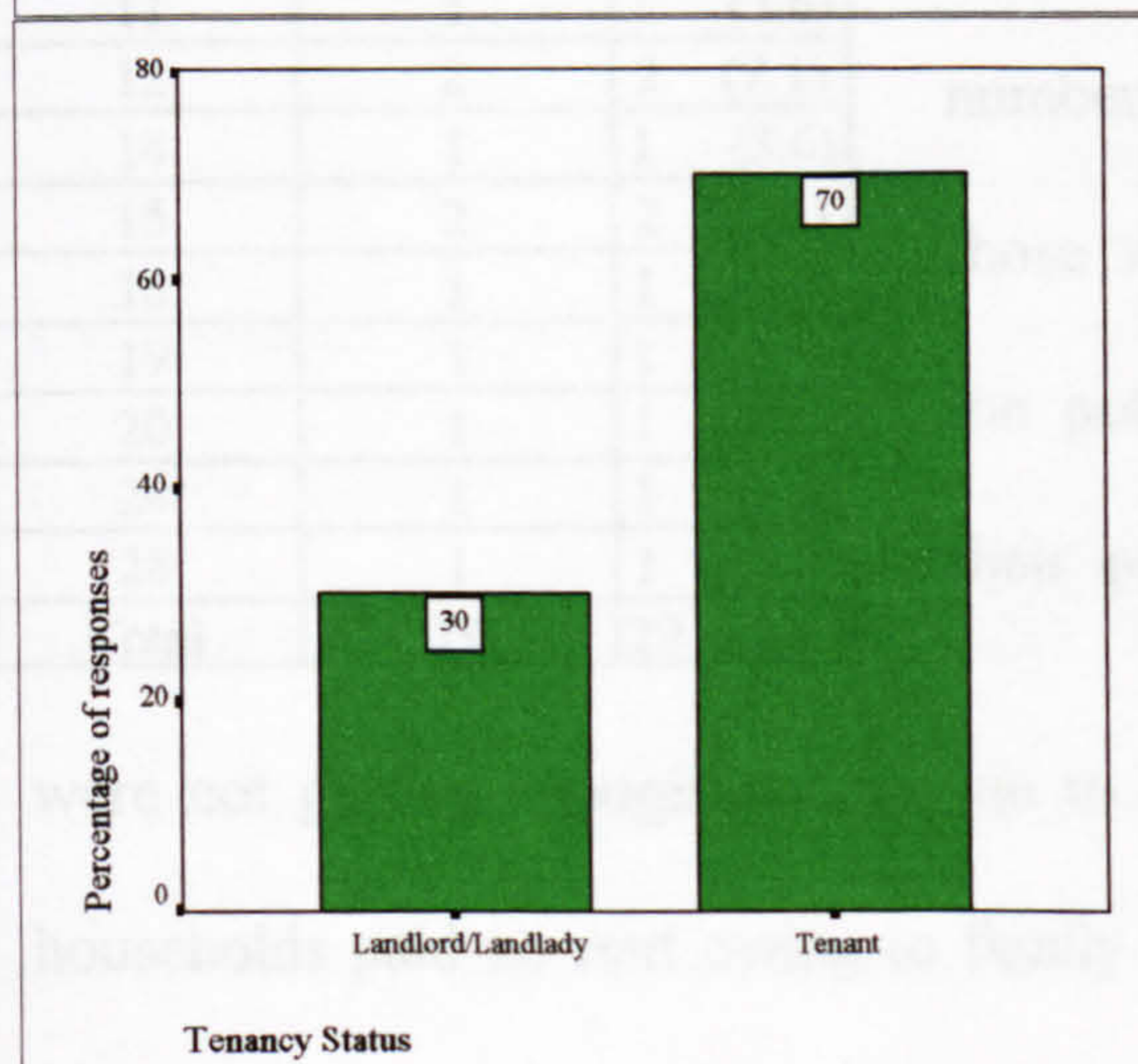
person (5.1%) among the 19 Christian respondents had the worship place within the Zongo. This worship place was in effect not entirely located within the Zongo but on the 'boundary' between it and neighbouring Asawasi. The Zongo, in effect had no Christian church located within it. Of the 'other religion' respondents none had their place of worship within their settlement. For the settlement as a whole, nearly 59% had their worship place located within the settlement while a little over 41% had theirs located outside. The implication for those living within the settlement and whose places of worship were outside, attending worship involved considerable travelling outside the settlement, and this implied considerable amount of time and expenditure on transportation.

The large Muslim population of the settlement would have considerable implication in any development and improvement decisions of the area, since the followers of this faith have strict adherence to certain beliefs, practices and taboos, for example, cleansing with water after attending the toilet, and segregation of women from men in a number of activities.

5.2.10 Tenancy / Land-holding Characteristics

Land-holding here is used not in terms of ownership of land, but of the property on the land, that is the house. It should be remembered that the land occupied by the Zongo is a stool land given to the settlers (see Section 5.2.1). The tenancy/land-holding characteristics are

Figure 5.11 Chart of distribution of tenancy status of respondents



illustrated in Figure 5.11. Over 70% (68 out of 96) of the respondents were tenants, whilst fewer than 30% (28 out of 96) were landlords/ house-owners. Home-ownership, therefore, was relatively quite low, when compared with squatter settlements in some Third World countries, where land invaders construct shelters of their own and so have

high home-ownership rates. During the interviews several people indicated that given the option between renting and home ownership they would go for the latter if only they would be given titles to the land and they could build at lower costs. They were, however, concerned with high costs of building materials and construction, and what they described as too much 'book affairs', this referring to bureaucracy in land acquisition, planning and building regulation requirements, and professional charges. Legal title to land is an incentive to housing investment, and facilitating this to the residents could help in housing investment and improvement in the settlement.

Of the landlords/landladies majority lived in the settlement. A few, however, lived outside it, and in this case most of such absentee landlords/landladies originally resided in the area, but moved out when they built better houses elsewhere in 'better' areas of the city. Table 5.15

Table 5.15 Distribution of landlords and number of households in their houses		
Number of households in house	Landlords/ Landladies	Total N (%)
1	3	3 (10.2)
2	3	3 (10.2)
3	1	1 (3.6)
4	2	2 (7.1)
5	1	1 (3.6)
6	2	2 (7.1)
7	2	2 (7.1)
8	2	2 (7.1)
10	2	2 (7.1)
11	1	1 (3.6)
12	2	2 (7.1)
14	1	1 (3.6)
15	2	2 (7.1)
16	1	1 (3.6)
19	1	1 (3.6)
20	1	1 (3.6)
24	1	1 (3.6)
28	1	1 (3.6)
Total	29	29 (100)

shows the distribution of the 29 respondent landlords/landladies and correspondent numbers of households or families they have in their houses. Ten (about 34.5%) out of the surveyed landlords/landladies had between 1 and 5 households; eight of them (about 27.6%) had between 6 and 10 households; and the remaining 11 (about 38%) had between 11 and 28 households. It could be seen that a fairly substantial number of landlords/landladies in the settlement (at least those with ten households and above) have technically the potential of earning substantial rent incomes from their properties. They however complained that they

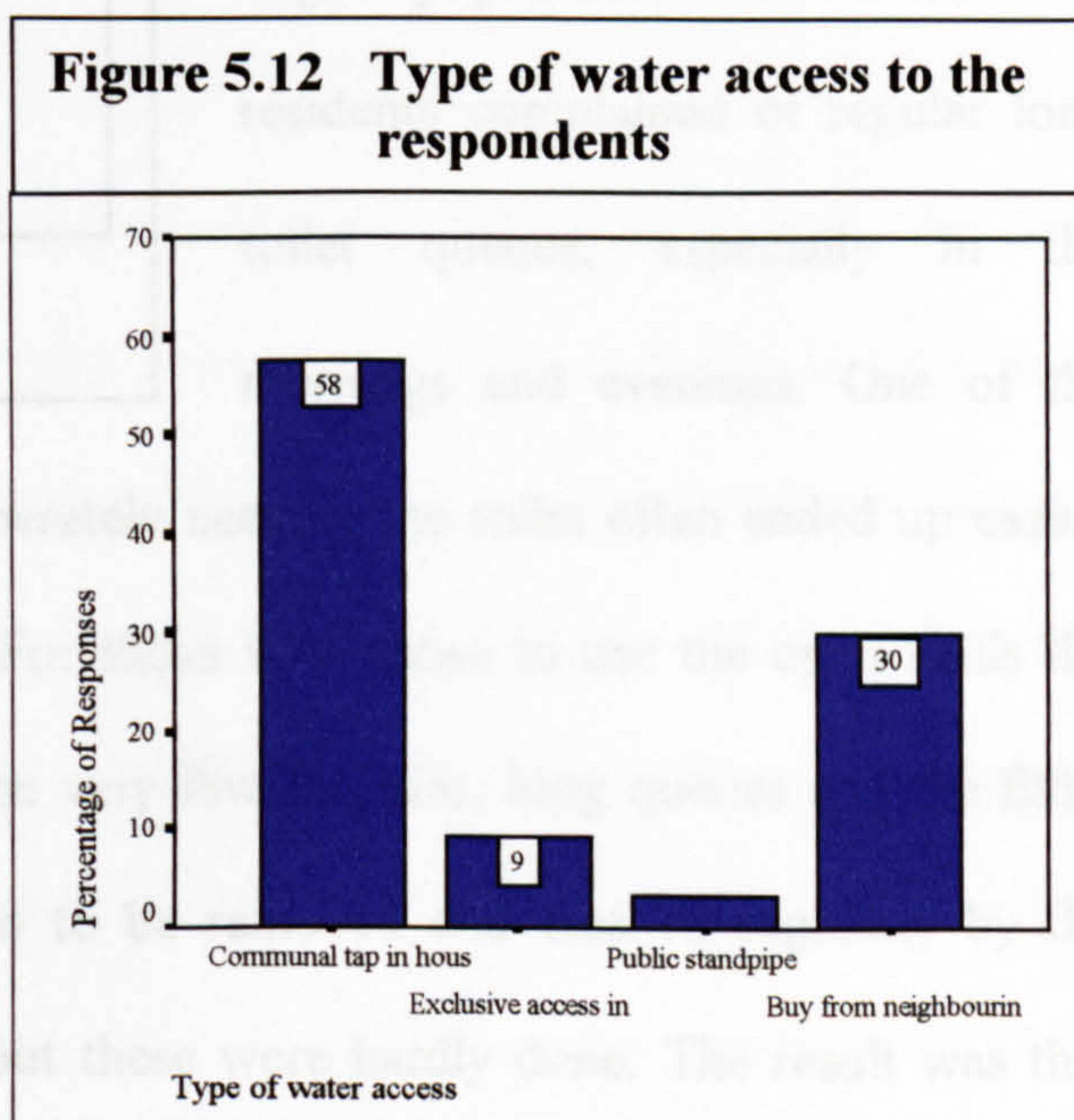
were not getting enough income due to low levels of rent, and a considerable number of households paid no rent owing to family relationships. This, they said, made it difficult for

them to do maintenance, except perhaps repairing serious structural damages. It also contributed to making it almost impossible to make further investments in housing.

5.2.11 Access to Basic Services and Facilities

Services and facilities that are considered basic for human living, comfort and convenience for the purposes of this study are *water, toilet, bath, kitchen* and *electricity*, and data on access to these in the settlement were collected. The summaries of the results are given in the paragraphs that follow.

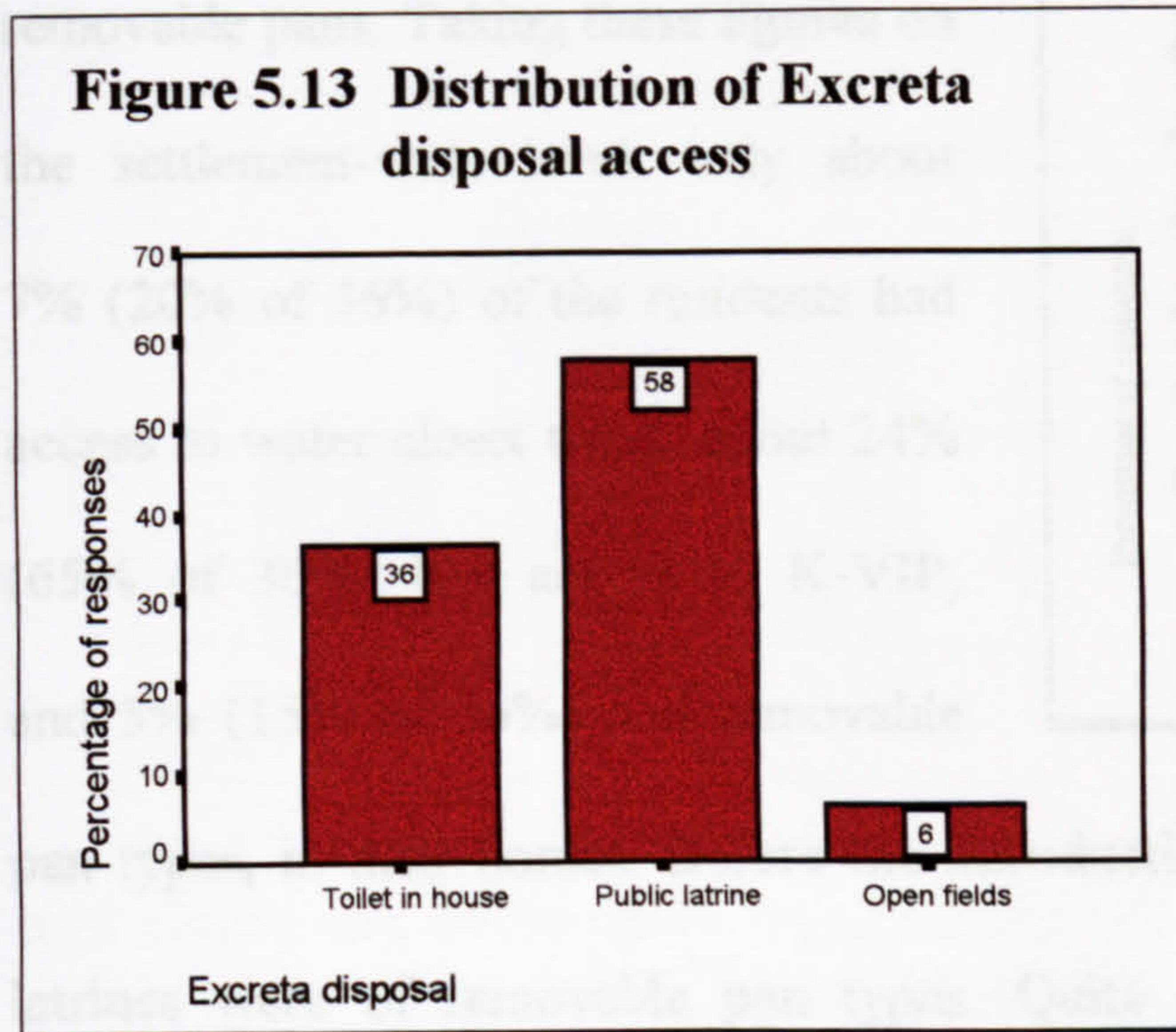
Water access to respondents was either in the house, from public standpipes or through purchasing, usually in buckets and containers, from neighbouring houses, and this was pipe-borne water (Figure 5.12). Nearly 60% had access through communally shared tap in the house, while a substantial number -- nearly a third -- purchased from other houses. Less than 10% had exclusive access, and public standpipe played a very insignificant part (about 3%) in the supply. One would have expected that a settlement like this



in Ghana would depend largely on public standpipe for most of its water supply, but there were only two such standpipes in the whole settlement, and these were usually broken down and remained in a state of disrepair for very long periods of time. Overall, drinking water as a source of health risk in the settlement was minimal, but the supply was quite erratic and inadequate. For the households which depended on public standpipes and neighbouring houses considerable time was spent in fetching the water for the households' needs, as times queuing for long times to get to one's turn was common. Considerable amount of 'productive'

were therefore wasted in getting those households' required water. Often times quarrels ensue, especially at the public standpipes.

Toilet Facilities: The survey found that access to toilet was very limited. Only about 36% had access to toilet in their houses, the majority, 58%, used public toilets and a significant number (6%) used the open fields (Figure 5.13). There were three public latrines

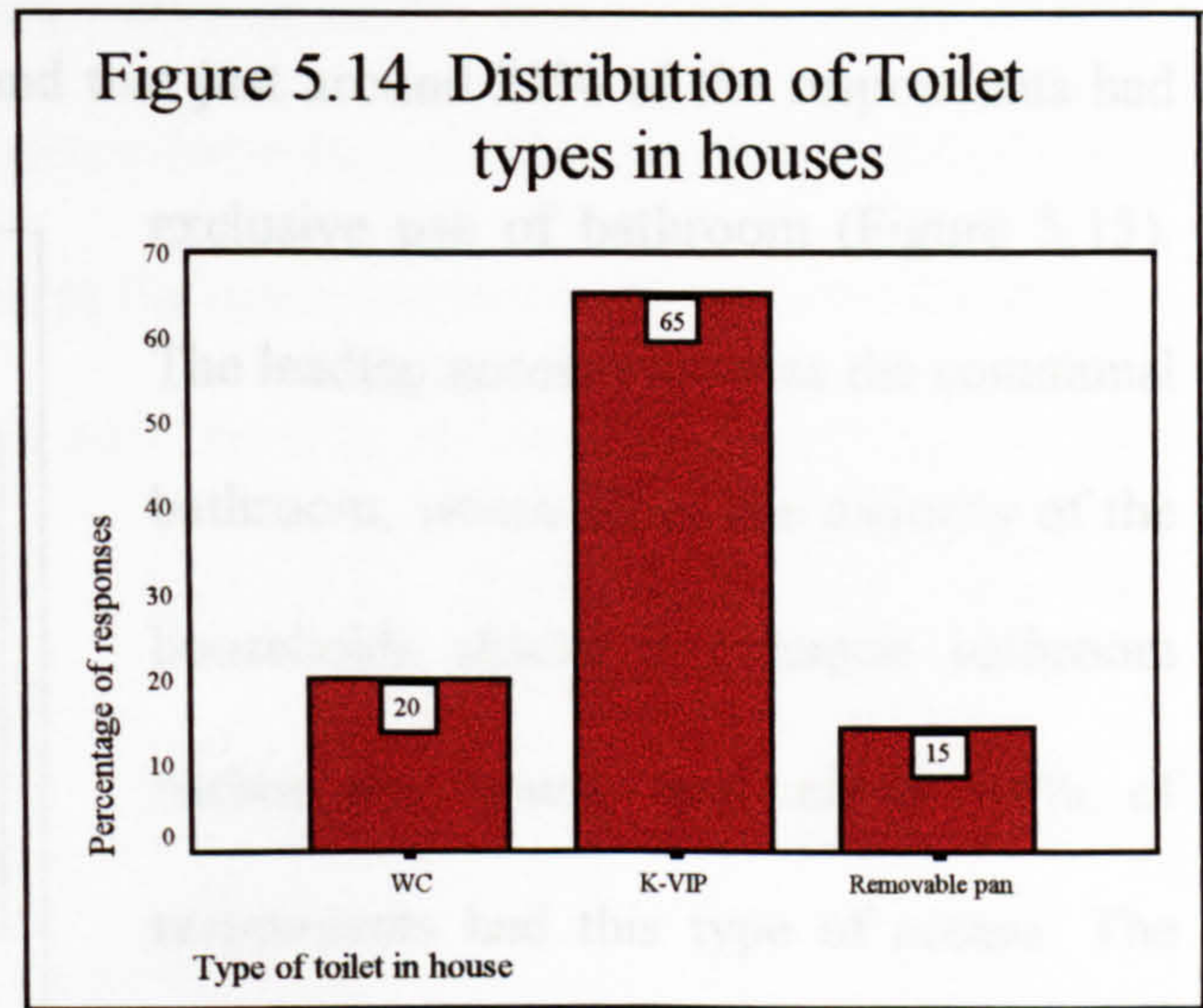


in the settlement, and all were of the removable pan type, each with about 24 squat holes. These were too small in number to adequately serve the large population of users. The residents complained of regular long toilet queues, especially in the mornings and evenings. One of the

consequences of this was that people desperately needing the toilet often ended up easing themselves on the latrines' surroundings. For those who chose to use the open fields the general reasons they gave for this were the very few facilities, long queues and the filthy public toilets. The latrines were supposed to be removed and cleaned regularly by the Kumasi Metropolitan Assembly (KMA), but these were hardly done. The result was that there were almost always pile-ups of raw faeces within the public toilets as well unsightly littering around their precincts. The public toilets had swarms of flies all the time and foul surrounding air was a permanent feature. The public toilets were indeed an eyesore and constituted potentially a great health hazard. It is likely to have an adverse effect on the health of the residents. It would be of interest to do a study of the health level and hospital attendance characteristics of the residents. In as much as the toilet problem could impact on the health of the residents it should be seen as a problem for the KMA, and it is important

that the Authority addresses this problem urgently.

The respondents who had toilets in their house had one of three types: K-VIP^v latrine, Water Closet (WC), and the Removable Pan latrine (Figure 5.14). Majority of them, nearly 65%, had access to K-VIP latrines; 20% had water closet and around 15% had removable pans. Taking these figures on the settlement-wide level, only about 7% (20% of 36%) of the residents had access to water closet toilet, about 24% (65% of 36%) had access to K-VIP, and 5% (15% of 36%) had removable



pan types, in their homes. Before the introduction of the K-VIPs almost all the domestic latrines were of removable pan types. Quite a great percentage of the K-VIPs were converted from the removable pan type, and have become quite popular because of ease and economy of use and better sanitation quality over the pan type.

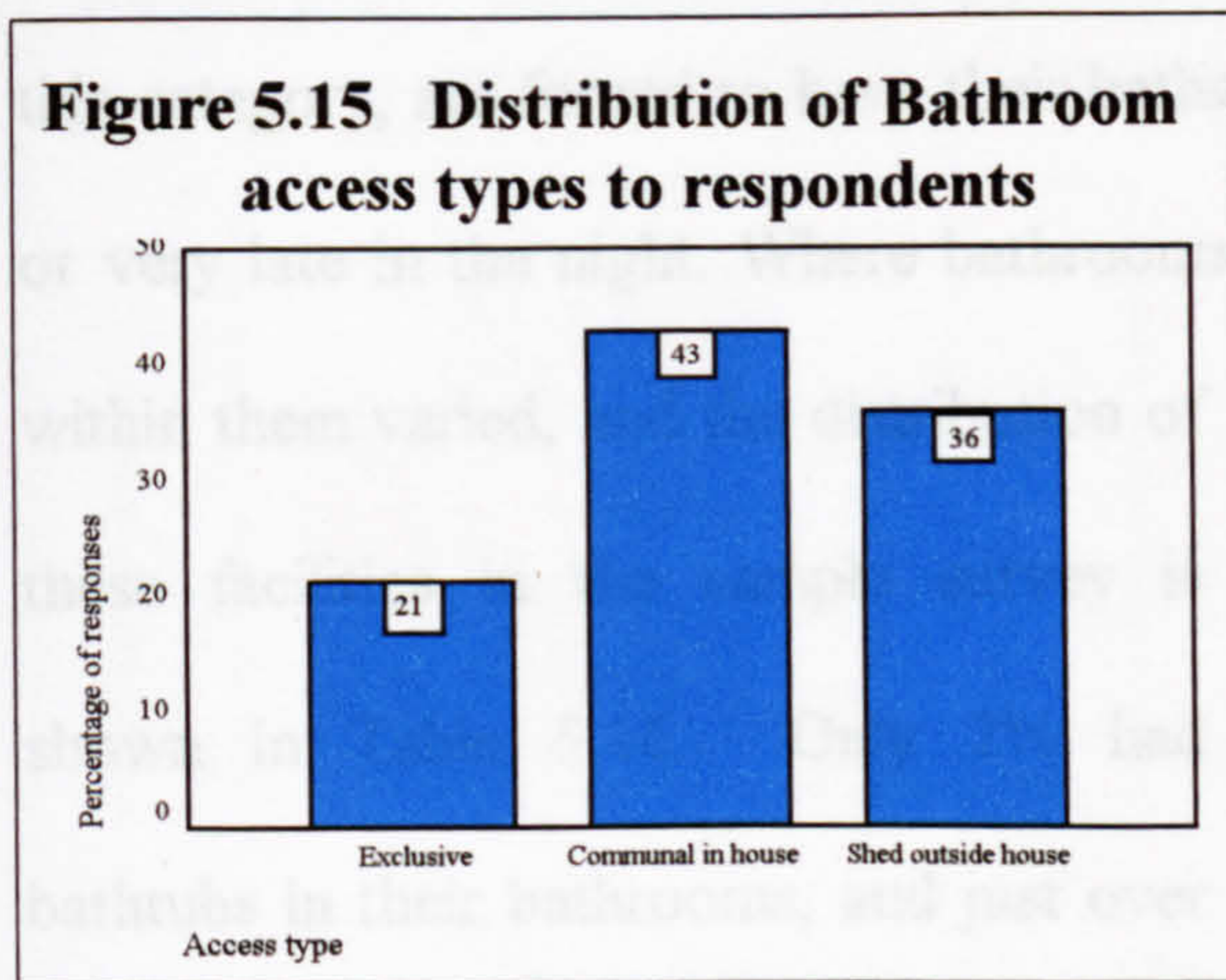
At the domestic access level respondents also generally complained of inadequate toilets to serve the generally high populations in the houses. In sum, the residents generally felt that the toilet problem was about the most serious and gave cause for great concern. Their wish was to have enough and healthy toilets in the settlement.

Electricity: Almost all the respondents had access to this facility in their homes. Basic supply of electricity, therefore, did not seem to be an issue of much concern in the settlement. Generally, the electricity outlets were one light-point and one socket per room. Since there did not appear to be much intensive use of electricity, except for light and for operating television, radio and hi-fi, where the resident had these, and for ironing, they were

^v A type of Ventilated Indirect Pit (VIP) latrine developed by the Civil Engineering and Housing and Planning Research Departments of the Kumasi University (UST)

generally not worried about the extent of electricity access they had.

Bath Facilities: A bathroom facility in a Ghanaian home is indispensable, as it is the habit for one to have one's bath twice a day. But access to this facility is another problem facing the Zongo resident. The survey found that just around 21% of the respondents had

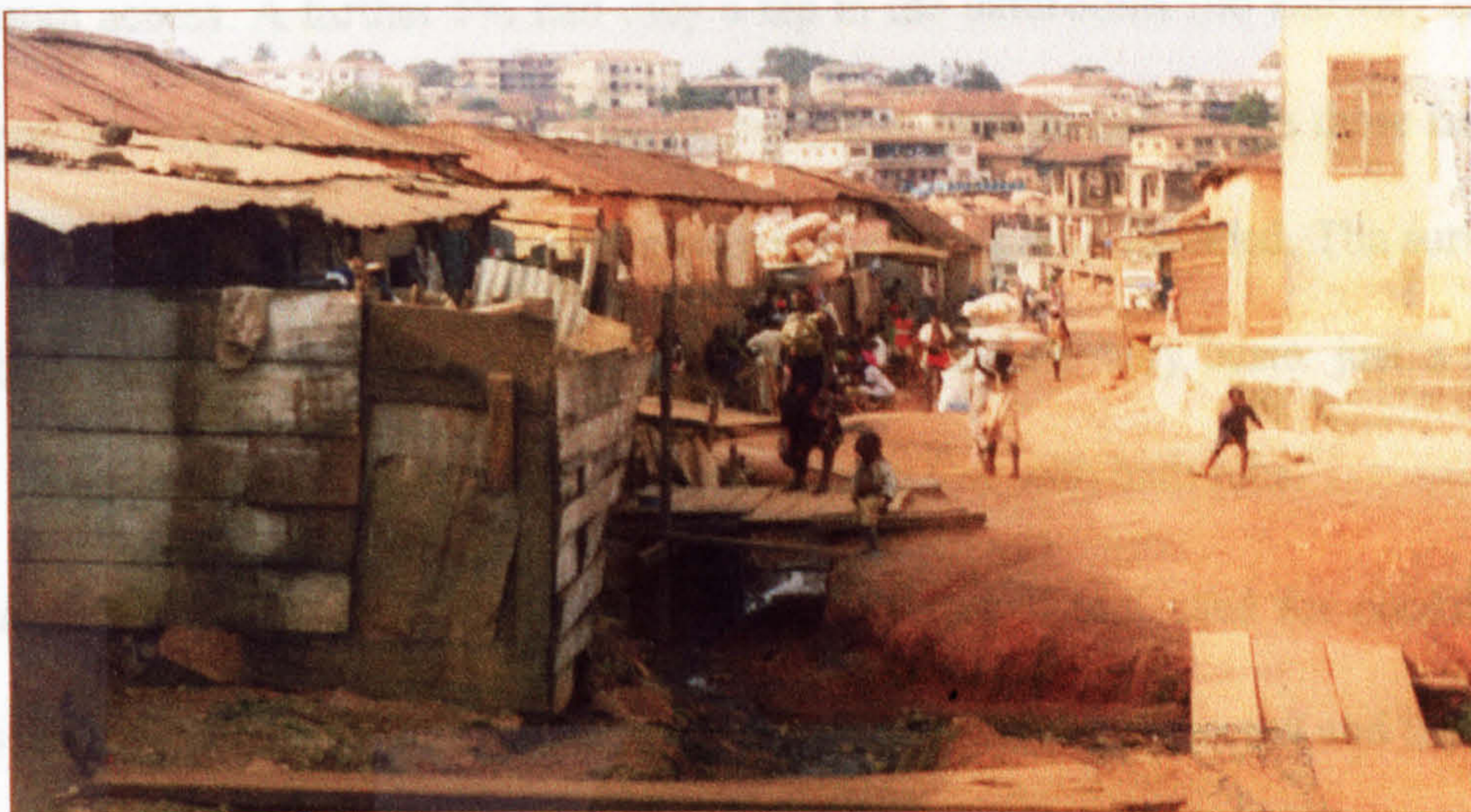


exclusive use of bathroom (Figure 5.15).

The leading access type was the communal bathroom, where all or the majority of the households shared a common bathroom within the house, and about 43% of respondents had this type of access. The other was where access was just an open

shed usually outside the house (Figure 5.16).

Figure 5.16 A bath shed outside of house (left foreground)



Note the makeshift wooden materials of the shed. Waste water discharges into a heavily eroded open drain.

Source: Author's survey photograph

A fairly large proportion of the respondent households, nearly 36%, used this type of 'bathroom'. This latter type was usually built of inferior quality, makeshift materials, usually of wood, old corrugated iron or aluminium sheets and even palm branches. It needs no

saying that with this category of 'bathroom', privacy and convenience are seriously compromised. Moreover, being open into the air and outside of the house their use when it is raining is impossible, and especially during the rainy season residents using this type are greatly inconvenienced. Furthermore, using them at night raises considerable security problems, especially for women. For this reason some people whose access to bathroom is this category, are forced to have their baths in the open courtyards of their houses at dawn or very late in the night. Where bathrooms were secure rooms within the house, facilities

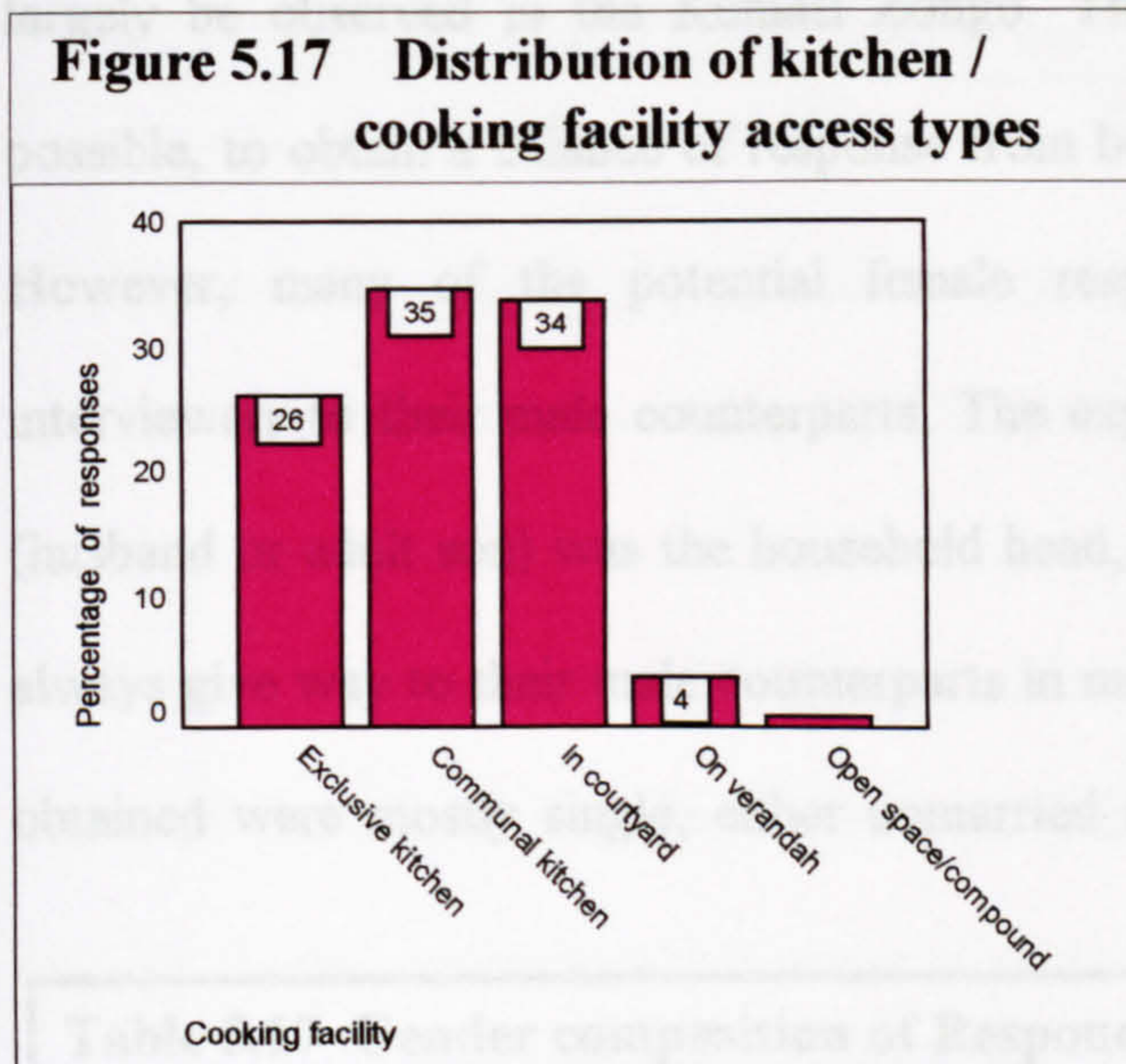
within them varied, and the distribution of these facilities in the sample survey is shown in Table 5.16. Only 2% had bathtubs in their bathrooms, and just over 6% had shower. These were generally found with households with exclusive

Bath Facilities	Frequency	Percent
Shower	6	6.1
Bath tub	2	2.0
Tap only	5	5.1
Room / shed only	85	86.7
Total	98	100.0

bathroom access. A further 5% had only a tap in the bathrooms (no shower, and no bath). The greatest majority, nearly 87% (86.7), had room or shed only. With these latter, water is fetched with a bucket for having one's bath in the room or in the shed. The survey revealed that bathroom access within the settlement in general was very basic: just a room or the open shed, with no facilities, except with those very few with bath tubs.

Kitchen/Cooking Facilities: Generally, the type of fuel used for cooking in Ghana bears some relation to where the cooking is done. For the sophisticated and the high-income earners, whose residences are of the conventional Western type of construction, electrical and gas appliances are generally in use. Status, income and affordability play a very important role in this. Thus, for such people it is common to find Western type kitchens in their homes. For the majority of the people, however, the fuel sources generally used are wood and wood-based, like charcoal. The smoke and heat generated by these make it

necessary for their use to require well-ventilated and large spaces. For the Zongo the survey's findings of the nature of kitchen or cooking facility access in the settlement is shown in Figure 5.17. The term 'kitchen' is used where there is an enclosed, secured and lockable room, with or without kitchen appliance and furnishing; 'cooking facility' is used



where only a demarcated space, roofed or open to the air, is what is available. Nearly 35% (34.7) of the respondents had use of communal kitchen, which was just a room without any fittings or furnishing. Where the house was very large with a large population, two or three of such communal kitchens might be

provided. Users might have individual family cupboards in the kitchen where they kept cooking utensils and some food items. Generally, however, lack of adequate storage space and facilities in the kitchen meant most of the residents stored their cooking utensils and food items in their bedrooms. Nearly 34% (33.7) used the courtyard for cooking, about 4% (4.2) did their cooking on the veranda, whilst the rest (1.1%) did cooking in compound and open spaces other than the courtyard. Lack of privacy for cooking was an inconvenience, and one source of complaint by residents during the survey.

5.2.12 Gender Balance and Issues

In Chapter One, section 1.6, a brief discussion on gender issues, particularly those pertaining to women, was made. (The terms 'gender' and 'sex' are used inter-changeably in the study). Such issues as general lack of representation at policy levels, planning and

implementation of development programmes of central governments, local authorities and public bodies; inequality of opportunity and access in employment, education, and socio-economic choices; lack of control over income and household resources; women being at the receiving end of negative cultural and religious beliefs and practices. These factors could largely be observed in the Kumasi Zongo. The sample survey attempted, as much as possible, to obtain a balance of response from both sexes, ideally a '50/50' representation. However, many of the potential female respondents, when contacted, referred the interviewers to their male counterparts. The explanation given for this was that the male (husband or adult son) was the household head, and as faithful Muslims the female should always give way to their male counterparts in matters such as this. The female respondents obtained were mostly single, either unmarried adults, divorced or widowed, some being

Table 5.17 Gender composition of Respondents				
		Frequency	Percent	Valid Percent
Valid	Male	61	62.2	62.9
	Female	36	36.7	37.1
	Sub-Total	97	99.0	100.0
Missing/	Not answered	1	1.0	
	Total	98	100.0	

household heads. A nearly 2 : 1 (actual, 1.7 :1) male-to- female ratio of responses was obtained from the survey (Table 5.17). Sixty-one (62.9%) out of 97 valid respondents were male,

while just over 37 % were female. Some aspects of gender balance are explored here in terms, among others, of economy, education and literacy, employment, religion, tenure and ownership, domestic responsibilities. Tables 5.18 – 5.26 and the ensuing paragraphs help to describe these.

5.2.12.1 Gender and Economic Capability:

The age structure of the respondents, which were all selected at random, indicated a mean age of about 45 years for the male, and about 42 for the female (Table 5.18).

Gender of Respondent		Age of Respondent	Personal income per month	Total monthly expenditure	Employment category			
					Not employed	Self-employed	Salaried/waged	Total
Male	Mean	45.30	206957.45	89363.94	8	35	18	61
	N	61	47	33				
Female	Mean	41.83	144583.33	83794.80	9	17	10	36
	N	36	24	19				
Total	Mean	44.01	185873.24	87329.06	17	52	28	97
	N	97	71	52				

The age structure of the respondents was, therefore, fairly balanced in proportion and the mean is within the active working age (21 to 60 years). There was, therefore, the potential for both sexes within the settlement to make equal contribution to the economy of the settlement. The mean income for the sexes, however, indicated that the male income (about ₵207,000 per month) was nearly one-and-a-half times that of female (about ₵145,000 per month). On the expenditure side, mean monthly for male was about ₵89,000, and for female it was ₵84,000. Going by these figures, the men of the settlement had potential mean monthly savings per person of about ₵118,000 (₵207,000 - ₵89,000), while that for women was just about ₵61,000 (₵145,000 - ₵84,000). Thus, the men of the settlement could be said to have nearly twice as much economic strength as the women. One of the reasons that could be attributed to differences in male and female incomes, doing comparably similar jobs, is deliberate discrimination on grounds of sex (Kanji and Jazdowska, 1991; see section 1.4 of Chapter 1). This discrimination, however, is not a common practice in Ghana, and it is officially illegal and so is not practised in the government and formal sectors of employment in the country. The difference in the *male : female* earnings recorded by the survey, therefore, could not be explained in terms of deliberate gender discrimination. Looking at the employment structure/status of the respondents, 8 males and 9 females were recorded unemployed, 35 males and 17 females were self-employed, and 18 male and 10 female were salaried or waged. Weighted by the *male : female* ratio value (1.7) of the

respondents this meant for every 5 (8 divided by 1.7 = 4.7) unemployed males there were 9 females. It could be inferred, therefore, that there could be more female unemployment in the settlement than male. For the self-employed, for every 21 male ($35 \div 1.7 = 20.6$) there were 17 female; and regarding salary and wage earners, for every 11 males there were 10 females. On balance, therefore, male : female employment in terms of numbers appears to be fairly even. Differences in earning could be explained in the type of employment accessible to the sexes, and Table 5.19 helps to do this. There were no females recorded for

labourers, tradesmen and artisans, drivers, businessmen, farmers and mechanics. Apart from farmers and businesspersons, these employment sources are generally regarded as for male, at least within the context of the Zongo. These sources are generally fairly formal and stable, with stable income. That these were not accessible to the female of the settlement could contribute to the income disparity between them and their male

Type of work	Gender		Total
	Male	Female	
Labourer	4		4
Clerical	3	2	5
Teacher	6	4	10
Trader	8	13	21
Artisan/Tradesman	6		6
Food vendor		1	1
Hawker		2	2
Driver	2		2
Businessman	11		11
Farmer	2		2
Mechanic/fitter	3		3
Civil servant	3	1	4
Other	4	3	7
Total	53	26	79

counterparts. The figure for 'businessmen' was relatively significant (11 out of 79, that is nearly 14%). That there was no woman among them was remarkable, and this could probably be attributed to lack of access to capital for them (on grounds of sex). The women were largely found to be in trade, doing mostly petty trading. Besides, only women were found in food vending (cooked food for sale) and hawking, both activities being a form of petty trading. These economic activities did not require large capital outlay, and usually profit from them is marginal. Income from these sources, it was generally found, was used mostly for day-to-day family living expenses.

The distribution of sources of employment between the sexes is also worth noting, and Table 5.20 illustrates this. Thirteen male had their work place located within the settlement compared to 12 female. Putting this into weighting terms, for every 12 women whose employment was located within the settlement there were about 8 ($13 \div 1.7 = 7.6$)

Table 5.20 Distribution of source of employment by gender

Gender	Place of work		Total
	Within Zongo	Outside Zongo	
Male	13	37	50
Female	12	17	29
Total	23	54	79

equivalent men, a ratio of nearly 3 women to 2 men. Comparative figures for work places located outside the settlement were 37 for men and 17 for women, in absolute terms. Put into weighted terms, for every 17 women

working outside of the area there were nearly 22 men ($37 \div 1.7 = 21.7$). Hence, nearly 23% more men than women had their work place located outside. What these results indicate is that with more women working within the settlement than men, the former generate more employment than the latter in the local economy. It also means that avenues for male employment within the settlement is more limited. The implications of these for future development policy for the area will be to adopt measures to enhance female employment sources, as well as create opportunities for more male employment avenues so as to bring about a more balanced gender-sensitive economic development and improvement.

5.2.12.2 Gender and tenure:

This relates particularly to property holding within the settlement. The terms 'landlords' and 'landladies' refer to those who own houses, and not necessarily land, in the settlement.

Table 5.21 Distribution of Gender and Tenural status of respondents

Tenancy status	Sex of Respondent		Total
	Male	Female	
Landlord/Landlady	23	5	28
Tenant	37	31	68
Total	60	36	96

Table 5.21 shows the distribution by gender of the tenural status of the respondents.

Twenty-three male landlords compared to five landladies were recorded. Again, weighting by the male : female ratio (1.7), for nearly every 14 ($23 \div 1.7$) male property owners there were only 5 female. Property ownership, it could be seen, was heavily weighted against women, in the ratio of almost 3 : 1. With regard to renting, proportionately more women rented than men. Thirty-one women and 37 men were recorded to be renting. Proportionately, for every 31 female renters there were about 22 male, a net ratio of about 3 : 2. The combined effect of these – home ownership and renting – on male : female incomes is obvious: the male would be comparably better off financially than the females.

5.2.12.3 Gender and Education:

It has been noted that the level of education within the settlement was generally low, and there was high level of illiteracy (section 5.2.6). How do the magnitudes translate comparatively between the sexes? Table 5.22 gives a picture of this. For those who have

Level of education	Sex of Respondent		Total
	Male	Female	
None	21	10	31
Primary	14	12	26
O-Level	6	1	7
A-Level	1	2	3
Post-sec.	8	4	12
College	8	5	13
University	1		1
Other	1		1
Total	60	34	94

had no education at all, 21 were recorded for men as against 10 for women. Weighting it, this implied for every 10 women who were illiterate there were about 13 ($21 \div 1.7 = 12.4$) men being illiterate. On the level of illiteracy, therefore, the male population was found to be a bit more disadvantaged than the women. For primary level education the female population

was again found to be more advantaged than the male. For every 12 women with primary level of education there were comparatively 8 ($14 \div 1.7 = 8.2$) men with the same level. At the Ordinary Level, women were disadvantaged by a ratio of about 1 in 4 ($6 \div 1.7 = 3.5$, for male). At the Advanced Level, the female appeared better than the male, and at the Post-

secondary and College levels there appeared to be a balance (about 5 men to 4 women, and about 5 men to 5 women respectively, i.e. $8 \div 1.7 = 4.7$, weighted for men). For 'University' and 'Other' none was recorded for female. However, the record for men was quite insignificant, one each recorded. In all, it appeared that there was no significant difference in the levels of education between the genders. Any future education policy for the area, therefore, must equally target both sexes, with adult education targeted at the middle-aged and the elderly.

5.2.12.4 Gender, Marital Status and Religion:

The results of the survey indicated that there appeared to be more single men than women in the settlement. (The single people were those who had never been married). Sixteen male and four female respondents were single (Table 5.23). Translated into weighting terms, for

every four 4 female respondents that were single there were about 10 ($16 \div 1.7 = 9.4$) single male, nearly two and a half times as many. For the married, the

Marital status	Sex of Respondent		Total
	Male	Female	
Single	16	4	20
Married	44	16	60
Widowed	1	8	9
Divorced		7	7
Total	61	35	96

equivalent figures were about 26 ($44 \div 1.7 = 25.9$) for men and 16 for women. It would appear, therefore, that more men were married than women, but this might not necessarily be the case (even though it is possible), considering the fact that many potential female respondents redirected interviewers to their male counterparts. It was in the 'widowed' and 'divorced' categories that women were prominent. Out of 35 respondents as many as 15 were either widowed or divorced, whilst only one man (out of 61) was recorded widowed. The responsibilities of the widowed and divorced women as single parents and female household heads was found to be considerable. For example, the mean number of children

for the respondent female was about 4 (compared to 6 for men), Table 5.24. For these women supporting their relatively large families single-handedly was very hard, financially

Sex of Respondent	Mean number of children	N
Male	6.10	48
Female	3.97	35
Total	5.20	83

difficult and emotionally stressful, and many of those interviewed expressed these sentiments. They wished they could have some support, one way or the other, but with Ghana not having any system of social welfare support such as is existing in some

parts of the world such as Britain, the conditions of such families, at least in the present, was not optimistic. The social welfare system is a nation-wide problem, which is not likely to be addressed in the foreseeable future, since the country's economy as at present has not got the resources to introduce, support and sustain it. The women who were married, even, did not seem to be less burdened. Some complained of lack of support and help from their spouses and male adult children, especially with regard to domestic duties. However, this was largely the result of traditionally held belief of domestic duties being consigned to women, and it will take education and change of attitudes and traditionally held beliefs in this regard to change or improve the situation.

A religiously active settlement with almost all the respondents professing one form of religion or other, and actively practising it, the survey found that for roughly every 30 (weighting, $50 \div 1.7 = 29.4$) male Muslims there were 20 female, (Table 5.25). It was with

Religion	Sex of Respondent		Total
	Male	Female	
None		1	1
Muslim	50	20	70
Christian	8	12	20
Other	2	2	4
Total	60	35	95

the Christian community that female constituted a larger proportion than male. By weight, for roughly every 5 ($8 \div 1.7 = 4.7$) male Christians there were 12 female. Location of places

of worship for the residents is quite important, in terms of proximity, convenience, economy and security especially at night for the women. A large proportion (38 out of 91 respondents) worshipped outside, (Table 5.26), and commuting expenses could considerably 'cut' into their budget. Security problem at

night was particularly important to the Christian women, whose places of worship (churches) tend

Place of worship	Sex of Respondent		Total
	Male	Female	
Within Zongo	38	15	53
Outside Zongo	19	19	38
Total	57	34	91

to hold services deep into the night. That there was no place of worship locally in the settlement, and the fact that there is very little or no police presence at night, made those women feel quite insecure to attend night services. Security is therefore an issue that needs to be addressed.

One concern mentioned, in confidence, by some of the Muslim women was the religious practice of female circumcision carried out on them. Especially those educated ones felt it was an archaic practice that has outlived its usefulness and should be outlawed. This practice, however, is a religious issue and therefore quite sensitive. Government intervention through legislation, for now, might not be advisable, as it could arouse religious violence. What needs to be done to stop the practice is education, especially for the religious traditionalists of the settlement.

The brief survey and examination of gender issues have brought to the fore some of the problems and concerns of women of the settlement, which confirm some of the issues raised by the researchers discussed in Chapter One, Section 1.6, and these have to be taken into consideration in any future policy issues regarding the settlement.

5.2.13 Other Socio-Economic Variables

Other socio-economic variables that were examined included those *community bond* and

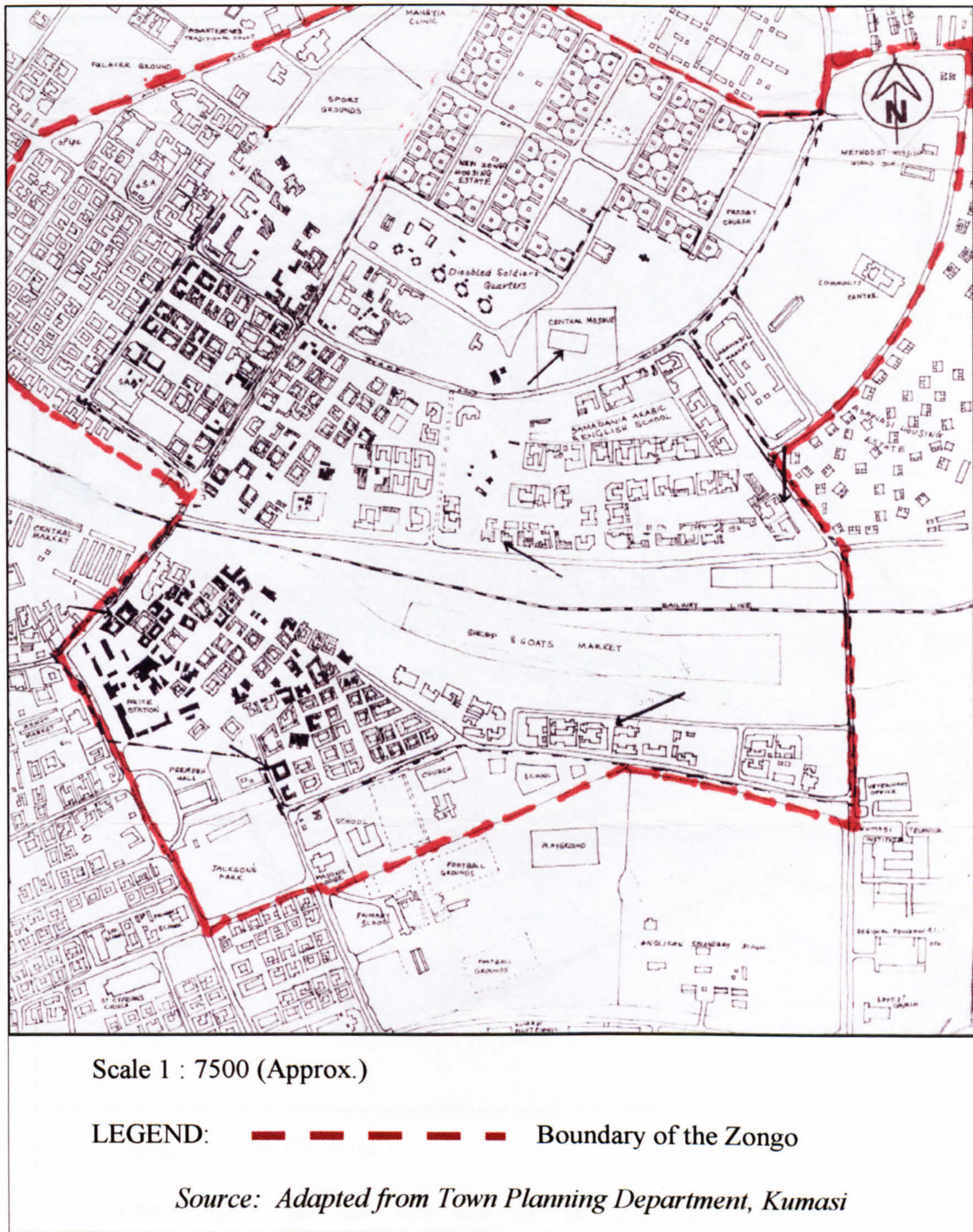
ascertaining *social inconveniences* like adult and young children sharing a the same bedroom with parents, thus compromising the privacy of couples. The full list of the socio-economic variables can be found in Questionnaire 'A' of Appendix I.

5.3 INSTITUTIONAL FACTORS

Like any part of the Kumasi city, institutional factors have a bearing on the condition and development of the Kumasi Zongo. These factors are traditional as well as formal (conventional). The traditional factors bear basically on acquisition and tenure of land. The others are those that emanate from the local council, in this case, the Kumasi Metropolitan Assembly (KMA), and the Central government and public institutions. The relevant institutional factors that were investigated in this study were those that relate to land, planning standards and building regulations, and government's intervention in the rent market. The effects of these factors have been discussed in Chapter Three, and the Zongo has suffered adversely as a result.

One official action that is likely to adversely affect the Kumasi Zongo is the Metropolitan Assembly's Structure Plan for the area. The settlement is a declared City Planning Area, and the Structure Plan was prepared in the 1960s by the Town and Country Planning Department for the city in the era of the erstwhile Kumasi City Council. The Assembly has the responsibility of implementing the Structure Plan, using the general National Planning Code and Building Regulations, as well as the KMA's own byelaws. Any development within the Zongo settlement, therefore, has to comply with these formal regulations. Thus, for instance, even though the current physical layout of the settlement is fairly regular and close to the grid-iron pattern (Figure 5.18), it is regarded as "traditional" and therefore not acceptable to the Planning authorities. Technically, every structure there, no matter its condition, does not 'exist', and any development there has to 'start from scratch.'

Figure 5.18 The Existing Traditional (Informal) Layout of the Kumasi Zongo



Implicitly, the settlement in its present form is “illegal”, and this is one of the reasons why it is ignored with regard to the development and provision of infrastructure and public facilities. Consequently, the Planning Department has superimposed its own physical development plan on the area (Figure 5.19).

Figure 5.19 The Zongo Development Planning Scheme, as prepared by the Kumasi Town Planning Department., 1987



This plan completely disregards the existing layout: the plot sub-divisions take no recognition of the existing structures on the site, and plot boundary lines cut across existing buildings. Conformity with regulations regarding plot coverage, boundary walls, building

heights, space between buildings, etc., are what any prospective property developer in the Zongo is expected to abide by. The obvious goal of this plan is to redevelop the area into a more pleasant and modern settlement in the conventional way. If this action is to be implemented, then according to “conventional” wisdom the settlement in its present form will have to be demolished. The Kumasi Zongo has been a victim of such official actions, having suffered at least two demolitions, eviction and re-settlement in the past, and is facing the threat of yet another possible one. The problem that the past demolitions were intended to solve -- elimination of slums -- was only shifted to other parts of the city, with a classic example being the Moshie Zongo (Figure 5.20), on the city’s periphery.

Figure 5.20 A house in the Moshie Zongo



Source: Author’s survey photograph

The dislocated and re-located low income earners in this way have suffered further deprivations and have come out far worse than they used to be. This (re) settlement is now one of the worst and most deprived housing areas in Kumasi: isolated on the periphery of the city, with houses of cottage shacks and haphazardly laid out, and virtually cut off from

the city's urban services and facilities. The poor settlers further more suffer from increased transportation costs between their settlement and the city centre.

5.4 CONCLUSION

The socio-economic survey has revealed some interesting facts about the Kumasi Zongo. It is a fairly old, consolidated and stable settlement, which originally might have begun as a temporary settlement but which now seems to be a permanent residence to the vast majority of the settlers. It depicts an area of generally low-income earners, most of whom seem to eke out a daily survival living. This seems partly to account for the low investment in housing and development in the settlement, and poverty alleviation measures can help reverse this trend.

There is a fairly reasonable degree of 'enterprise' culture among the residents, since a very large proportion of the population are engaged in some income-earning economic activities. Most are self-employed and are engaged in small-scale informal sector activities. The most enterprising of these are in high earning business activities, but these seem to be relatively small in number. This enterprise culture among the residents is a positive asset that could be harnessed by creating the right environment for positive economic development and improvement of the people of the settlement.

The low level of education and high level of illiteracy existing in the settlement is a matter which should give concern to the city authorities, who should work out a programme for public and formal education, both for adults and children. This would be essential if any sustainable improvement programme could be implemented successfully.

The examination of gender issues indicated that the women of the settlement suffer a number of inequalities and disadvantages, an imbalance that needs to be redressed. These problems, however, are not peculiar to the settlement but are a nation-wide issue that needs

a national debate, policy and agenda to address.

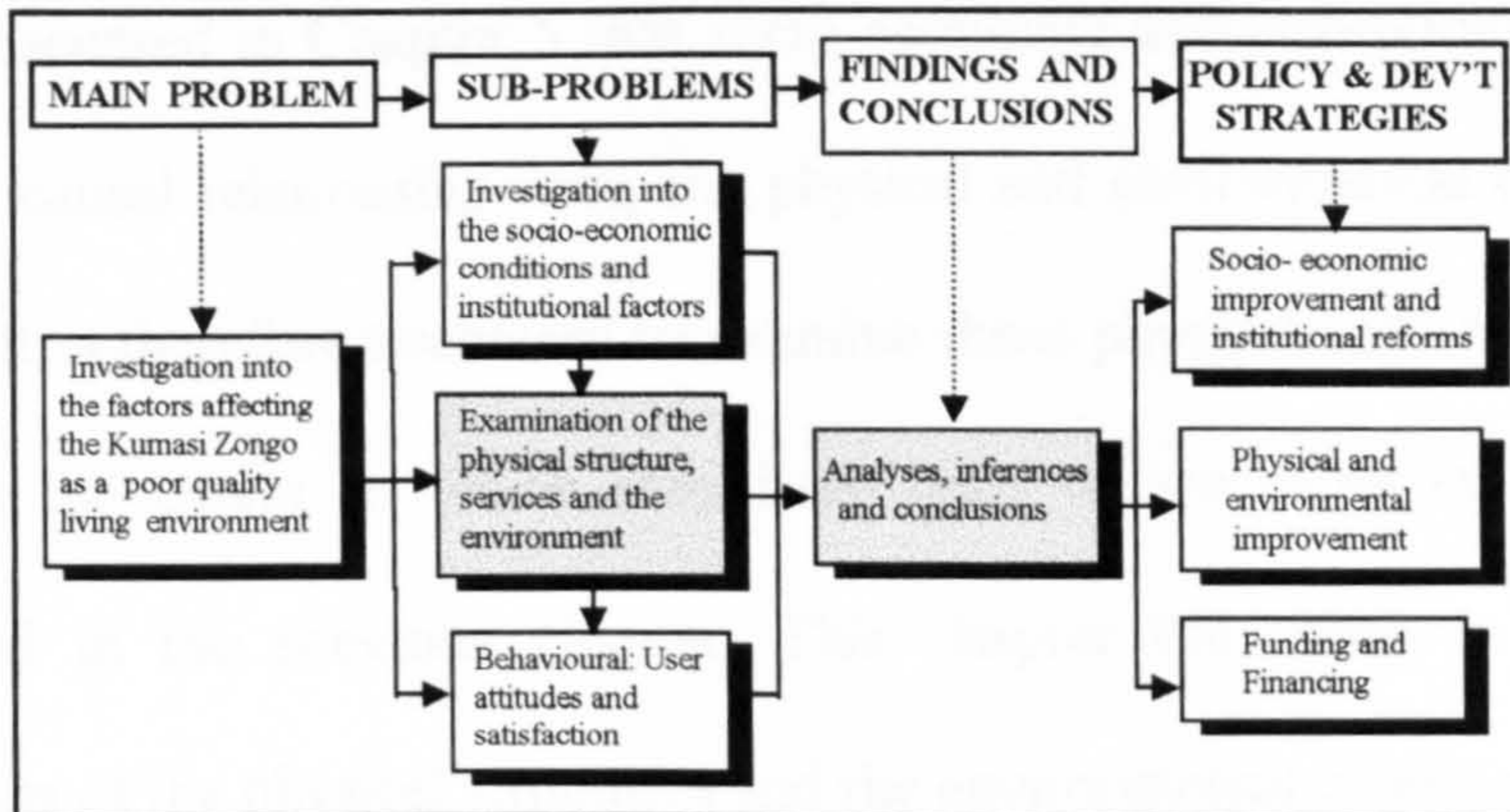
Even though on the surface the residents seem to be quite poor, the survey found out that there appears to be some potential for savings, which could be channelled into investment.

Why this does not seem to be happening could probably be accounted for by other factors such as institutional constraints, both traditional and official, which seem to hinder or frustrate the efforts of the residents who would be capable and willing to invest. The arguments, therefore, that the residents are transient, or do not have the means, or are unwilling, to invest in housing and development in the area, do not seem to be supported by this survey's findings. A re-examination of the factors discussed, and arguments advanced against the Zongo, would need to be undertaken to adopt appropriate policies and create the necessary conditions for any improvement of the settlement to take place.

The socio-economic and institutional factors discussed in this chapter seem to impinge on the poor quality physical and environmental conditions of the settlement. It is, therefore, necessary to investigate these physical and environmental conditions to find out their nature and extent of the problems they present, as well as any opportunities these could or do offer. The next chapter, which is concerned with the Physical Survey (Questionnaire 'B'), addresses this.

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Chapter Six

6. PHYSICAL AND ENVIRONMENTAL CHARACTERISTICS OF THE KUMASI ZONGO

Descriptive Statistics 2

CHAPTER SIX

FINDINGS (2): PHYSICAL AND ENVIRONMENTAL CHARACTERISTICS OF THE KUMASI ZONGO

6.0 INTRODUCTION

It was discussed in Chapter 5 that socio-economic and institutional factors have a bearing on, or a causal relationship with, the physical and environmental conditions of the Kumasi Zongo. It is therefore necessary to examine these physical and environmental conditions to find out the extent to which they have been or are being influenced by the variables discussed in the previous chapter. This chapter thus aims to investigate the general conditions of the physical structures and the environmental conditions of the settlement. It is the second part of the data that is dealt with using descriptive statistics, and this relates to the questionnaire 'B' (Physical and Environmental Survey -- Appendix I). The statistical analysis is reinforced by photographic evidence taken on site. The issues discussed, therefore, concern the variables that relate to these **Physical and Environmental** conditions of the settlement. In this respect an examination is made of conditions and quality of the houses and building structures, infrastructure, public services and facilities, and the visual environment [Chapter 4, sections 4.3.3(B) and 4.6.1(II)]. 'Environment' as used in this study refers to external surroundings of the settlement (other than the physical structure), and includes primarily such characteristics as open spaces, landscape, roads and pathways. The **Physical and Environmental** conditions are the main **Dependent Variables (DVs)** against which various independent variables (IVs) are measured, and again the SPSS (Statistical Package for the Social Sciences) for Windows (version 8.0) computer program package is used in processing, presenting and analysing the data. Some interpretation of the results is done and some conclusions are thus drawn from them.

6.1 PHYSICAL DATA

The physical data considered in the study deal with buildings (housing) and architectural forms, public facilities within or accessible to residents, and layout of the settlement. These are discussed in the paragraphs that follow.

6.1.1 Buildings and Architectural Character

The architectural character and building conditions are considered under the following variables: *building categories, storey types, house forms, housing population, number of rooms in house, housing facilities, building conditions, and layout of the settlement.*

Ninety-six (96) houses were sampled for this study [Chapter 4, section 4.6.1 (VI)].

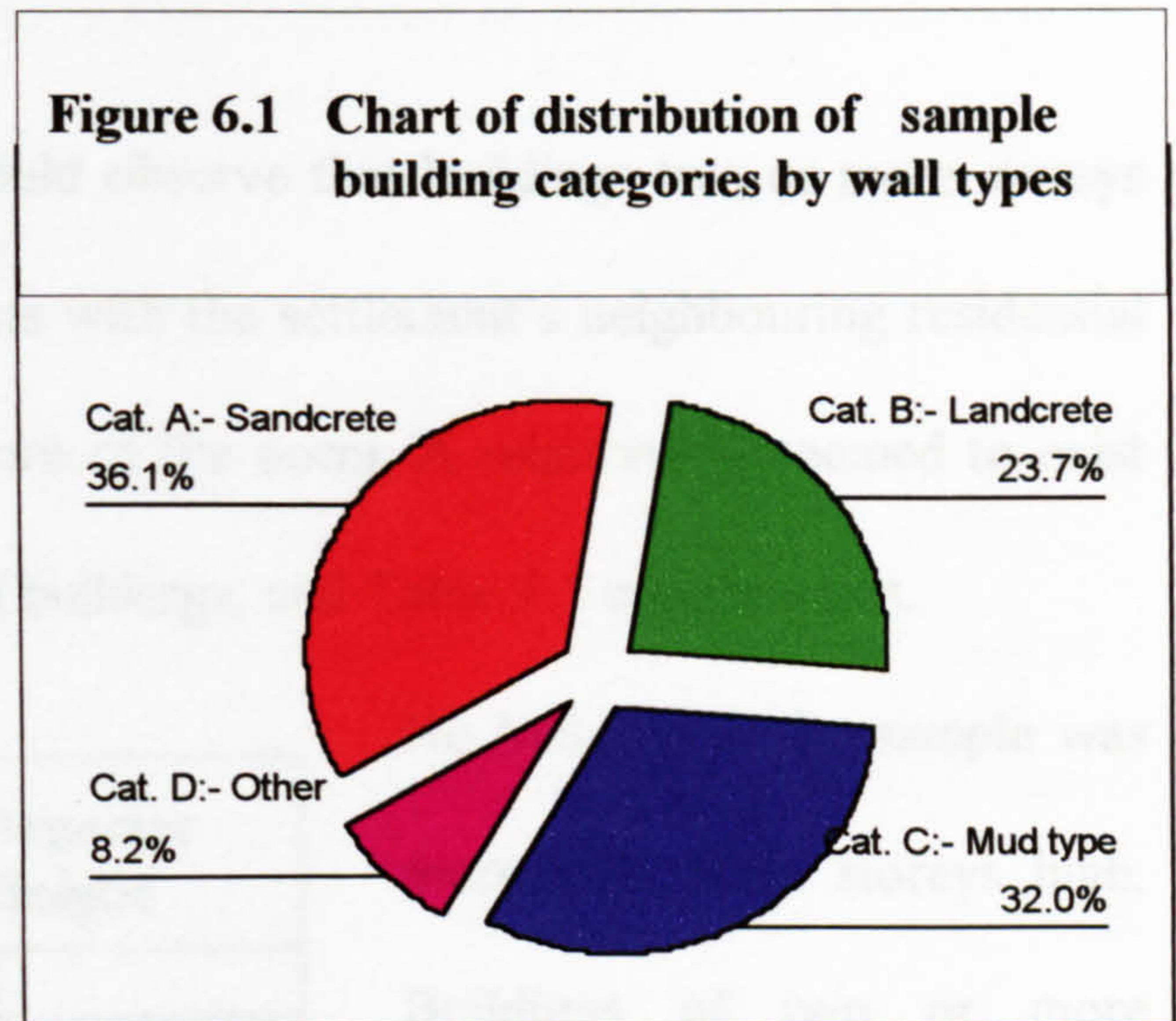
6.1.1.1 Building categories

For the purposes of the survey the housing structures in the settlement were categorised in terms of walling materials used in their construction. This categorisation was so as to reflect the durability of materials and physical (structural) quality of the houses. Four categories were generally identified:

- (i) sandcrete or cement-sand block wall houses, (categorised in the study as ‘A’)
- (ii) landcrete or soil-cement block wall houses, (category ‘B’)
- (iii) mud-walled or swish houses, (category ‘C’) and
- (iv) houses of other, usually secondary, recycled materials, like wood, cardboard, sheet metal, (category ‘D’).

The distribution of these categories is presented in the pie chart of Figure 6.1. About 36% (36.1) of the sample houses were of Category ‘A’, constructed of sandcrete walls; nearly 24% (23.7) were of landcrete blocks (Category ‘B’); 32% were of the traditional mud types (Category C), and those constructed of other materials (secondary and ‘recycled’, i.e.

Category D) made up the remaining 8% (8.2). This latter was made up of wood (3.1%), cardboard (1.0%), and composite -- a mixture of secondary recycled materials, such as wood, cardboard and sheet metal -- made up 4.1%. Categories 'A' and 'B' buildings were more durable and permanent, and



constituted about 60% of the houses sampled. They were generally of conventional construction, and in comparably good structural conditions. The owners of these houses were generally the better-off of the residents. Category 'C' buildings appeared to be much older but permanent also, and together with Categories 'A' and 'B' buildings the permanent-looking structures constituted nearly 92% of the structures surveyed. This very large percentage of durable structures was an indication of a well-consolidated settlement, and contrasted with general characteristics of temporary or squatter settlements, whose dominant structures would generally be characterised by those in category D of this study's survey. It could be seen also that Category 'C' and 'D' buildings constituted about 40% of the housing structures in the settlement. As far as the Metropolitan Authority and Town Planning Department are concerned, 'conventional wisdom' of building regulations makes these structures illegal. The structures could, therefore, be pulled down by the building control authorities at any time. Yet, particularly with the mud type houses with large courtyards, these houses accommodate large numbers of people, and pulling them down could render thousands of the residents homeless and deprive them of their vital asset and investments. Besides, such a measure would lead to a reduction in the city's housing stock, which may not be easily replaced.

6.1.1.2 Storey Height

Walking around the Kumasi Zongo one could observe that buildings two or more storeys high are few and far between. This contrasts with the settlement's neighbouring residential areas, where two and three storeys are more of the norm. A relationship seemed to exist between the storey type and the category of buildings, and Table 6.1 confirms this.

BUILDING CATEGORY	STOREYS		Row Total	
	Single	Two or more	N	%
	N	N	N	%
Category A: Sandcrete	14	21	35	(36.1)
Category B: Landcrete	19	4	23	(23.7)
Category C: Mud type	31	--	31	(32.0)
Category D: Other	8	--	8	(8.2)
Column Total	(f) 72	25	97	
	(%) 74.2	25.8		(100.0)

No building in the sample was more than three storeys high. Buildings of two or more storeys were found mostly in Category 'A', with a few in Category 'B', and together they constituted about a quarter of the buildings

sampled. The fact of these buildings being found only in those categories could be explained by the better quality of walling materials, structural capability, superior technology of construction and the relative wealth of their owners. In contrast single storeys formed about three-quarters of the number of buildings in the area, and all of Categories 'C' and 'D' buildings (40% of estimated total) were of this storey type. The nature and conditions of the Categories 'C' and 'D' buildings seemed to reflect the reverse of those of Categories 'A' and 'B' -- relatively inferior quality materials, traditional and unsophisticated methods of construction, and owned generally by the less wealthy or by traditional families. One of the reasons held against the present 'status quo' of the Zongo is that the predominance of small and single-storey buildings does not offer good value for money in terms of the prime site they occupy, and the potential for their site to be used to provide more and better quality accommodation for many more people. While this argument may be valid, the question one

should ask is whether the best option to achieve this is demolition of the settlement in order to make way for an entirely new development.

6.1.1.3 House Forms

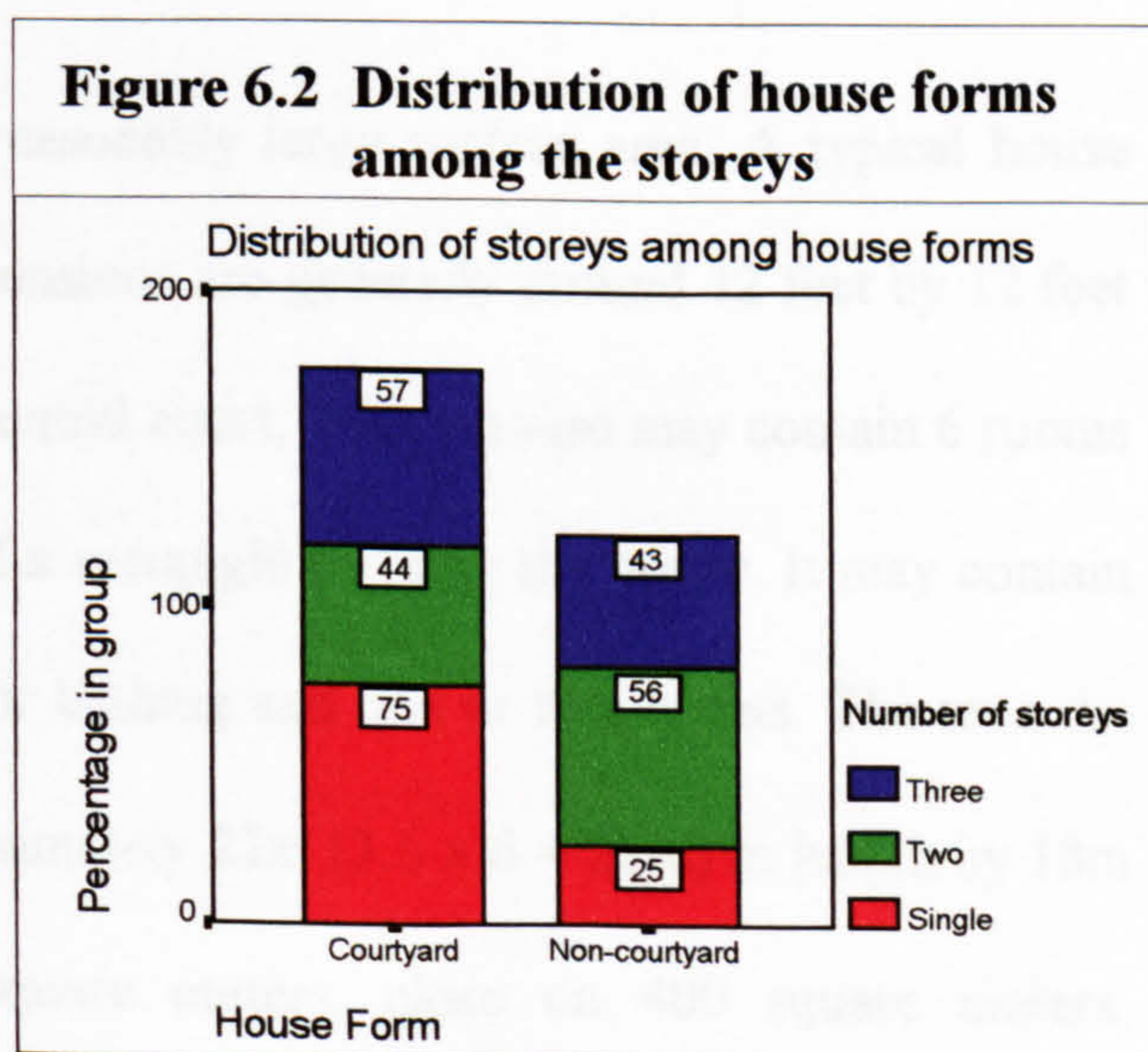
House forms in general have been described in Chapter 2 section 2.2.2 and Chapter 3 section 3.3. The house forms found in the survey were generally of two types: (i) courtyard type and (ii) non-courtyard type. Table 6.2 shows the distribution of the sample house

House Form	Frequency	Percent
Courtyard Type	66	68.0
Non-courtyard	31	32.0
Total	97	100.0

forms in the settlement. Sixty-eight percent (68%) of the sample houses were of courtyard type while thirty-two percent were of non-courtyard type. This is evidence of the popularity of the

courtyard despite the fact that these houses tend to consume larger spaces and take longer time and more resources and money to complete. Indeed, this very fact helps to confirm the permanence of settlement by the people and the consolidation of the settlement. Transient settlers would tend to construct small, temporary dwellings, which take less time to build and requires much less investment. The popularity of the courtyard is demonstrated in the stacked bar chart in Figure 6.2. Across board in all the three storey types the courtyard was

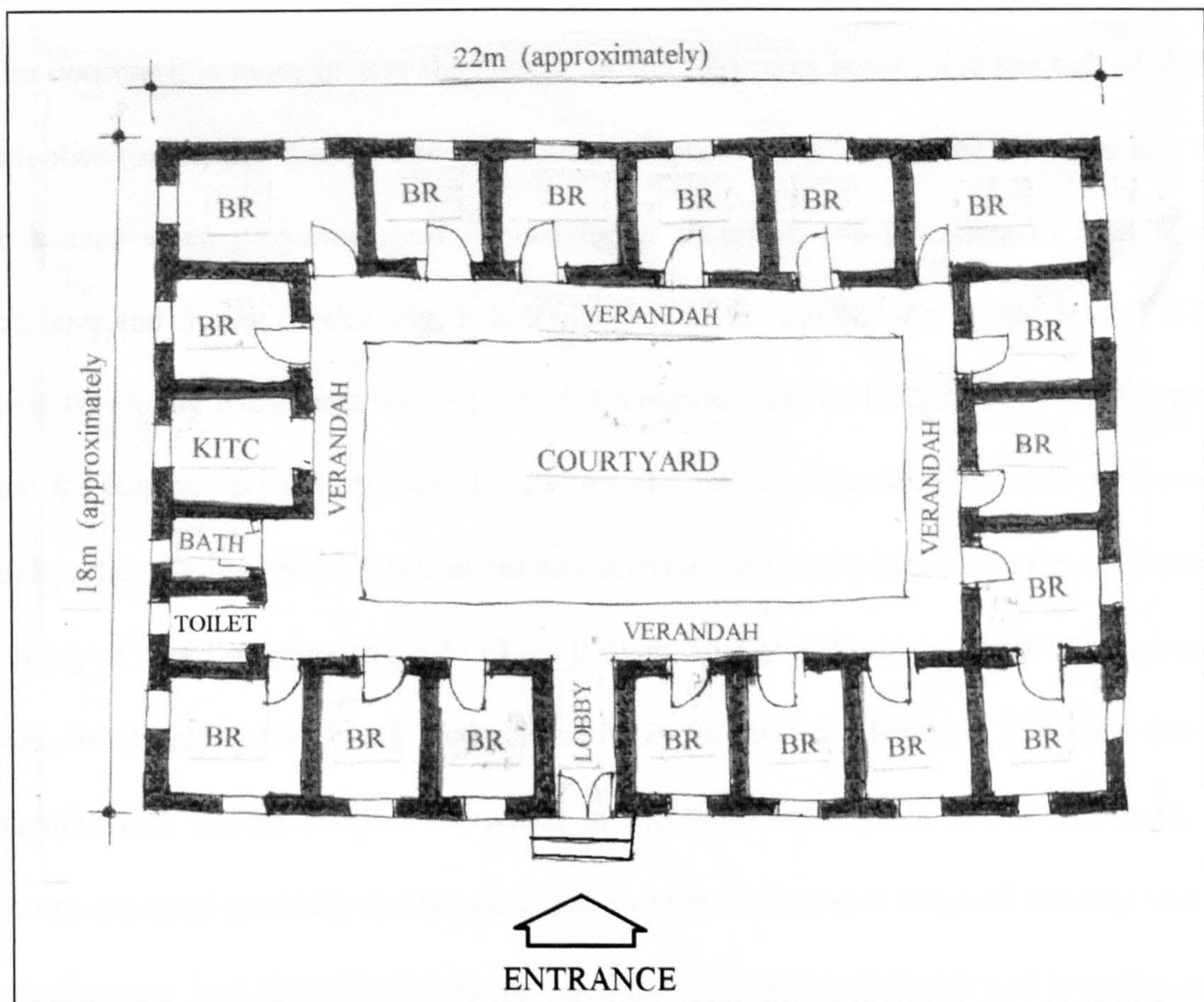
prominent: 75% of the single storeys, 44% of the two-storeys and 57% of the three-storeys were of this type. The courtyard's popularity could be attributed in a large measure to its functionality in the Ghanaian society. It would be necessary, therefore, to throw some light on the importance of the courtyard.



6.1.1.3.1 The Courtyard

Courtyards in traditional Ghanaian compound houses are usually quite large, and Figure 6.3 is a sketch plan of a typical traditional courtyard house, as found in the settlement.

Figure 6.3 Sketch plan of an 18-room courtyard house



Source: Sketch by author

Not to scale

The courtyard house on average covers a reasonably large surface area. A typical house may have, on average, 18 rooms. Room dimensions are generally around 12 feet by 12 feet (about 3.6m x 3.6m). Arranged around the central court, such a house may contain 6 rooms on the length and 5 rooms on the breadth of a rectangle forming the house. It may contain one communal kitchen, one or two rooms for bathing and one or two toilets. The area the house would cover, therefore, may be approximately 22m ($3.6 \times 6 = 21.6$) in length by 18m (3.6×5), which is approximately 396 square meters, close on 400 square meters.

An architectural significance of the courtyard is that it enables introduction and use of natural lighting and cross-ventilation within the house. This is important in a place like Kumasi (and the whole of Ghana) with high temperatures and high humidities almost all the year round, and where economic considerations and cost make it quite impossible to resort to artificial ventilation and excessive artificial lighting.

The courtyard is more or less the "heart" of the Ghanaian house, and the hub of domestic activities for the occupants. The functions of the courtyard are, therefore, many and varied. It is used when preparing food -- cooking of all types, and pounding of "fufu"ⁱ; eating; washing and drying of clothing; it is a playground for the children in the house. It is also used for family gatherings where general discussions may be held, family disputes resolved and for funeral ceremonies. Social activities like out-dooring and child-naming ceremonies and parties are held here. Some economic activities may even take place the courtyard, like baking of bread in an earth- or brick-built oven, frying of doughnuts and other pastries for sale, fish smoking and frying, and several other small-scale economic activities. Almost all daytime and 'before bedtime' activities in the house take place in the courtyard, whilst rooms are used generally for sleeping and storage. It fosters a sense of security and family togetherness. In a place like the Zongo, therefore, where most people and households are in single rooms the courtyard assumes an even greater importance!

The courtyard has many advantages, but it also has some disadvantages. Being a 'monolithic' space shared and used by many families in the house, it generally has no territoriality defined on a household basis, except perhaps with situations where there may be only two families sharing the house, in which case some loose territoriality might be defined. Every part of the courtyard is a communal space and can, in principle, be used by any member of a household. With the multi-household dwelling characteristics, where the

ⁱ "Fufu" is a traditional Ghanaian, and West African, dish.

tenants are generally unrelated and have different living and behavioural patterns, tensions, disagreements and quarrels often do arise. Causes of such disagreements and quarrels may arise from the use, cleaning and maintenance of the courtyard and the common facilities within the house. Quarrels between children of different families may end up getting parents embroiled in such quarrels in sympathy or support of their respective children. Infidelity of usually married men having love affairs with unmarried and single women within the house may lead to social tensions, and in some cases troubles within, and break-down of, marriages. The landlord or care-taker of the house may spend considerable amount of time settling disputes among the households in the house, a task that requires great maturity, tact, sensitivity and diplomacy, and where the landlord/caretaker lacks these he/she becomes an ineffective peace-maker in the house. A continuously errant tenant or household could eventually be evicted, but where this tenant/household is related to the landlord/landlady, eviction is almost impossible and such tenant would continue to be a nuisance to other households in the house.

6.1.1.4 House Size by Population

Multi-family and extended family accommodation, especially in traditional homes, tend to make populations in Ghanaian houses quite large, and this is reflected in the study area. In Chapter 5, section 5.2.7 household sizes and numbers per house, as well as access to rooms, were analysed. This section throws some light on numbers of people contained in the houses in the settlement, and Tables 6.3 and 6.4 help to describe this. The mean population per single-storey house was about 40 (Table 6.3), that for two-storeys was about 52 and for

Table 6.3 Means of Numbers of People per House				
	For Entire Sample	Single-Storeys	Two-Storeys	Three-Storeys
	48	40	52	114
Total Cases	95	70	18	7

three-storeys it was about 114. For the entire sample it was 48. The means, however, conceal the reality in some of the houses, which Table 6.4 helps to bring out. The number of people in the sample houses ranges between 3 and 200. Just around 2% of the houses have

Table 6.4 Distribution of Population among the Storey Types of the Sample

Number of people in house	Number of storeys			Total	
	Single	Two	Three	f	%
1 - 10	2	-	-	2	2.1
11 - 20	16	3	-	19	20.2
21 - 30	12	2	-	14	14.9
31 - 40	11	3	-	14	14.9
41 - 50	7	2	-	9	9.6
51 - 60	10	2	-	12	12.8
61 - 70	3	2	-	5	5.3
71 - 80	7	-	1	8	8.5
81 - 90	1	2	-	3	3.2
91 - 100	-	-	3	3	3.2
101 - 110	-	1	1	2	2.1
111 - 120	-	1	1	2	2.1
140 and over	-	-	1	1	1.1
Total f	69	18	7	94	
%	73.4	19.1	7.4		100.0

populations of ten and under. The largest number of houses -- the Modal group -- have between 16 and 20 persons per house. The large house populations impose considerable strain on the physical structure, for example, children playing games such as football, make walls dirty where painted, and glass windows, where available, broken. The problems mentioned in the

previous section (6.1.1.3.1) -- excessive pressure on limited facilities and services in the houses, as well as social tensions within and between the households -- tend to become common and at times acute.

6.1.1.5 Number of Rooms in House

The number of rooms a house contained varied from as little as two to as many as forty-five. Table 6.5 shows the distribution of number of rooms per house. Table 6.5(a) shows the distribution among storey types and 6.5(b) shows that between the house forms. Over 42% of the single storeys had between 11 and 20 rooms per house and nearly 14% had between 21 and 30 rooms per house. If this is related to the house form, Table 6.5(b), a large number of houses with these numbers of rooms (nearly 55%) fell within the courtyard

type. Of the two- and three-storey houses (forming about 26% of the total of houses in the sample) nearly 10% (9.3%) had rooms numbering between 36 and 45 per house.

Table 6.5 Distribution of Number of Rooms per House

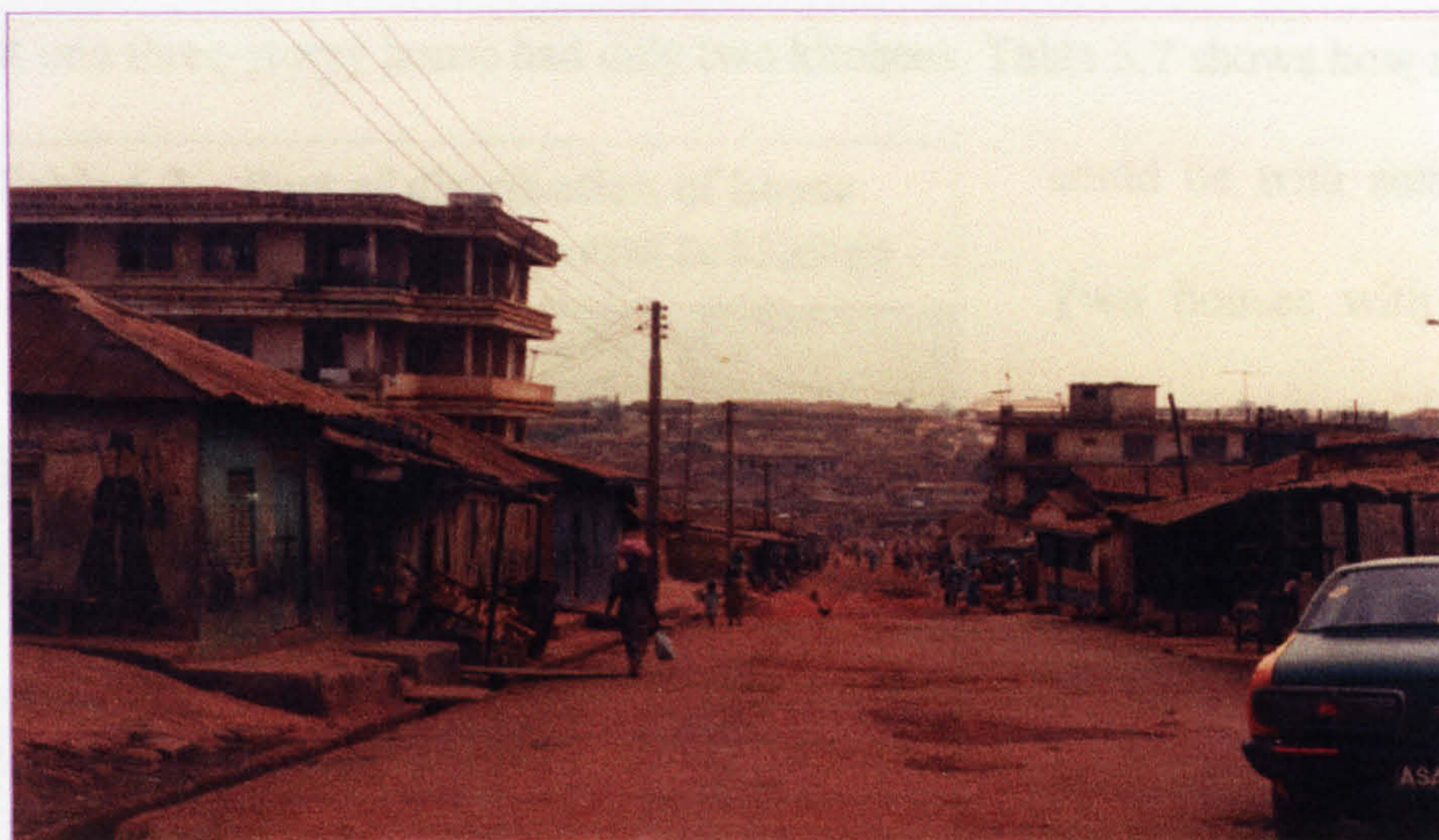
(a) Number of Storeys					(b) House Form					
	One	Two	Three	Row Total			Court yard	Non-Ctyd	Row Total	
No. of rooms				f	%	No. of rooms			f	%
1 - 5	4	1		5	5.2	1 - 5	1	4	4	5.2
6 - 10	14	1		15	15.5	6 - 10	6	9	15	15.5
11 - 15	21	4		25	25.8	11 - 15	18	7	25	25.8
16 - 20	20	4		24	24.7	16 - 20	19	5	24	24.7
21 - 25	8	2		10	10.3	21 - 25	8	2	10	10.3
26 - 30	5	4		9	9.3	26 - 30	8	1	9	9.3
31 - 35			3	3	3.1	31 - 35		3	3	3.1
36 - 40		1	3	4	4.1	36 - 40	4		4	4.1
41 - 45		1	1	2	2.1	41 - 45	2		2	2.1
Column (f)	72	18	7	97		Column (f)	66	31	97	
Total (%)	74.2	18.6	7.2	100.0		Total (%)	68.0	32.0	100.0	

Relating this again to the house form figures, it could be seen that none of the non-courtyard multi-storeys had number of rooms up to this range. The courtyard houses had comparably larger numbers of rooms: 68% of them as compared to the non-courtyard ones (32%). Combined with increased storeys the courtyard houses contained quite a large number of rooms, and consequently accommodate larger numbers of people than the non-courtyard types. This reflects very well the typical nature of housing architecture predominantly found in the Kumasi city, as described in earlier chapters of this study, and in earlier sections of this chapter.

The larger the house, and the greater the number of rooms it contains, the greater the number of potential households a landlord could have, and the greater the potential of earning rental income. However, large numbers of households in a house also cause rapid deterioration of the house and facilities and services, and therefore there is greater need for regular maintenance, which is seldom done because of low rents being unable to raise

enough income to meet costs. Figure 6.4 is a picture of some courtyard houses in the settlement.

Figure 6.4 Picture of House Forms and Storeys



Left foreground: single storey courtyard house; left background: a three-storey courtyard house.

Source: Author's survey photograph

6.1.1.6 Housing Facilities and Services

The social aspects of housing facilities and services were discussed in Chapter 5 section 5.2.11, which dealt with access to these in the house or the settlement. The facilities and services discussed were toilet, bath, kitchen, water and electricity. It was observed that people's access to these was generally inadequate, the reason being that in many houses one or more or all of these were absent, and where available, for the size of the populations in houses the facilities were insufficient. An example of the distribution of kitchen provision in

the houses is shown in Table 6.6. Ninety (90) out of 98 respondents surveyed answered the question regarding this.

Storeys	Number of kitchens in house									
	0	1	2	3	4	5	6	7	8	
Single	9	16	16	5	14	2	2	0	0	
Two	0	1	7	2	3	0	5	0	0	
Three	0	0	1	0	2	1	2	1	1	

As many as 9 single-storey houses out of the sample had no kitchen, and 16 single- and one two-storey houses had only one kitchen. It should be noted that no two- or three-storey houses accommodated only one family, and many households shared this single kitchen. At least one three-storey house had only two kitchens. Table 6.7 shows how acute the situation

Table 6.7 Part of distribution of house population and access to kitchen

No. of people	Number of kitchens									
	0	1	2	3	4	5	6	7	8	
5	1									
11		2								
12	1	1								
14	1									
15		1								
....										
102		1								
111		1	1							
110						1				
120							1	1		
200							1			

could be with some of the houses.

Two houses with a population of 102 and 111 people respectively had only one kitchen each for their residents to share its usage. In all probability, where this house has the landlord living in it, the kitchen could be solely for the use of his or her household. Otherwise, the

kitchen could only be used by very few people and families within the house, with the rest left largely to find cooking place elsewhere in the house, usually the open-air, central courtyard. As has been said, kitchens, wherever they were provided in a house, were usually just the room, with very little or no furnishing, storage facilities or water supply. It could be concluded that in general the existing houses had no adequate kitchen provision.

The state of provision with kitchens was almost the same for all the other facilities and services. For example it was found that of the 41 houses out of the sample that had toilet facilities, 9 (9.3%) had one toilet, 16 (16.5%) had two, 2 (2.1%) had three, and 4 (4.1%) had four; only 60% of the sample houses had water supply, all against the backdrop of large numbers of users in the houses. Similarly, with regard to bathrooms, user-to-facility ratios of 30, 40 and 60 people to one bathroom were recorded. Ideally, one bathroom to a household of size 6 to 8 people would be desirable in the Ghanaian experience, and these

ratios show far in excess of what could be the desirable to the Zongo resident.

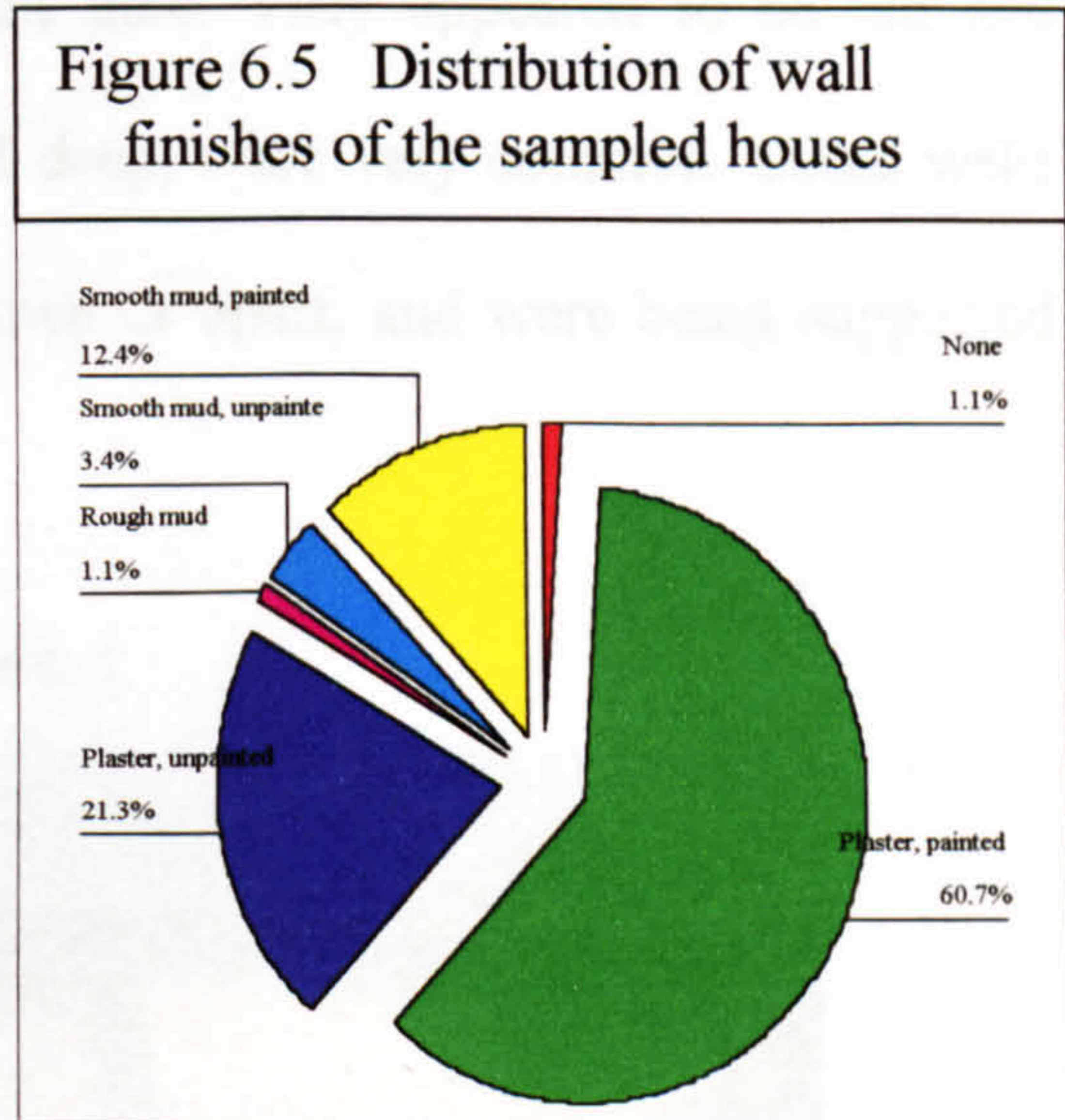
6.1.1.7 Building Conditions

Building conditions were examined in terms of the nature, 'health' or state of damage or disrepair of various parts of the building or the house, namely *foundations, walls, roofs, floors and finishes*. The findings are presented in the paragraphs following.

6.1.1.7.1 Walls and Wall Finishes

Walling materials have been described under 'Building Categories' in section 6.1.1.1. It was found that sandcrete and mud were the major walling materials. Finishes for walls varied, and most had some smooth finishing of sort, and painted. Figure 6.5 shows the distribution of the wall finishes found. Cement-sand plaster, painted, was the most popular finish. Over 61% of finishes were of this kind. There was also a considerable amount of smooth mud-finish, painted, usually with white lime at the top and bitumen at lower levels.

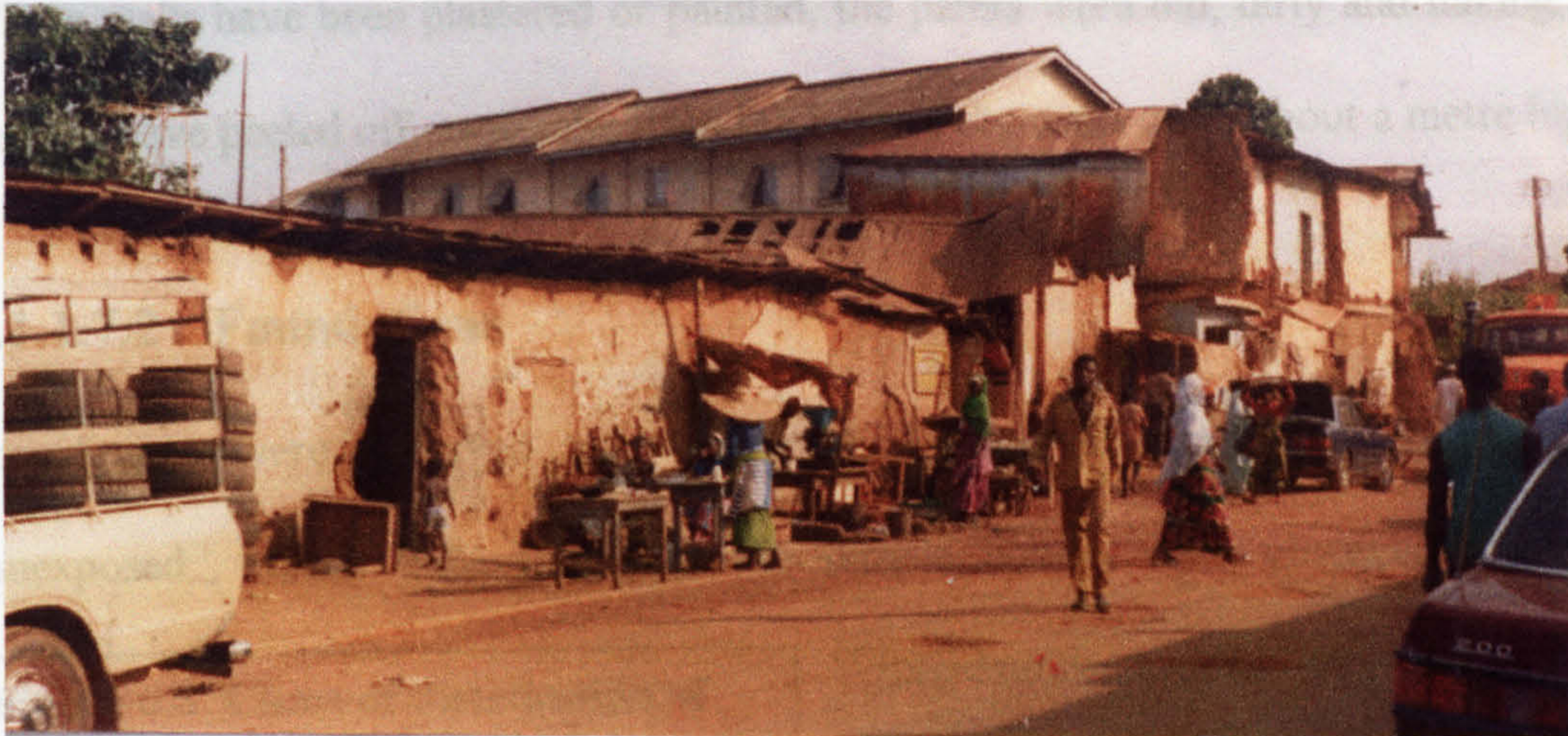
Over 21% were of unpainted cement-sand plaster, and over 12% of smooth mud but unpainted. More than 3% were of rough mud (which was not a finish in a sense, since it depicted an 'unfinished' building). In the south and south-western sector of the settlement



(sector 1, see section 6.1.1.8.1), quality of walls appeared to be generally lower than in the northern sector (sector 2). The condition of finishes in general indicated that not much attention was given to these. Building material costs in Ghana are generally high, and usually beyond the means of the ordinary resident and the 'not quite well-off' landlords, and this has a direct bearing on the state of finishes of walls of the settlement, as house owners

complained of not having enough money to purchase these. Figure 6.6 gives an indication of the general appearance of most of the buildings in the settlement.

Figure 6.6 Foreground: typical appearance of sample houses in Sector 1



Note: The Zongo Police Station in the background (better quality cement block walls)

Source: Author's survey photograph

Generally, mud-walled buildings were predominant here. They appeared to be old and dilapidated. Cracks in walls, some quite large and deep, were very common. Some walls have fallen down (Fig. 6.7), others were falling down or apart, and were being supported usually by wooden props.

Figure 6.7 A part-fallen mud house in Sector 1

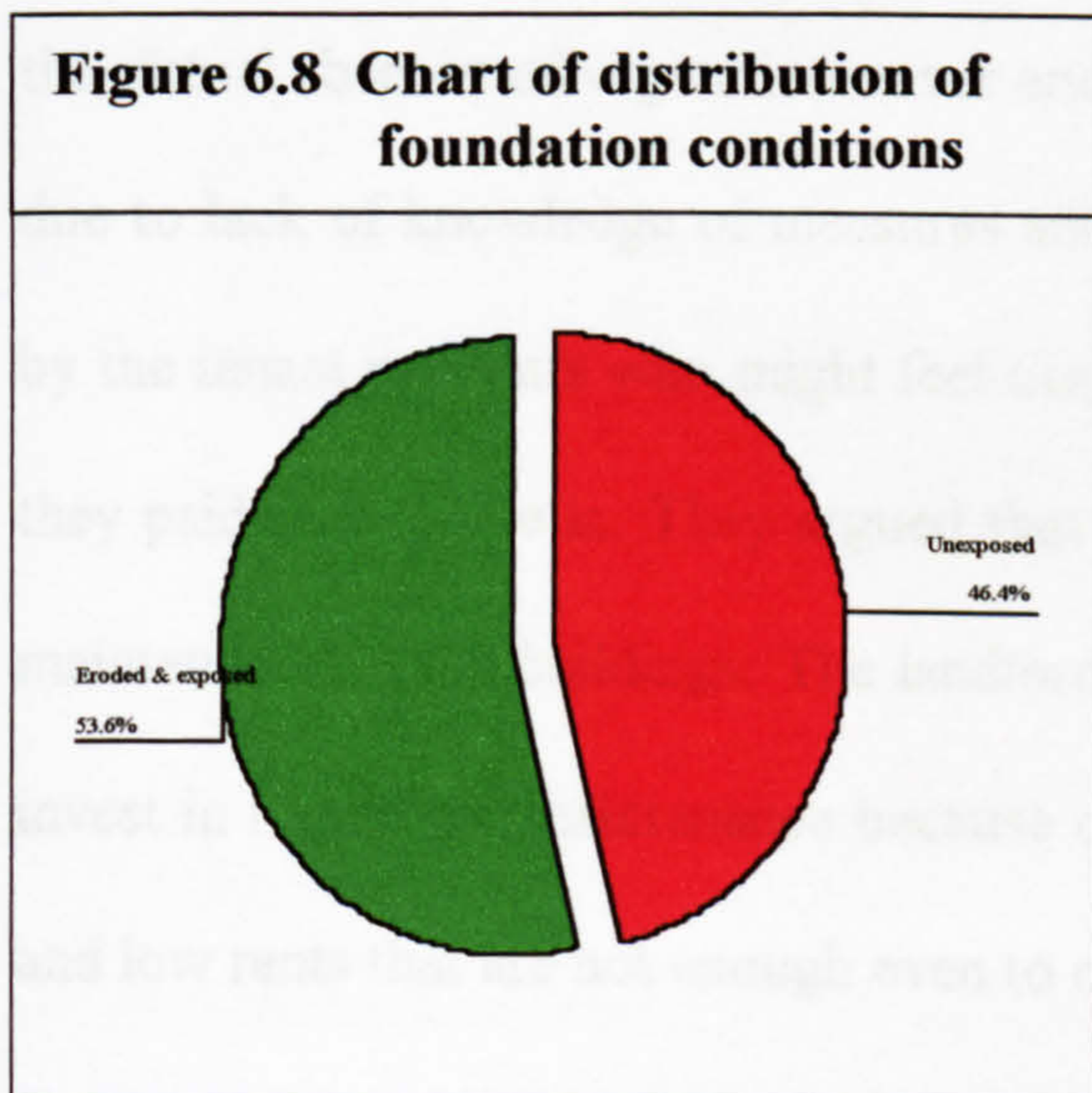


Source: Author's survey photograph

Structurally, most of these buildings appeared to be suspect and they posed considerable danger to the life of residents and passers-by, as they could collapse easily. Wooden frames of most doors and windows were either rotten or have been eaten up by ants and termites. Where walls have been plastered or painted, the paints were old, dirty and flaking, and the plasters have peeled off, especially from the base of the walls up to about a metre high.

6.1.1.7.2 Foundations

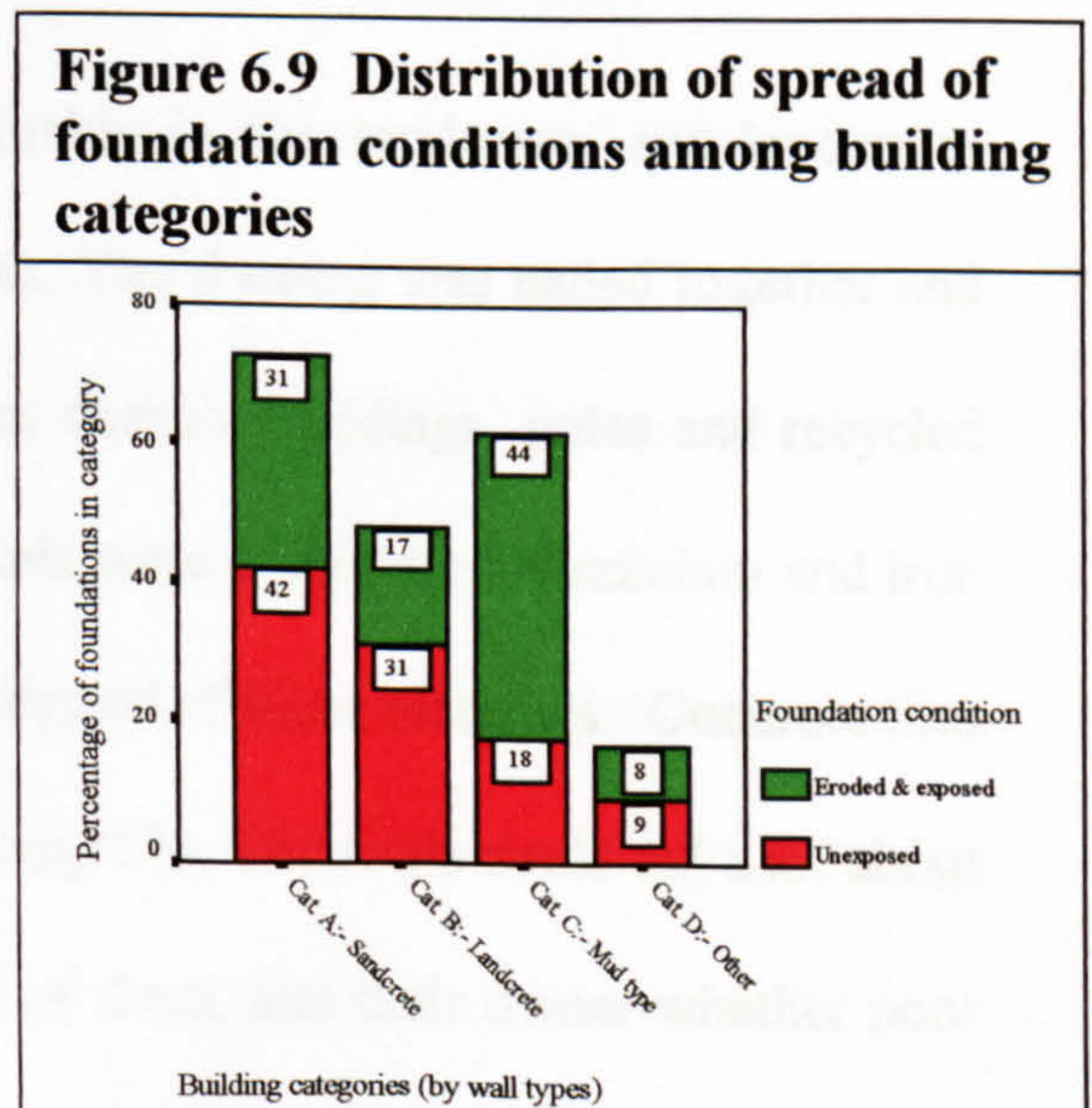
Foundations were observed as whether they were 'exposed and eroded' or were 'unexposed.' Nearly 54% (53.6) of the sample houses were observed to have their



foundations eroded and exposed (Figure 6.8), whilst just around 46% had their unexposed and seemed to be in good condition. Categories 'C' and 'D' buildings seemed to have the most defective foundations. For the group of buildings observed to have 'good foundations', 42% were of category 'A', 31% of category 'B',

18% of category 'C', and 9% of category 'D'.

Category 'C' buildings appeared to have the most defective foundations, accounting for as much as 44% of the observed total. Category 'A' and 'B' constituted 31% and 17% respectively, while category 'D' constituted the remaining 8%. There were many more defective foundations than good ones for the category 'C'



buildings, unlike all the others that had more 'better' ones than defective. That category 'C' buildings had the largest number of defective foundations could be explained partly by the fact of them being the most aged, having been exposed to the longest periods of erosion, and partly due to inferior quality construction material and technology. The categories 'A' and 'B' buildings had reasonably large amounts of defective foundations. Viewed against the fact that these were more recent construction, these proportions were rather quite high. Apart from erosion, therefore, poor construction could largely account for this. In sum, therefore, the exposure of the foundations could largely be accounted for by long periods of surface water erosion, which has undermined most buildings. The erosion is accelerated by the virtual absence of vegetation cover and lack of care of buildings by the residents, either due to lack of knowledge of measures and methods to protect the foundations, or neglect by the tenant residents who might feel they owed no duty of care for the houses for which they paid rent to live in. They argued that it was the landlords that had to do any care and maintenance of the buildings. The landlords would also either be unwilling or incapable to invest in repair and maintenance because of lack of resources, insecurity of tenure of land, and low rents that are not enough even to cover costs of maintenance and repair.

6.1.1.7.3 Roofs and Roof Coverings

Roof framing was generally of sawn hardwood timber in the sandcrete- and landcrete-walled houses, and most of the traditional mud ones. The framing was nailed together and anchored to the wall. For the shacks and other less durable buildings, poles and recycled wood were used. The most common roofing materials were corrugated aluminium and iron sheets. Nearly 95% (94.8) of the sample were constructed of these materials. Concrete tiles (3.1%) and thatch (2.1%) roofs made up the remaining 5%. The roofs could tell a lot about the buildings: their age, whether old or recent, care of them, and their owner whether poor

or not. Most of the corrugated iron and aluminium sheet roof coverings of the settlement were unpainted, and exposure to the weather elements have left them rusty, torn and leaking (Fig. 6.10). Some roofs have been torn apart or blown off by strong winds in stormy weather.

Figure 6.10 Roof of one of the sample houses



Notice the corrosion of, and sags in, the roof, an obvious evidence of an aged roof.

Source: Author's survey photograph

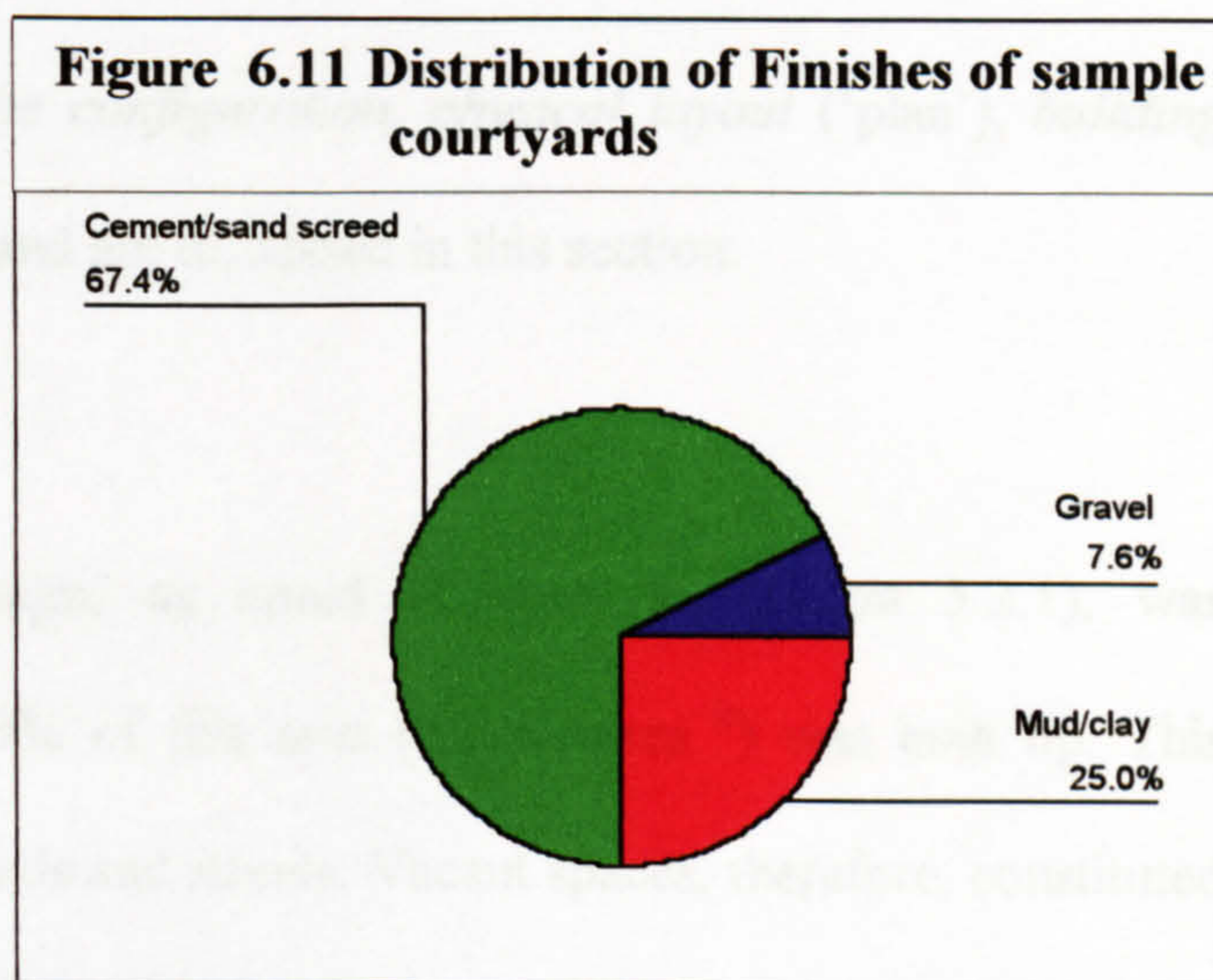
It appeared improper anchoring of the roofs to the walls has been the major cause of the blowing away of roofs. It was not uncommon to find blocks of stones, old lorry tyres and other heavy items placed on some of the roofs to hold them in position!

The roofs of the buildings depicted a settlement suffering considerably in age, neglect and lack of maintenance, obviously for the same reasons as stated with respect to foundations and walls: poverty, lack of resources, lack of adequate knowledge and 'technology', lack of commitment to duty of care, insecurity of tenure and uneconomic returns on investment for the property owners.

6.1.1.7.4 Floors and Courtyard Finishes

Floors of the sandcrete and landcrete houses were generally of concrete slabs, finished with smooth cement-sand screed. Most of the traditional mud houses (Category 'C') originally have had beaten earth (laterite) floors finished with mud/clay, but the finishes have been replaced with cement-sand screed. Some, however, maintained their original beaten earth floor with clay finish. For the shacks and the lowest category buildings (Category 'D' buildings, section 6.1.1.1), the floors were virtually all of mud or beaten earth. Courtyard finishes also followed similar patterns as those of the floors. Figure 6.11 shows the distribution of courtyard finishes the survey recorded. As the figure reveals, the most

common floor and courtyard finish was cement/sand screed. This finish was usually on a mass concrete sub-base. Over 67% (67.4) of the sample courtyards and compounds were of this finish. A quarter (25%) of them were of clay (laterite or beaten earth), and



just under 8% (7.6) were of gravel finish. In the latter, the gravel had only been poured loosely onto the courtyard or compound without any bonding agent to bind them. Some of the courtyard finishes, especially the aged ones of concrete, were in considerable state of disrepair, evidenced by the number of pot-holes that were in them.

Other conditions observed with the houses were lack of adequate window openings and absence of ceilings, especially with the Categories 'C' and 'D' buildings. Where provided, window openings were relatively small in number and in size (Fig. 6.10), were mainly of wooden jalousies, much of which were rotten, and were generally in bad state. Above all,

these windows were more or less hardly ever opened but seemed to be permanently closed; in some cases the window openings had been braced. Windows, therefore, as a source of admission of natural light into, and fresh air ventilation of, rooms were virtually absent in a large number of houses. The negative effect of this on the health of the residents could be considerable.

Overall, it could be concluded that most houses and buildings in the settlement were of poor quality and were, therefore, physically 'unhealthy', and posed considerable danger to life and property.

6.1.1.8 Layout of the Settlement

The variables considered here were *site configuration*, *physical layout* ('plan'), *building density* and *access* (roads and streets), and are discussed in this section.

6.1.1.8.1 Site configuration

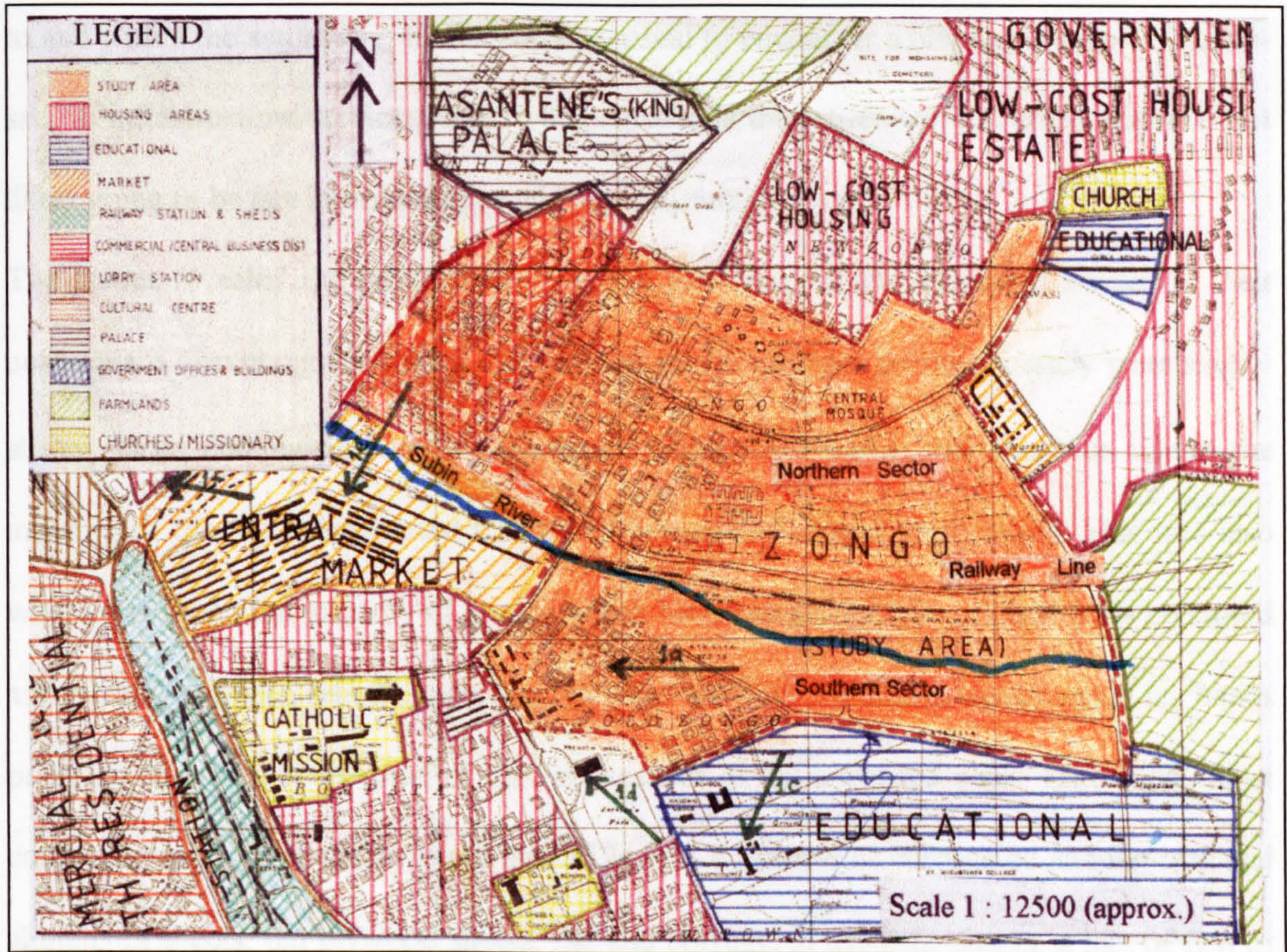
The gross area of the Kumasi Zongo, as noted (Chapter 5, section 5.2.1), was approximately 117 hectares. About 70% of this area (82 hectaresⁱⁱ) was built up. This included houses and other buildings, roads and streets. Vacant spaces, therefore, constituted about 35 hectares. The northern part of the site sloped from the north down southwards to the valley of river Subin, and the southern part sloped northwards towards the same river valley (Figure 6.12).

The river drained across the site from west to east, and this together with the railway line passing through the site, effectively sub-divided the settlement into two sectors: southern (sector 1) and northern (sector 2). The northern sector slopes were fairly gentler than the southern sector ones. The site was surrounded by buildings, housing and developments of better quality and environment -- the Catholic and Anglican Church missions, primary

ⁱⁱ Figures from the Kumasi Town Planning Department

schools, secondary schools (Anglican Secondary and Kumasi Technical Institute), colleges (Kumasi Polytechnic and Adabie Commercial); Central Market, Prempeh Assembly Hall, the Metropolitan Assembly's (KMA) offices annex, and the Asantehene's (the King's) palace. These facilities, which were all on the periphery of the settlement, were in principle accessible to the residents for education and source of employment.

Figure 6.12 The Zongo and its Neighbourhood



Source: Adapted from Town and Country Planning Department, Kumasi

6.1.1.8.2 Physical Layout and Building Composition

Housing development and layout have generally followed the traditional pattern. The traditional houses have not, in general, been designed by professionals, nor any expert advice involved in the layout. All have been done according to the native intelligence of the settlers. The native intelligence of the traditional builders of the central courtyard houses of the Zongo has ensured a building layout such that between any two buildings there was a

lane or a street (see Figure 5.18, Chapter 5). The reason for this layout seemed to be the imperative of providing maximum natural ventilation to all rooms of all houses, and for circulation within the settlement. The lanes were usually not less than 2.5 meters wide. The layout exhibited some form of regularity or ‘formality’. Buildings were fairly in alignment and followed closely on the grid-iron pattern. Streets and lanes were, therefore, fairly straight and continuous. The layout, even in its current form, offered relatively easy access to and within the settlement; it was not very usual to encounter a blinding alley or a ‘cul-de-sac.’ If infrastructural services were to be provided in the settlement, therefore, access is not likely going to be any impediment or add any substantial costs.

The layout revealed the predominance of the plan-form of the courtyard houses in their near-square or rectangular shapes. The houses in the southern sector generally were single-storey, large compound houses with large central courtyards, and this was where the majority of the mud-constructed traditional houses and shacks were found. This was also where was found the majority of houses which have had parts of the original walls collapsed and which have been rebuilt, according to what materials the house-owner could lay hands on or could afford at the time of the replacement of the collapsed walls. Like walls, most composite roofings could be found here as well -- a mixture of corrugated and flat iron and aluminium sheets, old plywood sheets, flat and corrugated asbestos sheets: a mix of two or more of these on the same house.

Most of the two- or three-storey houses, which were generally composed of cement-sand (sandcrete) and landcrete blocks walls, and with relatively better roof quality, were located in the northern sector. There were also a considerable number of single-storey mud houses here. New houses of landcrete blocks (‘Tek-blocks’ⁱⁱⁱ) were found here as well. Houses in this sector, therefore, generally looked physically and visually better in quality than in the

ⁱⁱⁱ Tek-blocks are a type of stabilised soil-cement blocks made by using a hand-press machine developed by the Mechanical Engineering and Housing & Planning Research Departments of the Kumasi University.

southern sector. Whereas the central courtyard compound type house form was dominant, in the very north of the area the house types were a bit different. They were smaller-unit row houses with no enclosed courtyards. These houses were built by the government (*estate houses*, see section 3.3 of Chapter 3) as part of the New Zongo development to resettle the displaced residents who were affected by the construction of such public facilities as the Prempeh Assembly Hall, the then City Council (now Kumasi Metropolitan Assembly) offices annex, Rex Cinema Hall, the Zongo Police Station, and the Anglican Church premises. These houses were built of cement-block walls and corrugated aluminium sheet roofing -- a typical conventional housing provision by the government.

6.1.1.8.3 Building density

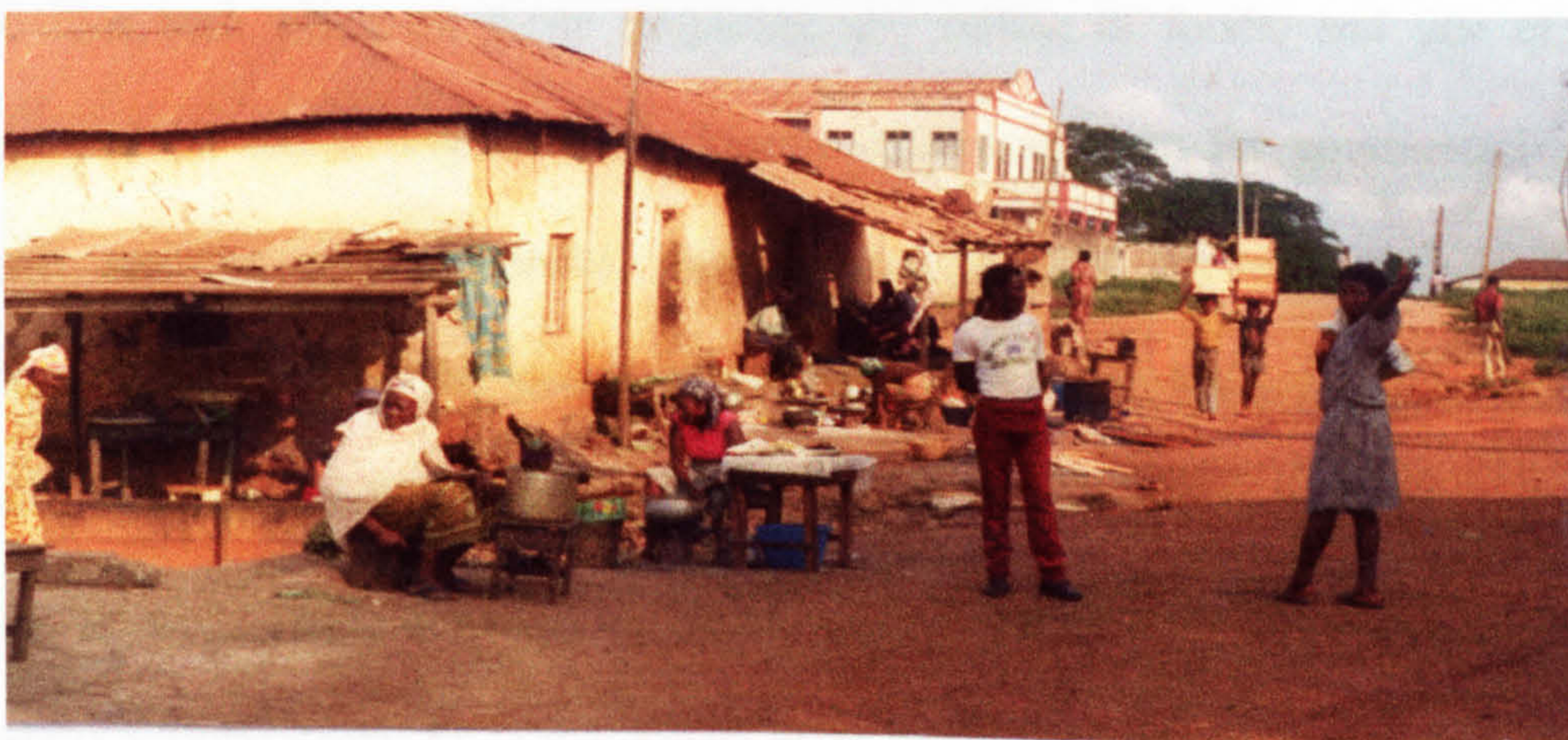
The estimated number of houses in the settlement was about 394. Besides, there were about five other important buildings other than houses; for example, the Central Mosque, the Presbyterian Church, Roxy Cinema Hall, Prempeh Assembly Hall and the Metropolitan Authority's offices annex. Over an area of 117 hectares, this gave a theoretical gross density of about 3 (3.4) buildings per hectare. The actual built-up area, however, including roads and streets was about 70% of the area, roughly 82 hectares, leaving about 30% (35 hectares) of space as vacant land. The theoretical density of the built-up area was, thus, about 5 (4.8) buildings per hectare, including roads and streets. The actual density situation, however, was quite different. McLoughlin (1969, p. 140)¹ notes a situation where a moderate (an overall average) density of an area could conceal very high densities in some parts and very low ones in other parts. This was true of the Kumasi Zongo, and in some areas of the settlement as many as 8 to 10 buildings per hectare could be counted. Considering the fact that building sizes were generally large (i.e., covering large ground areas), these densities indicated marked congestion of buildings in the settlement.

The survey took into consideration the availability of any vacant land, as this could be an asset for potential development. The 30% of the area described as vacant is so described not necessarily in terms of absence of any use or activity (McLoughlin, p. 141) but in terms of it not built up. Chapin (1965, p. 300) describes the value of vacant urban land in its "suitability for various forms of urban development."² He classifies such vacant land into two: *prime*, that has little disadvantages as would, for instance, marshland or land liable to flooding, and therefore has a great potential for development; and *marginal*, that offers little potential for development because of its disadvantages, for example marshlands and lands that are liable to flooding. Both of these categories of vacant land could be found in the Zongo, the latter being along the valley of the river Subin. Although largely liable to flooding at present, a large part of the river's valley land -- a potentially considerable area -- could be reclaimed and turned into prime land for development. Thus, within the Zongo even though the built-up area had very high density of buildings and people, the vacant land offered great potential for new developments to help de-densify the settlement.

6.1.1.8.4 ACCESS: Roads, Streets and Lanes

Except for the major through roads, which are paved, all access routes in the settlement are of dirt lateritic surface (Figure 6.13).

Figure 6.13 An access street (Prempeh Assembly Hall in left background)



Note the commercial activities in the street (left foreground)

Source: Author's survey photograph

With prolonged periods of erosion, street levels were generally much below the entrance level to houses, sometimes by about a meter or more. To gain access to some houses from the street, therefore, wooden planks were used as "bridges" or a "ramps" and in others stone steps were improvised. Most street surfaces had been badly damaged by storm water, making them inaccessible to vehicles. In some places they were over-grown with weeds and bushes. Some streets looked so "abandoned" that garbage was dumped on them and some were used as storage place for firewood (Figure 6.14).

Figure 6.14 Firewood pile in a street



Source : Author's survey photograph

The streets of the settlement had important social and economic values. Where they were spacious and in reasonably good condition, a lot of informal commercial and economic activities took place on them: preparing and selling of foods, and sale of petty wares displayed on tables (Figure 6.13); kiosks erected in them for commercial activities and repair services, such as clocks, watches and electrical appliances repair, cobbling, and others. Children used the streets as playing grounds, engaging in all sorts of games and sport, especially football. Social gatherings, such as for funerals and festivals, took place on them as well. These activities made the usable areas of the streets very congested. The various activity demands of the streets often brought conflicts and clashes. For example, a

ball being played by boys somewhere on the street could be kicked to hit a deep pan frying some food items or fish some distance away, and this could cause accident by burns from the hot cooking oil to the person preparing the food, and the people around. This also caused waste of oil and food items. In places, such activities on the street considerably impeded the passage of vehicles, and in the event of fire, accident or illness requiring ambulance, access for emergency and rescue activities were hampered. Whilst active streets were seen to be very alive all day and deep into the night, the less active ones appeared to be "dead", especially at night. The less active streets were usually those that had been seriously eroded, with several deeply incised gullies along them. Some also were quite narrow, and as such they offered little incentive for commercial or social activities, and for people to converge on them. Night crimes were likely to occur on such streets than the more active ones. The Zongo streets in general were in poor condition. Apart from the few through roads, there were no gutters or drainage facilities along them to carry away waste and storm water. Even with the through roads, which had gutters along them, the gutters were small and in bad state. Concrete linings were broken in several places; the gutters were open and were seldom cleaned. The result was that they were almost always choked with rubbish and silt, filled with stagnant foul-smelling waste-water, and in several places were overgrown with bushes and weeds. A properly planned and implemented drainage system for the settlement as a whole would, therefore, be necessary.

6.1.2 Public Facilities

Public facilities were considered in terms of access to them by the residents either within (availability) or outside of the settlement. While a few were found to be available within, most facilities were either totally absent or very poorly provided. Some of the important ones are outlined below.

6.1.2.1 Religious

Small places of worship, apart from a mosque, are important in any Muslim community, and the Zongo Muslim residents have, somehow, provided themselves with various make-shift places for the purposes of worship. The main mosque in the city is the Kumasi Central Mosque (Figure 6.15), and is located in the area.

Figure 6.15 The Kumasi Central Mosque



Source: Author's survey photograph

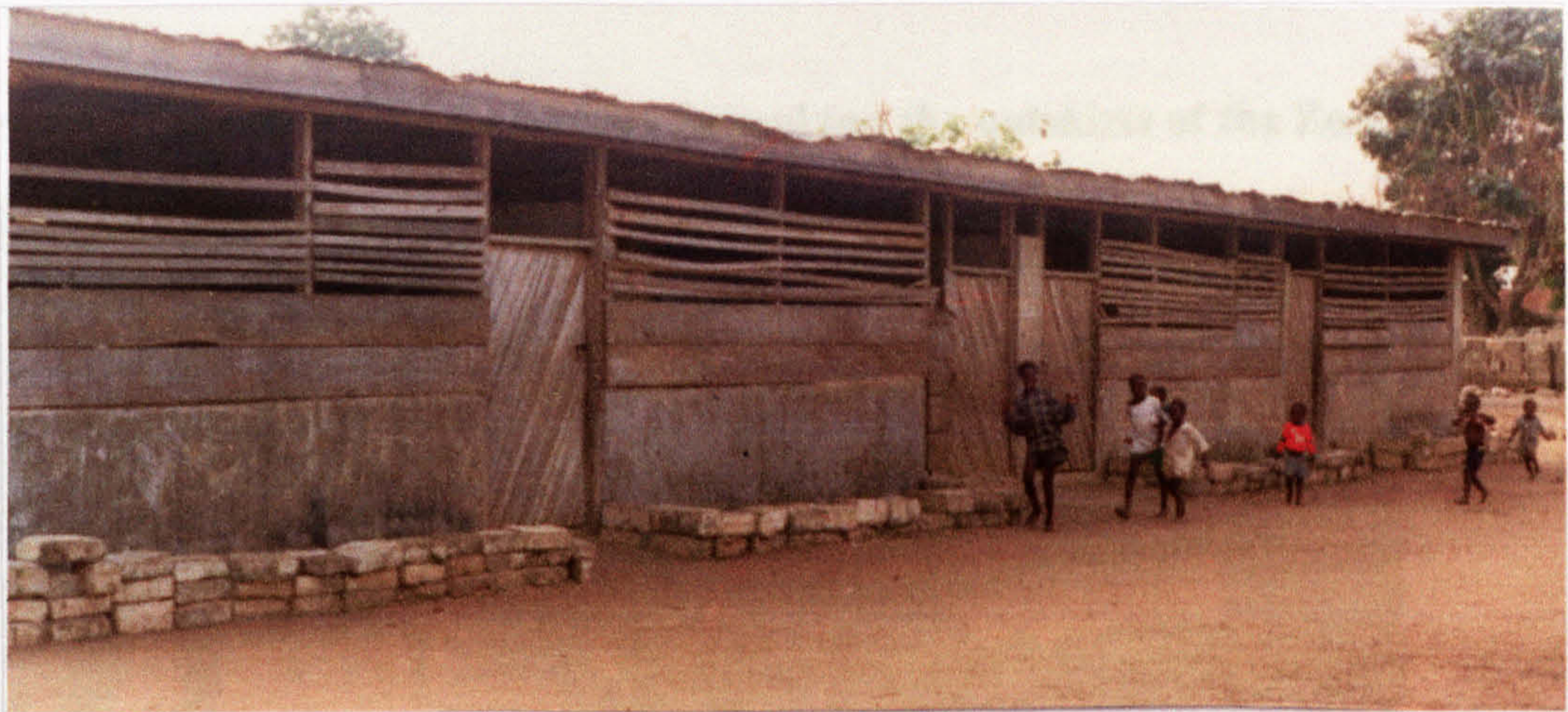
The use of the Central Mosque, however, was not for day-to-day worship but for Friday worship and important religious occasions and celebrations like the Ramadan.

Next to Islam the religion with considerable following in the area was Christianity (Chapter 5, section 5.2.9). The Zongo per se had no Christian place of worship, but very close to it in the north-eastern neighbourhood of Asawasi there was one church (chapel) belonging to the Presbyterian Church. This church was a large one, and attracted worshippers from not only Asawasi but also from the Zongo and other neighbourhoods close by. Some worshippers even came from afar. Not all the Christians in the Zongo, however, attended this church since not all of them belonged to the Presbyterian denomination, but to other denominations.

6.1.2.2 Educational

There was virtually no formal education facility within the entire settlement. Children who attended primary schools did so in neighbouring areas that have the facility. There was also no nursery in the area. The only form of educational facility was an Arabic-English school (Figure 6.16), where these languages were taught, but for the purpose of ability to read the Koran.

Figure 6.16 The Samadania Arabic-English School



Source: Author's survey photograph

There was no post-primary educational facility -- secondary, technical, vocational or trade school --- in the area. However, there were some of these facilities within easy reach of the settlement in the neighbouring areas. Some of these second-cycle institutions were: the Kumasi Technical Institute, Kumasi Polytechnic, Anglican Secondary School and Osei Kyeretwie Secondary School. All these institutions together with the primary schools were located within five and twenty minutes' walking distance from the Zongo and were accessible to the residents. The lack of formal primary education facilities in the settlement could partly account for low enrolment in primary schools, as parents (largely illiterate) might feel formal education was not for them. It is also possible that neighbouring areas with these facilities would give priority to the children of their respective areas, thus limiting vacancies that the Zongo residents could access. By having their own primary schools,

coupled with adult education as regards the need and importance of formal education and literacy, it is likely that the residents would take more interest in educating their children. Admission to all schools, colleges and other institutions of learning in Ghana takes no account of any religious background or differences, apart from, perhaps, instances where some schools and colleges are wholly boys' or wholly girls'. That the Zongo residents have not taken advantage of higher education schools (see Figure 6.17) and colleges nearby is a reflection of the low priority the residents in general placed on formal education.

Figure 6.17 The Anglican Secondary School (on the outskirts of the Zongo)



Source: Author's survey photograph

Obviously, low enrolment in primary schools restricts the opportunity of the residents to access higher education institutions, admissions to which are very competitive nationwide.

6.1.2.3 Community gathering place

A variety of community gathering activities take place in the Zongo: funerals, Id al Fitr and Id al Adha festivals held after the Ramadan fasting periods, drumming and dancing, wedding ceremonies, and others. Most of such activities usually take place in the streets, mainly due

to lack of any alternative places, like a community centre or a properly defined and designed space, and these have the tendency of causing inconvenience and obstruction for street use such as vehicular access. Besides, in times of adverse weather conditions, especially during the rainy seasons, organisation of mass community activities is greatly impaired. To the residents, therefore, access to a place that could provide shelter for community activities would be very useful. The Prempeh Assembly Hall (Figure 6.18) is just on the outskirts of the settlement but it is not accessible to the residents for use, since it is used more or less only for official and state functions rather than for local or community based purposes and activities.

Figure 6.18 Prempeh Assembly Hall



An under-utilised facility, close-by, yet not accessible to the Zongo residents

Source: Author's survey photograph

The Assembly Hall, for most times, lies unused, especially during the day. Its functionality and revenue earning potential are therefore under-utilised. It could be used as venue for conferences, seminars, and public education activities; it could also be used for day-nursery and crèche purposes during the day. In this regard then, the Assembly Hall could be made

more accessible to the residents and provide more benefit to them, but this is not the situation at the moment. Thus, the full, potentially mutual benefit that the Assembly Hall could provide to the KMA (financially) and the residents (through use) is not being realised at the moment.

6.1.2.5 Other facilities available in the Zongo by the KMA were two clinics

6.1.2.4 Transport

There was one public transport terminal in the Zongo, used as a terminus for intra-city commuter vehicles and those from the catchment towns and villages outside the city. Mass transportation was provided by the private sector, and there was virtually no public one run by the KMA, since its own Omnibus Services facility has collapsed. The terminal was just an open space (Figure 6.19), with no shelter for passengers, who most of the times had to queue for long times in the hot sun, and especially at peak hours.

Figure 6.19 The Zongo Commuter Transport Station



Source: Author's survey photograph

The grounds of the terminal were in a state of disrepair, the tarred surface virtually removed, and deep potholes, which caused a lot of damage to vehicles, were a characteristic

spectacle. Commuter vehicle operators paid tolls daily for the use of the terminal, and they complained why the KMA did not do any maintenance or repair, and often wondered what happened to all the money collected from them daily.

6.1.2.5 Other facilities accessible within or close by the settlement were two cinema halls (Rex and Roxy), a health centre (Manhyia Clinic) and a police station (the Zongo Police Station).

It could be concluded that lack of adequate public facilities within the Zongo was of considerable disadvantage to the residents. It would be beneficial to the residents if some of the facilities it lacks, such a formal primary school, a health post and a community centre were made available in the settlement.

6.2 ENVIRONMENTAL CONDITIONS

The environmental conditions of the settlement were observed in terms of *sanitation, drainage, solid waste (garbage) disposal, erosion and landscaping*. The observations made were mainly visual, and photographic evidence was collected to support the observations. Explanations for some of the causes of these were obtained through interviews and conversations with the residents.

6.2.1 Sanitation

It was found that there were three public latrines with a total of not more than seventy-two squat holes. Each latrine was made of separate male and female compartments, with each compartment having about twelve squat holes. Nearly 58% (Chapter 5, section 5.2.11) of the respondents, who had no access to toilets in their houses, theoretically, had these public latrines as their means of excreta disposal. The three latrines used to be removable bucket/

pan type, have been converted to the K-VIP type (see footnote 'v' on p. 200, Chapter 5). However, the latrines were rarely cleaned or serviced. To compound matters the latrine precincts were used as dumping grounds for domestic garbage (Figure 6.20). The result was that these public toilets were breeding grounds for flies, mosquitoes and other disease-carrying insects. The surrounding air was foul, and especially with regard to people who lived in close proximity to these latrines, they posed considerable health hazard. Where the toilets were located close to major streets, as in Figure 6.20, creeping garbage had choked large parts of those streets, rendering them hazardous to vehicular traffic.

Figure 6.20 A Public Latrine (left of the shade tree) in the Settlement



Note: (in foreground) garbage dump in open space around the latrine.

Source: Author's survey photograph

Cleaning, care and maintenance of the latrines, a duty of the KMA, which was seldom done, was an obvious evidence of dereliction of duty on the part of the KMA. It will not be an overstatement to say that poor and inadequate excreta disposal, which stemmed mainly from lack of toilet facilities, was a major contributor to the poor environmental sanitation of the Zongo.

6.2.2 Drainage

There was no proper or adequate drainage system for the settlement. Pools of waste water were found all over the settlement. Mostly from the houses --- from kitchen, bathroom and courtyard --- the waste water was discharged into the space outside of the house, and flowed into the streets and lanes. The stench produced by the stagnant puddles was very unpleasant, especially with respect to bath water waste, since they tended to be mixed with urine. It was very common to find free-range ducks, chicken, pigs and dogs scavenging in the puddles. The puddles were also breeding grounds for mosquitoes and disease-carrying flies and other insects. Gutters, where they were provided, were few and far between, and were found generally along the 'main' streets / roads. These were, however, generally broken, in state of disrepair and were choked with solid waste or filled with foul, stagnant, waste water (Figure 6.21).

Figure 6.21 Stagnant, waste-water in a choked gutter



Notice erosion of, and potholes in, a major street

Source: Author's survey photograph

Without any effective channel for draining away, the waste water in the gutters ended up on the roads and the streets, thus facilitating their erosion and creating pot-holes in them, another hazard to vehicular use of the roads and the streets.

6.2.3 Solid Waste (Garbage)

Generally for the convenience and ease of handling refuse, especially domestic garbage, in Europe for example, the garbage is put into plastic bags before being disposed of. This is not the practice in Ghana. Domestic refuse is put into containers in the house before being dumped elsewhere for final disposal. In Kumasi the Metropolitan Assembly (KMA) is the sole and final agent for the disposal of refuse. The practice of the KMA is to designate collection points in specific spots in residential and other areas for the people to dump their refuse. The KMA's refuse collection team with collection trucks then collect the refuse and dispose of it on the outskirts of the city. The survey found that the Zongo did not seem to have any officially designated refuse dumps. Refuse, therefore, had been dumped haphazardly in most open spaces, in gullies and along the streets. There was heavy dumping along the railway line passing through the settlement, almost engulfing it (Figure 6.22).

Figure 6.22 Unofficial garbage dump beside the railway line



Source: Author's survey photograph

The valley of the river that runs through the settlement also suffers from extensive refuse dumping, causing massive blockage and silting of the river's bed and basin, and which leads to causing extensive flooding in times of heavy rains, with consequent flood damage of

various kinds. The refuse is hardly removed, and decomposition causes a lot of pollution. Lack of adequate toilet facilities has led to the use of refuse dumps for excreta disposal by some of the residents. It probably could be said that garbage disposal is the second biggest environmental problem the Zongo has, next to excreta disposal. It is a serious health risk and a danger especially to children, who scavenge on them.

6.2.5 Landscaping

6.2.4 Erosion

Heavy erosion appears to have had a lot of adverse effect on the settlement. Heavily eroded streets and spaces were common features encountered in the settlement (Figure 6.23).

Figure 6.23 The effects of erosion on a street



Source: Author's survey photograph

Deep incisions and gullies were found across most streets and lanes all over the settlement, making most of them quite impassable by vehicles, and difficult and dangerous to pedestrian traffic, especially at night, and for children. Storm water appeared to be the major cause of the erosion, which also was a major cause of undermining of foundations of buildings in the area. These eroded streets and gullies were one major impediment to access for emergency vehicles, like fire engines and ambulances. The gullies were also used as passage-ways and

"reservoirs" for domestic waste water. Domestic animals scavenged in them. Children often got injured when they tripped over or fell into them, especially while playing. Erosion, therefore, was another menace in the area, and unless a solution is found to this problem it will continue to be hazardous to the life and property of the residents.

6.2.5 Landscaping

Soft landscaping was virtually non-existent in the settlement, and most open spaces were bare of vegetation. Occasional trees dotted about here and there and some wild vegetation was found along the river valley. In other places where there was bush cover, this was hardly cleared. Landscape-wise, however, the place was conspicuous for the absence of ground vegetal cover, with surface generally of bare laterite (Figure 6.24), which helped to accentuate erosion.

Figure 6.24 A bare, laterite surface



Source: Author's survey photograph

In the rainy season the exposed surfaces became muddy and slippery. Conversely, during the dry season (Harmattan), the bare surfaces became parched and produced a lot of dust, which got blown over and settled on roofs and on walls, discolouring and making them dirty. The dusty atmosphere also made breathing difficult.

Landscaping as an amenity (flowers and gardens) and environmental climatic (thermal) modifier was non-existent. An improved landscaping in the area could help to beautify the environment, improve air quality, help to reduce erosion and the effects of dust pollution, especially in the dry season.

6.3 CONCLUSION

The physical survey has provided much information about the physical and environmental conditions of the Kumasi Zongo. The courtyard was found to be the most dominant house form, making the settlement's general house form conform to the general pattern in Kumasi. No building was found to be more than three storeys high, and the greatest majority were of mud construction with corrugated iron or aluminium roofs. House sizes were generally large, spreading over large surface areas of land, and contained many rooms. Consequently, they accommodated large numbers of the residents. Especially in the sector lying south of the river valley (Sector 1), the buildings were generally old, with virtually no maintenance done on them. They were, therefore, in considerable states of disrepair, which posed considerable danger to life and property.

Services and facilities in houses were generally inadequate and were unable to meet the needs and demands of the residents.

A traditionally built settlement, the area has not been formally planned, but building layout followed a near grid-iron pattern. Access within the settlement was fairly easy, except that most streets and roads were in poor condition. Building density was considerably high compared to the surrounding areas, creating an impression of congestion of buildings. The general layout of the settlement, however, could be taken advantage of for improvement, especially of infrastructure, at less cost than would be if the area had been haphazardly laid out.

There was a general lack of direct access to **public facilities** within the settlement. Some facilities existed on the outskirts areas of the settlement, but these were largely inaccessible to the residents. Some, however (educational institutions, for example), were potentially accessible to them but they did not seem to take advantage of them, for example, educational facilities, probably because of low priority placed on formal education generally by the residents.

It is in observing the environmental conditions of the Zongo that the poverty and deprivation of the settlement -- socially, economically and physically -- become apparent. Poor sanitation as a result of inadequate toilet facilities and indiscriminate disposal of solid waste, and stagnant, waste water, all played a part in polluting the air and the physical environment. Excessive erosion and its adverse effects on buildings, streets and spaces, and absence of any landscaping, all helped to account for the apparent sub-standard conditions in the settlement. One could not but agree more with Banham (1969)³ when he states that the crowding of people into restricted spaces cause congestion and environmental pollution, problems of waste disposal and the threat of epidemic, all of which pose a threat to life, and which should be a compelling motive for conscious environmental improvement. This observation could be said to be true of the Kumasi Zongo. The physical survey results of the settlement obviously help to draw the conclusion that the settlement poses serious problems to the Kumasi city authorities. But it is doubtful if the solution would lie in demolition and resettlement of the people, owing to the social and economic problems that such an action could result in.

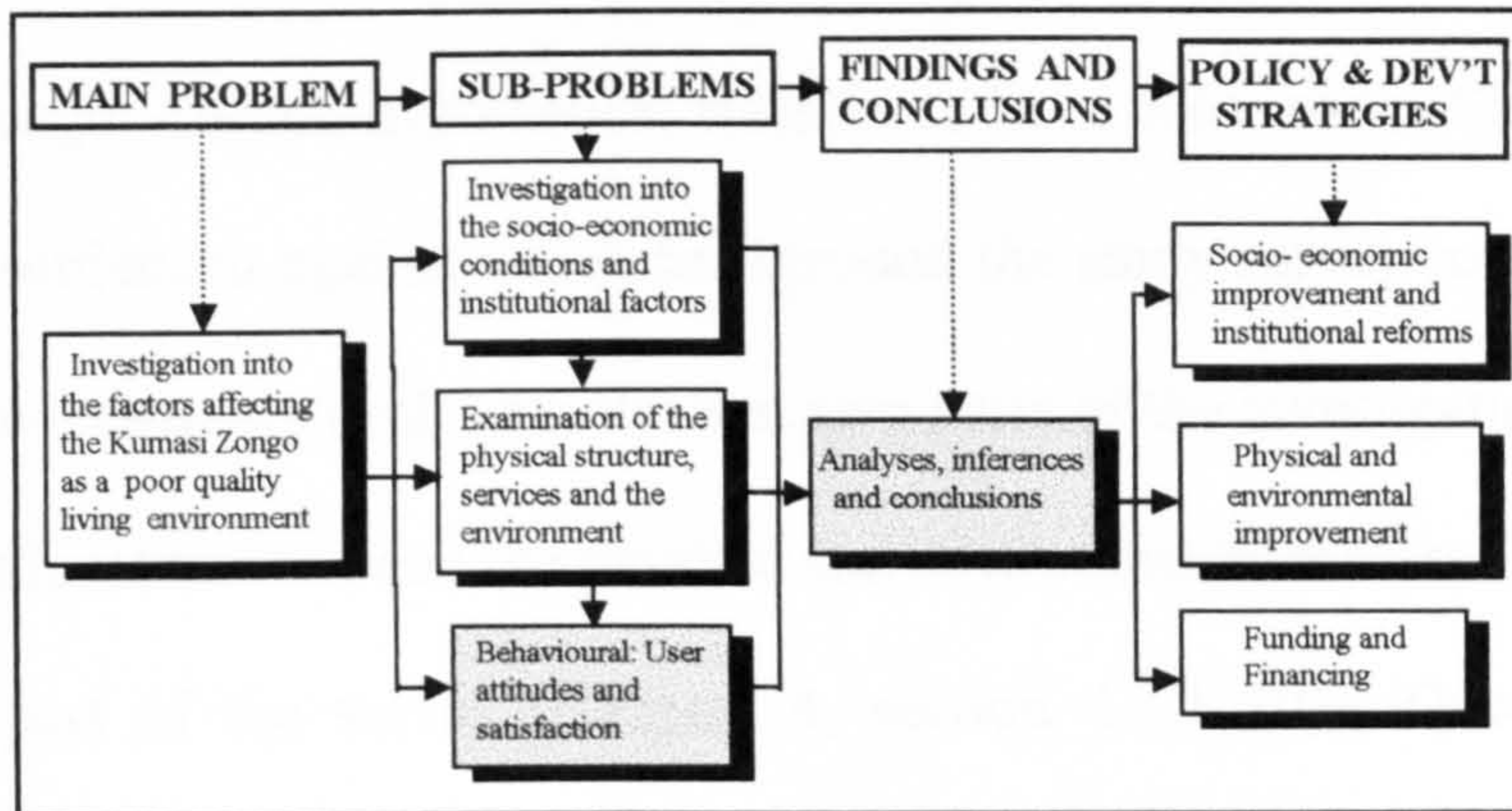
The chapter has described the physical and environmental characteristics of the Kumasi Zongo, the origin of which could in a large measure be traced to the socio-economic and institutional factors affecting the settlement. These problems need solution, and the

identification of the interplay of the related factors, which the study has unearthed, would help in devising appropriate policies and measures for effective and practical solution.

As has been discussed, certain assumptions have been made about the Kumasi Zongo and its residents, which are aimed to justify the reasons for its present conditions and why it should be cleared. These have been discussed in Chapters Four, Five and in this chapter. The next chapter would aim mainly at testing the validity of these assumptions, from which further conclusions could be made.

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Chapter Seven

7. DEDUCTIONS AND INFERENCES FROM THE SURVEY

Inferential Statistics

CHAPTER SEVEN

FINDINGS (3): DEDUCTIONS AND INFERENCE FROM THE SURVEY

7.0 INTRODUCTION

Chapters Five and Six presented a graphical and pictorial view of the conditions of the Kumasi Zongo. Certain hypothetical statements have been made (Chapter 4, section 4.2.1) about the settlement against which background the study survey sought to investigate. The previous two chapters dealt with the first two parts of the investigation: (a) socio-economic and institutional factors, and (b) physical and environmental factors. This chapter deals with the third part of the survey (Chapter 4, section 4.6.1 (III), Questionnaire 'C'), which addresses the issue of the residents' attitudes to and satisfaction with their settlement. The aim is to test the validity of the statements that were generally attributed to the settlement (Chapter 4, section 4.2.1) and used to maintain the 'status quo.' Inferences from this part of the study will help to make suggestions which could help to better the life and conditions of the residents and the settlement. Inferential statistics technique, using the SPSS (Statistical Package for the Social Sciences) version 8.0 for Windows programme was used for this.

7.1 INFERENCE STATISTICS

Inferential statistics may be described as the Statistics or statistical methods used as a basis for drawing conclusions about underlying events (Clegg, 1982, p.3). Frude (1993: 85) describes *inferential statistics* as those which allow conclusions to be drawn (i.e., inferences to be made) about whether there is, for example, *a difference between two samples*, or whether there is *an association between two variables*, which cannot be attributed simply to chance, which statistics come about as a result of statistical tests. Inferential statistics, therefore, is used to test the validity of statements made about a population. There are two

types of statistical inference: *Confidence Interval Estimation* and *Hypothesis Testing* (Rees: 1995, p. 113).¹ The latter (Hypothesis Testing) is the main type that was used in the study.

7.1.1 THE STATISTICAL TESTS

The survey was based on a single sample (Chapter 4, section 4.6.1, IV), with three areas of interest that were investigated:

- (a) Socio-Economic Conditions of, and Institutional Factors affecting, the settlement
- (b) Physical and Environmental conditions of the settlement
- (c) Residents' Attitudes towards, and Satisfaction with, their settlement

User reactions to variables under these headings were used as a basis for the statistical tests of the hypothesis statements made in the study (Chapter 4, section 4.2.1). The data from the survey were measured mostly on the ordinal scale, and appropriate non-parametric tests were, therefore, conducted. Being of one-sample data, the statistical methods for testing were mainly: the *T-test*, the *Chi-square*, the *Kruskal-Wallis test*, the *Goodness-of-Fit test (Kolmogorov-Smirnov)* and *Spearman's Correlation*. The *F-test* was also used where appropriate. As well, use was made of the *Median test* and *Crosstabulation*. *Custom Tables* were used to find out users' scales of preferences. A brief description of the use of these test statistics is given below.

7.1.1.1 The *Chi-Square*

The Chi-Square Statistic [is] used to test the hypothesis that variables are independent or related. In other words, it tests whether there is a *significant association* (Norcliffe: 1982)² between the variables being tested. The *chi-square one sample test* is very useful in non-parametric tests because "it allows us to test the difference between *observed* frequencies and *expected* or theoretical frequencies."³ Assumptions under this test are that the data is

measured at the nominal scale or higher level of measurement, and that at least, there must be two mutually exclusive categories into which the observations are placed (Norcliffe: 1982). In this study the chi-square was used to test the association (or otherwise) between variables.

7.1.1.2 The Kolmogorov-Smirnov One-Sample Goodness-of-Fit Test

This statistic is used to determine whether a sample data could have been drawn from a particular population. In other words, it “is used either to compare an empirical distribution with a theoretical one or to compare two empirical distributions with one another.”⁴ The test can be used in cases of the uniform, normal or Poisson distributions.

“The... goodness of fit test enables us to test the degree of agreement between the distribution of an observed set of values with a specified theoretical distribution. The assumption governing the use of the Kolmogorov-Smirnov test is that the underlying distribution is continuous and that the data are at the nominal level of measurement”, (Cohen & Holliday, 1996:132)⁵

This test is appropriate for some of the data collected from the Zongo, and was used to test whether the sample was representative of the settlement

7.1.1.3 The T Test (Independent Sample)

The Independent Sample t test is used to test if two unrelated samples come from populations with the same mean. In this regard, therefore, the observations (samples) must come from two non-related groups. The test can be used, for example, to determine whether the means of two distributions are significantly different from a specified figure; for example, whether the means of low-wage and high-wage earners of a company are significantly different from a national minimum wage.

Measurements for the t test are usually done on the interval or higher scale. This test was used with respect to earnings of the Zongo residents.

7.1.1.4 *The Kruskal-Wallis H test*

The Kruskal-Wallis test is a non-parametric alternative to one-way analysis of variance (ANOVA). It tests whether several independent samples come from the same population.

The test was used to establish relationship or association between variables.

7.1.1.5 *The Spearman's Correlation:*

This is a non-parametric version of the Pearson Correlation coefficient. It is appropriate for *ordinal (ranked) data* or for interval data that do not satisfy the normality assumption. The Spearman Correlation is based on **ranks** of data rather than the actual values. There must be at least five pairs of observations to establish a significance at a generally meaningful level (Norcliffe: 1982). This test was used to establish the strengths of correlations between various variables and levels of satisfaction.

7.1.1.6 *Other procedures* used include the *Median test*, which counts the number of cases in each group that are above and below the combined median, and then performs a Chi-Square test ⁶; *Crosstabulation* statistics, which performs bivariate statistics relating row and column variables; and *Tables of Frequencies*, which produce tables of frequency distribution of categorical variables.⁷

7.1.2 Testing the Variables

“The power of a statistical test is the probability that the test will correctly reject a false null hypothesis.”⁸

The purpose of this research was *not* to study different settlements in Kumasi to identify if there were any ‘differences between’ their conditions. Rather it was to study one particular settlement in order to ascertain the underlying reasons for its characteristics and its

conditions. Therefore only one sample, of considerable size, was needed and taken. A wide range of variables was considered, and information regarding them was collected. The variables have been discussed in chapters 5 and 6. The purpose of this chapter is to test a number of these variables regarding the residents' attitudes and reactions, be able to confirm, or otherwise, some of the observations made in the said two previous chapters and then draw further conclusions.

7.2 SOCIO-ECONOMIC AND INSTITUTIONAL VARIABLES

This part investigates how the residents perceive the influence of socio-economic and institutional factors on the conditions of their settlement. The variables tested relate to the hypothesis statements made in Chapter 4, section 4.2. Two hypothesis statements were made here, which need testing:

(i) the perception of *'Indifference/incapability of the residents to invest in developing or improving the settlement.'* The hypothesis statement under this is re-stated:

'The condition of the settlement could be attributed to the fact that the residents are not interested in, or willing to make, any improvements to the settlement.'

The variables considered for testing are *'poverty'*, *'transience of residence'*, and *'unwillingness of residents to invest'*;

(ii) the *Official/Institutional Responsibility Argument*. The hypothesis statement under this is also re-stated:

Official attitudes and institutional constraints cannot be held as factors that militate against any meaningful investment in the settlement by the residents.

The testing variables here are such institutional factors as *land issues, official standards and regulations*, and *official attitudes towards the settlement*.

7.2.1 Hypothesis statement I: ‘The condition of the settlement could be attributed to the fact that the residents are not interested in, or willing to make, any improvements to the settlement.’

In Chapter 4 section 4.2.1, it was stated that one of the of the arguments advanced against the Kumasi Zongo by the pro-eviction school of thought is the perception of the residents’ indifference to, or incapability of, developing or improving the area, the reasons being that such action on their part would not be in their interest. Being ‘transient’ settlers, any meaningful investment in the long term would be to their disadvantage, as they would not be able to live long there to enjoy the benefits of their investment. Hence they do not care whether the place was developed or not. Further, developing the area to ‘acceptable’ standards might mean their possible dislocation through gentrification. In addition, even if the stated reasons were discounted and the people could invest without hindrance, they would not be able to do so for reasons of extreme poverty.

The tests for this hypothesis, against these variables --- *poverty, transience of residence, unwillingness to invest* --- are in the sub-sections that follow.

7.2.1.1 Levels of Income, Poverty and Inability to Invest

In Chapter 4 section 4.2.1.1 it was stated that among the reasons attributed to being the causes of the Zongo’s poor physical and environmental conditions were that the residents were either generally on very low incomes and so were *too poor to make any meaningful personal investment*, or because the *settlers were mainly migrants whose residence was only transient*, they had no real interest in making any permanent investment, or that they were simply *not interested in investing in a place where they had no real stakes*. The issue here, then, was to test the validity of these assertions. The Independent Samples *t* test was used to explore the ‘low income and poverty’ assertion. The object here was to use the

minimum wage level of Ghana at the time of the survey as a ‘cut-off’ point and compare the distribution of the recorded incomes below and above this cut-off point with it. The results of the test are displayed in Tables 7.1 and 7.2.

Variable	Number of Cases	Mean	SD	SE of Mean	
Total Household Income					
Household Income \geq 81000	70	288,266.7429	186,231.359	22,258.905	
Household Income $<$ 81000	6	56,666.6667	13,662.601	5,577.734	
Mean Difference = 231600.08; Levene's Test for Equality of Variances: $F = 6.134$; $P = .016$					
t-test for Equality of Means					
<u>Variances</u>	<u>t-value</u>	<u>df</u>	<u>2-Tail Sig</u>	<u>SE of Diff</u>	95% CI for Diff
Equal	3.03	74	.003	76511.783	(79112.62, 384087.5)
Unequal	10.09	74	.000	22947.112	(185866.6, 277333.5)

SD = Standard Deviation; SE of Diff = Standard Error of Mean Differences

CI for Diff = Confidence Interval for Mean Differences

One of the assumptions for a valid *t*-test is the homogeneity of variance (Kinnear and Gray: 1995, p. 93), and the Levene’s test (*F*-test) is used to test this. If *F* is not significant ($p > .05$) the variances are assumed to be homogeneous and Equal Variances values are used for the *t*-test. If *F* is significant ($p < .05$) the assumption of homogeneity of variance is violated, and Equal Variances values cannot be used. Instead Unequal Variance estimates should be used. In analysing and testing for poverty levels of the residents as one of the reasons for non-investment (i.e. residents too poor to make any investment) in the settlement, the minimum wage level (¢81,000 per month, which is the cut-off point) was taken as the level below which income levels could be assumed very low, and above which incomes they could be assumed to be acceptable. In the SPSS output in Table 7.1 the Levene’s test for equality of variances value showed quite high significance ($p = .016$, i.e. $p < .05$).

Therefore, the Unequal Variances values were used. The *null hypothesis* here was that the means of household incomes either above or below the minimum wage levels were not significantly different from the minimum level. With a *t*-value of 10.09 and degrees of freedom of 74 the two-tailed probability showed a very high level of significance (.00). The mean of the income below the minimum threshold was under ₵57,000 (i.e. ₵56,666.67), which was about 70% of the minimum threshold, and this indicated very low levels of income. For the people earning the incomes below the minimum threshold it could be concluded that they lived in high level of poverty, these constituting over 17% (see Chapter 5, section 5.4.2.1, Table 5.2) of the sample residents (respondents). The mean figure above the minimum threshold was nearly ₵290,000, which was over four and a half times the minimum threshold, a fairly good earning figure on the surface, and this was earned by over 80% of the respondents. It was noted in Chapter 5 section 5.4.2.1, however, that the official minimum wage in Ghana is not, and historically has never been, a living wage. The ₵2,700 minimum wage per person per day existing at the time of the survey was therefore not a living wage, and a single person would probably require twice that figure to survive. That being the case, granted that the minimum living wage was assumed to be twice the official minimum, that would work out to be around ₵162,000 per worker per month. This figure is more realistic than the official minimum. If this were used as a 'cut-off' point (that is, a minimum living wage), the distribution of the incomes above and below this assumed minimum threshold would be like that shown in Table 7.2. With this new, assumed threshold, about a quarter of the respondents would still earn below the minimum, with a mean figure of less than ₵95,000. This would still indicate a marked proportion of the people earning just around the official minimum of ₵81,000 per month. However, nearly three quarters of the respondents, and by inference, of the residents, were earning reasonably well above the new minimum threshold, earning around ₵300,000 on average

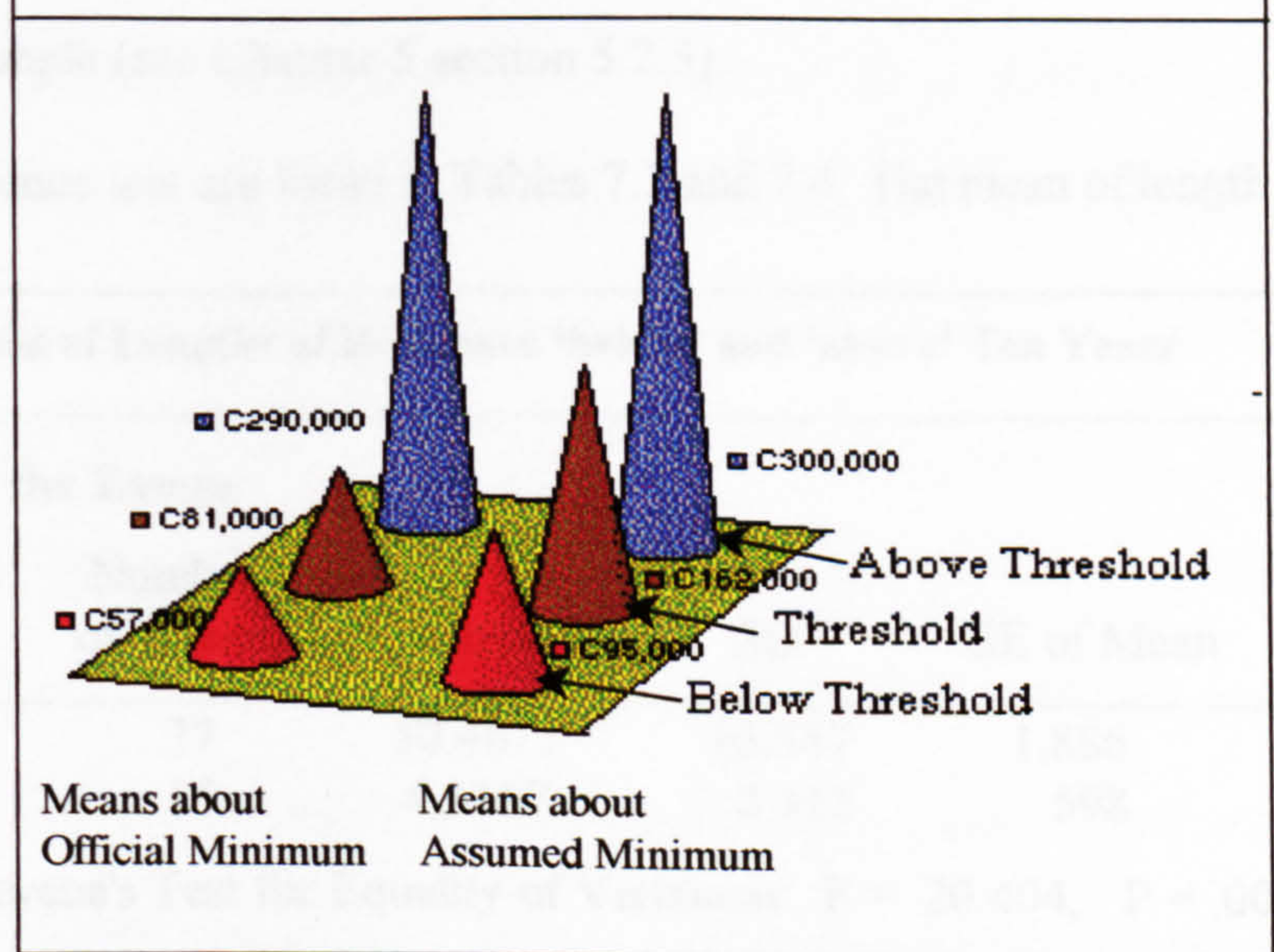
per month, which was twice the assumed minimum.

Table 7.2 Comparison of Distribution of Total Household Income with the assumed threshold twice the Minimum Wage Level

Variable	Number of Cases	Mean	SD	SE of Mean	
Total Household Income					
Household Income \geq 162,000	61	313,076.5902	186,874.345	23,926.808	
Household Income $<$ 162,000	15	94,733.3333	38,854.062	10,032.076	
Mean Difference = 218343.26; Levene's Test for Equality of Variances: F= 8.528; P= .005					
t-test for Equality of Means					
Variances	t-value	df	2-Tail Sig	SE of Diff	95% CI for Diff
Equal	4.48	74	.000	48739.944	(121204.9, 315481.6)
Unequal	8.42	73.25	.000	25944.839	(166623.6, 270062.9)

Figure 7.1 is a graphical illustration of comparison of the two scenarios. Bearing in mind the fact that these incomes generally supported relatively large families, the general disposable incomes per person were much lower than the assumed figures. As was noted in Chapter 5, section 5.4.2.1, at the upper and upper-middle end of the income ladder, however, personal income levels were reasonably high enough to give

Figure 7.1 Chart of Comparison of Means of Income Distribution about the Thresholds



reasonable scope for savings and possible investment. It cannot be concluded, therefore, that income levels in the settlement were so 'hopelessly' low as to render the entire

residents incapable of investing in their settlement. The null hypothesis, that *the Zongo residents are generally too poor to make any meaningful investment in the settlement* could not be upheld, and is therefore rejected. Indeed, comparing the general income levels with levels of expenditure (Chapter 5, sections 5.2.4.1 and 5.2.4.2) revealed that the former were generally higher than the latter, and therefore it was concluded that there was a reasonable scope for savings which could be channelled to investment. It could be concluded, therefore, that poverty could not be used as an excuse to explain away the lack of meaningful investment in the settlement.

7.2.1.2 Transience of Residence

It was stated in Chapter 4, section 4.2.1.1, that another argument made against the Zongo was that short-term stay and high turnover of residents were a contributory factor to lack of investment by the residents. To find out whether this short-term stay argument was valid, the *t* test was used, again, here. Ten years was used as a cut-off period below which a stay could be regarded as short, using the British immigration rules on residence, in existence at the time of this study, as an example (see Chapter 5 section 5.2.3).

The SPSS outputs for the residence test are listed in Tables 7.3 and 7.4. The mean of length

Table 7.3 Comparison of Means of Lengths of Residence ‘below’ and ‘above’ Ten Years					
Variable: Length of stay in the Zongo					
	Number of Cases	Mean	SD	SE of Mean	
Length of Residence ≥ 10	77	30.4675	16.547	1.886	
Length of Residence < 10	15	4.3167	2.315	.598	
Mean Difference = 26.15; Levene's Test for Equality of Variances: F = 20.404; P = .000					
t-test for Equality of Means					
Variances	t-value	df	2-Tail Sig	SE of Diff	95% CI for Diff
Equal	6.08	90	.000	4.299	(17.608, 34.694)
Unequal	13.22	87.26	.000	1.978	(22.218, 30.084)

of residence below 10 years was 4.3 years (Table 7.3) and, those who had lived there for less than ten years comprised only about 16% of the respondents (Table 7.4). For ten years

Number of Years	Frequency	Percent	Valid Percent	Cumulative Percent
0.75	1	1.0	1.1	1.1
2.00	3	3.1	3.3	4.3
3.00	1	1.0	1.1	5.4
4.00	5	5.1	5.4	10.9
5.00	1	1.0	1.1	12.0
6.00	1	1.0	1.1	13.0
8.00	3	3.1	3.3	16.3

and above the mean length of residence was 30.5 years, and this comprised over 80% of the respondents. This implied that this proportion of the adult

residents have lived, on average, for about this length of time in the settlement. This figure is very significantly different from the ten years' threshold, and dis-confirms the null hypothesis, that *the general trend of length of residence in the Zongo was less than 10 years*, which case if upheld would validate the transience of residence argument. The null hypothesis is, therefore, rejected and it is concluded that by far the greatest majority of the residents have lived in the settlement for more than ten years. This is proof that the residents in general are not transient, and the settlement could be described as a stable and consolidated one. In fact, during the survey many of the people interviewed said that they were born in the settlement and have lived all their life there since. It could be concluded of the Zongo that, though it might have started as a migrant and temporary settlement, the situation today is different and the settlement is more of a permanent one. Permanent investment in the settlement was, indeed, considerable, as found in Chapter 6, section 6.1.1.1('Building categories'), where nearly 60% of house constructions were of sandcrete and landcrete walls, with a further 32% being mud walls, most of which were of permanent, durable construction, and which overall contrasted with general characteristics of temporary or squatter settlements, where make-shift structures would generally be the predominant

characteristics. Transience could, therefore, not be a valid reason for the poor condition, low level of investment, and apparent neglect of the settlement. Given the right support and condition it is likely that the residents would make even much more increased investment in housing in their settlement.

7.2.1.3 Unwillingness of Residents to Invest in Settlement

A third argument used against the settlement by the pro-eviction lobby was that the residents were *unwilling to invest* because they had no real long-term stakes in the settlement (Chapter 4 section 4.2.1.1). This might be because of the first two arguments tested in sections 7.2.1.1 and 7.2.1.2. It was important to find out from the residents themselves how they regarded themselves as far as the two variables discussed were concerned: whether they saw themselves as generally too poor, and whether they regarded themselves as temporary residents, and whether they were unwilling to invest in the settlement even if they could. To test these, the variable statements *“The levels of incomes in the settlement are so low and the people too poor to make any investment in housing in the settlement”*, *“I regard the Zongo as a temporary residence and not my home”* and a third one to test their willingness to invest, *“I am unwilling to invest in housing in the area”*, were designed. The *null hypothesis* suggests no significant disagreement with these statements. The Likert Scale on a five-point continuum was used to evaluate the statements with respect to the variables, and the interviewees’ responses to them with selection of only one of the suggested response options, as follows:

1 = Strongly Agree; 2 = Agree; 3 = Neither Agree nor Disagree; 4 = Disagree;
5 = Strongly Disagree

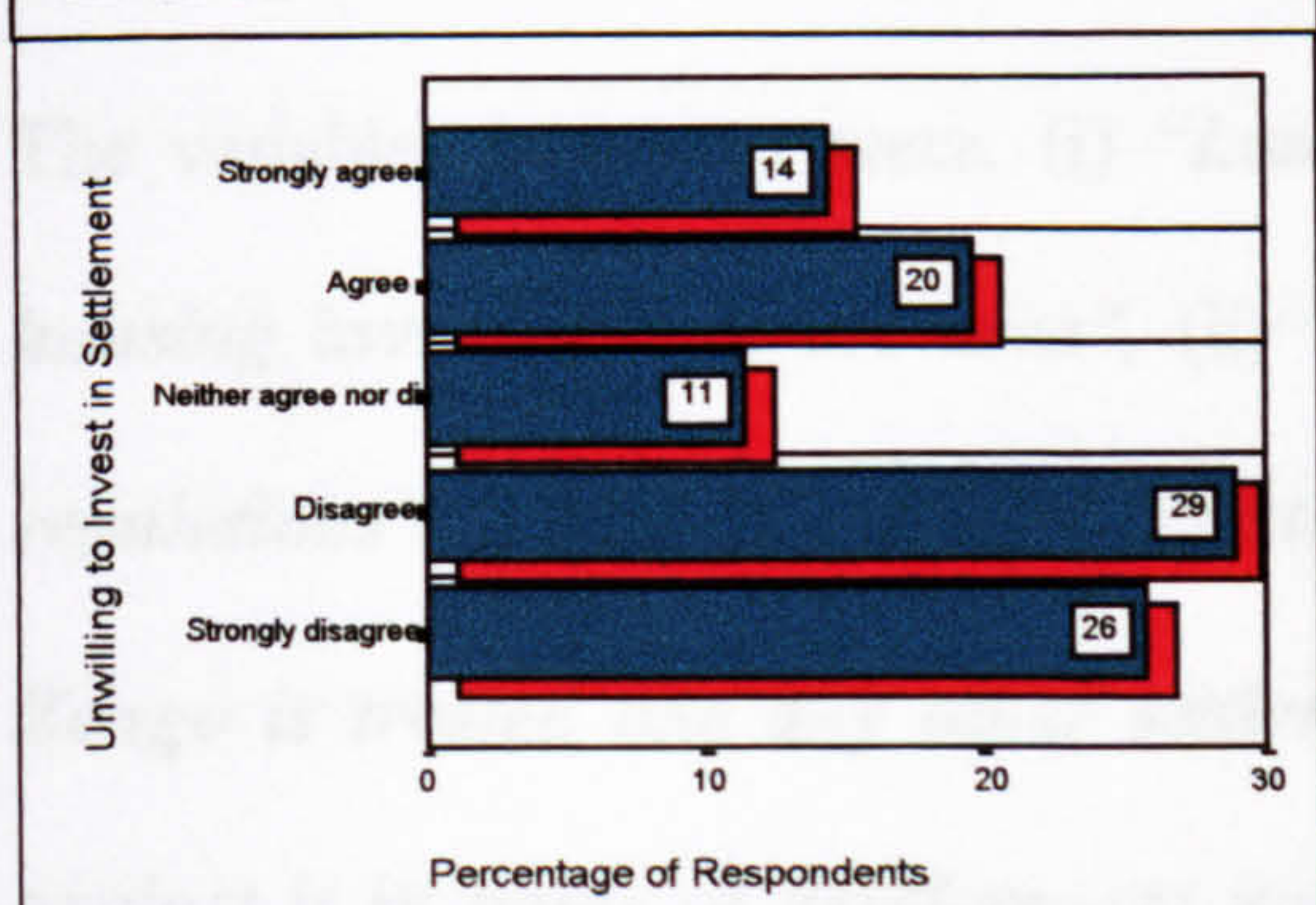
The Chi-Square (χ^2) test yielded the results as listed in Table 7.5

IVs	Cases N	Chi-Square (χ^2)	df	p (Signif.)	CV 5%	CV 1%
1. Residents are too poor	97	50.9897	4	.0000	7.815	11.345
2. My Residence is only temporary	97	38.2062	4	.0000	7.815	11.345
3. I am unwilling to invest in area	97	10.5773	4	.0317	7.815	11.345

CV = The tabulated critical value from the table of c^2 (Cohen & Holliday, 1996:305);
 df = Degrees of freedom; p = Significance level probability; N = Number of cases
 c^2 must equal or be more than the tabulated value (CV) at stated df to be significant.

All three tests were directional and were therefore tested at the 1% level of significance. In the first two cases the yielded chi-square values (50.99 and 38.21 respectively) were much greater than the critical values at the 1% level (13.28 and 11.35 respectively). There was, therefore, significant disagreement with the null hypothesis in both cases ($p = .00$, that is, $p < .01$), and the *null hypothesis* is therefore rejected in both cases, in favour of the *alternative hypothesis*, that is, the residents overwhelmingly disagreed that they were either too poor or their residence was only transient. The conclusion, then, could be made that in general the Zongo residents did not see themselves as either too poor to be helpless, or their stay in the settlement too transient, to make them not want to invest in housing in the area. These test results buttress the conclusions made from the SPSS outputs of Tables 7.1 - 7.4.

Figure 7.2 Distribution of Responses to variable "I am unwilling to invest in area"



As far as the third variable (*unwillingness to invest*) was concerned, the test result was not very conclusive: it was significant at the 5% level but not at the 1% level. The graph shown in Figure 7.2 will help to throw some light on the distribution of the responses. Fifty-three percent (53%) of them generally

disagreed with the statement while 34% generally agreed, and 11% undecided. For those who ‘emphatically’ agreed, these people were likely to make definite commitment to invest if the right conditions were created, and these could be more than 50% of the residents. For those who agreed, and those who were undecided, their reaction could stem from the fact of uncertainty of security of any investment, or inability to do so, or just unwillingness, even if the right conditions were created. It could therefore be concluded that there was evidence of considerable investment, and willingness to invest even more if the opportunity was created. The general attitude of the residents during the survey was that they regarded the Kumasi Zongo as their ‘permanent’ home, and they would not mind building better houses if they could, and the favourable conditions were created. Other reasons would, therefore, have to be accountable for the general non-investment by them in, and the deterioration of, the area.

7.2.2 Institutional Factors and Official Attitudes

The major institutional factors that relate to the Kumasi Zongo are:

- (a) Land acquisition and tenure
- (b) Planning standards and building regulations
- (c) Official attitude towards the residence

Three variables that relate to these were used here to find out from the residents how they thought official attitudes and institutional factors impacted on them and their settlement.

The variable statements were: (i) *“Land tenure and acquisition are no hindrances to housing investment in the area”*, (ii) *“Conventional planning standards and building regulations have no bearing on investment in housing by the residents”* and (iii) *“The Zongo is treated like any other settlement in Kumasi and there is no discrimination against it in terms of development and provision of basic infrastructure, services and*

facilities.” The *null hypothesis* is that there will generally be no significant disagreement to these statements. Again, the five-point continuum Likert scale measurement “**Strongly agree**” ... “**Strongly disagree**”, and the *chi-square test* was used to evaluate these, with the results as shown in Table 7.6

CV = The tabulated critical value from the table of c^2 (Cohen & Holliday, 1996:305)

IVs	Cases N	Chi-Square (χ^2)	df	p (Signif.)	CV 5%	CV 1%
1 Land tenure/acquisition, no bearing	96	61.9167	4	.0000	9.488	13.277
2. Planning Std/building regs., no bearing	96	73.7917	4	.0000	9.488	13.277
3. No official discrimination against	97	70.6804	4	.0000	9.488	13.277

df = Degrees of freedom; p = Significance level probability.

c^2 must equal or be more than the tabulated value of CV at stated df to be significant.

The test results for these variables showed significant disagreements by the residents to all the three statements relating to the variables in the institutional factors. Judging from the chi-square values, the disagreements could be said to be very strong indeed. The *null hypothesis* is, therefore, rejected, and it is concluded that the residents of the settlement were strongly of the view that land tenure and acquisition procedures and costs, existing planning standards and building regulations, and official indifference to, or discrimination against, them were real factors that were working against them as settlers in the area. This showed the existence of feeling of general concern by the residents and the impediments these posed to their efforts. From the tests on the socio-economic and institutional variables it has been possible to deduce the general trend of attitudes and feelings of the residents of the settlement. A people living in an area they considered as just temporary residence would show general indifference in attitude towards the long-term nature and appearance of the area, let alone wanting to make any permanent investment and development there. From the

tests carried out on the preceding variables it emerged that this could not be said of the people of the Kumasi Zongo. On the one hand they saw and regarded themselves as permanent residents and an integral part of the Kumasi city; on the other, official attitudes and traditional land tenure constraints seemed to suggest to them that they were a people living on 'borrowed land' and 'borrowed time.' In Chapter 3 section 3.7, an indication of official attitudes towards the settlement was given: the settlement in its present form not conforming to the city's development plan and for which reason it will ultimately have to be demolished to make way for "acceptable redevelopment at the appropriate time"; the area being occupied by migrants who, it was alleged, did not have or show any interest in developing the area, which to them belonged to someone else – the traditional authorities -- but not to them; and the settlement being a liability to the city and thus depriving it of the potential of beautifying it and earning high revenues from quality housing and other developments, all of which were views of the city's officials, all of whom did not want to be identified, probably for political reasons. With respect to planning standards and building regulations, for instance, a senior planning official was asked if in view of the generally low economic strength of the Zongo residents and like settlements within the city, and the city and central government's financial constraints, the planning authorities would consider lowering standards to meet affordability levels of the residents if this was recommended, the official's reply was that such a policy would set a bad precedent for quality development of the city, and serve as a catalyst for further sub-standard developments. The city's structural plan, he said, has the long-term perspective in view, and what is important is long-term planning and development to appropriate standards, which should be implemented. With regard to financial constraints, the official said the city's planning practice always anticipates the right resources would be made available in the future, however distant that might be. As to what happens to the settlements in the mean time, whether future anticipation of

development to the appropriate standards should necessitate their being neglected for the present, the officer would not answer. The constraints faced by the residents, therefore, did not seem to inspire confidence or willingness or ability to invest in housing in the settlement. If situations were to change, and favourable conditions created, and bottlenecks removed a different picture of the area by way of physical development and improvement by the people could emerge.

7.3 HOUSING CONDITIONS

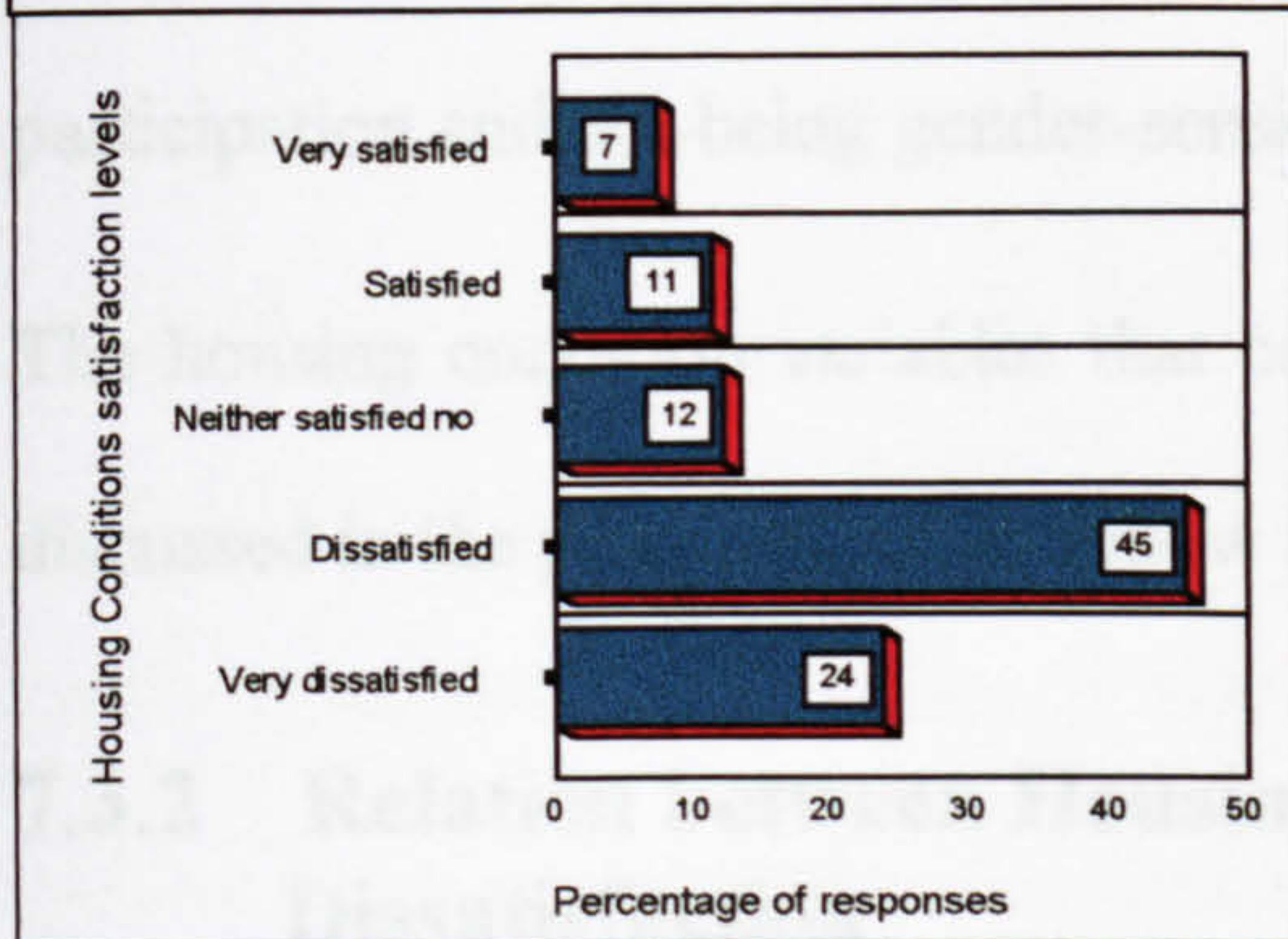
This part investigated what the residents thought about their housing conditions within the settlement. This was to help to ascertain whether there was any housing stress among the residents, and if there was any feeling of dissatisfaction at all with housing conditions, and then find out which variables contributed to the dissatisfaction. For the general level of satisfaction with housing conditions, a bar chart was used to display the results of the distribution of feelings. As regards the measure of association of housing variables with the level of satisfaction, that is, the extent to which these contributed to the dissatisfaction, the *Kruskal-Wallis* non-parametric test was used.

7.3.1 Level of Satisfaction with Housing Conditions

This test was to find out whether there was a general level of satisfaction with housing conditions among the residents, taking into consideration the conditions discussed in Chapter 5 sections 5.2.7 and 5.2.11. The test variable statement was *“How satisfied are you with housing conditions in the settlement?”* The Likert scale on the five-point continuum (see section 7.2.1.3), with option responses: “Very satisfied” ... “Very dissatisfied”, was used. The null hypothesis is that there will be no significant dissatisfaction with the conditions. The results of the test are displayed in Figure 7.3. Only about 18% of

respondents indicated that they were satisfied, while nearly 70% of them were not satisfied with their housing conditions. 12% of them were indifferent. The null hypothesis is, thus,

Figure 7.3 Chart of distribution of responses to levels of satisfaction with housing conditions

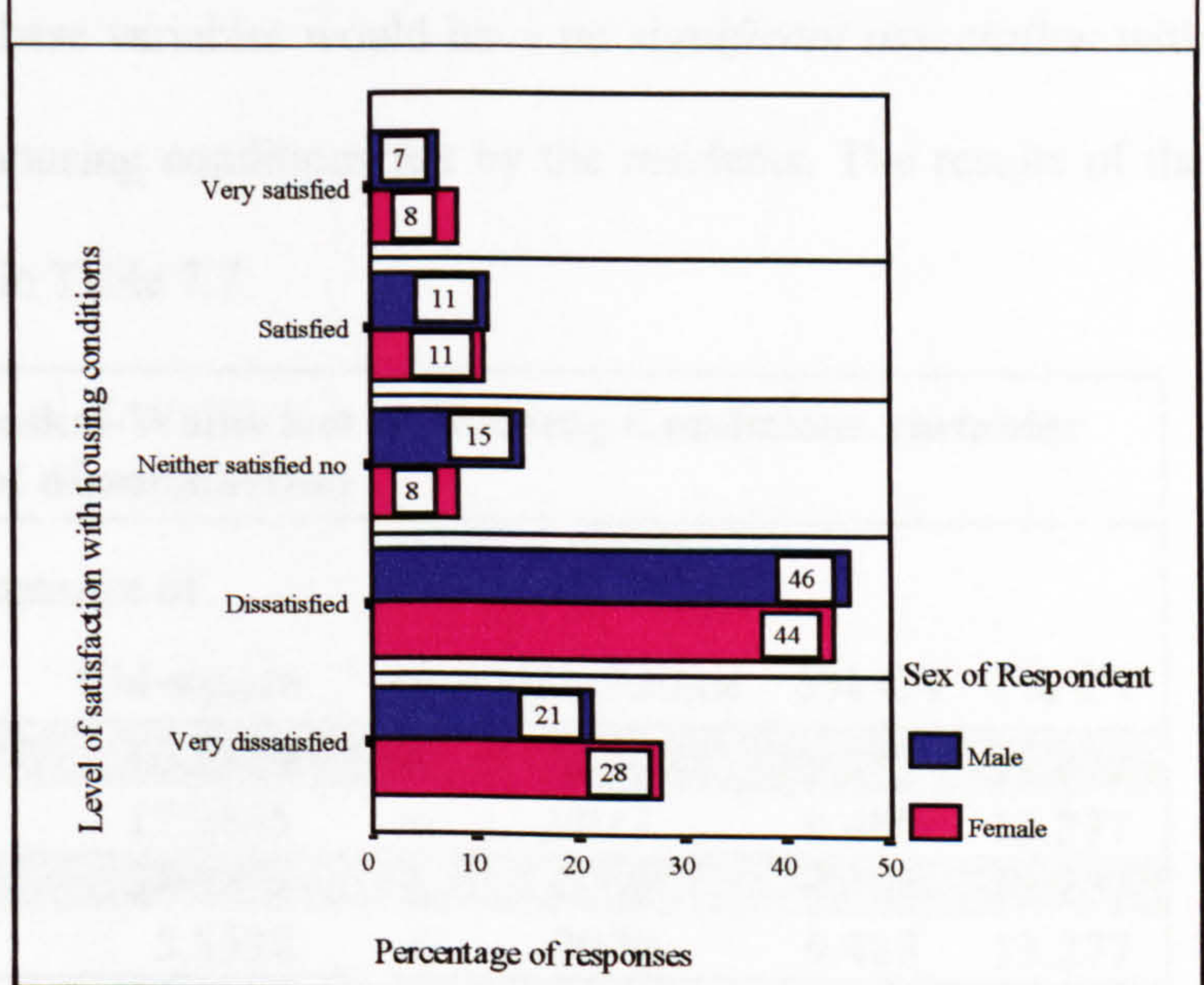


rejected and it is concluded that there is overwhelming evidence of general dissatisfaction with housing conditions in the settlement by the residents. Of the 18% who were satisfied, it could be inferred that they would comprise the residents who lived in relatively better houses with access to services

and facilities. Of the vast majority, however, housing standards and conditions were quite poor, as seen in Chapters 5 and 6, and it is therefore not surprising that there was generally high level of dissatisfaction among them. It would be of interest to find out the distribution of satisfaction levels between the genders, and Figure 7.4 illustrates this. There was overall, no marked difference in the satisfaction levels between the sexes: 7% of men and 8% of

women were very satisfied, while 11% each were satisfied. Those in the 'dissatisfied' category were in the majority: 46% for male and 44% for female. In the other extreme end, 'very dissatisfied', the percentage of female to male was slightly more: 28% of female

Figure 7.4 Gender distribution of levels of satisfaction with housing conditions



and 21% of male. It could be concluded that the men of the settlement were almost as

dissatisfied as the women with their housing conditions, with slightly more women (72%) being more dissatisfied than men (67%). The implication of this for future improvement is that the women of the settlement should be an active part in the decision to providing housing services and facilities. The practice of male only deciding, without any female participation and not being gender-sensitive, should be discarded.

The housing condition variables that contributed to the dissatisfaction were tested and are discussed in the paragraphs that follow in Sections 7.3.2 and 7.3.3

7.3.2 Relation between Housing Condition variables and Levels of Dissatisfaction

It has been established that there was considerable level of dissatisfaction with housing conditions in the settlement among the residents. The Kruskal-Wallis test was used to determine nature of association between the various housing conditions variables and the general level of dissatisfaction the residents felt about the conditions. The variables tested were: *Rooms per household, Room sizes, Room occupancy, Populations in house, and Services and Facilities access in the house.*

The null hypothesis (H_0) is that these variables would have no *significant association* with the level of dissatisfaction with housing conditions felt by the residents. The results of the Kruskal-Wallis test are displayed in Table 7.7.

Level of Dissatisfaction by measure of ...					
Variable	Chi-square	df	Significance	5% CV	1% CV
1. No. of rooms per household	16.6329	4	.0023	9.488	13.277
2. Congestion in room	17.9645	4	.0013	9.488	13.277
3. Services and Facilities access	31.4475	4	.0000	9.488	13.277
4. Congestion in House	5.8598	4	.2099	9.488	13.277

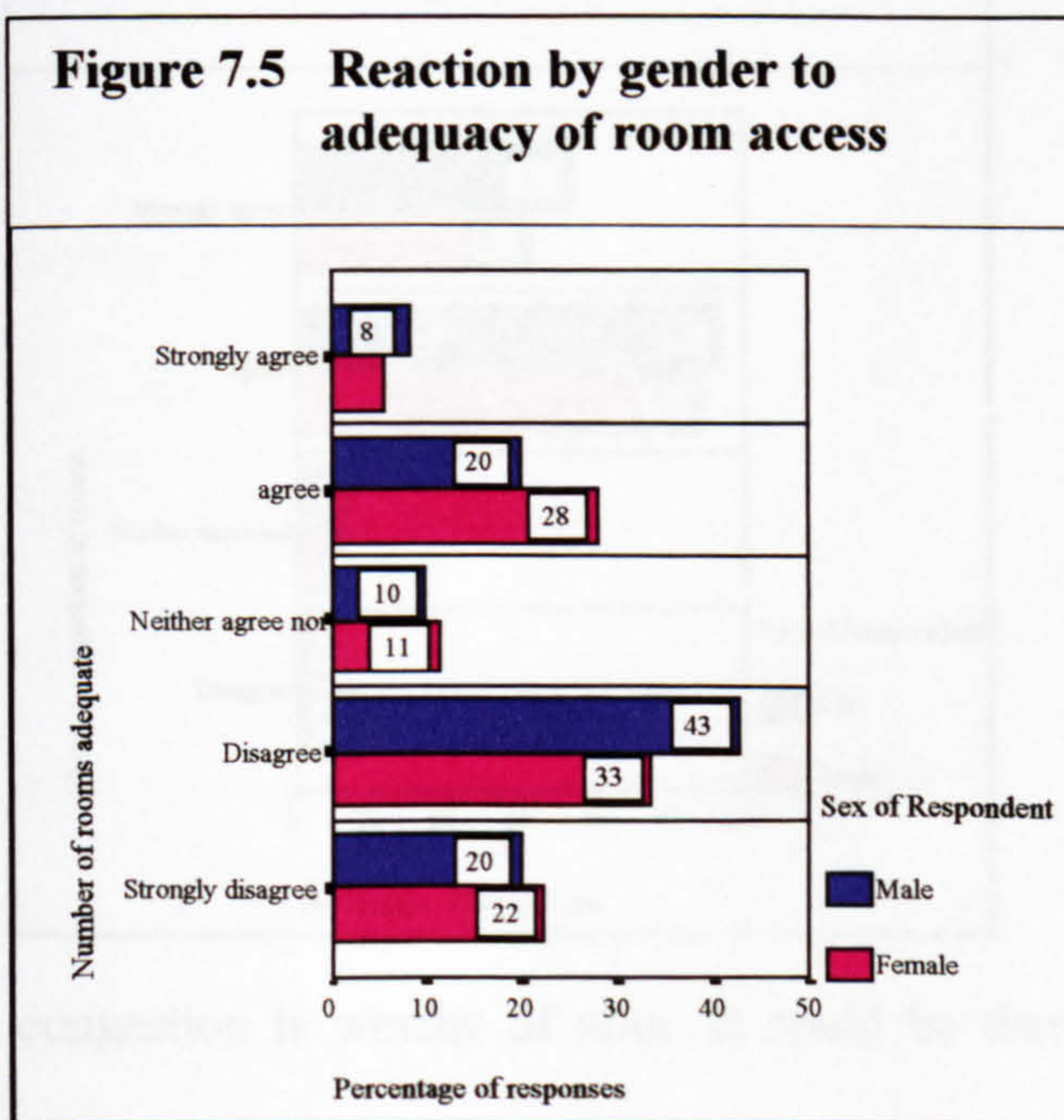
CV = The tabulated critical value from the table of c^2 (Cohen & Holliday, 1996:305)

df = Degrees of freedom; p = Significance level probability

c^2 must equal or be more than the tabulated value of CV at stated df to be significant.

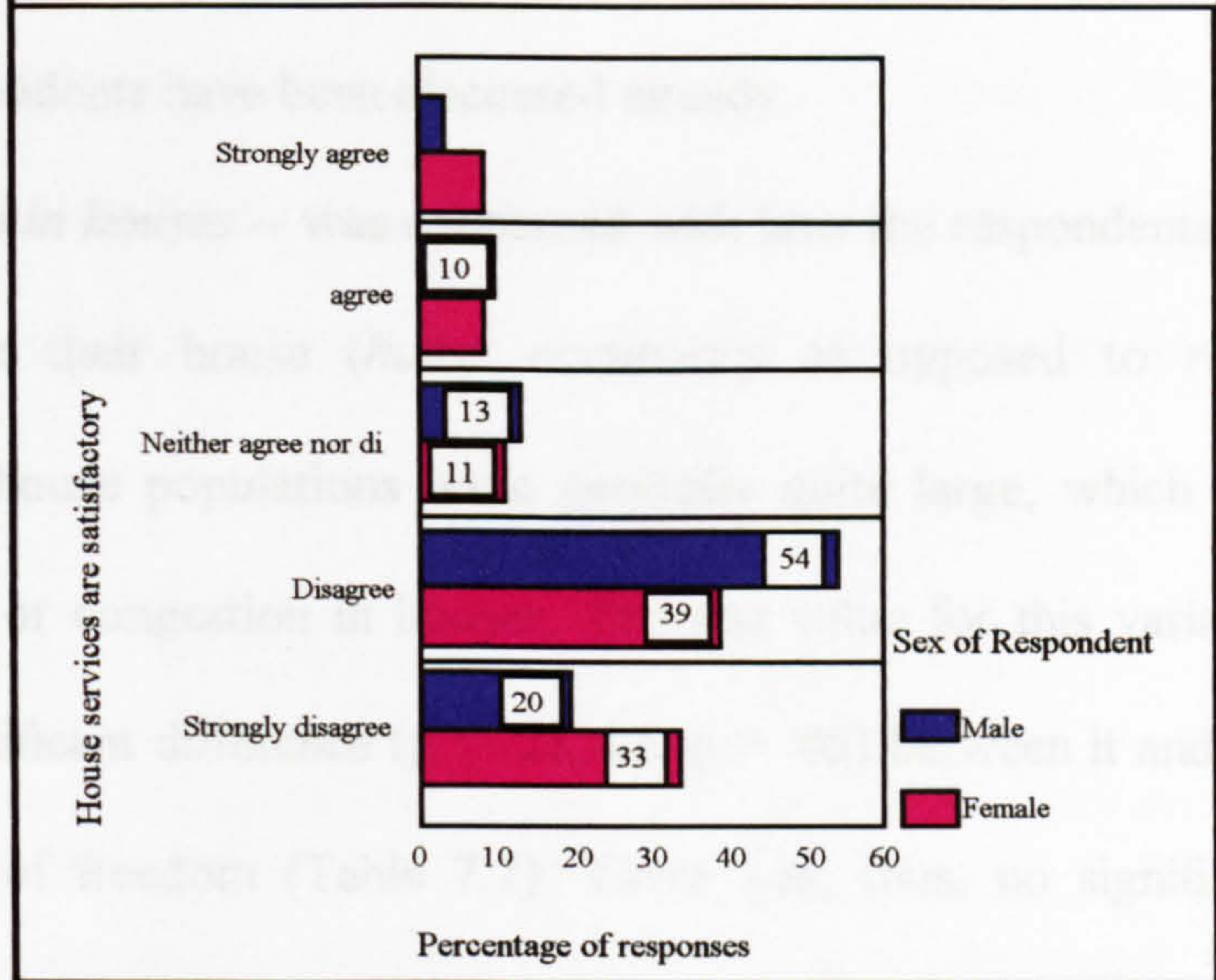
For the null hypothesis to be upheld the chi-square test values should be at least equal to or less than the critical value (CV) of the theoretical (H_0) distribution. Three of the variables – *number of rooms per household, congestion in rooms, and access to housing services and facilities* -- showed significant differences between the obtained values and the theoretical values at the 4 degrees of freedom, at both two-tailed and one-tailed probability levels. The obtained chi-square values for them were much greater than the critical values at both probability levels. The null hypothesis with respect to these variables is, therefore, rejected and it is concluded that there is *significant association* between these variables and the general levels of dissatisfaction among the respondents of their housing conditions. In the chapter on descriptive statistics (Chapter 5 sections 5.2.7 and 5.2.11) it was noted that the supply of housing services and facilities, such as water, toilets, bathrooms and kitchens, and the number of rooms per family, were generally inadequate, and there was considerable congestion in rooms. That these variables would cause considerable, or even great, dissatisfaction among the residents was not surprising. Access to services and facilities seemed to cause the greatest dissatisfaction, as indicated by the size of the chi-square value. Comparative gender reactions to these variables show relative similarity of feelings, as

indicated in Figures 7.5 – 7.8. For access to room, 8% male and 6% of female respondents strongly felt the number of rooms they had was adequate; 20% of male and 28% of female also agreed to the statement. In sum, about 63% of male and 55% of female either ‘disagreed’ or ‘strongly disagreed’ that they had adequate



access to rooms, 10% more male than female in the former category, and 2% more female than male in the latter. Lack of adequate room access, therefore, was of more concern to the majority of the residents. For services and facilities in houses, 13% of male and 16% of female were

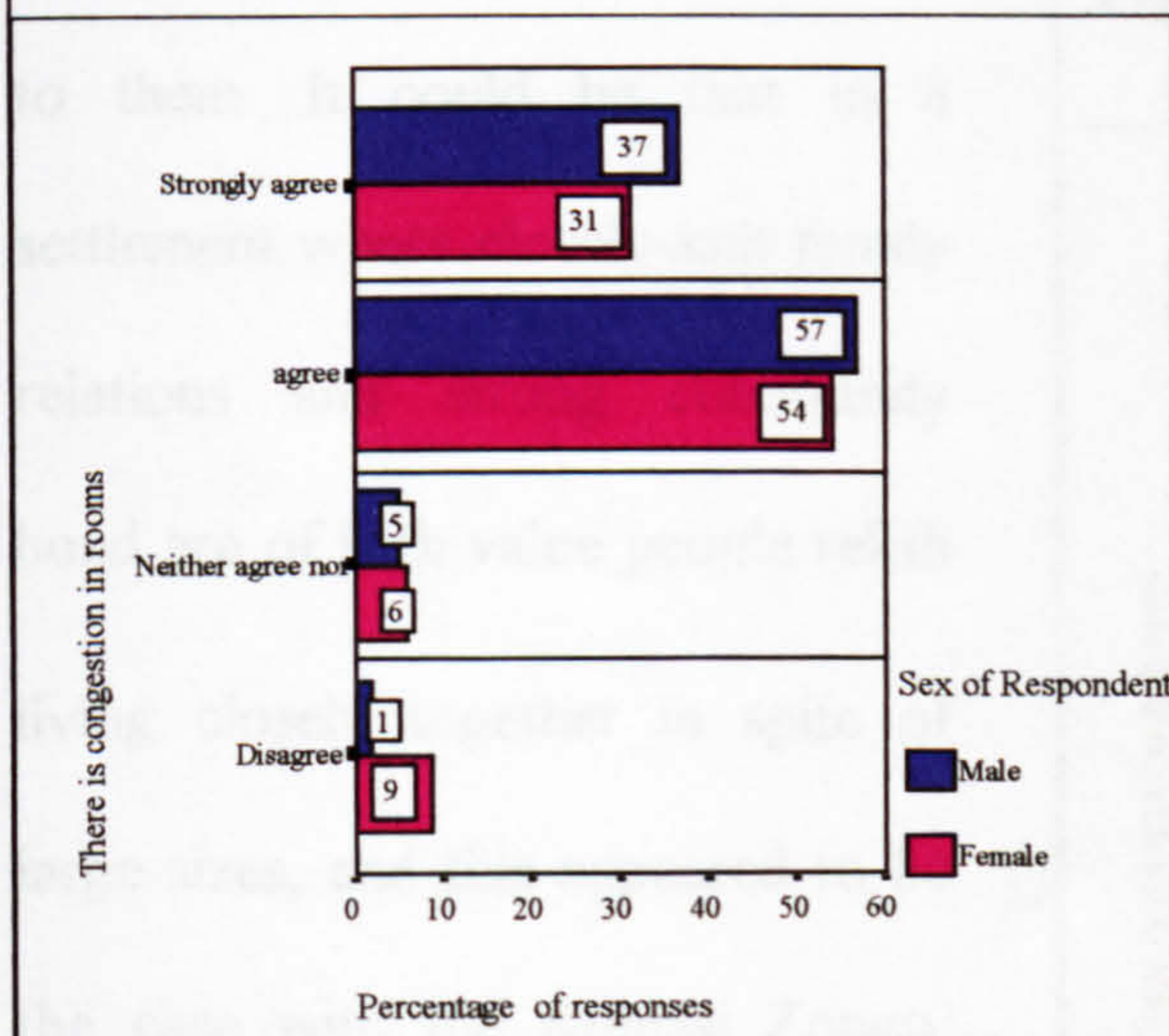
Figure 7.6 Reaction by gender to access to housing services and facilities



either 'satisfied' or 'very satisfied' with access. However, about 74% male and 72% female either felt strongly or very strongly that they did not have adequate services and facilities in their houses.

Figure 7.7 shows the comparative distribution of the gender reactions to congestion in rooms. With respect to this variable, either of the genders (94% of male and 85% of

Figure 7.7 Reaction by gender to congestion in rooms



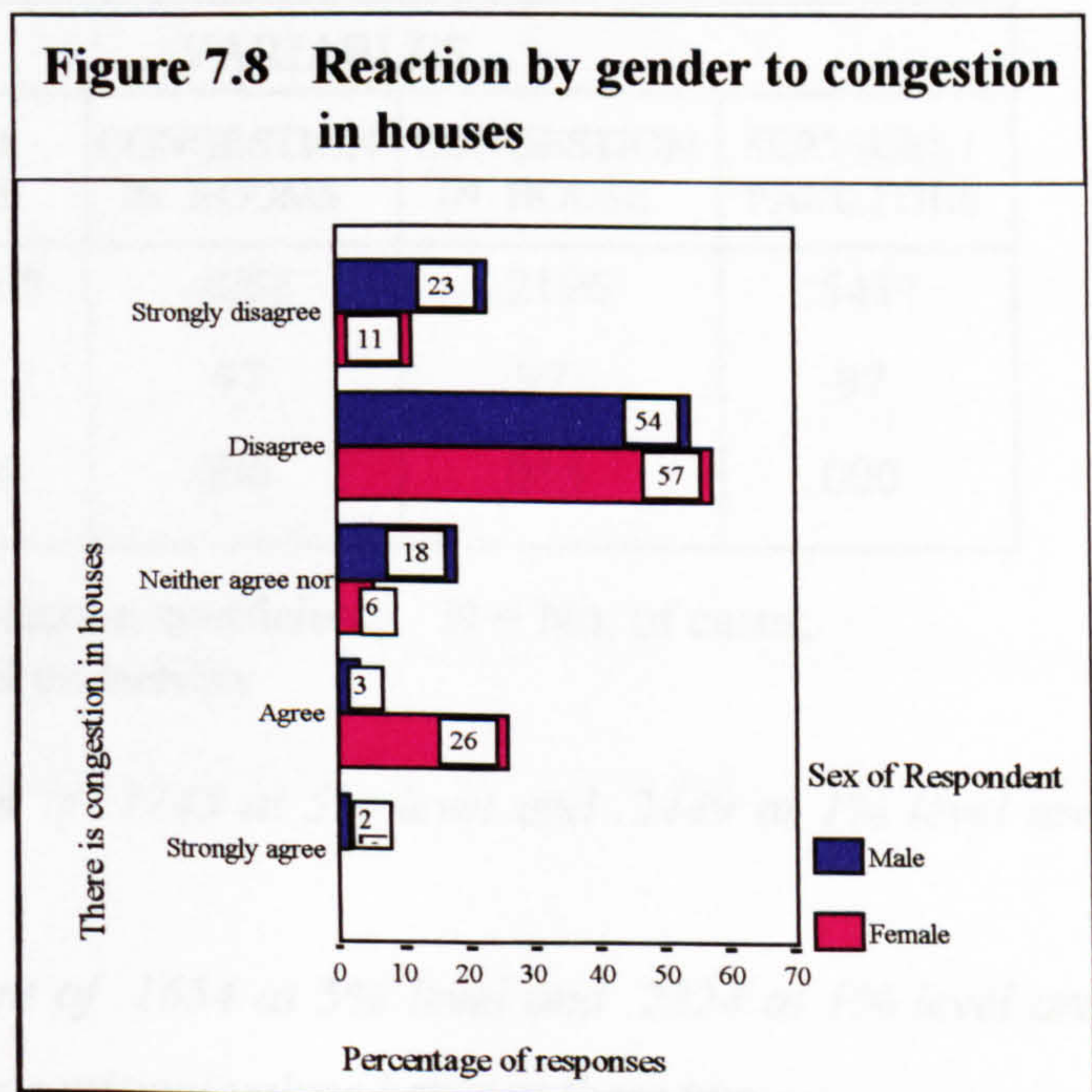
women) altogether 'agreed' and 'strongly agreed' that there was congestion in rooms. This overwhelming view is not surprising, considering the fact that many large families shared single rooms, used as sleeping place as well as storage for belongings, food items and cooking utensils. The percentage (9%) of women that 'disagreed' that there was room

congestion is worthy of note. It could be that these women did not bother about room

congestion or that they were among the few who lived in reasonable comfort and had adequate access to rooms. The discomfort and inconvenience that the three variables in Figures 7.5 - 7.7 caused to the residents have been discussed already.

The fourth variable -- *congestion in houses* -- was concerned with how the respondents felt with the number of people in their house (*house occupancy* as opposed to *room occupancy*). It was noted that house populations were generally quite large, which was suggestive of 'over-population' or congestion in houses. The test value for this variable, however, failed to yield any significant difference ($p = .21$, i.e. $p > .05$) between it and the critical value at the 4 degrees of freedom (Table 7.7). There was, thus, no significant difference between the result of responses and the null hypothesis of 'no significant association between house population and the general level of dissatisfaction among the respondents.' The null hypothesis with respect to that variable could, therefore, not be rejected. It is concluded here, therefore, that in general the residents did not think that congestion in their houses was a problem or a concern. This was an interesting result, and it seemed that the number of people in the house did not matter much to the residents. In fact, the chi-square value (5.9) was so small, which seemed to suggest that size of population in

the house was not of much concern to them. It could be that in a settlement where closely-knit family relations and strong community bond are of high value people relish living closely together in spite of large sizes, and this appeared to be the case with the Kumasi Zongo. The gender distribution of responses



to this variable is also displayed, in Figure 7.8. Relatively, the men disagreed more strongly than women that there was congestion in houses. Moreover, about 26% of women agreed that there was indeed congestion in houses. This difference could be explained by the fact that the women of the settlement were most of the times at home than the men and so did more domestic interaction than the men, which would make them feel more of housing population stress than the men.

7.3.3 Strengths of Correlations of Housing Condition variables

“...when we want to know the relationship between one thing and another ... we need an index of relationship..., a coefficient of correlation.”

“Any correlation coefficient carries information about two aspects of a relationship: its strength -- measured on a scale from zero to unity -- and its direction -- indicated by the presence or absence of a minus sign”, (Philips, 1996).⁹

The strengths of the dissatisfaction tests, shown in the correlation coefficient results, are discussed in this section. The Spearman’s correlation coefficient was used, and the results are displayed in Table 7.8.

Table 7.8 Strengths of Correlation between Housing Conditions variables and Levels of Dissatisfaction					
LEVEL OF DISSATISFACTION <i>by...</i>					
	VARIABLES				
	No. OF ROOMS	ROOM SIZES	CONGESTION IN ROOMS	CONGESTION IN HOUSE	SERVICES / FACILITIES
Spearman’s ρ	.3306	- .4008	.4055	-.2196	.5411
N	97	97	97	97	97
Significance, p	.000	.000	.000	.015	.000

ρ = Spearman’s correlation coefficient; N = No. of cases;
 p = Significance level probability

For N = 90 a critical value coefficient of .1745 at 5% level and .2449 at 1% level are required for significance.

For N = 100 a critical value coefficient of .1654 at 5% level and .2324 at 1% level are required for significance.¹⁰ ; N = 97 has critical values between these two.

(a) For the correlation test between the **Number of rooms per household (IV)** and the **Level of dissatisfaction (DV)**, the Spearman's test yielded a coefficient of .3306. This is a strong positive correlation and the significance level is 0.000. It could be inferred, then, that inadequacy of the number of rooms a household had for its use contributed greatly to the level of dissatisfaction among the residents.

(b) The relationship, **Room Occupancy Rate (Congestion in room)** with **Level of Dissatisfaction** indicated another positive correlation, and a strong one too, as it showed quite a large correlation coefficient (.41) for the sample size (N = 97), at .000 level of significance. This implied that congestion in rooms contributed very significantly to the level of dissatisfaction.

(c) **Lack of Access to Services and facilities**, with the largest positive coefficient of correlation (.54), was confirmed to be by far the largest contributor to dissatisfaction with housing conditions of the residents. This correlation test result indicated that the residents felt strongly dissatisfied indeed with the kind of access to services and facilities they had in their houses.

(d) The variables **House Occupancy Rate (Congestion in houses)** and **Room Sizes** yielded negative correlation coefficients. The results point to 'negative dissatisfaction', which by implication indicated reasonable levels of satisfaction by the residents with these variables. As far as the residents were concerned, therefore, the size of rooms and populations in houses did not constitute any or much problem for concern.

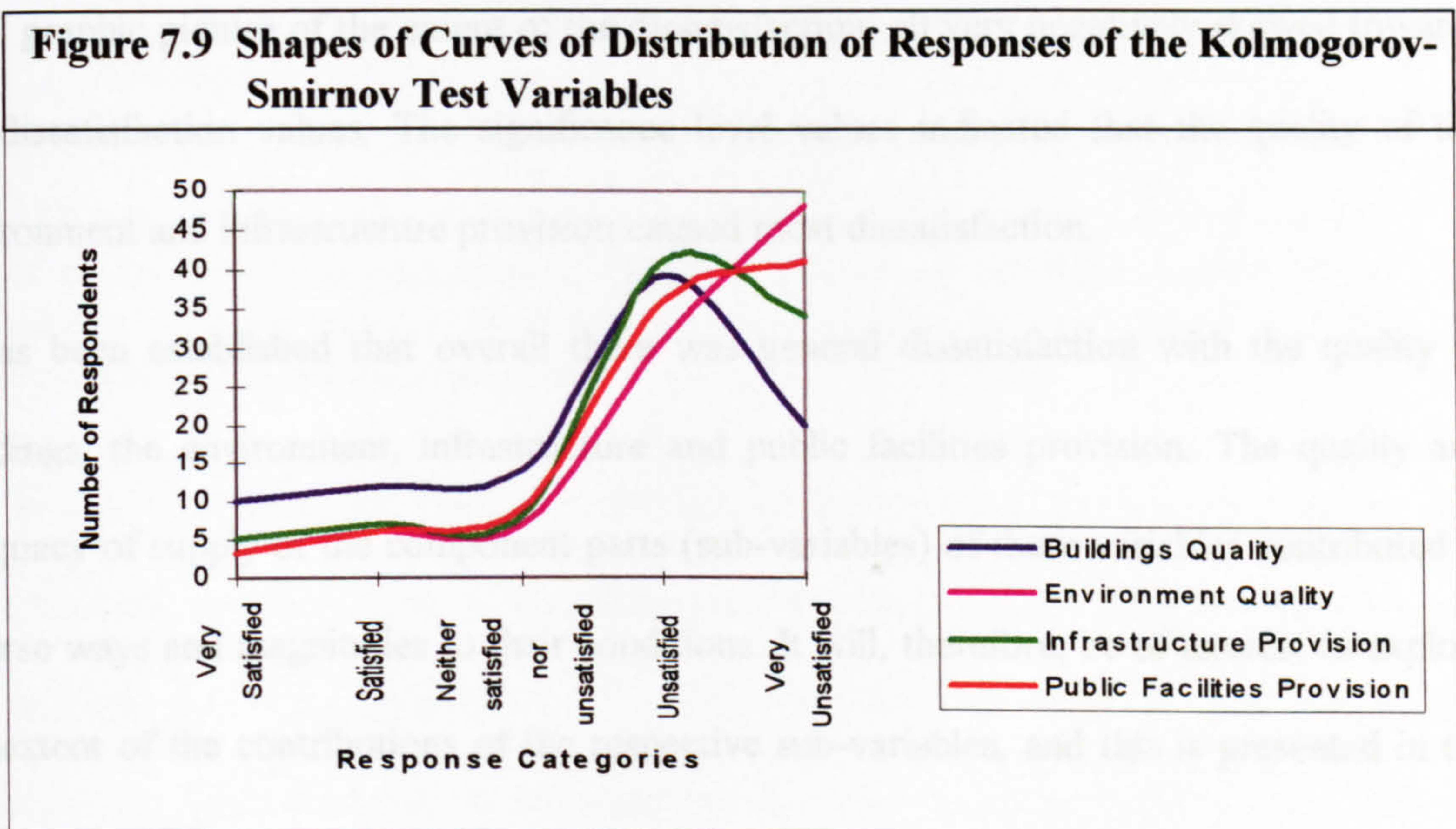
The correlation tests help to confirm that there was in general a high degree of housing stress in the settlement, with the discussed housing condition variables playing very important roles in this situation.

7.4 Level of Satisfaction with Physical Structure, Infrastructure Provision, Public Facilities and Environmental Conditions

By physical structure is meant buildings, particularly houses. The levels of satisfaction with the general *quality and appearance* of the settlement's physical structure and the environment, and the *provision and supply* of infrastructure and public facilities were investigated. As a variation of test the **Kolmogorov-Smirnov (K-S)** one-sample non-parametric goodness-of-fit test was used.

"The... goodness of fit test enables us to test the degree of agreement between the distribution of an observed set of values with a specified theoretical distribution" (see section 7.1.1.2).

The variables tested for satisfaction levels were *Building Quality*, *Environment Quality*, *Infrastructure Provision*, and *Public Facilities Provision*. The distributions of the responses to these variables were skewed (see Figure 7.9), and so the Poisson Distribution option of the Kolmogorov-Smirnov test was used.



The results of this test are displayed in Table 7.9. As before, the null hypothesis is that there would be *no significant dissatisfaction* with respect to these variables by the respondents; in

other words there will be no relationship between these variables and levels of satisfaction among the respondents.

Variables	Cases N	Most extreme differences			K-S Z	2-Tailed p (5%)
		Abs	Pos	Neg		
1. Buildings Quality	95	.15882	.14169	-.15882	1.5480	.0166
2. Environment Quality	95	.23322	.23322	-.22171	2.2731	.0000
3. Infrastructure Provision	95	.22914	.20995	-.22914	2.2334	.0001
4. Public Facilities Provision	95	.24858	.24858	-.22504	2.4228	.0031

K-S Z = The Kolmogorov - Smirnov 'Z' statistic; p = Significance level

As could be seen the obtained significance level probability values of all the variables were much lower than the critical or hypothetical value of $p = .05$. It could be concluded, then, that there were significant differences between the null hypothesis value ($p > .05$) and the empirical values, and therefore there was significant dissatisfaction among the respondents with respect to these variables. The shapes of the distribution curves of the responses give a vivid graphic picture of the extent of the dissatisfaction: all very negatively skewed towards the dissatisfaction values. The significance level values indicated that the quality of the environment and infrastructure provision caused most dissatisfaction.

It has been established that overall there was general dissatisfaction with the quality of buildings, the environment, infrastructure and public facilities provision. The quality and adequacy of supply of the component parts (sub-variables) of these variables contributed in diverse ways and magnitudes to their conditions. It will, therefore, be of interest to explore the extent of the contributions of the respective sub-variables, and this is presented in the sections that follow.

7.4.1 Dissatisfaction with Building Quality

The variables that constituted the physical structure were examined to establish any

relations and their extent. These were explored from the building categories and with respect to the variables *Walls*, *Foundations*, and *Roofs*, and the Spearman's correlation coefficient test was once again used. The yielded correlation coefficients are displayed in the Table 7.10.

Table 7.10 Correlation Values of Building Categories and their Contributions to Building Quality and Levels of Satisfaction				
VARIABLES	BUILDING CATEGORIES			
	A	B	C	D
Foundations:				
Spearman's ρ	.0384 (.04)	.1008 (.10)	.3702 (.37)	.3976 (.40)
N	97	97	97	97
Significance (5%), p	.710 (.71)	.329 (.33)	.000 (.00)	.000 (.00)
Walls:				
Spearman's ρ	.0905 (.09)	.1520 (.15)	.1974 (.20)	.4456 (.45)
N	97	97	97	97
Significance (5%), p	.381 (.38)	.139 (.14)	.053 (.05)	.000 (.00)
Roofs:				
Spearman's ρ	.0401 (.04)	.1508 (.15)	.2308 (.23)	.4108 (.41)
N	97	97	97	97
Significance (5%), p	.698 (.70)	.140 (.14)	.023 (.02)	.000 (.00)

ρ = Spearman's correlation coefficient; p = Significance level probability;
N = Number of cases.

(Figures in brackets are the SPSS yielded values corrected to two decimal places).

For N = 90 a critical value coefficient of 0.1745 at 5% level and 0.2449 at 1% level are required for significance; For N = 100 a critical value coefficient of 0.1654 at 5% level and 0.2324 at 1% level are required for significance. N = 97 has critical values between these two.

The smaller the correlation coefficient the less a variable contributed to poor quality and dissatisfaction, and vice versa. It could be seen from the results in the table that Category 'A' buildings (see Chapter 6 section 6.1.1.1) contributed the least to poor quality and dissatisfaction. Its correlation coefficients for all three variables, foundations, walls and roofs, were all less than 0.1 and consequently had very small significant values, all with probabilities much greater than $p = .05$, the critical value. The same could be said of Category 'B' buildings, although to a much less extent than Category 'A.' Therefore, the

residents felt these two categories of buildings could not in general be said to be responsible for the poor quality of, and therefore dissatisfaction with, buildings in the settlement. This generally agrees with the observations made about them in Chapter 6 (section 6.1.1.1). By contrast Categories 'C, and 'D' buildings produced high correlation coefficient values -- all between 0.2 and 0.5 -- with high significance values, especially Category 'D', where the significance values for all the three variables --- foundations, walls and roofs --- were 0.00. Walls of Category 'C' buildings, however, produced a significant figure just about the critical value. This could be interpreted to be as a result of a mix of *poor* and *'not-too-bad'* wall qualities in this category. The foundations of this category, however, produced a high correlation coefficient and a very high significance level value. This also confirms the generally bad state of the foundations of this category of buildings, as discussed in Chapter 6 (section 6.1.1.7.2). It could be concluded that Categories 'C' and 'D' buildings contributed most towards the poor quality of the physical structure and hence dissatisfaction among the people. Apparently smaller in proportion (40%) they actually dominated the environment and accommodated the greater proportion of the population because of their large sizes. It should be recalled that it is mostly these categories of buildings that pose most threat to life and property because of their generally weak, aged and ageing structures (Chapter 6 section 6.1.1.7). These were the buildings that mostly needed major repairs and replacement, and some outright demolition.

7.4.2 Dissatisfaction with Infrastructure Provision

Infrastructure services considered in the survey are the basic ones: *water supply, garbage disposal, toilet facilities, electricity* and *access roads and streets*. These five variables were tested to find out the residents' reactions to them as regards satisfaction with the level of provision. Here also there was general dissatisfaction with supplies and provision and again

the Spearman's correlation was used to test the extent of each variable's contribution to the dissatisfaction. The results are displayed in Table 7.11

Table 7.11 Correlation Values for Infrastructure Variables and their contributions to the Level of Dissatisfaction					
INFRASTRUCTURE LEVEL OF DISSATISFACTION ...					
<i>from</i>					
	WATER SUPPLY	TOILET FACILITIES	ELECTRICITY SUPPLY	ROAD PROVISION	ROAD QUALITY
Spearman's ρ	.2132	.4244	-.0409	.1527	.4074
N	94	94	94	94	94
Sig. (5%)	.020	.000	.348	.071	.000

ρ = Spearman's correlation coefficient; N = No. of cases; Sig. = Significance level

(a) For the correlation test between the *Water Supply (IV)* and the *Level of satisfaction with Infrastructure (DV)*, the Spearman's test yielded a coefficient of .2132, a positive correlation coefficient with a significance level of .020. A high level of dissatisfaction with water supply would contribute to a high level of dissatisfaction with the infrastructure. With a significance of .020 for this variable it could be confirmed that there was a high degree of dissatisfaction with water supply as its contribution to the infrastructure of the settlement.

(b) For the relationship between the *Toilet Facilities* and *Level of Satisfaction with Infrastructure*, the correlation coefficient was .4244. This is also a strong positive correlation at a significance level of .000. Here also it could be concluded that high level of dissatisfaction with toilet facilities contributed to high level of dissatisfaction with the infrastructure.

(c) **Electricity Supply** gave a negative correlation coefficient of -.0409 and a significance level of .348. This figure was greater than the critical maximum of .05 and was therefore not significant. It could be concluded, therefore, that electricity supply in the settlement, to

the residents, caused no dissatisfaction. Indeed, the negative coefficient indicated a reasonable level of satisfaction with its supply!

(d) **Road/street provision** yielded a low coefficient value of .1527 and a significant level figure of .071. This is insignificant, and it could be concluded that residents were not too concerned about the present level of road and street provision. It is not likely, therefore, that they would advocate for any new or major road provision/construction.

(e) **Road quality**, however, had a high correlation coefficient. With a value of .4074 and a significance level of .000 it could be seen that a high level of dissatisfaction with road quality contributed significantly towards dissatisfaction with infrastructure. It is not surprising that road quality had a high level of dissatisfaction, since it was noted (Chapter 6, section 6.1.1.8.4) that the roads and streets of the settlement were largely unpaved, drains, mostly damaged or broken, and found only along a few of them. They were heavily eroded in several parts with stagnant, waste-water on them, and thus rendering them difficult to access by vehicles and uncomfortable for use by pedestrians.

It could be concluded that the residents viewed insufficient water supply, inadequate toilet facilities, and poor quality roads and streets as major contributors to unsatisfactory infrastructure provision in the settlement, and this tends to agree with the information revealed on infrastructure in the descriptive statistics in Chapter 5, section 5.2.11, and Chapter 6, section 6.1.1.8.4.

7.4.3 Dissatisfaction with Quality of the Environment

Assessing the quality of the Zongo environment and the residents' level of satisfaction was based partly on the level of infrastructure supply and building quality as discussed on the one hand, and on other factors such as *sanitation, garbage disposal, effects of erosion,*

landscaping and the layout of the settlement. The **Median test** was used here, and the scale of measurements is listed below:

Scale: For 'Environmental Sanitation', 'Garbage Disposal', & 'Layout of Settlement'

- 1 = Very satisfactory
- 2 = Satisfactory
- 3 = Neither satisfactory nor unsatisfactory
- 4 = Unsatisfactory

Scale: For 'Erosion'

- 1 = Extremely serious
- 2 = Very Serious
- 3 = Serious
- 4 = Insignificant

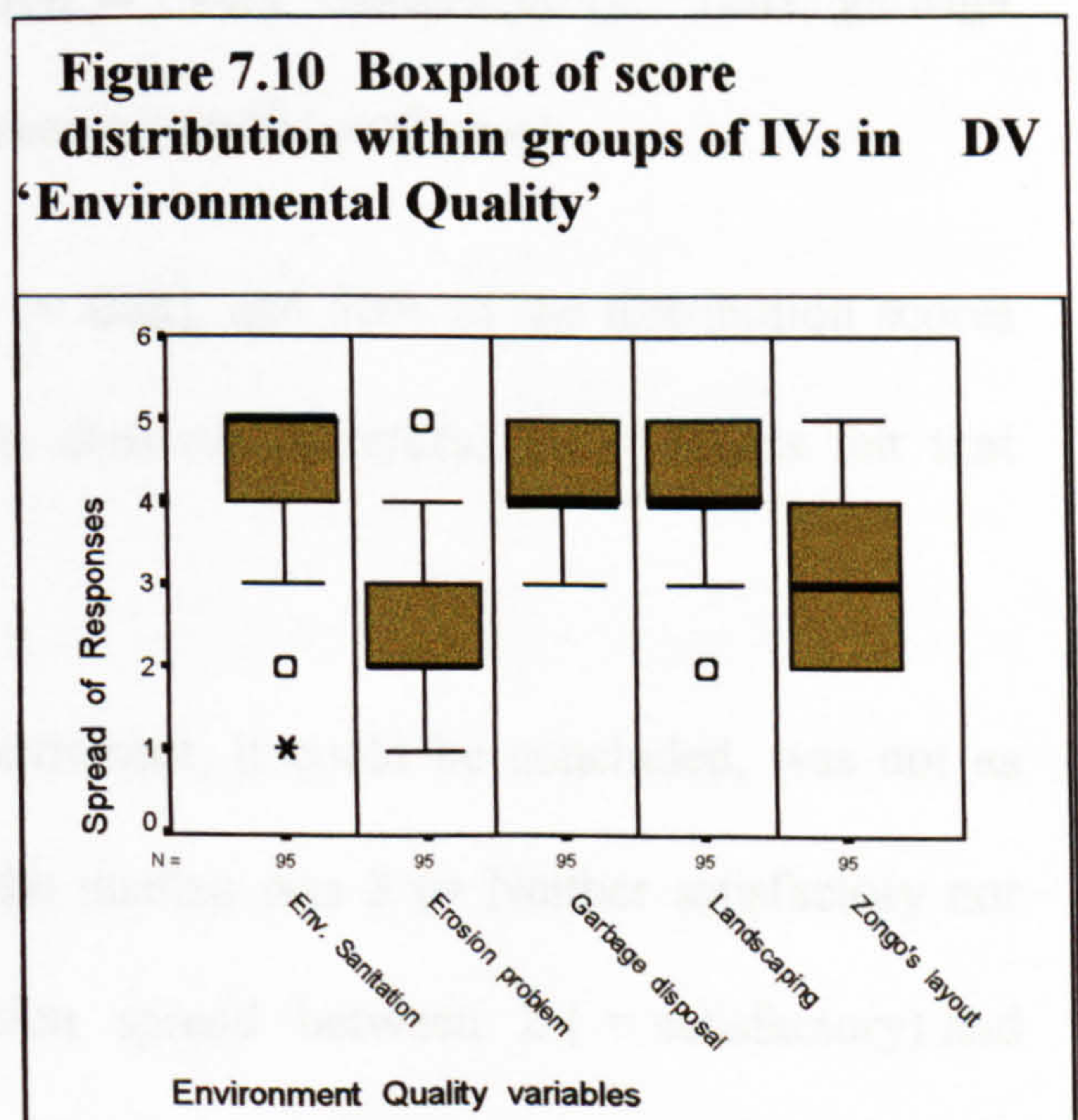
Scale: For 'Landscaping'

- 1 = Very good
- 2 = Good
- 3 = Neither good nor bad
- 4 = Bad

The variable questions put to test the residents' reaction were:

- (a) "Environmental sanitation of the Zongo is generally ...",
- (b) "How do you view the problem of erosion in the Zongo?",
- (c) "Garbage disposal in the Zongo is ...",
- (d) "Landscaping in the Zongo is ...",
- (e) "The layout of the Zongo is generally ..."

The null hypothesis is that there would not be any relationship between these variables and levels of dissatisfaction among the residents. Summaries of the test results for these environmental variables are displayed Figure 7.10. The test results for these variables, as indicated by the spread of the distribution, showed



significant differences between the null hypothesis (the theoretical distribution) statement and the obtained results.

(i) For the '**Environmental Sanitation**' variable the median value was 5 (= Very unsatisfactory), with 50% of all the distribution lying between value 4 and the median. This implies that environmental sanitation, in the view of the residents, was a worrying problem. That they should be so concerned with this, was understandable, bearing in mind the fact that apart from the unpleasant sight it produced, it was a contributor to many illnesses in the settlement, like malaria, typhoid fever, dysentery, as well as a facilitator to the spread of such diseases as cholera.

(ii) The median value for '**Erosion**' is 3 (= Serious), with 50% of the distribution lying between this value and 4 (= Very serious). Unquestionably, therefore, erosion was also regarded as another serious problem. The size of the median value reinforces the concern of the residents with respect to this, as it was the major factor in undermining building foundations and therefore threatening their structural stability, a danger to life and property.

(iii) **Garbage Disposal** responses produced a median of 4 (= Unsatisfactory): 50% of the scores lie between this and the extreme option -- 'Very Unsatisfactory.' Thus, garbage disposal was regarded as one of the problem areas within the settlement.

(iv) **Landscaping** had a median value of 4 (= Bad), and 50% of the distribution scores lying between 4 and 5. As far as the results showed, therefore, the residents felt that landscaping in their settlement was poor.

(v) The feeling for the site layout of the settlement, it could be concluded, was not as 'radical' as the other four discussed. Here, the median was 3 (= Neither satisfactory nor unsatisfactory), with 50% of the distribution spread between 2 (= satisfactory) and

4 (= Unsatisfactory). It could be said that the residents overall were not too worried about the layout of the area.

To test the extent of contribution that each one of these variables made to the level of dissatisfaction, the Spearman's correlation coefficient was, again used, and the results are displayed in Table 7.12

Table 7.12 Correlation Values for Environment Quality variables and their Contributions to the Level of Dissatisfaction

ENVIRONMENT QUALITY level
of DISSATISFACTION ...

from

	Environmental Sanitation	Erosion	Garbage Disposal	Landscaping	Layout
Spearman's ρ	.4472 (.45)	.3507 (.35)	.3269 (.33)	.3273 (.33)	.1596 (.16)
N	95	95	95	95	95
Sig. (5%)	.000 (.00)	.000 (.00)	.001 (.00)	.001 (.00)	.061 (.06)

ρ = Spearman's correlation coefficient; N = No. of cases; Sig. = Significance level

The correlation values confirm the results displayed in Figure 7.10: all the variables, apart from layout, contributed significantly to levels of dissatisfaction with the quality of the environment. Sanitation was viewed to be the largest contributor ($\rho = .45$) to the level of dissatisfaction. The correlation is indeed very strong, and it demonstrates how strongly dissatisfied the residents felt about it. It could be said then that this variable was the largest of all the causes of poor quality of the Zongo's environment. Next to sanitation was erosion, then garbage disposal and landscaping in that order. Garbage disposal was also a large contributor to poor environmental sanitation. Layout, however, failed to reach a significant level of dissatisfaction, confirming the low priority of this to the residents.

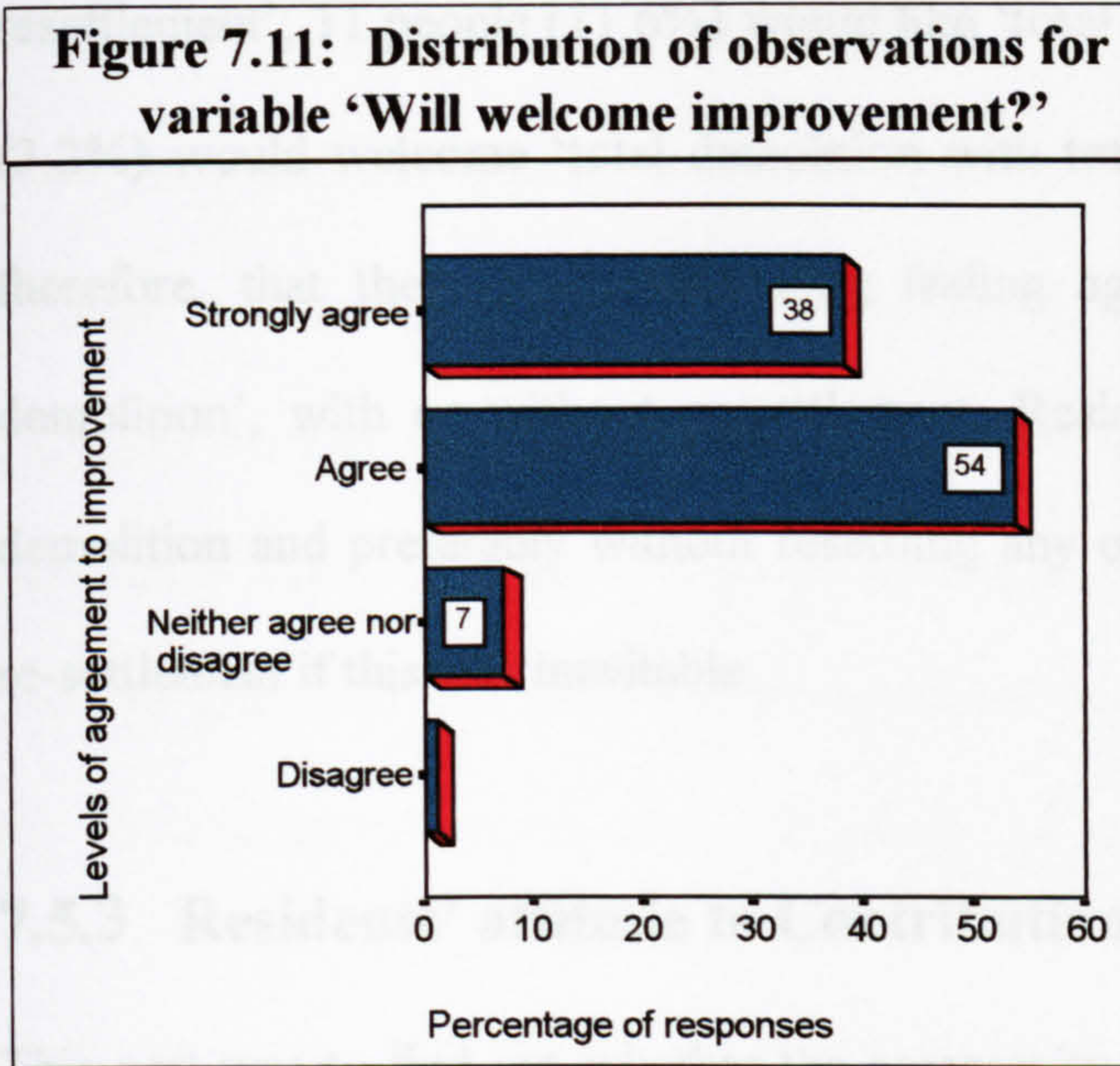
7.5 ATTITUDES TOWARD DEVELOPMENT AND IMPROVEMENT

In Chapter 4, section 4.2.1.1 it was alleged that the unwillingness of the residents to invest in the area was one of the reasons for the deterioration of the settlement, which argument has been proved to be invalid (section 7.2.1.3). Official and institutional investment in the settlement is very minimal, and this comprises only such infrastructural facilities as electricity, water, through roads and public toilets. Investment in housing and economic and public facilities are virtually absent. The Kumasi Metropolitan Assembly argues that it lacks the financial resources for it to make any direct intervention to improve the area. Whilst this might be true to some extent, it could be argued that the 'unwritten' official attitudes towards the settlement, being regarded as illegal and a blot to the image of the city, have much more to do with the reason for official non-investment than lack of financial resources, for it can be argued that in spite of its limited finances the KMA visibly invests and services investments in other settlements (accepted as legal and conform to the city's standards) and parts of the city. The issue, then, is if a hypothetical situation existed where the Metropolitan Assembly were to have a change of attitude and be willing to put in some investment but would not be able to shoulder all the financial responsibilities, would the residents be willing to contribute or would they be indifferent? This part, then, seeks to ascertain the attitude of the residents in order to find any evidence of indifference on their part towards improvement and redevelopment. For this, the variables to find out whether they would *welcome improvement* at all, whether they would *welcome demolition and resettlement* and whether they would be willing to make any *contribution towards cost recovery* were designed to investigate. The results are displayed in Figures 7.11 to 7.13.

7.5.1 Would residents welcome any improvement?

The belief is that since the Kumasi Zongo is a migrant settlement the residents at best would

be indifferent to any redevelopment and improvement, and at worst would be hostile to any such proposal owing to the fear that such a programme could be used as a tool to dislodge them from the settlement. To test the residents' reactions to this notion the variable statement "I would like to see the Kumasi Zongo redeveloped and improved" was put.

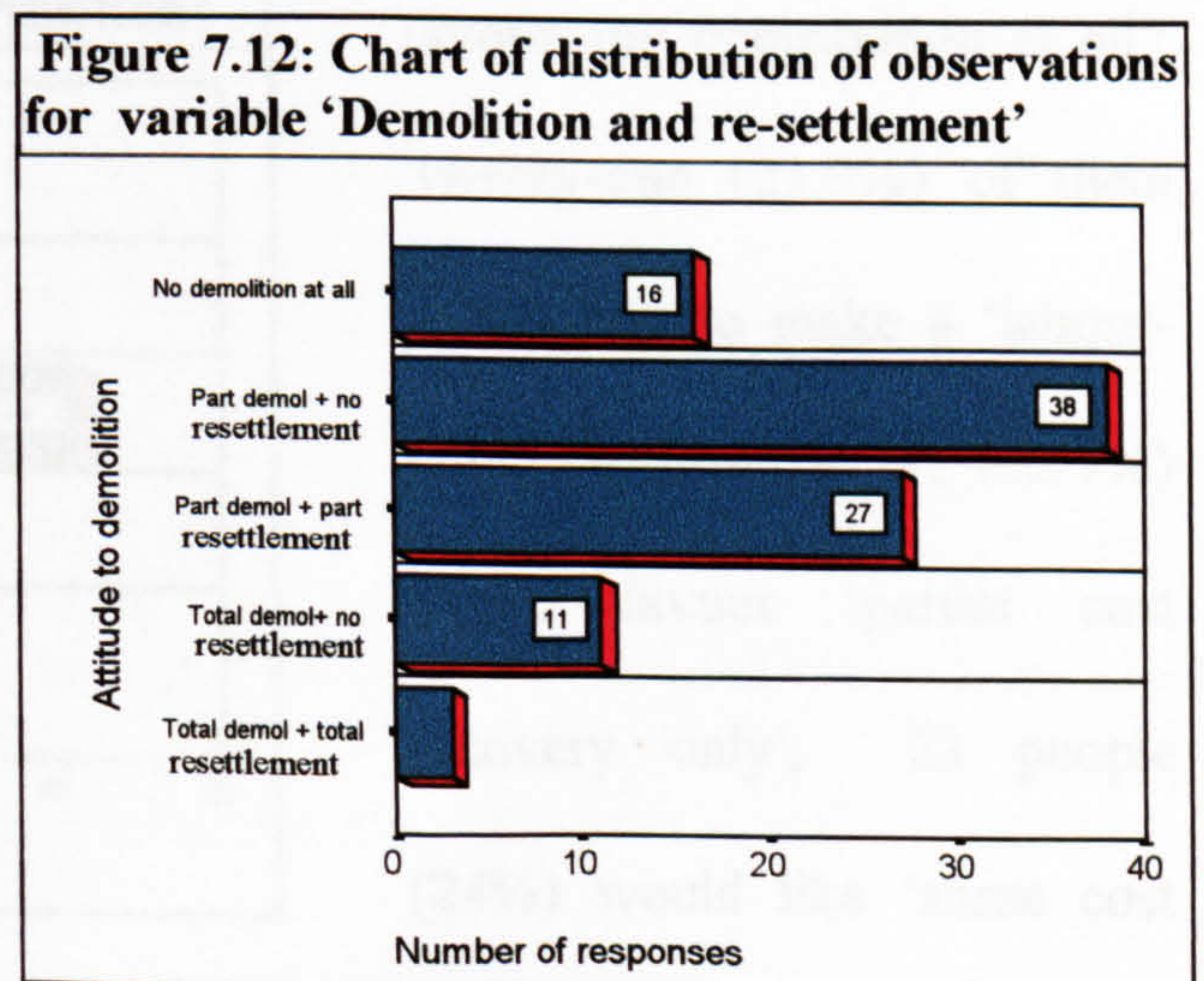


The results of the responses displayed in Figure 7.11 indicate an overwhelming 92% in total either did 'agree' or 'strongly agree' that they would like to see improvement; 7% were neutral and only 1% did 'disagree'. It could be concluded, then, that far from being indifferent or hostile to

improvement the residents would welcome such a move.

7.5.2 Demolition and Re-settlement

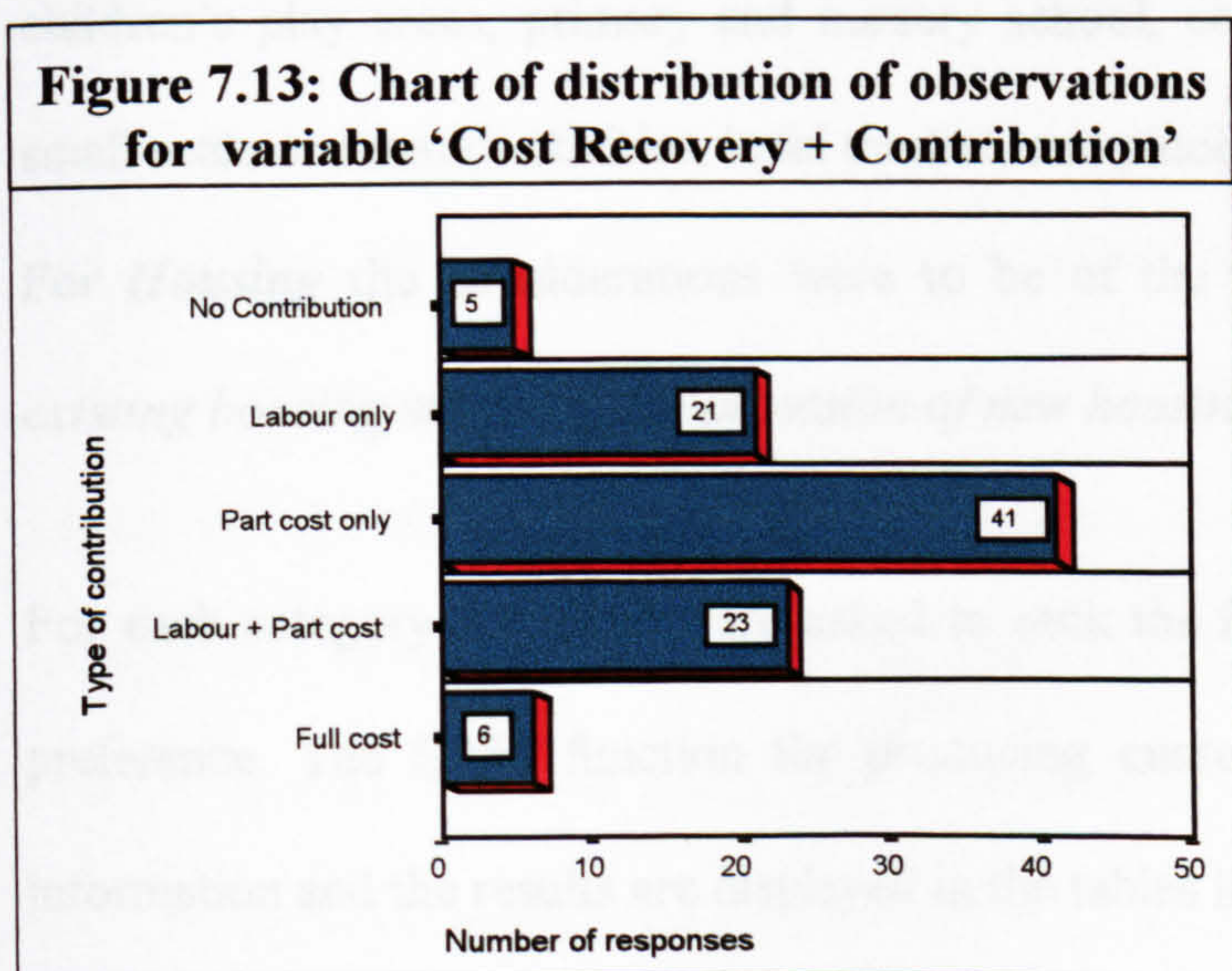
Considering the condition of the settlement, the residents were asked which option they would welcome as far as demolition and re-settlement were concerned in the event of any redevelopment proposal. The options were: 'No demolition at all'; 'Part demolition' plus 'no re-settlement'; 'Part demolition' plus 'some re-settlement'; 'Total demolition' plus 'no re-settlement'; and 'Total demolition' plus 'total re-settlement'



and the graph of Figure 7.12 shows the distribution of the responses. Ninety-five (95) valid responses were recorded for this variable. Out of this 16 respondents (16.8%) did 'not favour any demolition of any sort at all'; 38 (40%) of them favoured the option 'partial demolition with no re-settlement'; 27 (28.4%) opted for 'partial demolition with some resettlement'; 11 people (11.6%) would like 'total demolition with no re-settlement'; and 3 (3.2%) would welcome 'total demolition with total resettlement.' It could be concluded, therefore, that there is overwhelming feeling against 'no demolition at all' and 'total demolition', with or without re-settlement. Residents would welcome some amount of demolition and preferably without resettling any of the residents, or with some amount of re-settlement if this was inevitable.

7.5.3 Residents' attitude to Contribution and Cost Recovery

This part was to find out whether the community would be willing to bear the cost of the project or make any contribution. The test options were: 'No cost recovery' plus 'no contribution'; 'Contribute labour only'; 'Partial cost recovery only'; 'Partial cost' plus 'labour contribution'; 'Full cost recovery.' The results in Figure 7.13 indicate their preferences. Ninety-six valid responses were recorded for this variable. Out of these, five



(5.2%) respondents did 'not favour any contribution at all'; twenty-one (21.9%) of them would like to make a 'labour-only' contribution; 41 (42.7%) would favour 'partial cost recovery only'; 23 people (24%) would like 'some cost

recovery (partial) with labour contribution’; and only 6 (6.2%) would support ‘full cost recovery’. From the results of this test it could be seen that far from being apathetic or indifferent the residents were prepared to take active part in, as well as make meaningful contributions including bearing some of the costs of, any improvement.

7.6 IMPROVEMENT AND DEVELOPMENT PRIORITIES

Granted that the vast majority of the people of the Kumasi Zongo would like to see an improvement and were prepared to make positive contributions and take active part, the next thing was to find out which developments would be of priority concern to them. To find out this, four categories of developments were put forward: (a) *basic infrastructure*, (b) *physical and environmental*, (c) *public and economic facilities*, and (d) *housing*.

Basic Infrastructure comprised water, electricity, toilet facilities, garbage disposal and street lighting;

Physical and Environmental consisted of roads and streets, physical layout, erosion, landscaping and drainage;

Public and Economic Facilities comprised the provision of primary health care access, children’s play areas, primary and nursery school, community centre, shops, facilities for small-scale economic activities, local market, and places of worship.

For *Housing* the considerations were to be of the weight to be put on *improving the existing housing stock* and the *provision of new housing*.

For each category the users were asked to rank the facilities in their order of priority and preference. The SPSS function for producing custom tables was used to process this information and the results are displayed in the tables listed in the paragraphs that follow.

7.6.1 Priority ranking order for Basic Infrastructure

Table 7.13 gives the results of the distribution of responses by the residents to the priority order ranking of basic infrastructure improvement and provision.

	Piped water		Electricity		Toilet facilities		Garbage disposal		Street Lighting	
	Count	%	Count	%	Count	%	Count	%	Count	%
No improvement necessary	-	-	9	9.3	-	-	-	-	-	-
Highest rank in priority	8	8.2	2	2.1	43	44.3	40	41.2	4	4.1
Second rank in priority	4	4.1	3	3.1	41	42.3	41	42.3	8	8.2
Third rank in priority	39	40.2	6	6.2	11	11.3	11	11.3	30	30.9
Fourth rank in priority	39	40.2	15	15.5	2	2.1	5	5.2	38	39.2
Fifth (least) in priority	7	7.3	62	63.8	-	-	-	-	17	17.5
TOTAL	97	100	97	100	97	100	97	100	97	100

The table shows that provision and improvement of **toilet facilities**, as well as **garbage disposal** were the top ranking items they would want tackled as priority items. In both cases over 40% scored them as the highest ranking priority items, and over 40% scored them as the second priority items. Thus over 80% in total believed these to be the two top-most priority items.

Water appeared to be the next important item, with around 40% each scoring it for third and fourth positions, and **street lighting** came next with about 31% placing it as a third item of priority and nearly 40% placed it fourth. **Electricity** supply appeared to be the lowest priority item, with nearly 64% scoring it as of the least priority. Over 9% even thought that there was no need for any improvement in electricity supply! The table thus reveals what the residents would expect of basic infrastructure by way of emphasis in the event of any improvement programme for the settlement.

7.6.2 Priority rankings for Physical and Environmental Improvements

Table 7.14 gives the results of the distribution of responses by the respondents to the priority order ranking for physical and environmental improvements.

	Roads & Streets		Site Layout		Erosion check		Landscaping		Drainage system	
	Count	%	Count	%	Count	%	Count	%	Count	%
No improvement necessary	-	-	2	2.1	-	-	-	-	-	-
Highest rank in priority	10	10.4	2	2.1	18	18.6	1	1.0	66	68.0
Second rank in priority	16	16.7	2	2.1	53	54.6	9	9.3	18	18.6
Third rank in priority	40	41.7	7	7.4	18	18.6	21	21.6	11	11.3
Fourth rank in priority	16	16.7	29	30.5	6	6.2	42	43.3	2	2.1
Fifth (least) in priority	14	14.6	53	55.8	2	2.1	24	24.7	-	-
TOTAL	97	100	97	100	97	100	97	100	97	100

The ranking for this category of items shows that the top priority candidate for improvement and provision was drainage system, scoring 68% of all scores for the top rank. Next item was erosion check (54.6% of scores for second priority), followed by roads and streets improvement (41.7% of scores for third priority). Fourth item of priority was landscaping improvement (43.3% of scores) and the least priority item was improvement to site layout (55.8% of scores).

7.6.3 Public and Economic Facilities priority rankings

Priority preferences with regard to the provision of public facilities that are lacking in the settlement were also investigated. There were nine ranking orders for these items, rank 0 through 8, with rank 0 being where the respondent felt there was no need for any improvement or provision for the particular item. The results are displayed in Table 7.15.

Table 7.15 Distribution of responses to priority order rankings of Public and Economic Facilities

	Nursery / Primary Sch.		Primary Health Care		Community Centre		Children's Play Area	
	Count	%	Count	%	Count	%	Count	%
No provision necessary	-	-	-	-	-	-	-	-
Highest rank in priority	38	39.2	13	13.4	6	6.2		
Second rank in priority	10	10.3	39	40.2	16	16.5	8	8.3
Third rank in priority	18	18.6	35	36.1	12	12.4	7	7.3
Fourth rank in priority	23	23.7	7	7.2	21	21.6	15	15.6
Fifth rank in priority	6	6.2	3	3.1	33	34.0	35	36.5
Sixth rank in priority	2	2.1	-	-	8	8.2	28	29.2
Seventh rank in priority	-	-	-	-	1	1.0	3	3.1
Eighth (least) rank in priority	-	-	-	-	-	-	-	-
TOTAL	97	100	97	100	97	100	96	100
	Economic facilities		Place of worship		Local market		Local shops	
	Count	%	Count	%	Count	%	Count	%
No provision necessary	-	-	57	64.0	51	57.3	-	-
Highest rank in priority	36	37.5	-	-	-	-	4	4.2
Second rank in priority	14	14.6	-	-	-	-	12	12.6
Third rank in priority	21	21.9	-	-	1	1.1	4	4.2
Fourth rank in priority	18	18.8	-	-	-	-	13	13.7
Fifth rank in priority	5	5.2	-	-	-	-	16	16.8
Sixth rank in priority	2	2.1	1	1.1	6	6.7	42	44.2
Seventh rank in priority	-	-	8	9.1	24	27	4	4.2
Eighth (least) rank in priority	-	-	23	25.8	7	7.9	-	-
TOTAL	96	100	89	100	95	100	95	100

Top of the options were the provision of *nursery and primary schools*, and *facilities for economic improvement*. Both shared the top rank position. Over 39% and nearly 38% of all scores for the top rank went, respectively, to these items. *Primary health care* facility was the next most important item, gaining the second and third positions respectively, with over 40% and over 36% of all scores chosen for both ranks. The fourth rank was, again, a substantial choice for *nursery and primary schools*. The scores for nursery and primary schools underscored the concern of the residents for the lack of these facilities in the

settlement. The fifth position was taken by the provision of *community centre and children's play areas* (34% and 36.5% respectively). The latter also took the sixth position of importance (29.2% of scores), which was also shared by the provision of *local shops* (44.2% of all scores for this item).

The provision of a *local market* and *place(s) of worship* appeared to be the least items of priority. Local market provision occupied the seventh position with 27% of all scores for this item. Over 57% of all the respondents felt that this was not an item whose provision was even worth considering. In a way, this view was shared by the majority of the residents probably because of the proximity of the Kumasi Central Market to the settlement.

The provision of a place of worship appeared also to be not an important proposition. An overwhelming 64% of all scores for this item thought this was not necessary, while nearly 26% of the remaining 36% at best gave it the eighth position -- the least priority item among the list.

In sum then, as far as priority ordering was concerned with respect to the items discussed in sections 7.4.1 to 7.4.3, it seemed the residents in general had a fairly good idea of the things they lacked and how importance would be attached to them in the event of any improvement and redevelopment programme.

7.6.4 Housing priority rankings

Table 7.16 shows the distribution of the respondents' priorities as far as housing is concerned. Improvement of facilities in houses came as the top-most priority concern, scoring 35.4% of all the responses. This was closely followed by improvement to the physical structure (32.4% of responses), then by the provision of new housing. Aesthetics was a rather low priority item. However, the fact that over 7% opted for this implied a considerable appreciation and sense of aesthetics by some of the residents.

Overall, it could be concluded that the residents had reasonable knowledge of what their priority needs were, had a fairly good idea of what they would want from any proposals for improvement of their settlement and provision of

Table 7.16 Distribution of responses to priority order rankings for Housing		
	Housing priorities	
	Count	%
No improvement / provision necessary	1	1.0
Improve facilities in house	34	35.4
Improve physical structure	29	30.2
Improve aesthetics of houses	7	7.3
Provide new housing	25	26.0
TOTAL	96	100

housing, and what contribution they can make in the process.

7.7 CONCLUSION

The chapter examined the reactions to, and user satisfaction with, the conditions of their settlement, the Kumasi Zongo. It allowed various hypotheses about the settlement to be tested, and which enabled some conclusions to be drawn. On the socio-economic front, it has been shown that there was a reasonable degree of poverty among the residents but income levels were not so low as to render the situation hopeless. Especially at the upper-middle and high-income levels there was reasonable scope for savings, which could be channelled to investment.

The settlement originally might have started as a migrant one, but it is now a stable community, with the majority of the residents having been born or living there for very long times, and regarding themselves as permanently residing in Kumasi, and for which reason they have made substantial permanent investments in housing and other facilities and activities. There does not, therefore, seem to be any justifiable reason for using transience of

residence as a case against the settlement being fully integrated into the Kumasi city, and thus denying them access to urban services and facilities of the city.

There were generally high levels of dissatisfaction among the residents with conditions in the settlement, and certain variables contributed more to this than others: such variables as lack of access to formal employment, access to and congestion in rooms, access to water, toilet, kitchen and bath facilities, garbage disposal, environmental sanitation, and erosion, contributed more to stress and dissatisfaction than size of population in houses, access to electricity, road and street provision, landscape and public facilities. Indeed, the interviewees did not appear to be much concerned about the adequacy of supply of electricity or of existing roads and streets, but would wish to see that the quality of the roads is improved and some attention also paid to improving landscaping.

Housing conditions, in terms of stress, access to facilities, quality of fabric (physical structure) and adequacy of stock were causes for dissatisfaction and concern, and residents would like to see improvement in all aspects of housing discussed and some additional stock provided.

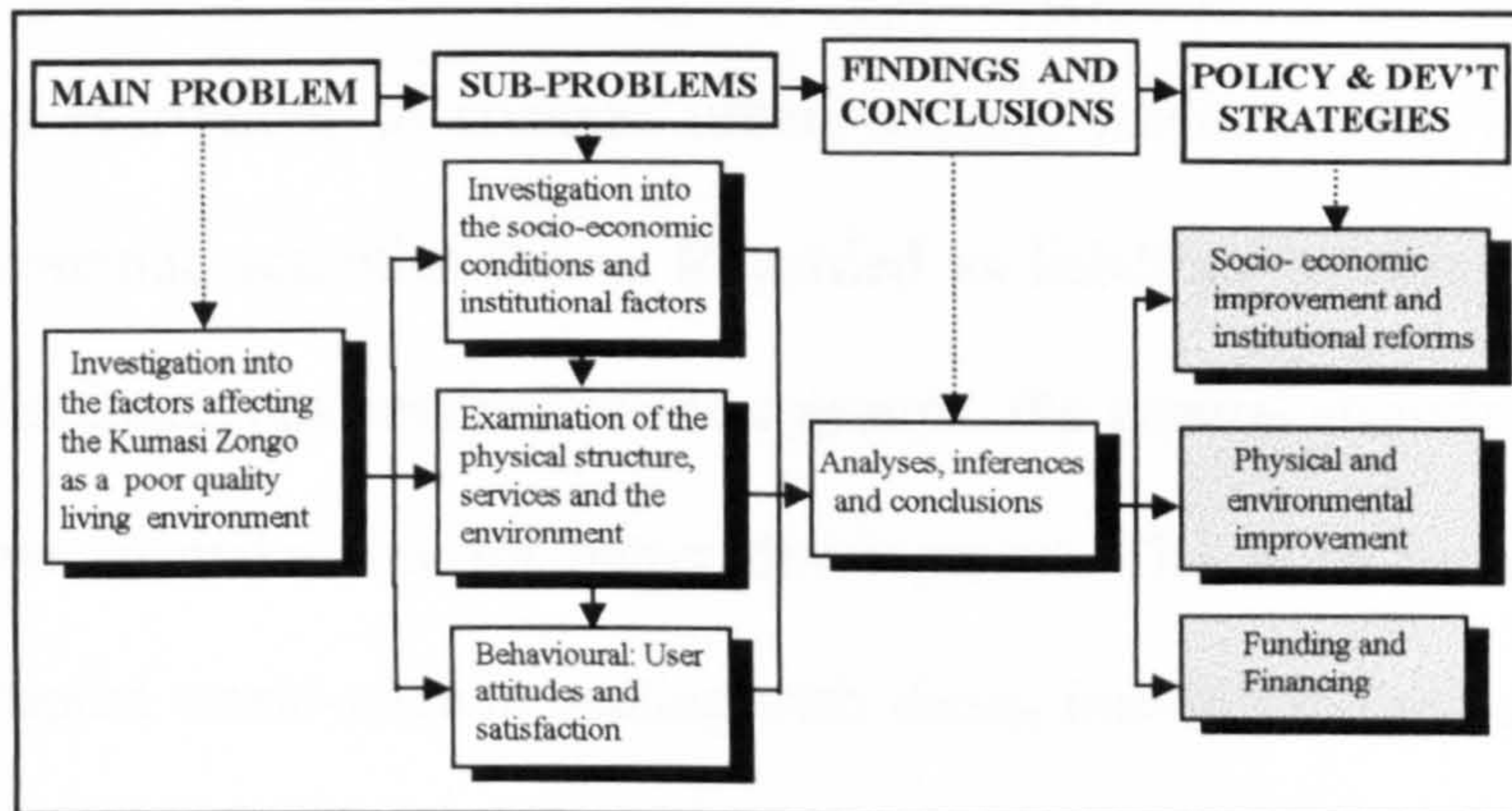
There did not appear to be much difference between the genders in the general levels of dissatisfaction with respect to the conditions variables. This implies that for the variables surveyed there was almost unanimity of agreement by both sexes as to their respective contributions to dissatisfaction with the settlement's conditions. As has been noted elsewhere in this study, however, gender is not the focus of this study, but gender issues have been highlighted, as it is important to be aware of them so that they can be taken into account in national, regional and local development policies. A dedicated research in gender issues and development would need to be undertaken to get detailed information in this respect, and this falls outside the scope of this study.

The survey did not find any evidence of indifference or apathy among the residents towards their settlement. On the contrary there appeared to be quite a positive attitude from them towards their area and they seemed to be prepared to make various contributions towards any improvement programme for the settlement. The hypothesis of *indifference* attributed to them could, therefore, be described to be without any foundation. On the contrary, the residents believed that institutional factors were not helpful to them: land acquisition and tenure, conventional planning standards and building regulations, and what they believed to be underlying discrimination from official quarters towards the settlement, were all factors that militated very much against the settlement. They were strongly of the view that negative official attitudes would have to change and a positive attitude adopted towards them. They believed also that financial constraints on the KMA could not be justifiably used as a reason or excuse to deny the Zongo its needs. If the KMA, they argued, could provide the things their settlement lacked to other parts of the city, especially the well-off areas, and the fact that they pay levies and other charges like all other residences, there could not be any justification for denying these services and facilities to the poor residences, which more than anywhere else, needed the support of the city's authorities.

These findings provide good bases for developing and adopting policies for making workable improvement and redevelopment programmes for the Kumasi Zongo and similarly deprived settlements within the city. They could also help in developing national policy guidelines and strategies for solving the slum problems of the country. The next chapter, which is the concluding one, of this study makes some suggestions to this end.

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Chapter Eight

8. SUMMARY OF FINDINGS, RECOMMENDATIONS AND POLICY IMPLICARTIONS

CHAPTER EIGHT

SUMMARY OF FINDINGS, RECOMMENDATIONS AND POLICY IMPLICATIONS

8.0 INTRODUCTION

This study stated that slums and low-income dwellings in urban areas have generally been stigmatised as aberrations to civilised urban society, where crimes, anti-social behaviour and illegal economic activities thrive. Regarded as liabilities to cities and urban areas by officials, professional, business and interest groups, the general attitude is that it is better to get rid of them to make way for better development. The study reviewed strategies that have been adopted world-wide in dealing with slums, low-income and squatter settlements: the ‘conventional approach’, characterised by eviction of dwellers and the demolition of the settlements and dwellings, usually to make way for redevelopment according to ‘conventional wisdom and methods.’ The adverse effects of the ‘conventional strategies’, especially on Third World countries, have been discussed, with the conclusion by some schools of thought that such countries would be much better-off by adopting alternative strategies to the conventional, arguing that the potential benefits of the latter far outweigh their disadvantages.

The study then reviewed and analysed Ghana’s housing delivery and urban development strategies, and specifically with respect to dealing with its urban slums and low-income settlements, which have been fashioned on the conventional models. It discussed the ‘conventional reasons’ that are usually put forward for adopting the ‘conventional’ strategies, and which the study aimed to challenge. The focus of the study was based on a case study of the Kumasi Zongo, an inner-city slum settlement facing the threat of a possible eviction and demolition. The reasons for this intended action, which formed the *hypothesis* basis of this study, were examined:

(a) the landowners of the settlement, the Town Planning Department and the Kumasi Metropolitan Assembly regard the settlement as illegal, being used basically by migrants in pursuit of short-term economic gains, and who seek only temporary accommodation in the area, and so have no real interest in investing in housing in the settlement. In essence, the residents are regarded as being indifferent to the conditions of the settlement, do not care whether the place was developed or not, and might even not want the place to be developed to 'acceptable' standards for fear of possible eviction that they would suffer;

(b) short-term stay and high turnover of residents make the settlement unstable and not conducive to meaningful investment in housing;

(c) the residents are too poor and are, therefore, not able to make any savings towards investment in housing and environmental improvement;

(d) the Zongo settlement's conditions and problems were not the creation, or the result of actions or policies, of any official or institutional authority, and therefore official attitudes and institutional constraints cannot be held as factors that militate against any meaningful investment or development in the settlement by the residents.

The study did not find any of these assertions to be valid, and as hypotheses, therefore, all were rejected. The study's deductions and broad conclusions as to what could be the real reasons for possible eviction were that these have to do more with official thought of what constitutes acceptable urban development and control, and possible business and commercial interest groups which have 'an eye' on the prime land of the strategic location of the settlement. It has been argued that an eviction action together with demolition of the settlement could be quite adverse both to the residents – economically, socially, psychologically and emotionally – and to the city as a whole, in terms of reduction in its housing stock, financial costs and a possible political backlash. The study, therefore, advocates for the alternative strategy, to improve the area with the residents, not only for their benefits but also for the city as a whole. The findings of the study and the strategy

being advocated raise some important issues for policy considerations. The policy implications, some of which may be Zongo-specific, some for the Kumasi Metropolitan Area, and others of national interest, are presented in the paragraphs that follow.

8.1 RECOGNITION, LEGALISATION AND TENURE SECURITY

The point has been made in this study that the Kumasi Zongo has been in existence for a considerably long time, the settlement is a stable and consolidated one (Chapter 5, section 5.2.3), and the residents see themselves as permanent dwellers of the city. Considerable physical and financial investments have been made by them in the residence, and they pay various levies and rates to the Kumasi Metropolitan Assembly, as well as trading licensing fees to the Inland Revenue Service. For all practical purposes, therefore, the settlement is there to stay. It is, thus, logical that official recognition is given to the settlement and its existence deemed legalised. Official recognition and legalisation will give confidence to the residents to invest more meaningfully in the settlement, as the study found that the people were willing to do such a thing if they had assurance of the security of their investment. Studies by Meffert (1992)¹, Linden (1992)², Tokman (1986)³, etc., show that once official recognition is given to an 'illegal' settlement and legalisation is obtained, rapid consolidation, upgrading and increased investments are undertaken by the settlers and it becomes easy to obtain basic infrastructure and urban services. From the findings of the study, the Kumasi Zongo, an already 'consolidated' settlement, will even be in a better position to more rapidly increase investment and improvement once the area is officially given recognition and legal status. The Kumasi Zongo residents, the landowners and the Metropolitan Assembly will all benefit from such a move. The Metropolitan Assembly can exercise better management of the land and monitor its development, the traditional authorities can receive land rent, and the residents will be given security of tenure, a vital condition for increased investment in better housing in the settlement. Besides, it will give

utility companies, supplying basically water and electricity, the legal basis for supplying their services to the settlement. This will in turn forestall the illegal connections that go on in the settlement at present. The utility companies can, thus, recover revenues otherwise lost through illegal connections, and the residents could also demand efficient provision of services and accountability.

Recognition and legalisation should not be limited to the Kumasi Zongo alone but should be adopted as a national policy that should be applied to all urban settlements that are otherwise classed as slums and illegal. The United Nations **Agenda 21**⁴ (Chapter 7, paragraph 7.9c) urges all countries to actively promote regularisation and upgrading as part of their programmes of improving informal settlements and urban slums in their efforts and measures to provide pragmatic solutions to urban shelter deficits, and regularisation and legalisation programmes in Ghana are likely to get support from the United Nations.

Hand in hand with the regularisation and legalisation policies should be measures aimed at making urban housing land more accessible to the urban poor, and this is discussed in the paragraphs on institutional reforms.

8.2 INSTITUTIONAL REFORMS

Institutional bottlenecks, it has been shown (Chapter 5 section 5.3, and Chapter 7 section 7.2.2), play a major role in hindering the residents' efforts at investing in the area. Institutional challenges that could face an improvement and re-development scheme for the settlement may be found across board in the variables identified. Insecurity of land holding, and the high cost of land, cumbersome acquisition procedures and high expenses involved are a great hindrance. In addition to these are the conventional planning codes and building regulations in practice. Institutional reforms regarding these issues would need to be addressed pragmatically in order for such a scheme to be made realisable.

8.2.1 Access to Land: Tenure and Acquisition

Literature on poor urban settlements and shelter for the urban poor identify the latter's access to urban land as one of the major problems they face. The argument is that if urban land could be made more accessible to the urban poor, it will go a long way in helping them solve their shelter problems, and thus help solve the seemingly intractable problem of urban housing deficit (see for instance Lindert, Ramirez *et al.*, Linden in Math  y, 1992; Gilbert, 1997; Richmond, 1997; Ogu, 1998).⁵

Problems of land acquisition and tenure were discussed in Chapter Two, section 2.2.1. In the National Housing Policy document, government outlined the measures to enable more and easier access to urban land for housing (see Chapter Two, section 2.3.1), namely, work out procedures for co-operative acquisition of land; measures for judicious and fair allocation practice; exercise adequate control to limit excessive private speculation and encroachment on publicly acquired land; simplify processing procedures and payments for compensation to reduce bureaucracy; and rationalise the machinery for co-ordination of land allocation and land-use control. All these involve dealing with traditional authorities and overhauling practices and procedures of governmental agencies that deal with land.

8.2.1.1 Traditional Land Reforms

These generally appertain to land acquisition and tenural rights. These problems are well acknowledged, and in the national housing policy the government has promised action to "do all it can to ensure easy access to, and security of tenure of, housing land and effective land-use management" (National Housing Policy document, pp. 10, 22, 34).⁶ It has been noted that the land occupied by the Kumasi Zongo belongs to the Ashanti Stool (Kumasi Traditional Council). The present residents do not hold any tenural rights, and therefore title deeds, to the land. Technically, the residents are regarded as "squatter settlers", and this is the first barrier that needs to be overcome, so that the residents could gain title to the

land. A way of doing this would be for the Kumasi Metropolitan Assembly to acquire the land *en block* on behalf of the residents from the Kumasi Traditional Council, the landowners. The Assembly should be able to provide the personnel, expertise and the resources to do all the negotiations and paper-works for the acquisition. This would save the individual residents the time and cost involved than if each person or household or potential house owner were to deal directly and personally with the traditional authority. It would cut down on bureaucracy in acquisition and possible confusions that could arise thereof. Owing to the possibility of limited finances of the Assembly, however, payment for the acquisition could be arranged to cover a long period of time. The payment need not all be in cash, but the traditional authority could be made a stakeholder in investment, especially of new housing, in the settlement. This would be similar to Japan's practice of Land Readjustment policy (Nishiyama, 1986)⁷, which has been reasonably successful and has considerably benefited landowners, property developers and residents. Once this acquisition has been done the land could then be sub-divided, for legal titles, to the residents and for new housing. The land cost could be included in the recoverable redevelopment cost to the existing residents and future new entrants.

8.2.1.2 Formal (Governmental) Land Reforms

With regard to informal sector housing, a United Nations recommendation was that

“government policy should seek to re-examine ‘any obstructive public policies that deter informal housing investment from occurring and ... provide basic infrastructure, *security of land tenure*, and exemptions from the application of rent restrictions to informal subdivisions and ... settlements...”⁸ (emphasis mine).

Formal governmental reforms affecting acquisition and tenure would be needed in order to achieve the objective of this recommendation and apply it to the Kumasi Zongo project. Government's policy as mentioned in Chapter Two section 2.3.1 should be carried through in earnest. All the agencies involved with land issues (see section 2.2.1) should devise a

co-ordinated policy on this and prepare a comprehensive land policy such that private organisations and individuals can access land with some ease and affordability. It would, for example, be necessary for the government to design a long-term strategy of forming 'negotiating' partnerships with traditional authorities to make land available to developers, both private and public. Vital in this would be the need for simplification of title deeds and registration procedures, so as to eliminate as much as possible the volume of paper work, time, resources and high expenses that are involved in land acquisition.

In addition to the option suggested in paragraph 8.2.1.1, namely recovering the cost from the lessees, it should be possible, for instance, to enter into a development partnership -- a form of stake-holding arrangement -- whereby the traditional stool or skin which releases land for development would be a supplier of land, whilst the developer would supply capital and others for the development. These would then be the joint stakeholders of the development, and therefore lifetime joint beneficiaries of the development. Applied to the Kumasi Zongo, for instance, the traditional landowners could be made stake-holders in any new developments that would be made on the existing vacant land. This procedure could be developed into a national policy by the central and local governments, and traditional authorities and landowners.

8.2.2 Planning Code and Practice, and Building Regulations Reforms

Most Third World countries have planning codes and building regulations that have either been inherited from previous colonial 'masters' or imported from the industrialised Western World. Provisions of these codes and regulations have not generally aided, but rather imposed constraints on, their urban development because they almost totally ignore local and traditional conditions and realities (see for example, Ogu, 1998; Wakely et. al, 1992; Amos, 1984; Agbola and Jinadu, 1997). The 'problems' of Ghana's conventional planning methods and building regulations have been discussed in previous chapters:

Chapter 2 sections 2.2.4, 2.4 and Chapter 5 section 5.3. The following reforms are suggested:

8.2.2.1 Physical Plan Layout

As has been mentioned, when an area is designated as a Planning Area, for housing development for instance, a virtually grid-iron pattern of plot sub-division is prepared (Chapter 5, Figure 5.19). This practice is done by the Planning Department ‘universally’ without regard to any existing settlement layout in places where such settlements exist (see for example, Larbi, 1996). The practice makes almost any settlement existing before being declared, or incorporated into, a Planning Area illegal, and therefore earmarked for demolition. This land/plot sub-division practice, whilst it may be alright for a ‘vacant’, undeveloped land, is unreasonable and unjustified if applied to existing traditional settlements, many of which exist in Kumasi as well as all Ghanaian cities and towns. A policy would have to be made, therefore, whereby existing traditional settlements could be improved or redeveloped without applying the conventional Planning Area sub-division practice. It is possible to introduce infrastructure and public facilities to improve such settlements without demolition and re-starting “from scratch.” As has been discussed in Chapter 6 section 6.1.1.8.2, the Zongo layout is fairly regular and open enough, and it would be fairly easy to improve the area without the need for any extensive demolition. Therefore, the Planning Department’s physical plan proposal for the area should be abandoned, and the settlement’s layout taken as it is and redeveloped and improved upon.

8.2.2.2 Land Use Zoning Practice

This is an age-old practice where urban land use is segregated strictly into sectors, as advocated by Ebenezer Howard.⁹ This implies that residential land development is not to be mixed with such activities as commercial and business activities and facilities. This has

been the practice with Ghanaian planners, and the practice conflicts greatly with the Ghanaian way of life, where multi-sectoral activities take place in a settlement area. Already, the Zongo has been incorporated into the Kumasi Planning Area, and consequently, earmarked as a residential area, has formally been subdivided into residential plots in conformity with the planning practice, as if nothing existed there before (Chapter 5, Figure 5.19). No allowance was made for other land uses. This conventional practice of strict residential accommodation development should be reviewed, at least as far as the Zongo (and other like settlements) is concerned, in favour of multi-sectoral development. This would allow small-scale industrial and commercial developments to be incorporated in an improvement scheme. The mix of activities -- small scale commercial, industrial, vocational and service sector informal activities -- is indeed a way of life in settlements and residential areas in Ghana, and improving on these and introducing opportunities for more of such activities will be advantageous for the Zongo and the city. In fact such multi-sectoral land use development is advocated by many professionals, for example Reekie, who writes: “ ... dwellings should be arranged in communities in conjunction with schools, shops, social facilities, open spaces and, possibly, acceptable employment.”¹⁰ The National Housing Policy (1987) outlines such approach to urban settlements development, but structures are yet to be put in place to implement this, and this should be done as soon as possible.

8.2.2.3 Plot Sizes and Site Coverage

Housing plot sizes in Kumasi and in Ghana's urban areas are demarcated by the Town Planning Department with minimum dimensions of about 85 feet x 90 feet (26m x 27.5m, i.e., 715 m²). Some sizes may be up to 150 feet x 200 feet (45.7m x 61m, i.e., approx. 2,800 m²). Size, of course affects cost, and the high costs of the large plots put them out of reach of the average and the poor urban dweller.

Apart from the plot sizes, site coverage (plot ratio) in development is another constraint. The National Building Regulations of 1944 has seen a major overhaul by way of revision in 1996. However, the regulation with respect to site coverage has seen very little change. Before the 1996 revision, allowable plot ratios were between 30% and 50%. The 1996 revision made some changes to this. Regulation 14 (1) of the (revised) regulations states:

“No dwelling house shall be erected on a site of smaller area than 450 square meters with a frontage of less than 15 meters except where the plot is entirely surrounded by roads and lanes in which case the plot size shall not be less than 330 square meters and the frontage less than 15 meters.” (Italics mine)

Section 2 [that is, Regulation 14(2)] states further:

“No dwelling house together with its outbuildings shall cover a greater area of the plot than the following —

<i>single storey detached</i>	..	..	..	..	50%
<i>two and three storey detached</i>	..	..	..	..	40%
<i>single storey semi-detached</i>	..	..	..	..	60%
<i>two and three storey semi-detached</i>	...	..	..	..	50%
<i>two and three storey terrace</i>	..	..	..	..	50%

*provided that the total floor area of a residential building other than a block of residential flats shall not exceed 80% of the total area of the plot.”*¹¹

This provision is to be applied at all urban areas in the country without exception. There does not seem to be any logic behind this regulation. The minimum size of plot is too large for many a low-income earner, and even for the middle-income earner it constitutes significant costs and considerable waste (especially with respect to the plot coverage regulation). The provision is at best ideal for villa type of developments for upper income earners and quite unsuitable for low-income housing development. This provision of the Regulations needs to be revised again to make it possible for access and maximum use of plot in low-income settlements and thereby remove hindrances that this could impose in

the event of an upgrading and improvement scheme. For the purposes of the Zongo, for instance, it should be possible for the minimum plot size (715 m²) to be sub-divided into two or three plots, and the maximum coverage (plot ratio) extended to between 75% and 80%. This would reduce plot costs to the affordable level of the average Zongo residents and also make for economic use of the plot. The current minimum size plot could be described as *standard size*, and the suggested sub-divisions could be described as fractions of the standard, for example, *half-size*, *one-third* or *quarter-plots*. This is so as to eliminate the possibility of land owners exploiting the situation to take it that they could reduce their current standard plot sizes and yet sell them at the same current level standard size prices. Thus, for example, a *half-plot* would be sold at about half the price of the *standard size*. This could help a great deal in making urban residential land accessible to many low-income urban dwellers, which ties in with the World Bank's desire and support for such access (Chapter 1 Section 1.3.1).

8.2.2.4 Boundary / Fence Walls Regulation

The 1996 regulations make it mandatory for each developed plot to be surrounded by a boundary wall, constructed of prescribed materials. Regulation 17(4) states:

Boundary and fence walls shall be constructed of wrought or cast iron work, masonry, burnt brick, cement blocks (mass or reinforced), soil blocks or a combination of any of these or other approved material and shall not exceed 2 meters in height. The front wall or the back wall if it abuts on a lane or street shall have ventilation openings with a gross area of not less than 45% of the entire surface area. (Italics mine).

Regulation 17(5) however, adds:

“No provision of these Regulations shall preclude the use of hedges for fencing.”

The logic behind the provision of fence walling is difficult to find. It has no economic, security or aesthetic value, apart from providing physical plot segregation. And it has no precedent or place in Ghanaian traditional values and concepts of housing and community

living. As has been noted in the previous section, considering the fact that urban housing plot sizes have minimum dimensions of 85 feet x 90 feet (26m x 27.5m), with some sizes going up to 150 feet x 200 feet (45.7m x 61m), the material for the fence walling alone, if this is a block wall -- concrete foundation, block-work and cement-sand mortar -- is enough to build a complete 3 to 5 bedroom single-storey house. Viewed against the high costs of these conventional building materials, fence-walling is costly and wasteful, and could increase the cost of the house by up to 40%, depending on the size of the house. The very high housing deficits in urban areas should prompt state authorities and institutions to bring about policies that would reduce house-building costs and encourage and facilitate prospective developers to invest more in providing accommodation for the ever-growing urban populations. Removing the 'fence wall' regulation from the Building Regulations will be a welcome step in this direction. If at all boundaries may be required to be physically demarcated for the purposes of preventing any boundary disputes, then hedges could be used. This will be much less costly, and besides, it has amenity value in that it is environment-friendly and could add quality landscaping to the housing development.

8.2.2.5 Inspection of Construction at Various Stages

Regulation 10 (see full provision in Appendix II) requires the plot developer to notify the District Planning Authority of dates on which various stages of the construction works will be ready for inspection, and inform the Authority in writing when the respective stages are ready. Until a stage has been inspected and certified as satisfactory, having complied with the regulations, construction cannot proceed. Where a stage has not been inspected and construction has proceeded the Authority has power, and can seek court injunction, to force the developer to 'open' the un-inspected stage for inspection, and the cost of inspection charged to the developer. Whilst this provision has good intention for health and safety reasons, the various stages are too numerous, and some cosmetic. Besides, the

Planning and Building Control authorities has not got enough personnel and resources to ensure prompt execution of these inspection duties in numerous construction sites going on at the same time. Compliance with this regulation, therefore, means a lot of delays in the progress of the construction. These delays: waiting for inspection and opening up covered works, add to costs and give plenty of room for corruption by inspection officials. It is, therefore, suggested that the inspection stages be cut down to the absolutely necessary minimum, such as drainage and sewage works, electrical installation and roof framing before covering. Reduction of inspection stages, delays and simplification of inspection procedures could add significant speed to completion of construction, reduce costs, improve housing delivery and thus help to increase the country's housing stock.

8.2.2.6 Sanitary Provision

Before the Regulations were revised, it was mandatory for a house developer to provide a water closet toilet facility. This meant that no other alternative, however sanitary, could be considered. This provision, however, has been amended in the 1996 Regulations to allow for use of other alternatives such as pour-flush and earth closet systems (Regulations 135 to 137). However, there is a restriction in these provisions: Where water is available the conventional water closet is to be used, whilst pour-flush, K-VIP (Chapter 5 section 5.2.1.1) and earth closets are to be provided where there is scarcity of water. Cost and affordability are, therefore, not criteria for provision. For a place like the Kumasi Zongo water access is not so much of a problem as affordability, and therefore, the regulation would not, in principle, allow any option other than the water closet. On the basis of cost and affordability, however, it is proposed that the Zongo residents should be permitted to use sanitary toilet options other than the water closet. The Pour-flush system (see Wimblad and Kilama, 1985)¹² could be an acceptable option, and flexibility of choice of sanitary but affordable alternatives for the urban poor should be adopted as a national policy. Easy

access to affordable sanitation solution can help greatly in reducing environmental pollution and improve public health.

8.2.2.7 Use of Professional Services, and Professional Charges

The Regulations (Regulation 6) specify that professional architects, engineers and builders should be used with respect to buildings in the urban areas. Whilst the use of Architects and Engineers is not a bad idea, the professions have their codes of practice which are almost all invariably modelled for the conventional principle and practice (Chapter One). Some of these professional codes and standards would need to be re-examined in the light of where they would be inappropriate, for instance, in the Kumasi Zongo and similar situations. For example, with respect to professional fees and charges, which are based on the percentages of the total cost of the development, this could mean large costs to the users of their services. Professional charges are likely to be out of reach of the generally low-income earners of the Zongo, and it is suggested that the professions should adopt a means of charges that relate more to the affordability levels of the low-income earners. Whilst this might not earn the professionals as much as their normal charges would fetch them, and could even mean some sacrifices on their part in some instances, this could be a worthwhile service and contribution on their part to bettering the lot of the 'deprived' of their countrymen and women. As regards the use of professional builders, that is, building contractors and contracting firms, this should not have to be a prerequisite for the purpose of improving the Zongo and like settlements, as this would preclude the use of aided self-help and community participation in redevelopment, improvement and upgrading of such settlements.

8.2.2.8 Refuse/Garbage Disposal

The revised regulations have catered sufficiently for this, unlike the previous one when only open public dumping sites were provided. Regulations 145 to 152 detail the measures

for refuse management. District Assemblies are to do door-to-door collection of domestic refuse at least twice a week, or residents are to take their refuse to designated transfer stations (collection points), each collection point serving a maximum radius of 200 metres. The system will imply considerable expenditure on receptacles (both for domestic use and for the transfer stations), refuse trucks and the required labour force. Final disposal is by incineration, and no provision is made for minimisation (bulk or weight reduction) or recycling. The system cannot help meaningfully in reducing environmental pollution. Even as the new system stipulated by the Regulations is an improvement on the previous one, no District Assembly throughout the country has as yet implemented it, and there is no mechanism for enforcing the refuse disposal regulations or imposing sanctions on defaulting refuse generators or the District Assemblies/local authorities. Judging from the experience of the Kumasi Metropolitan Assembly and all other District Assemblies/local authorities, where lack of finances and resources have resulted in ineffective and inefficient refuse management, it is not surprising that the new system has not been implemented by any local authority. Revision of the current Regulations, with respect to refuse management, is required to incorporate environment-friendly measures such as waste reduction and recycling. To reduce financial burden on the Assemblies, some privatisation could be considered. Enforcement and sanction mechanisms have to be stipulated and put in place as well.

8.3 INFRASTRUCTURE IMPROVEMENTS AND PROVISION

Investment in general infrastructure in a city could be a great boost to productivity of the city. Huge resources -- financial, technical and managerial -- however, are required, such that it is virtually impossible for individuals or small and poor communities to invest in these. Private investors may not be much enthused about this type of investment because of the uncertainties involved and the long-term nature of the returns on such investment.

However, improved infrastructure and provision can greatly transform the physical, social and economic health of a community and the city of which the community is a part. That adequate infrastructure is a necessary prerequisite for urban development and for economic growth cannot be over-emphasised. Infrastructure facilities tend to complement each other, and therefore, their provision, as advocated by Neilson (1977)¹³, should be looked at in a comprehensive manner (see also, Agenda 21, 7: 7.5b) rather than a “scattershot” approach, where one facility is provided here and another there, without any cohesiveness. Improved infrastructure of the Kumasi Zongo can benefit greatly not only the settlement but the city as a whole, and the comprehensive approach should be considered.

The level of services to be provided should be such as could easily be upgraded with the passage of time. This is underscored by the Global Report on Human Settlements, 1986: “One proven option is to plan infrastructure services in a way which ensures future upgradability but within the constraints of available resources and projected demand ...”, (p. 148). The provision must meet the real needs and affordability of the beneficiaries (Payne, ed., 1984, 233 ff) but also “achieve minimum standards of design and reasonable provision of networks commensurate with public health, safety and environmental considerations” (Payne, ed., 1984, p. 238).¹⁴ Policies aimed at achieving these goals should be designed for urban development throughout the country.

It has been observed in the study that the general level of infrastructure provision in the Kumasi Zongo is inadequate and unsatisfactory, but *sanitation* problems by way of adequate, functional, healthy and efficient *toilet provision*, and *solid waste management*, appear to be the two most problematic and challenging environmental problems facing the KMA, and this is also true of all local authorities in urban Ghana (Chapter 6, sections 6.2.1, 6.2.3). Therefore, policy considerations for these two are discussed at some length in the next sections, and the principles for addressing these two problems could then be applied to other infrastructure components.

8.3.1 New Directions in Solid Waste Management (Garbage Disposal) and Sanitation Solution

Like most urban centres in the Developing Third World, the Ghanaian local authorities have demonstrated insufficient capacity and capability to effectively deal with these problems. The Bretton Woods institutions (World Bank and IMF), which are the main external funders of large capital developments in most Third World countries, argue that efficiency and economy in delivering urban infrastructure and services in the Third World can be more effectively achieved if central and local governments will divest themselves of the direct development and supply of urban infrastructure and services, and transfer these to the private sector (see World Bank: World Development Report 1994).¹⁵ In the decades 1980s and 1990s a lot of Third World countries seeking financial and technical assistance from these institutions, have been made to adopt divestiture and privatisation policies across board, not least of them being in urban infrastructure. Lee (1997)¹⁶ reports that since the late 1980s and the 1990s, a large number of Asia-Pacific governments have adopted privatisation as a way of helping to address shortfalls in urban infrastructure and services delivery. Ghana is one country that has embraced and extensively implemented privatisation and divestiture under its World Bank/IMF-imposed Economic Recovery/Structural Adjustment Programmes (ERP/SAP) --- (see UN General Assembly resolution A/RES/38/203; Loxley, 1990; Sowa, 1996; Bentsi-Enchill; Ghana Investment Promotion Centre; Post, 1997). To deal with the sanitation and solid waste management problems of the country's urban and local governments, the latter cannot go it all alone and are likely to fall for the World Bank/IMF's market-oriented strategy. To do this, Lee's (1997) advice of proceeding with caution is worth serious consideration.

8.3.1.1 Solid Waste Management

The impact of wastes on environmental pollution and degradation is a matter of very much

international concern. It impinges adversely on human health and quality of life, and the United Nations' *Agenda 21* (Chapter 21) ¹⁷ is devoted to addressing this issue. Concern for it is highlighted in a United Nations Working Paper (Working Paper E/1996/x) on *sustainable development* titled 'Solid Waste Management and Sewage Related Issues.'

Paragraph 5 states:

'One of the most important environmental problems of urbanisation is the amount of solid waste that is generated at a rate that outstrips the ability of the natural environment to assimilate it and municipal authorities to manage it. The resulting contamination affects all environmental media and has a direct negative effect on human health and the quality of urban life. Current approaches to solid waste management are by and large, unsustainable.'

The four-fold line of action recommended by the UN for addressing the waste problem are:

(1) minimisation of waste; (2) promotion of recycling and reuse; (3) promotion of environmentally sound disposal practices; and (4) extension of waste disposal coverage.

In delivering these (for the Developing Countries) emphasis should be placed, among others, on formal sector and informal sector collaboration, inter-agency co-operation and information exchange, appropriate technologies (especially where locally available), appropriate and relevant legislation, international co-operation (for instance, in technology transfer between developing countries), and strengthening of indigenous capacities. In addressing this issue the *Agenda 21* document calls for partnership among the public authorities, the private sector, NGOs and local communities.

Ghanaian urban authorities, in addressing their waste management problems, can benefit a great deal in considering the United Nations guidelines outlined in the *Agenda 21* document. There are valuable lessons they can also learn from authorities that have implemented IMF/World Bank programmes regarding solid waste management, for instance, from examples from Asia-Pacific cities. The IMF and the World Bank place emphasis on privatisation. Theoretical arguments advanced in favour of privatisation (see

McMaster, 1991)¹⁸ are that consumers could enjoy reduced cost of public services; privatisations generates competition, which promotes higher productivity and efficiency; financial and administrative burden of government and local authorities is reduced; there is opportunity for innovation and new technology; responsiveness to cost control measures could be improved and more needs could be met. Lee (1997) writes of some urban authorities in Asia-Pacific, which implemented IMF/World Bank-sponsored programmes of privatising waste management. He notes that results from those cities were mixed, for whilst in some areas there were recorded comparative improvements in service delivery by the private operators over the public sector, in some areas there was not much improvement, and in others results were even worse than they were when being provided by public bodies. For example, whilst most cities recorded improvement in volume of, and speed in removal of, waste handled by the private operators, investment by a number of them in, for instance, equipment and refuse trucks declined, the reason being that some contracts being fixed and not long term, meant operators would not find positive returns on investment and so resorted to leasing trucks. Most of the trucks were old and maintenance on them so poor that there were regular breakdowns, culminating in reducing efficiency and effectiveness. Moreover, there was not much evidence of technological innovation. Some of the urban governments realised budgetary cost savings after privatisation, and operators recorded reduced operational costs. However, there was no evidence that the savings were passed on to consumers. In fact, some service charges to consumers increased without any significant increase in the quality of services they received compared to what they were receiving when public bodies were supplying. The private operators might have achieved reduced costs because of under-investment and relatively lower wages paid to their employees. Further, there was not much evidence of extension of services to more areas as envisaged, and in fact the privatisation benefited more of the middle- and high-income neighbourhoods than the poorer areas. Lee suggests, therefore, that in Third World

countries, where structures are weak and undeveloped, privatisation of infrastructure and public services need to proceed with caution, because it is a contentious issue.

Even in the Developed, Industrialised countries, where there are strong and well-developed structures, privatisation of public utilities have not been entirely effective in delivery or desirable for consumers. In Britain, for example, privatisation of public utilities has led in some ways and instances to high utility charges, mass disconnection to poor consumers unable to pay, and cost cutting by utility companies. It is believed that privatisation of the utilities have not led to any marked improvement in efficiency compared with the time when these utilities were publicly owned and supplied, nor have consumers benefited by way of reduced charges. Rather, the benefits seem to have accrued only to shareholders (to some limited extent), but largely to executives and directors whose remunerations continue to soar, leading to public outcry and condemnations, and protests from the Trades Union Congress (see *The Daily Telegraph*, 22nd November, 1994; 3rd March 1995; 7th February, 1996)¹⁹.

Whilst the United Nations acknowledges the importance of public authorities in development and management of infrastructure (Working Paper E/1996/x, paragraph 7), the attitude of the IMF and the World Bank appears to be that of 'hands off infrastructure' by public authorities, reducing the role of the state and the public sector (Mehta and Mehta, 1992; Sankar and Reddy, 1990)²⁰ in favour of outright privatisation and the open market. Ghanaian authorities, already actively implementing Structural Adjustment Programmes of the IMF and World Bank, are likely to urge or pressurise city and urban authorities to privatise solid waste management (and other basic infrastructure services). The author is of the view that wholesale privatisation of solid waste management, and for that matter, urban infrastructure, especially to the urban poor, will not be in the interest of the urban authorities or the poor urban dwellers, who form the greatest proportion of the urban population. The structures needed to run such a system (privatised provision and

management) are not in place, and would require a considerably long time and the needed resources to be put in place. Indigenous and local private capital to undertake such ventures are lacking, and it is possible that only foreign investors can invest in these. This then could raise an ethical question of foreign colonisation of public infrastructure and utility provision, which may not go down well with a large section of the populace. Already there is this feeling in the country, where, with the divestiture of state enterprises, Ghanaians have not benefited because they were not able to compete with foreign investors (from the international open market) principally because of lack of finance and resources. Arguably, most of the divested state enterprises are now owned and run by foreign investors. The public sector in Ghana, in spite of difficulties, has a crucial role to play in infrastructure and public services provision and management. It, more than the indigenous entrepreneurs, has the capacity to mobilise funds, capital and personnel to deliver these services. It has been delivering these and has the personnel relatively experienced in the fields. What the sector has been suffering is lack of investment and under-investment for a long period of time. It should, therefore, be aided to be able to put in more investment, by way of capital, technocrats and personnel, training and innovation in management. Facilities for research for technological innovation should be created and institutionalised as a permanent process in the development of infrastructure. In other words, capacity building for the public sector (and local governments) should be aimed at as an engine for achieving efficiency and effectiveness. Privatisation should be introduced only on a limited scale in the first instance, and on a pilot scheme basis, and this, as far as possible, should include participation by local communities. Policies, therefore, should be designed in such a way as to empower local communities to be actively involved in developing and managing their local infrastructure, for example in solid waste management and local sewage systems. The pilot privatisation scheme should be allowed to gradually develop over a considerable length of time so that experience of private sector development and

provision is allowed be to slowly build up. In the process it will be possible to monitor projects to identify potential weaknesses that could be strengthened and problems for solution (on a smaller scale) before extending privatisation further. Even here the extension should be gradual. For the Kumasi Metropolitan Assembly, the Kumasi Zongo can be used as a beginning of a privatisation process. In this regard, solid waste management could be contracted out. The contractor could then organise its own equipment and labour force. The contractor would thus provide receptacles, for example, large bins on wheels at various locations in the residence. Three or four houses can share one receptacle, and these may be placed along the lanes in the residence. The receptacles should have covers, so that the refuse when deposited would remain covered. This would minimise air and environment pollution. Attraction of flies and other harmful insects would also be reduced to minimum. Households would deposit their garbage into these receptacles and the collection of the garbage from the receptacles done by the contractor's collection team of trucks and personnel for final disposal off-site. The contractor could also be made responsible for cleaning the streets and lanes. A large proportion of the contractor's workers should come from the settlement. If a resident of the Zongo could do this contract job, or a number of the residents could team up to form a contracting company for this purpose, it should be given the preference in tendering. This is a potential job opportunity for the residents, and a viable economic activity for the settlement. The contractor should be directly responsible to the Metropolitan Assembly. Minimal charges should be levied on the residents, and the levy should be on a 'per household' basis, with charges graduated according to household sizes. For effective collection of the charges the contractor should be made responsible for the collection from the residents. The charges on the residents may not be enough to cover the contractor's costs and leave some margin of profit, and the KMA should subsidize the costs, paying the difference between what the contractor collects and total cost plus the margin of profit.

Segregation of the solid waste should be encouraged from within houses before dumping them, also in segregated bins. This should facilitate waste minimisation and recycling in line with UN's recommended principles (Agenda 21: 21.8, 21.10). Vegetative components of domestic waste could be turned into manure for agricultural purposes and to produce energy (methane gas), a process of refuse management that also has a strong support of the World Bank.²¹

8.3.1.2 Sanitation and Sewage Disposal

Sanitation and access to toilet was established to be one of the critical needs of the Kumasi Zongo, which deserves urgent attention. Since conventional solution based on water closets may not be feasible in the first instance because of high capital and running costs, alternative solutions that meet minimum standards of hygiene, cause minimum environmental pollution and meet the affordability levels of the urban poor should be considered. In doing so for a community such as the Kumasi Zongo, certain important factors need to be taken into consideration. Winblad and Kilama (1985: 1,2)²² note some of these to be *socio-cultural and religious, health, walking distance, cost and affordability, and a sanitation system practicable and suitable to an urban area.*

On the aspect of **Socio-cultural and religious factors** they note for example the method of cleansing after easing oneself, whether by wiping with a dry material, for example, paper ('wipers') or by washing, using water to clean ('washers'), what the authors describe, among others, as 'latrine behaviour'. The Zongo community is predominantly Muslim -- nearly three-quarters (74%, Chapter 5 section 5.2.9) of the residents. Muslims believe that human excreta is dirty and defiles the body, and so they believe in anal cleaning by water after defecation (and urinating as well). Therefore the presence of water on a Muslim's toilet is a necessity. There are also some taboos surrounding defecation: for instance, it is considered generally objectionable for humans to remove raw faeces, besides

the fact that excreta is a **health risk**. A latrine system must, therefore, aim at eliminating all foreseeable health risks as much as possible.

It is generally inconvenient to **walk long distances** to defecate, and especially in the night if the toilet is outside the house, this could be dangerous since one could be easily attacked by criminals and gangsters. Women are at most risk in such attacks. The effect of long toilet distances on someone with diarrhoea can be very uncomfortable. Therefore, the nearer the toilet is the better, and more ideal if it is in the house.

Cost and affordability are an important consideration. Ordinary pit latrines may be cheaper to provide but are less hygienic; conventional water closet systems are quite expensive, both in capital and running costs. For a low income area like the Zongo, therefore, any system proposed must be such as could meet the affordable limits of the residents, whilst not compromising hygiene and health standards. In urban areas pit latrines may not be desirable or practicable on a large scale. Town and city councils may not allow these, and even are undesirable for health reasons. Therefore a **sanitation system practicable and suitable to an urban area** is what should be considered.

In providing solution for the sanitation problem the ultimate, long-term objective should be to provide each individual household (family) with an own toilet. The solution should therefore be simple so that the people can carry it out with the limited funds at their disposal, but at the same time there should be flexibility in design and level of provision so as to enable future upgrading to be possible. Taking all these factors into consideration, the Pour-Flush system (see Winblad and Kilama, 1985) could be a viable solution option for the settlement. This solution is a novel idea to Ghana, and authorities and the residents need to be informed of its merits, to accept before introduction and implementation.

8.3.1.3 The Pour-Flush Toilet and Sanitation System

This toilet system is in use in many Third World countries. The system uses much less

water, which is hand-poured, to flush out the excreta. It can be used both in rural and urban situations. Two types may be identified: (i) **the direct type**, with the pit (collecting chamber) directly under a squatting chamber, and (ii) **the offset type**, with the pit outside the squatting chamber and connected to it by a pipe. It uses minimum amount of water to flush (1.5 to 3.0 litres per flush). The pipe has a water seal, and so the toilet is odourless; it is relatively easy and cheap to build and simple to operate. It can easily be converted to a water closet and connected to a piped sewage system. No high technical expertise is required for construction, and residents could undertake the construction themselves, with some supervision. The offset type is, therefore, recommended for its obvious advantages.

In the urban setting of the Zongo, pipes from a group of houses could discharge into a common man-hole, from where a common pipe can take all the discharges into a common pit. Alternating pits could be used for this purpose, such that when one chamber is full a toggle-switch valve is turned to shut while the empty one opens. The toilet in the full pit is then left to decompose over the time that the other is filling up. The decomposition process could be accelerated by adding some lime onto the excreta in the pit. By the time the second pit is full the first one would have been fully decomposed and turned into manure, which could be removed and used for agricultural purposes. After removal of the manure the emptied pit will be ready for re-use.

The on-site Pour-Flush system could be upgraded at a later stage into a piped network, either with the pour-flush system or to full water closet system as and when the residents would choose or are able to afford. At this stage a local sewage treatment plant could be constructed for final disposal.

8.3.2 Other Infrastructure

The principles for providing solid waste management and sanitation/sewage should be applied to other infrastructure services, and with respect to Kumasi Zongo the following

measures could be taken for these other services.

8.3.2.1 Water Supply

It has been mentioned that main water supply lines run through the settlement, and a few of the residents have their own piped water connection. In extending water to all the residents, therefore, capital investment on laying new mains, or primary pipelines, would be reduced to minimum, and connections from the mains (secondary pipelines) would be the main cost to the project.

It will be quite good if initially public standpipes are located at vantage points in the settlement, where the residents could go and fetch water with buckets and other containers. However, experience in the city shows that it will be difficult to recover costs or collect charges for the use of public standpipes. Again, care and maintenance of the standpipes will be difficult to achieve, and careful use by the residents cannot be guaranteed. For these reasons it may not be economical or advisable to provide public standpipes. What could be done, at least initially, and in the short term, would be the provision of communal taps, about one or two points, in each house for the exclusive use of the house's occupants. In the long term, wherever possible in the existing houses, and in any new housing units built, each family could be provided with exclusive supply of water.

8.3.2.2 Electricity Supply and Street Lighting

(a) In Houses:

Electricity supply in the area is fairly good, and with nearly 90% of the households having access to electricity supply of some sort, extension of supply to houses and households without electricity, and to any new developments need not be a problem nor be very costly. However, even though most existing houses have electricity supply of some sort this is usually only light points, normally not more than one in a room. To improve upon this

additional light and power points (socket outlets) could be provided where need be, and where none exists some should be provided. Further, the verandas and courtyards should be adequately lit.

(b) Street Lighting:

At least all the major streets and the large open spaces where people gather, and where some activities by the community take place, should be adequately lit.

8.3.2.3 Roads, Streets and Footpaths

No extensive new roads need to be constructed in the Kumasi Zongo, and in the case of development of vacant land, if the existing morphology is conformed to, lanes will appear naturally during the building process. Thus, expenditure on new road construction will be minimal, apart from a few which need to be provided, which means funds which will otherwise be spent on major new roads can be released for the improvement of existing ones, and on streets and lanes and other infrastructural development. Besides, the major roads through the settlement have already been improved --- re-surfaced with asphalt --- by the Central Government and the KMA under the Kumasi Roads Improvement Scheme.

Kerbs along streets and roads could be paved; footpaths and lanes could be gravelled or paved (where economically possible), or both. Simple gravelling with ordinary stones and pebbles could be a first step or a first phase action, whilst paving could be introduced at a later stage.

8.4 POVERTY ALLEVIATION

The conditions of the Kumasi Zongo and like settlements are basically symptoms of underlying 'disease' of poverty of the inhabitants of those areas. "One of the most visible characteristics of poverty is the shelter conditions under which people live", UNCHS.²³

Like any disease, it is important to address the underlying causes rather than just treating the symptoms. In adopting the 'Global Strategy for Shelter to the Year 2000' document the United Nations General Assembly, in 1988, urged world governments to adopt and strengthen measures aimed at improving "the situation of the disadvantaged and the poor", and recommended, among others, such measures as "direct government support ... to the most needy population groups; developing and implementing measures for national shelter policies ... in areas such as the locally-based building materials industry, appropriate financial schemes and training programmes; development of administrative, institutional and legislative tasks ..., for example, land registration and regulation of construction; shelter options and standards that are affordable by the target groups (the poor) and society at large."²⁴ These were re-emphasised in Resolution A/RES/48/178 of 1993, reiterating the need for governments to pursue strategies aimed at improving the "living conditions, particularly of the rural and urban poor, women and the homeless."²⁵ The United Nations *Agenda 21*, chapter 3 is devoted to measures to combat world poverty, indicating that "poverty eradication should be an overriding theme of sustainable development for the coming years."²⁶ In addressing this issue, action programmes should include measures aimed at "(1) improving access to sustainable livelihoods, entrepreneurial opportunities and productive resources; (2) providing universal access to basic social services; (3) progressively developing social protection systems to support those who cannot support themselves; (4) empowering people living in poverty and their organizations; (5) addressing the disproportionate impact of poverty on women; (6) working with interested donors and recipients to allocate increased shares of ODA (Official Development Assistance) to poverty eradication; and (7) intensifying international cooperation for poverty eradication."²⁷

The Kumasi Metropolitan Assembly appears to have no strategy for poverty alleviation, and actions of the Chief Executive rather tend to worsen the conditions of the poor (Devas

and Korboe, 2000). There is general deterioration in living conditions of the majority of the city's residents, which is more pronounced in the slums and low-income settlements (Chapter 3 section 3.6 & 3.7; Chapter 5 section 5.2.4.3;). Poverty alleviation strategies need to be designed and implemented, in line with the UN recommended strategies and lines of action to address the issue of poverty in the city. This would necessitate preparation of a *Local Agenda 21* for the city, a measure that could attract favourable support from the UN. In this, measures for economic improvement and employment generation should be given priority. The problems of the Kumasi Zongo and similar settlements are partly accounted for largely because they are poor communities. Gilbert (in Paddison *et al*, Vol. 3, p 67) states that “... without economic growth there is little possibility that the incidence of poverty can be reduced. The plight of the urban African is unlikely to improve ... for this reason alone.”²⁸ At the United Nations Conference on Environment and Development in Rio de Janeiro it was declared that “Human beings are at the centre of concerns for sustainable development.”²⁹ Whatever physical improvements that could be proposed for the poor inhabitants and settlements of the city (including the Kumasi Zongo), if these are not accompanied by improvement in economic capacity of the residents, will hardly make any meaningful and long-lasting impact on the people, and in the long-term on the physical quality of these settlements. The Kumasi Zongo settlement, for instance, has a reasonably strong base of *informal sector* economic activities, and pursuing policies aimed at strengthening this base will be very pragmatic, practical and beneficial, both to the KMA and the settlement, in tackling poverty. The potential of the informal economic sector is underscored by the UNCHS (HABITAT) in its ‘Global Report on Human Settlements, 1986’, where it states:

“The informal sector is not a separate, parasitic enclave, but an integral part of the urban economy and a positive contributor to economic growth,”³⁰ underlining the important role this sector plays in the urban economy of the Developing countries. Fashoyin (1993)³¹ also

notes the importance of the informal sector in the economy of Third World cities. He notes that it can serve importantly as “an employer of last resort, and its job-creating capacity exceeds that of the modern (formal) sector in recent years.” The economic base of the Zongo and Kumasi’s poor settlements can be taken advantage of, and the people enabled to improve upon and increase their productivity to earn more income. Measures aimed at revitalising the informal economy could include making available space for developing such activities (for example, repair services, carpentry, hairdressing, dressmaking, trading and hawking, etc.); facilitating access to finance and credit facilities; promotion of artisans, craftsmen and traders’ cooperatives; introduction of soft tax and rate incentives for local entrepreneurs and informal sector productive ventures; encouraging labour-intensive ventures to be located in poor areas; developing and enabling access to infrastructure and public facilities at affordable and subsidised costs; minimising imposition of hard and complex regulations. With respect to regulations, for instance, de Soto (1989)³² states: *“If micro-economic entrepreneurs are freed from the burden of complying with the panoply of irrelevant and time-consuming regulation, they will expand their operations and compete effectively with incompetent large-scale enterprise.”* Gilbert (Paddison et al, vol. 3, p. 55) adds that *“what the more poverty-stricken parts of the informal sector need ... is not just fewer regulations but also more grants and more opportunities for work.”*³³

An expanded, improved and rationalised informal economic sector for the residents of the poor settlements would offer more employment opportunities to a great number of the residents. With improved economic capabilities leading to improved incomes, poverty could be substantially reduced, the residents would be able to raise their standard of living, gain more self-confidence and be able to invest more in quality housing and improved environment. Opportunities for increased revenue yield from the settlement to the Kumasi Metropolitan Assembly and public authorities can result, and incidence of illegal trade activities, like currency trafficking and smuggling, can be reduced.

8.5 GENDER ISSUES AND PERSPECTIVES

Ghana's population, as at the year 2000, has 2% more female than male. According to the 2000 national population census, of the total about 18.5 million people, there were 51% female and 49% male.³⁴ One would have expected that with such gender ratio of more female to male, women would play very prominent and actively visible roles in all aspects of national life. This, however, is not the case, and women in the country in general play more subservient roles, suffer many disadvantages and are marginalized in several areas (see Chapter 1 section 1.4; Chapter 5 section 5.2.12). Women in the country play very important roles, especially in agriculture, the informal sector and domestic activities, which are not fully recognised, and they have the potential to contribute even greater still if bottlenecks that make them marginalized and disadvantaged are removed, and more access and opportunities are given them. The United Nations *Agenda 21* recognises the disadvantaged position of women worldwide, especially in Third World countries, and has drawn up guidelines for all governments to follow in redressing worldwide gender imbalances, and it will be in the interest of the government of Ghana and local authorities to consider these in their policy formulations.

In principle, there is no official discrimination in Ghana on grounds of gender, and there is equality for both men and women in Ghanaian body polity. This principle, however, does not translate into reality and practice, and women are disadvantaged in access to education, business, management, politics, administration, civil service, and other formal sector activities, as well as in traditional life and practices such as marriage and inheritance.

Education is perhaps the single most important asset that has the power of advancement in human development, and imbalance in education against a particular section of society has the effect of producing unbalanced development. This imbalance is evident in Ghana's education where female access is limited. Whereas females have a higher average life expectancy rate (57 years) than male (53 years), female literacy ratio (51%) is much lower

than that of male (70%).³⁵ Other estimates put these figures at 58.66 years female to 55.86 years male for *life expectancy*, and 53.5% female to 75.9% male for *literacy rate*.³⁶ (The UNDP Report puts the life expectancy to 62 years for female and 59 for male, but adult literacy rates as below international standards).³⁷ These literacy rate figures include all with rudimentary and very basic education, with the level of literacy decreasing for female from post-primary levels, declining very sharply at the tertiary and professional education levels, as reflected in the levels of enrolment. For example, between 1980-81 and 1990-91 academic years female enrolment at the basic level (first six grades of the educational system) averaged 45% compared to male's 55%; at the secondary school level the enrolment fell to 33% compared to male of 67%; for polytechnics, the female enrolment was down to 27% and for university it was only 19%.³⁸ The literacy and education imbalance is even more pronounced in the rural areas and among the urban poor residents. Some of the factors affecting female education and enrolment are given as poverty, low priority placed on female education by parents and society, pregnancy and early/forced marriage, economic hardships leading to early 'forced' entry into trade and income-earning activities, overburdening household chores, sexual harassment, emotional instability, gender-insensitive curricula and classroom environments, and gender stereotyping, among many others.³⁹ Concerned about the problem of female access to education, the Ghana government and education authorities have put in place a number of measures to redress the imbalance, such as the institution of the Free Compulsory Universal Basic Education programme, through which more access will be facilitated for girls so as to "bring parity of access to education and educational opportunities" and "develop the social capital of women." The measures are good in principle, but funding remains a major bottleneck in the realisation of these aims and objectives. Government would need to increase budgetary allocations to the education sector, with special funds dedicated for increased female education access programmes. To improve access, Boakye (1997) suggests such further

measures as instituting scholarships for girls, providing financial and material assistance for poor parents, educating parents and community of the importance of female education, instituting laws that would enable sanctions to be imposed on parents who thwart their female children's education, and on men who make school girls pregnant; enact laws banning outmoded customs of early and forced female marriage, laws prohibiting trading activities for girls of school-going age; provide career guidance and counselling services, enhanced sex education and family planning programmes. To these may be added that the male population would also need to be educated against negative attitudes and stereotypes against women. These measures are pragmatic, but require political will and strength to carry them through, and are necessary if the government and educational authorities should achieve the aims and objectives of expanding access to female education. With respect to sanctions mentioned here, for instance, a division of the Fast Track Court system of the Ghana Judicial Service could be set up and aside to deal with all cases that would arise. The enhanced female education access programme seems to be concentrated at the lower levels of education, but this needs to cover all rungs of the education ladder, for example, universities and other higher education institutions should be required to adopt a positive discrimination system of admission in favour of female applicants, probably through reduced entry requirements, and aiming to achieve in the long term equal percentages of enrolment for both male and female.

In *politics, business, administration, civil service* and *the professions*, conscious efforts should be made to provide more access to women. In politics, for instance, theoretically, many more women have the potential of voting than men by virtue of their numerical strength, as the 2000 population census indicates. However, women are under-represented – in parliament (less than 15% female parliamentarians in the 2000 elections); in the Executive (in 2001, less than 15% -- 4 out of 32 -- of cabinet ministers of state in President

Kufour's Government);ⁱ in local government and in key positions and offices of the political parties. The political system is heavily male-dominated, with women generally playing minor roles. The consequences of this under-representation could be female apathy towards politics, where women voters may refuse, or not bother, to vote, and this could hamper balanced democratic development and good governance in the country. Women's representation in politics, government and decision-making bodies should be increased to reflect their population ratio, and efforts should be made (through positive discrimination in favour of women in selections and appointments to offices and positions of responsibility), and structures set up to actively promote their participation and equity in politics and the other fields mentioned. This may also call for a lot of hard work and lobbying on the part of the women and women's organisations in the country.

There should be a national debate on *religio-cultural beliefs, customs and practices* which tend to subjugate women and violate their human rights and dignity, with the view to instituting measures aimed at eliminating them, together with more positive efforts to be made to raise the profile of women in the country. With respect to these concerns a lot can be achieved through active civil society organisations. Women naturally tend to be better at organising themselves than men, and there are a number of women organisations in Ghana, such as, on national level, the National Council on Women and Development, Ghana Women's Initiative Foundation, Federation of Women Lawyers, the Support Network for Women in Politics (alias The Network), 31st December Women's Movement, and several others at local levels. These organisations, however, have a lot of bottlenecks, especially lack of adequate finance and quality, experienced personnel, as well as lack of enthusiasm and support from the male population. Apart from The Network and the 31 December Women's Movement, these organisations are generally not politically active. The Network is a very young organisation, but with potential of making significant impact if properly

ⁱ Compiled from Ghana Home Page: www.ghanaweb.com/GhanaHomePage/Politics

organised and supported. The 31st December Women's Movement was founded in May 1982,⁴⁰ after the military coup of 31st December 1981 (from which it took its name) by the wife of the coup leader, who later became the country's President. The founder was also the leader of the Movement. The organisation was a bold attempt at mass mobilisation of women to address issues of general concern to them. It established small-scale industrial and commercial enterprises for women, set up nursery schools and crèches, and organised literacy, political and civil liberties education campaigns, as well as primary health care, skills training in technical trades and craftsmanship, and environmental protection activities, nationwide.⁴¹ The name and leadership of the organisation, however, have considerably hampered broad appeal across board and Ghana's political divide, especially with respect to the followers and members of the civilian government overthrown in the said military coup. Over-politicisation and political patronage of the Movement after Ghana's return to civilian rule in 1992, where it was virtually organised as an appendage of the ruling National Democratic Congress, further alienated it from members of the main opposition political parties, thus losing further some of its broad appeal (see Devas and Korboe, 2000). Critics and opponents of the Movement accuse it of mal-administration, nepotism, being used as a conduit to channel funds to the NDC party, lack of transparency, misappropriation of funds and lack of accountability.

Whilst it is good for women's organisations to be politically active in debates and discussions on national issues, it is important that they be 'party-neutral' at both national and local levels, so that they could appeal to all women of the country and attract support from all sections of the society.

For women's organisations to be very effective, it is important that central and local governments give them all the support they need, especially in finance, management skills and logistics, and for men to actively support them.

8.6 SHELTER ISSUES

The United Nations has recommended a number of wide ranging measures aimed at improving the world population's access to good and secure shelter, especially for the poor and the deprived, and urges all governments to adopt and implement those measures. The recommendations are contained in Chapter 7 of *Agenda 21*. Section 7.5 of the Agenda lists broad programme areas as:

- a. Providing adequate shelter for all;
- b. Improving human settlement management;
- c. Promoting sustainable land-use planning and management;
- d. Promoting the integrated provision of environmental infrastructure: water, sanitation, drainage and solid waste management;
- e. Promoting sustainable energy and transport systems in human settlements;
- f. Promoting human settlement planning and management in disaster-prone areas;
- g. Promoting sustainable construction industry activities;
- h. Promoting human resource development and capacity-building for human settlement development.

Particularly, the agenda wants emphasis to be placed on shelter for the poor, as indicated in section 7.9c: *"All countries should ... support the shelter efforts of the urban and rural poor, the unemployed and the no-income group by adopting and/or adapting existing codes and regulations, to facilitate their access to land, finance and low-cost building materials and by actively promoting the regularization and upgrading of informal settlements and urban slums as an expedient measure and pragmatic solution to the urban shelter deficit."*

The United Nations Centre for Human Settlements (Habitat)'s '**Global Strategy for Shelter to the Year 2000**' spells out the blueprints, and co-ordinates the programmes of activities, for achieving the shelter aims and objectives. The ideals of the UN shelter

strategy, if actively pursued in implementation, will do a great deal in addressing the shelter needs of Ghana's urban poor and improve housing stock and quality in the urban centres. These agenda and strategy, however, are not being actively pursued by Ghana's central government and local authorities, owing to the weak state of the country's economy, leading to lack of funding for the necessary programmes of action. The alternative is to seek World Bank and IMF funding. The debate, however, is whether such a resort will be beneficial in meeting the shelter needs of the urban poor, judging from the policies of full cost recovery from beneficiaries that these institutions require. It is also doubtful if this will not bring more economic hardships on the country, judging from what it is experiencing from nearly two decades of IMF and World Bank (the Bretton Woods Institutions) sponsored Economic Recovery and Structural Adjustment programmes. Without these institutions, however, it is inconceivable how the nation can raise adequate finance and resources to embark on any meaningful housing improvement and delivery programmes. Whilst it may be necessary to seek assistance from these institutions, the government and local authorities should probably look for minimum and only very necessary part funding, and not to rely on them for the entire or greater portion of funding, if these institutions continue to be inflexible in their aid and loan conditionalities. It should be noted that shelter problems of the cities are a reflection of the country's structural and economic problems. It will be helpful if the Bretton Woods Institutions' policies are directed at really helping the Third World in real economic development, for instance by assisting in balanced development of the medium sized towns and rural areas through strengthening existing industries and commercial sector activities as well as developing more small and medium-sized industries, especially agro-based ones, and strengthening the agricultural sector. The net effect of such a strategy will lead to the improvement of infrastructure and public services and facilities of those areas, which will in turn lead to improvement in, and development of better quality, shelter of towns and villages in the

country. This will help to minimise rural-urban drift of population which in turn creates undue pressure on accommodation, urban services and the environment of the cities and towns.

With respect to addressing the particular shelter problems of the Kumasi Zongo, it has been argued that demolition and resettlement will be counter-productive. Blitzer, et al, affirm that

*“There is some acknowledgement that simply demolishing what are officially defined as ‘slums’ and bulldozing squatter settlements exacerbates housing shortages and reduces the supply of houses lower income groups can afford.”*⁴²

Payne (1977 : 186) reinforces this observation when he states that

*“ ... the process of slum clearance was shown to use up scarce resources and to actually increase the number of people needing shelter, thereby intensifying the problems such policies were intended to relieve.”*⁴³

This study, therefore, advocates that upgrading and improvement should be adopted as a viable alternative. With upgrading and improvement, however, land values will inevitably rise, leading to high rents, and there could arise the tendency for dislocation of the residence's poor, who could be 'bought out' by the rich and speculative developers (incidence of gentrification). Payne (ed., 1984: 5)⁴⁴ notes that relocation of displaced residents on serviced sites, which are almost always on the urban periphery, or poorly located or difficult site, imposes difficulties on the poor residents. Measures should, therefore, be instituted to minimise such possibility and to retain as much as possible the original residents. This could be done through legislation, which would make it illegal for any holder of a subsidised plot or property to resell it without the express permission of the KMA, or a community management committee for the area. In the event that any landholder would like to sell their land or property it should be sold only to the KMA or the area committee, at the cost the plot was sold to him or her plus the value of any additional development or investment put on the land after purchase. This plot could then

be re-allocated to another person within the target group of low-income earners. This would deter any “invasion” by speculative developers and middle-income earners who could use their wealth to buy out the plots meant for the low income landholders.

In addressing the shelter issues of the settlement full recognition should be taken of the role of women and their particular needs. Habitat’s call on governments to integrate women’s concerns in policy formulation and basic shelter and infrastructure provision is worthy of note. Noting that women are agents of change and beneficiaries in the area of human settlement, specifically it recommends (a) involving them at all levels of policy formulation and implementation of human settlements programmes, (b) improving their access to credit for both property ownership and business development, (c) protecting and improving their shelter tenure, (d) creating opportunities for employment at all levels of the human settlements sector, and (e) improving their residential environment, especially of the poor and their families and communities.⁴⁵ Other Habitat documents echo the same perspectives (see for instance, ‘Gendered Habitat’).⁴⁶ These Habitat ideals should give a good guidance to the government and local authorities with respect to designing gender-sensitive policies and programmes.

An upgrading and improvement scheme would certainly entail some demolition, to make some land available for infrastructure and public facilities. Demolition may also affect some houses, especially those that are in very bad state of disrepair. Some dislocation of people will, therefore, be inevitable and this will necessitate re-location. In this process, however, it is possible to retain all the present population and even attract some more, owing to the availability of a substantial amount of vacant land, which can be used to increase the housing stock of the settlement. For housing quality improvement and increase in stock, a two-pronged approach may be needed: (i) Improvements to Existing Housing, and (ii) Provision of New Housing. Improvements to the existing housing should address (a) conditions in houses, and (b) the physical structure of the houses. With regard to

conditions in houses, all houses should be provided with adequate access to basic services and facilities, such as toilets, kitchen, bathrooms, water and electricity. Landlords should be encouraged, and if possible required by legislation, to provide at least a minimum satisfactory access to all these facilities in their houses. This might mean converting some rooms for the provision, and would imply dislocation of some residents and loss of rent income from them. However, the improved conditions could lead to increased rents chargeable, which would compensate for the loss from the dislocated residents

Improvements to physical structure will be mainly by way of repair works on all defective *foundations, walls, roofs and floors, as well as doors and windows* of houses in the settlement. In all these communal and aided self-help strategies can be used. A housing co-operative could be set up for the settlement to co-ordinate the housing improvement and development process of the settlement. Together with housing improvement and development there should be provision of public facilities which are lacking and which the residents perceive of needing to be provided: *nursery and primary schools, a health care facility* (for primary health care, maternity advisory services and family planning education and provisions), *a place for community activities* (community centre), and *children's play areas*.

8.7 COMMUNITY PARTICIPATION

“ ... Decision-making in the building of the environment is not something that need ever be thought about purely philosophically, or intellectually, or in a vacuum since the entire process takes place within a social context and this concerns people” (Nicholson and Schreiner, 1973).⁴⁷

“Unless people as individuals and as members of groups can share in the decision making [concerning their environment] and in the actual process of development, that development is bound to be unsustainable. ... Public participation in the process of design and implementation is a key factor ... in sustainable development” (Moughtin, 1999)⁴⁸

Several professionals, writers, agencies and institutions which advocate the non-conventional approach to housing and environmental problems solution for the mass of the

urban low income groups emphasise the need for the active involvement of the people in developing and shaping their settlement. This, they believe, is a prerequisite for the success of any improvement schemes targeted for them. Shah (1984)⁴⁹ notes that people's participation provides an impetus for self-help, which makes them positively identify with their project. Their participation should encompass involvement in design, planning, construction and management practices. He cites the Lusaka project as a good example of people participation. Jere (1984)⁵⁰ observes in the Lusaka squatters upgrading and site and services that the scheme's focus was that of enabling the squatter communities that benefited to be directly and actively involved in executing the scheme, while technical consultants acted mainly as construction advisors. Community Development Workers mobilised the people within the communities for various tasks, and the community's participation was in all aspects of the scheme: decision-making, planning, detail design, construction, maintenance and management. The community had the last say in most of the decisions, and by involving local participation in this way "this created an atmosphere of mutual trust which was essential for efficient implementation" (Payne, ed., 1984: 60). That the local community's participation in such schemes is very vital is also reflected in the view of HABITAT that:

*"Spatial restructuring must be accompanied by organizational restructuring ... [involving] community-based and neighbourhood groups, with decision-making autonomy ... that initiate their own programmes and projects and have a large measure of independence in managing their own affairs. It is in such communities that responsibilities for the provision and improvement of shelter should be largely vested."*⁵¹

With such evidences and strong support for the involvement of the people in such schemes, the need to apply this principle in developing and improving low-income poor settlements in Ghanaian urban areas, and consequently to the Kumasi Zongo, cannot be over-emphasised. Local people know and understand their problems better, know of their needs and priorities, and therefore working with them has the best chance of delivering effective solutions suitable for them. They are often prepared or eager to contribute,

usually their time, labour and organisational and mobilisation 'skills', towards the development of their community. Espinosa and Rivera (1994)⁵² did a study of community-centred urban service provision of some low-income settlements in Guatemala, where a bottom-up approach was at the core of the developments. Residents were made to identify their needs and priorities and were involved in decisions as to how these should be addressed. Individuals and community organisations took on various key roles and responsibilities, developing new initiatives, and working in close partnership and co-operation with government and international agencies and NGOs. Particularly for instance, women had a major role in the development and running of 'community directed, child development oriented day care centres.' The active involvement of the communities together with close collaboration with other agencies enabled healthy pooling of resources for the provision of services the communities actually needed, not what bureaucrats elsewhere thought was right for them. The projects were within their affordable limits, and were deemed largely successful. Community involvement with other agencies, like the Guatemala experience, provides great opportunities for capacity building, in skills development, technical know-how, mobilisation and management.

Contrary to the experiences of the Guatemala City, Hoque et. al. (1994)'s⁵³ evaluation of a sanitation project in Dhaka reveals the failure of a 'top down' approach to provide effective solutions to the problems of infrastructure provision in a poor settlement. The project involved the provision of water, sanitary latrines and hygiene education, and was given to an international consortium, which determined what to provide and the level of provision. The beneficiary community was not consulted, and did not participate in the project delivery. Neither were they provided with appropriate knowledge on the use and maintenance of the systems. The project, therefore, lacked sustainability and ended up causing more environmental pollution problems than it was intended to solve. For the success and sustainability of projects designed for the poor, therefore, communities' active

involvement is vital. The United Nations Organisation recognises the importance of community organisations as “sources of innovation and action at the local level and have a strong interest and proven ability to promote sustainable livelihoods” and urges governments and development agencies to “support a community-driven approach to sustainability” by, among other things, “empowering them through full participation in decision-making, ... promoting or establishing grass-roots mechanisms ... for the sharing of experience and knowledge between communities, ... participation in the sustainable management and protection of the local natural resources in order to enhance their productive capacity, and establishing a network of community-based learning centres for capacity-building and sustainable development.”⁵⁴

Directly and actively involving people in schemes that are designed to benefit them have the potential of creating self-confident communities who are able to become partners in sustainable development and taking responsibility for managing their own settlement. Programmes for improvement to the Kumasi Zongo and similar poor urban settlements in Ghana should therefore be designed and implemented with the communities being an integral part and partners at all levels. With capacity-building objectives as part of project aims, facilities for "institutional" management such as for mobilising and managing finances, security, maintenance, social discipline, civic education and welfare, need to be created as integral parts of improvement and development schemes.

8.8 COST, FINANCING, AFFORDABILITY & RECOVERY

The greatest single factor that has affected urban development and housing delivery via the conventional system in the Third World, and consequently in Ghana, is lack of funds. The rationale behind the adoption of the alternative strategies lies principally with this factor. Governments and local authorities cannot provide all the funding necessary for housing and infrastructure provision for their people, especially the poor urban mass. It is largely for this reason that the alternative approach is being promoted for Third World countries.

The major funding agencies for such projects, such as the World Bank and the International Monetary Fund, as well as some authors and researchers on Third World urban housing and infrastructure, such as Nientied and van der Linden (1985)⁵⁵, however, believe that costs of such projects should be fully recoverable from the beneficiaries of such schemes. The arguments of these Bretton Woods institutions (IMF / World Bank) and pro-‘full cost recovery’ scholars are that this will ensure replicability and sustainability. While the plausibility of this argument may not be in doubt, the practicability of realising full cost-recovery from the intended beneficiaries without further impoverishing them and making their conditions worse than before is questionable. The intended beneficiaries generally tend to be the least economically capable of the population. While Choguill (1997)⁵⁶ believes that if infrastructure services are to run efficiently and to ensure sustainability the full cost of the services should be recovered from users, he argues that it is even more important *that more than the full cost* be charged to those able to pay, and says “... charging an additional stipend as a subsidy from the formal sector to the informal will ensure that even the lowest-income community residents are served.” With low levels of income and considerably high degree of poverty, the residents of the urban poor settlements, even though may be willing to pay for infrastructure, as the Zongo survey indicated, willingness to pay does not necessarily equate to ability to pay (see Lee, 1997; Mathur⁵⁷, 1987), and it is highly unlikely that these poor residents can alone bear the full cost of infrastructure supply and upgrading/development of their settlements. Realistically, there will be the need to subsidise costs to them: through cross-subsidy from the more economically capable residents, and from the Central Government and local authorities (the Kumasi Metropolitan Assembly, in the case of the Zongo). However, central and local government finances are quite limited, and it will be almost impossible for them to finance infrastructure and settlement improvement schemes for the urban poor single-handedly. The obvious alternative is to fall on the Bretton Woods, and other international financial,

institutions for funding loans. There is considerable debate, however, as to whether IMF/World Bank finance alone can actually help to deliver infrastructure and public services to the Ghanaian urban poor.

8.8.1 The Role of International Financial Institutions: the World Bank and the International Monetary Fund (IMF)

Since the 1980s the World Bank and the IMF have been promoting privatisation as a way of revamping the economies of Third World countries and as a means to help to address shortfalls in urban infrastructure and services (World Bank: World Development Reports;⁵⁸ Lee, 1997). This policy is being pursued through the Economic Recovery and Structural Adjustment Programmes (ERP/SAP). The structural adjustment principle calls for the removal of state controls and direct involvement in vital sectors of the economy, the introduction of currency exchange liberalisation, opening up of markets to competition, commercial management of enterprises, and stakeholder involvement. Tsikata states that *“The long term Structural Adjustment Programme is aimed at the promotion of production and resource mobilisation through the promotion of commodity exports, public sector reform, market liberalisation and institutional reform. The programme seeks to limit the role of government in the economy, promote private sector operations and remove restrictions in the economy and ensure market determined prices.”*⁵⁹ In pursuing SAP, therefore, the recipient country of the aid is required to divest itself of state owned enterprises and transfer them to the private sector, the reason being that experiences of performance of the state-run enterprises have indicated the states’ inability to efficiently run those economic activities. Results of evaluation of the implementation of ERPs/SAPs in countries that have implemented them are mixed. In fiscal terms implementation of ERPs/SAPs has led to significant improvements in some countries’ economic performance, whilst in most others the results are not encouraging. In Mozambique, for example, the

cashew nut industry was a flourishing one, enjoying government protection from foreign competition by imposing surtax on export raw nuts to encourage domestic processing. A World Bank condition for granting a loan to the country was to liberalise the raw cashew trade by removing or reducing the export surtax. Under pressure from the Bank, the surtax was reduced to such a low level that local processors could not compete with traders selling raw nuts to India. This policy led virtually to the collapse of a vital industry for the country – processing of cashew nuts.⁶⁰ Other countries, among several others, that have similarly suffered adversely from SAPs, according to critics, are Tanzania, Zimbabwe, Zambia, Bangladesh, El Salvador, Hungary, Ecuador, Uganda and Mali (Tsikata; SAPRIN).

For nearly two decades Ghana has been a candidate for ERP/SAP, and was described by the Bretton Woods Institutions as a success story (World Bank, 1992, 1994, 1995, 1996, 1997; IMF, 1999; Post, 1997; Mohan, 1996; ODI, 1996; SAPRIN, 1999). From the start of the adjustment programme until the late 1990s the country experienced real growth in GDP, fall in inflation, sharp drop in interest rates, decline in budget deficit, and improvement in the external current account.⁶¹ Observers and critics of Ghana's Economic Recovery and Structural Adjustment Programmes, however, argue that the fiscal successes of the programmes have not translated into bettering the lot of the Ghanaian populace in general, and have even worsened their situation, especially of the poor, the deprived, and the disadvantaged. *Privatisation*, with divestiture of state enterprises, and *labour-market reform policies* in the country resulted in increased job cuts and retrenchment of labour and job insecurity, low wages offered by new owners of the privatised enterprises, freezing of wages coupled with rises in inflation leading to reduction in real wages and declining purchasing power, loss of labour and trade union/employment rights, greater inequality in income distribution, and reduced access to basic services for low income people.

Liberalisation policies have led to adverse consequences in the agricultural sector, where

concentration on production of export crops has shifted resources from food production to export commodities; shortfalls in food production has caused decline in rural incomes; importation of food, together with higher input prices, has made domestic production uncompetitive and resulted in under-investment and decline in production; high food prices and food insecurity imply high expenditures on food, leading to less disposable income for other vital areas. Unbalanced nutrition is a problem, especially with the poor and the low-income earners. Removal of subsidies and cutbacks in social services are having adverse effects, especially on women and the poor. Local industries, especially the small- and medium-scale ones, facing intense international competition, are in decline. Removal of exchange controls led to a free fall of the value of the Cedi, eroding the purchasing power of the people, and fuelling inflation. Confidence in the local currency so fell that demand for foreign currency rose, causing what might be described as 'dollarisation' of the economy, where some goods and services were priced in the American Dollar, and some transactions actually done in this. Stipulations in the investment code and conditions for qualifications for the acquisition of divested state-owned enterprises excluded most local entrepreneurs whose economic power and capacity could not match the competition from foreign investors. The net effect of liberalisation has been the destruction of local enterprises, thus effectively removing participation in economic activities by a large proportion of the population.

Fiscal policy reforms have caused dislocations in the ordinary lives of most Ghanaians. Deregulation of the financial sector has adversely affected national production, as individuals and entrepreneurs in the agricultural and small-scale business sectors, find it difficult to access needed credit. Devaluations have reduced purchasing power, especially that of low-income families. Cuts and restrictions in public expenditure, removal of subsidies and imposition of user charges have led to reduced access to quality education, health-care and housing by the poor. The fallout of these is high cost of education leading

to reduction in quality because of high rises in input costs, reduced enrolment and high drop-out rates even at the basic levels. Pulling out of many children from school to work and contribute to family incomes has raised concern in many circles that Ghana's population will be largely illiterate if the current trends continue. Low quality of education in the public school system has made confidence in it so low that those who can afford spend huge sums in sending their children to private schools, and this is undermining the viability of the public school system. The negative impact of the education situation is often more severe for women and girls. Cost-recovery measures in health-care, where the user pays at point of delivery (a situation euphemistically described as 'cash and carry') has priced the poor people out of hospital and adequate medical care. Outpatient attendance has, therefore, fallen drastically, and many people needing treatment are turned away for lack of funds. Only those who are able to pay receive better care and facilities. There has been reduction in life expectancy and increase in infant mortality, with half of all deaths being of children under five years of age, despite the fact that children constitute about one-fifth of the population. Once again women and the poor are generally at the receiving end of the negative impact of the health care policies (ODI, 1996; SAPRIN, 1999; Public Citizen; Oxfam International; Tsikata; Post, 1997; Mohan, 1996; Loxley, 1990; Sowa, 1996; Bentsi-Enchill; Ghana Investment Promotion Centre; Weissman, 1996).⁶²

It is believed that Structural Adjustment has caused great problems for Third World countries: increased debt burdens, rapid capital outflow from developing countries to the industrialised ones, decreased real domestic output (GDP), general economic decline, environmental destruction, increased poverty and political instability (see for instance, Ferstenfeld.⁶³)

The Economic Recovery and Structural Adjustment Programmes have caused considerable hardships in Ghana. Measures aimed to reduce the hardships by way of Programme of

Action to Mitigate the Social Costs of Adjustment (PAMSCAD) has not had much impact in reducing poverty and alleviating economic hardships and social stress in the country (Weissman, 1996; ODI 2/96, 3/96). Protests against the programmes have come from all sections of the population: teachers, university lecturers and students, public sector employees and the Trades Union Congress, who believe that the programmes have brought economic hardships on Ghanaians and worsened poverty of the ordinary person, the urban poor and the rural people being at the worst receiving end. The World Bank has admitted that there have been mistakes in SAP and accepted the need for review of the programme.⁶⁴ With all of Ghana's experiences with ERP and SAP there is the debate as to whether the country should continue implementing SAPs and to embrace without extra caution policies and programmes of the Bretton Woods institutions. Already, the new government of the New Patriotic Party (NPP) has opted to go for the Institutions' Highly Indebted Poor Countries (HIPC) initiative (Budget statement, 9th March 2001; Joy Online, 09 March 2001), and this is raising a lot of heated debate in the country. Protagonists of the HIPC initiative – particularly the Government, the NPP, IMF, World Bank, and Britain – argue that the Initiative is the only way to get the country out of its present economic difficulties: it will ensure debt relief for the country and give the government a needed breathing space and opportunity to buy time to restructure the economy and attract investment. The programme will ensure debt reduction to manageable, sustainable levels, thereby renewing the country's prospects for growth and free up resources for meeting social needs, such as health and education development. For example, with the initiative, Ghana will benefit from up to \$200 million a year over five years, savings which could be channelled to the implementation of the Government's poverty alleviation strategy. They argue that it is the best way for the country to balance its budgets and give the chance for real economic progress (Accra Mail, GNA, Ghanaian Times, Daily Graphic, etc.).⁶⁵

Those who are against the Initiative – prominent among whom are the Ghana Trades

Union Congress (TUC), National Union of Ghana Students (NUGS), teachers and university lecturers, Women's and civil organisations, the Opposition Parties, NGOs, national "think tank" groups -- argue that HIPC is an extension of SAP, which is calculated to ensure that Ghana continues with and completes the Structural Adjustment it has been implementing for nearly two decades, and it comes with even more stringent conditionalities from the IMF and World Bank. Declaring oneself poor and bankrupt, as HIPC implies, will create image and credibility problem internationally, a situation that will put off investors from coming into the country. They argue that HIPC does not ensure any substantial debt reduction, the stages the country will have to go through – 'Decision Stage' through 'Completion Stage' – may be quite long, especially if the country is unable to meet all the conditionalities within a set time, and even if the conditionalities are met the percentage of debt relief compared to the total national debt may be insignificant. There is not much to be gained by way of development and economic transformation. The marketisation, liberalisation and privatisation policies that are compelling a young and developing nation to open up to international competition has the effect of robbing the nation of progress through real development and thus crippling the country's economy. SAP implicitly forces the country to continue to be a primary producer and cripples industrial development. The collapse of cocoa and gold prices and other export commodities following liberalisation is evidence that IMF/World Bank policies are never intended to benefit the nation. The Convention People's Party (CPP) says that "The HIPC is a diversionary manoeuvre by the international institutions to take the wind out of the sails of national and international mass movements demanding total debt cancellation" and "... reliance on market forces as instruments for growth is only consistent with the policy orientation of the Structural Adjustment Policy which has led the country into economic crises." The reform policies of the Bretton Woods institutions remove the state and public sector out of centre-stage of national development, and "It is the considered view of the

CPP that in a developing economy such as ours the state cannot be pushed to the fringes of our national development effort. Our opinion is that it will amount to gross irresponsibility if we just sit back and wait for inflows of private investment capital while our people continue to suffer dehumanising poverty and misery”, (CPP: Daily Graphic, 18 March 2001). The opponents argue that there is no evidence of progress in all the Third World countries that have been forced to undergo IMF/World Bank reform programmes and accuse the institutions of being the major cause of debt crises and economic failure in these countries, including Ghana, failure which the IMF and the World Bank openly admit. The Country Director of the World Bank and the IMF Resident Representative are reported to have admitted that the initiative is not the end to Ghana’s economic woes: “HIPC is meant to bring relief to the country. But we do not think it would do the trick. It is not a complete solution to Ghana’s problems.”⁶⁶ At another meeting with the Structural Adjustment Participatory Review Initiative (SAPRI), the institutions are reported to have admitted that “after almost two decades of implementation, SAP was not bringing the necessary benefits to the people and communities who have borne the brunt of the harsh prescription, ... and ... its impact on domestic industry and the welfare of ordinary Ghanaians ... suggests that poverty appears to be rising in the country.”⁶⁷ The Institutions acknowledge that their reform policies were driven solely by economic criteria and ignored Africa’s social priorities. In view of all the evidence and reasons advanced the opponents conclude that SAP and HIPC will only serve to perpetuate a ‘dependence mentality’ in the government and the people, the end result of which will be further ‘enslavement’ of the country economically, and strongly call on the government to abandon the HIPC Initiative.⁶⁸

The Bretton Woods Institutions’ ‘obsession’ with privatisation is not in the interest of the country, especially the poor whose cause they purport to be championing. For instance water privatisation in the country is strongly on the Institutions’ agenda and the HIPC initiative is most certainly going to insist on this as a necessary conditionality! This is a vital

issue that needs to be carefully considered by the government, since the results can have very adverse consequences on water supply and access, especially to the poor. Removal of subsidies and marketisation could imply non-affordability to the poor, who would then resort to dirty streams and wells for their needs, or illegal connections, default in payments, and drastic curtailing of water use. The impact of all these on health and productivity in the country can be quite adverse.

Both sides of the HIPC Initiative debate have valid arguments. Whilst the Ghanaian government cannot alone bear the burden of addressing the country's economic and development problems and would definitely need external assistance, the international institutions upon which it can fall – especially IMF and World Bank – cannot be totally relied upon. In view of the fact that not all their policies are beneficial, even by their own admission, government should weigh carefully the type of aid it seeks from those institutions and the conditionalities attached to them. The government should be bold to point out and reject policies that are, or likely to be, inimical to the country's development and progress. While the institutions are pressing for reform in Third World countries, they should also be prepared to reform and do away with unworkable and unsustainable policies that create more burden than relief and help to the poor countries. If the IMF and the World Bank, as organs of the United Nations Organisation, are really interested in helping the Third World countries to develop and improve their citizens' quality of life, especially of the poor, then they should re-examine their unsustainable privatisation and market-driven, development policies which tend to burden and have burdened so many Third World countries, as is the case of Ghana with the Economic Recovery and Structural Adjustment Programmes, and encourage and assist the public sector to play meaningful productive roles, especially in development and supply of physical and social infrastructure. The negative impacts of IMF/World Bank policies may not be intended, but the end result may lead to the same conclusion of creating harsh economic problems for the countries. Local

large and medium scale entrepreneurship that may be needed for privatisation to really benefit the country is not developed in the country. With enforced globalisation and unrestricted free market policies in the current circumstances, the rich countries will always buy out and control the economic infrastructure of the less developed countries, and exacerbate the widening gap of world economic inequalities. World poverty can never be alleviated or eliminated by doling out of money from the rich and better-resourced to the needy and the poor. SAPs, HIPC's and current 'aid culture' appear to be making the needy Third World perpetually dependent on the Developed World, the former constantly seeming to be receiving 'benevolent hand-outs' from the latter. What is needed is for the rich and developed countries to help the Third World to stand on their feet to be productive so as to resource themselves. This should be the new paradigm for globalisation. The Western World has the economic and technical capacity to do this. What is lacking is the political will and moral courage to change attitudes. This is the challenge that should face the world in the 21st Century.

8.8.2 Other Financing Options

Capital financing of infrastructure should not be shifted on to the poor residents. There are economic and social reasons for this. Economically, it is highly unlikely that the residents would be able to afford this cost. Secondly, the Kumasi Metropolitan Assembly (KMA) and other public utility companies provide such infrastructure and services to other parts of the city, even to the rich residential areas, and are charged only for consumption costs without imposing any capital charges on them. Social justice, therefore, demands more so that the poor of the Zongo and the poor settlements should be charged only for using the same services and facilities their richer neighbours have been enjoying for so long. Besides taxes, property rates and user charges, the KMA and the public corporations could raise revenue from other sources such as floating bonds on the capital market to help in

financing. This idea is strongly suggested by Mabogunje⁶⁹, who believes that substantial capital could be raised from investors in these bonds for financing public infrastructure, and recommends incentives such as attractive interests, paid on time, and accompanied possibly by tax exemption or substantial reduction on interest earned from investing in such bonds. In fact, Ghana has in recent years established the Capital Market (Ghana Stock Exchange), and the KMA and the public bodies responsible for development and supply of infrastructure should explore this possibility of issuing bonds to raise capital.

Public-Private Partnership (PPP) and Private Finance Initiative (PFI) arrangements can be established nationwide. With regard to the former, joint development arrangements could be made where, for instance, private capital can be infused into public sector development under a BOT (build, operate and transfer) and BOO (build, operate and own) mechanisms (Walker, et. al., 1992⁷⁰; Lee, 1997). The record of performance of the public sector, typified by the State-owned enterprises, has given much cause for concern: corruption, mismanagement, weak institutions, capacity under-utilisation, low productivity and heavy subsidisation. These have resulted in public mistrust and given rise to 'international' pressure for total privatisation and removal of public involvement. Wholesale privatisation, however, is not a viable option either, and PPP has a strong advocacy for the country. Experts believe that focussing on public service output, PPPs offer a most cost-effective approach to public sector risk management. PPPs are in operation in Britain in education and health service delivery (even though there is some opposition to it, especially from the trade unions).

With respect to shelter, housing co-operatives in the country should be strengthened to be able to be more effective and productive. There is also the need to set up and develop housing associations to help in developing social housing for the rental market, to be accessed by workers and residents who cannot afford to own houses. In this respect, PFIs can play an important role. Instituting this system, especially with the country's banks and

financial institutions, can contribute immensely to housing development and delivery in the country and reduce the problem of national housing deficit.

8.9 GENERAL CONCLUSION

The Kumasi Zongo study aimed to seek more understanding of the 'zongo' phenomenon and slum problems of the urban areas of Ghana. It also aimed to dispel some of the popular misconceptions about these settlements which give rise to official indifference at best towards them, and evictions and threat of evictions at the extreme end, and thereby advocate for their full integration into planning and development policies of the towns and cities, as well as in national development. The study unfolded a wide range of factors that affect such settlements, principal among which are poverty, illiteracy, tenure insecurity, gender imbalance, lack of adequate infrastructure or absence of it, absence of public facilities, poor housing and low environmental quality.

Based on the findings of the study a number of issues for policy considerations, both at local and national levels, have been proposed. These range from institutional reforms, legalisation and recognition, infrastructure and shelter improvement and provision, economic development and poverty alleviation, community participation, gender balance and issues, capacity building, funding and cost recovery, and the role of international institutions, especially the World Bank and the International Monetary Fund.

The Kumasi Zongo, chosen for case study, provides a unique example for 'internal validity.' In discussing the growth and morphology of the city it was noted that Kumasi 'abounds' in several areas with slum conditions, addressing the problems of which throws the Kumasi Metropolitan Assembly and the city authorities, both formal and traditional, into a considerable dilemma. An improvement scheme for the Kumasi Zongo, designed and implemented along the lines suggested in the study, could be replicable, and a successful implementation of such a scheme would open the way for the city to improve

other slum areas without too much burden to the city. The city as well as the settlements would stand to benefit greatly from its adoption and application.

The 'external validity' of the scheme lies in the fact that it could also be adopted nationwide throughout the urban areas of Ghana. Further, as a pragmatic solution to a third world urban problems a scheme like this could also be replicated in other Third World countries, especially those of Africa.

8.10 FURTHER RECOMMENDATIONS

The following recommendations are worth considering by local authorities and the government of Ghana:

- (1). There is a general paucity or lack of statistical information on Ghanaian towns and cities, especially with respect to low-income settlements. The authorities should, therefore, set up mechanisms for collecting and building up databases of information in this respect. This would help in effective planning and delivery of services and facilities for the people.
- (2). Efforts should be made aimed at capacity building for communities. In this respect, encouragement and help should be given to communities for effective organisation, mobilisation, provision and management of their communities and facilities.
- (3). Small businesses and participants in the informal sector economic activities should be educated and encouraged to keep simple accounting records of their economic activities, as this could help them plan better, keep track of their finances and improve upon their performance and integration into the national economy.

8.11 AREAS FOR FURTHER RESEARCH

A limited study of this nature will not be able to address all possible issues that could relate directly or indirectly to it. The study has unfolded a number of issues which call for serious

examination but which are beyond the scope of this research. It is, therefore, recommended that further research be carried out into them, and these are listed as follows:

- Research into the *informal sector economy* of the ‘zongos’ within the Ghanaian urban areas, and its potential, with the view to harnessing this.
- Research into the effects of the housing conditions and the environment of the Zongo on the health of the residents. This could also be extended to similar settlements in Ghana, and could help to determine the impact and cost of this to the Ghana’s health service as well as its social cost to the country.
- The development and use of secondary species of timber in building and construction in Ghana. These are currently just destroyed and wasted during the exploitation of the primary species or during farming when the bushes are being cleared in preparing the land for cultivation. At best these species are only burnt as wood fuel, either as raw wood or burnt into charcoal.
- Development and commercial production of lime from lime deposits in the country. This could be used as substitute for Portland cement for bonding and concrete works. This could save the country large sums of scarce foreign exchange it spends on imported Portland cement.
- Revitalisation and promotion of rural brick production, an industry abandoned as a result of Ghana’s drive towards ‘modernisation’ and use of cement blocks and concrete.
- Commercial production of animal and vegetable manure for agricultural purposes.
- Production and use of biogas from human waste and domestic refuse as energy supplement for Ghana.
- Ways of introducing and inculcating into the country a ‘maintenance culture’ that would make citizens and organisations conscious of the importance of maintenance. This view of ‘maintenance awareness culture’ is shared by many concerned African people.

Adama Gaye, editor of the West Africa Magazine, for example, laments the fact that crucial institutions and facilities of the continent are neglected to deteriorate, and writes “Lack of Maintenance culture is something one can observe in all sectors of African life”, and a lot of damage is done by this “absence of a maintenance culture ...”⁷¹ For the moment the general fashion seems to be *“if it’s not broken, there is no need to fix it.”* Facilities are, therefore, not maintained at all, but are left to deteriorate or break down before they are repaired, if at all.

8.12 CLOSING REMARKS

Ghana is a developing country with common problems shared by all other developing countries, primary of which is financial. Its cities are expanding both spatially and in population. The pressure to provide for the various needs of the residents makes enormous demands on local and national resources. Costs of provision and lack of adequate finance place the government and local authorities in dilemma, as they are unable to meet the demands. Yet settlements cannot be left forever to deteriorate, and the problem would have to be confronted one way or the other at some time. For cities and urban areas in Ghana that are burdened with slum and low-income housing and settlements problems the measures and proposals discussed in this study could be of immense benefit. Successful implementation of a scheme in Ghana such as the study has proposed can give a lead to other African countries in particular which are yet to find workable solutions to their similar urban problems, and indeed to other Third World countries which have relied on the conventional, Western systems, and which have not worked nor been helpful to them. It is in these respects that this study could make a vital contribution towards re-directing and re-focusing the attention of the authorities in Ghana and other Third World countries, as well as the international community, in addressing urban shelter and environmental problems.

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Appendix I

SURVEY QUESTIONNAIRES

QUESTIONNAIRE 'A'

KUMASI ZONGO SOCIO-ECONOMIC SURVEY

To the Interviewee:

Please complete this questionnaire as sincerely as possible. Information you supply is for research and academic/study purposes only and will be treated in strict confidence.

You don't need to supply your name or address on this questionnaire. Thank you for your co-operation.

1. What is your age? Years 2. Sex (Tick one): Male Female
3. Marital Status (Tick one): Single Married Widowed Divorced
4. If male and married, how many wives? 5. How many children do you have?
6. What are the ages of your children? (State, e.g. 1yr, 3yrs, 6yrs, etc)
7. How many people, including children and relatives, live together with you?
8. How many rooms do you (and your family, if you have a family) have for your use?
9. Are you a landlord/landlady or a tenant? (Tick one): Landlord/Landlady Tenant
10. If a Landlord/Landlady, do you permanently live in the Kumasi Zongo?
11. If a Landlord/Landlady, how many houses do you have in the Kumasi Zongo?
12. If you are a tenant do you pay rent? (Tick one): Yes No
13. If you do not pay rent, what is your relationship to the house-owner (landlord/landlady)?
14. If you are a tenant, how much rent per room per month do you pay?
15. If a tenant and you occupy a flat, how much rent per month do you pay?
16. If a tenant, does your landlord/landlady live within the Zongo? (Tick one): Yes No
17. How long have you been living in the Zongo? Years
18. What is your level of education? None Primary School JSS ¹ SSS ²
Post-Secondary College University Other (specify)
19. If you have children, how many are in education? : Nursery/Kindergarten Primary
Secondary/college University Other Specify

¹ JSS = Junior Secondary School

² SSS = Senior Secondary School

20. In case of Primary and Nursery, where do they attend?: Within the Zongo Outside Zongo

21. Are you employed? (Tick one): Yes No

22. If 'Yes' to Q21, Are you: Self-employed? or Salaried/ Wage earner?

23. How many people in your household/family are in employment?

24. Specify type of work you do (e.g., teacher, fitter, labourer, etc.)

25. Is your place of work in the Zongo?: Yes No

26. If 'No' to Q25, how do you go to work?: Walk By bicycle By Motor-bike
By 'Tro-tro' By public bus By taxi Employer-provided Own car

27. How much do you spend on transportation: Per day? ₪ Per Month? ₪

28. Where do you normally do your shopping/buying:

(a) For food and daily consumables?: Within the Zongo Outside the Zongo

(b) Clothings, durables, other items, etc,?: Within the Zongo Outside the Zongo

29. If shopping is done mainly outside, why?

30. What is your religion?: Muslim Christian Other, specify

31. Where do you attend worship?: Within the Zongo Outside the Zongo Other

32. How many active community organisations do you know of in the Zongo? List them:

.....

33. Where do you get your water supply from?: Within the Zongo Outside the Zongo

34. How do you get your water supply?: Communal tap the house Exclusive access in house

Public stand-pipe Public well Buy from neighbouring house(s) Other

35. How much do you spend on average per week on water?: Nothing ; or ₪

36. Are you satisfied with your water supply situation?: Yes No

37. If 'No' to Q35, why?:

38. If you are not happy with the water situation would you like an improvement? Yes No

39. Which type of improvement would you welcome?: Exclusive access Public stand-pipe

Shared tap in house

40. For this improvement, how much would you be able to pay per month in water bill? ₪

41. Where do you dispose of excreta? In the house Public latrine In the open fields

42. For Q42, if in the house or public latrine, what kind of toilet?: WC K-VIP Removable pan
43. What type of bathroom do you use?: Exclusive in the house Communal in the house
 'Shed' outside the house Public bath house Other, specify
44. What facilities are in the 'bathroom'?: Shower Bath tub Tap only Just the room
45. Where do you do your cooking?: Own kitchen Communal kitchen Courtyard Other,
46. Where do you store food items and cooking utensils? In bedroom In kitchen Other,
47. Do you have access to electricity in your house?: Yes No
48. How do you pay for your electricity?: Exclusive bill Shared bill
49. How much do you pay per month for electricity?: ₺ Do not pay anything
50. How do you dispose of refuse/garbage?: On public dump site In the street In drains
 In nearby bush Near or in the river valley By the railway line Other open space
51. On average how much is your family expenditure per week on: Children's education? ₺
 Entertainment (e.g. cinema, football watching, drinks, etc.)? ₺ Funerals? ₺
 Medicine & Hospital expenses? ₺ Religious donations? ₺
 Food? ₺ Other, excluding rent, water, electricity, transport ₺
52. What is your total personal income/earnings per month? ₺
53. What is the total income/earnings of the whole family per month ₺.....
 (For Q53 & Q54, apart from salaries and wages, include all others, like from petty trading, odd jobs, etc.)
54. What do you like most about the Zongo? (Mention as many as you can)

55. What do you dislike most about the Zongo? (Mention as many as you can)

56. What sorts of improvements would you like to see in the Zongo?

57. Any other comments:

Thank you very much for your patience and co-operation, and sparing me some of your precious time in completing this questionnaire!

QUESTIONNAIRE 'B'

KUMASI ZONGO PHYSICAL (HOUSING/BUILDING) SURVEY

1. State the form of house you live in (Please tick one): Completely enclosed rectangular Courtyard
Non-courtyard type
2. State how many storeys: Single Two Three Four Five or more
3. State walling material: Mud ('atakpame' type) Mud (wattle-and-daub) Cardboard
Landcrete ('tek' blocks) Sandcrete (cement blocks) Sheet metal (iron, scrap etc.)
Wood Composite (combination of two or more of those listed) Other, (specify)
4. Roofing finish (material): Corrugated aluminium/iron sheets Concrete tiles Clay tiles
Composite Thatch Other, (specify)
5. Wall finish: Cement/sand plaster, painted Cement/sand plaster, unpainted Rough mud
Smooth mud, unpainted Smooth mud, painted Other, specify
6. Floor finish in rooms: Mud/clay Cement/sand screed Other, specify
7. Courtyard finish: Mud/clay Cement/sand screed Gravel Other, specify
8. In general, do rooms in the house have external windows? Yes No
9. Condition of building foundation: Satisfactory Eroded and exposed
10. Number of habitable rooms in house: 11. Number of kitchens in house:
12. Number of bathrooms: 13. Number of toilets:
13. Number of households/families in the house (including single person 'households'):
14. Total number of people (including children) living in the house:
15. Services in house (tick all that are applicable): Piped water Electricity Telephone None
-

Thank you very much for sparing your precious time to complete this questionnaire

QUESTIONNAIRE 'C'

RESIDENT (USER) SATISFACTION & ATTITUDE SURVEY --- THE KUMASI ZONGO

Answer by ticking one box only:

(A) Housing Conditions:

	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. The number of rooms I have for my household's use is quite adequate: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. The size(s) of room(s) I occupy is/are adequate: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Generally, there are too many people (congestion) in a room →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. There are too many people (congestion) in the house I live in →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Access to facilities/ services (water, toilet, kitchen, bath, storage) in the house I live in is satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
6. Taking into consideration the housing conditions mentioned, how satisfied are you with the house you live in? →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(B) Socio-economic

	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
7. The level of income of the Zongo residents, on the average, is satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. The level of poverty among the Zongo residents, on average, is quite high →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. The level of education / literacy of the Zongo residents is quite satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. There are good and adequate employment opportunities within the Zongo →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Informal sector economic activities reasonably exist in the Zongo →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Active and well organised community organisations abound in the Zongo →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. There is a strong community bond/feeling within the Zongo →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. The Zongo is a peaceful social environment →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(C) Basic Infrastructure

15. Access to water in the Zongo is satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Access to electricity in the Zongo is quite satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Access to toilet facilities in the Zongo is satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Access, generally, to services in houses in the Zongo is satisfactory →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Roads and Streets provision is adequate →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Answer by ticking one box only:

Basic Infrastructure (cont'd)

	Very Satisfactory	Satisfactory	Neither satisfactory nor unsatisfactory	Unsatisfactory	Very unsatisfactory
20. Roads and Streets quality / condition in the Zongo are: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Garbage disposal in the Zongo is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
22. On the whole how satisfied are you with the infrastructure of the Zongo? →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(D). Physical Structure

	Very Satisfactory	Satisfactory	Neither satisfactory nor unsatisfactory	Unsatisfactory	Very unsatisfactory
23. Quality of walls of Category 'A' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Quality of roofs of Category 'A' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Quality of foundations of Category 'A' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Quality of walls of Category 'B' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Quality of roofs of Category 'B' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Quality of foundations of Category 'B' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. Quality of walls of Category 'C' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. Quality of roofs of Category 'C' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. Quality of foundations of Category 'C' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Quality of walls of Category 'D' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. Quality of roofs of Category 'D' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. Quality of foundations of Category 'D' buildings in general is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Very good	Good	Neither good nor bad	Bad	Very bad
35. In general, the quality of buildings in the settlement is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
36. On the whole how satisfied are you with the conditions of buildings in the Zongo? →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(E) The Visual Environment

	Very Satisfactory	Satisfactory	Neither satisfactory nor unsatisfactory	Unsatisfactory	Very unsatisfactory
37. Environmental sanitation of the Zongo is generally: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
38. The layout of the Zongo is: →	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Answer by ticking one box only:

(E) The Visual Environment (Cont'd)

Extremely serious	Very serious	Serious	Insignificant	Very insignificant
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39. How do you view the problem of erosion in the Zongo? →

Very good	Good	Neither good nor bad	Bad	Very bad
-----------	------	----------------------	-----	----------

40. Landscaping in the Zongo is generally: →

Very Pleasant	Pleasant	Neither pleasant nor unpleasant	Unpleasant	Very unpleasant
---------------	----------	---------------------------------	------------	-----------------

41. The general visual environment is: →

Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
----------------	-----------	------------------------------------	--------------	-------------------

42. Considering the points raised above, how satisfied are you with the visual environment of the Zongo? →

(F) Attitude towards Improvement / Redevelopment

Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
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43. My residence in the Zongo is only for a short while →

44. I have no interest in developing or improving the area →

45. I would like to see the Kumasi Zongo redeveloped / improved →

46. Conventional planning standards and building regulations are a hindrance to the people's efforts to invest in housing in the area

47. Uncertainty of land tenure and difficulty of acquisition are hindrances to housing investment in the area →

48. The Kumasi Zongo is discriminated against in terms of development and provision of basic infrastructure, services and facilities: →

49. I like living in the Zongo →

50. I prefer living in the Zongo to being resettled anywhere else →

No demolition at all	Part demolition + no resettlement	Part demolition + part resettlement	Total demolition + no resettlement	Total demolition + total resettlement
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51. In the event of any redevelopment / improvement I would like to see this action taken →

No contribution at all	Labour only	Part cost only	Labour + part cost	Full cost recovery
------------------------	-------------	----------------	--------------------	--------------------

52. With regard to resident contribution and cost recovery I prefer this option: →

53. Rank in order of priority what services improvements you think need to be done, say, 1, 2, 3, ... , '1' being the highest order of priority, 0' where improvement, in your view, is not necessary:

Pipe-borne water Electricity Toilet facilities Garbage Disposal Street Lighting

Answer by ticking one box only:

(F) Attitude towards Improvement / Redevelopment (cont'd)

54. Rank in order of priority what physical environmental improvements you think need to be done, say, 1, 2, 3, ... , '1' being the highest order of priority, '0' where improvement, in your view, is not necessary:

Access roads and streets Physical layout Measures to check erosion Landscaping Drainage system

55. Rank in order of priority what facilities improvements need you think to be done, say, 1, 2, 3, ... , '1' being the highest order of priority, 0' where facility, in your view, is not necessary:

Community Centre Places of Worship Local Market Primary health care facility Shops

Children's Play areas Primary and Nursery schools Facilities for small scale economic activities

56. Rank in order of priority what housing improvements and provision you think to be made, say, 1, 2, 3, ... , '1' being the highest order of priority, 0' where facility, in your view, is not necessary:

No improvement/provision necessary Improve facilities in house Improve physical structure

Improve aesthetics of houses Provide new housing

Thank you very much for sparing me your precious time in completing this questionnaire.

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Appendix II

Excerpts from the

**PLANNING CODE,
BUILDING REGULATIONS,
NATIONAL HOUSING POLICY**

PAGE
NUMBERING
AS ORIGINAL

IN exercise of the powers conferred on the Minister responsible for Works and Housing by section 63 of the Local Government Act 1993 (Act 462) and in consultation with the Minister responsible for Local Government these Regulations are made this 27th day of September, 1996.

PART I—APPLICATION OF REGULATIONS AND BUILDING PLANS

1. These Regulations shall apply to the erection, alteration or extension of a building as defined in these Regulations unless otherwise provided in these Regulations. Application of Regulations.

2. Any person who intends to— Application for building permit and submission of plans.
 (a) erect any building; or
 (b) make any structural alteration to any building; or
 (c) execute any works or install any fittings in connection with any building

shall apply in Form A specified in Part I of Schedule I to these Regulations to the District Planning Authority of the district where the building, structure or works is or is intended to be and shall submit in duplicate the relevant plans with the Form.

3. (1) An applicant under regulation 2 shall satisfy the District Planning Authority that he has good title to the land relevant to the plans. Title to land.

(2) No approval shall be granted to any applicant who does not have a good title to the land, and, for the purposes of this regulation, good title shall be in accordance with a certificate issued by the Chief Registrar of Land Titles or any other agency so authorised.

4. (1) The buildings specified in column 1 of Part II of Schedule I are to the extent provided in relation to them in column 2 exempted from the requirement for submission of building plans under regulation 2. Exemption from submission of plans.

(2) Except as provided under subregulation (1) of this regulation all other provision of these Regulations shall as are relevant apply to the buildings.

5. (1) Plans submitted with an application under regulation 2 shall indicate sections, elevations, calculations and drawings, specifications of materials and such other particulars as the District Planning Authority may consider necessary to show whether the proposed building or work complies with these Regulations. Details in plans.

(2) The applicant shall also submit to the District Planning Authority a certificate signed by a Licensed Surveyor to the effect that the corners of the plot on which the building or work is to be carried out

have been demarcated on the ground in a permanent manner in accordance with the site plan.

(3) All plans, sections and elevations required by the District Planning Authority shall be prepared by a person qualified to design the type of building in accordance with the provisions relating to such building as provided under these Regulation and shall—

- (a) be clearly and accurately delineated in ink or otherwise in a suitable permanent manner on a suitable and durable material to a scale of not less than 1:100 or if the building is so extensive as to render a smaller scale necessary, not less than 1:200;
- (b) describe the class or nature of the building and show clearly for what purpose every room or part of the building is to be used;
- (c) indicate the stages and method by which it is intended to construct the building if it is not to be built in one operation;
- (d) indicate the materials of which the building will be constructed; and show clearly and accurately the position, form and dimensions of the foundations, walls, floors, rooms and the several parts of the buildings;
- (f) indicate the method of disposal of stormwater, domestic waste-water and sewage, which shall be drawn on a block plan to a scale of not less than 1:1250 or 1:2500 in the case of extensive sites, showing the alignment sizes and invert levels of existing or proposed drains (in relation to Ordinance Datum) including manholes, gullies, vent pipes, septic tanks, soak-aways and sewers;
- (g) indicate the means of water supply and the position of existing and proposed underground water mains and pipes, including all mains and pipes within 30 metres of the site;
- (h) include a plan of every floor and complete sections of the foundations and of every storey, floor and roof of the building;
- (i) include a site plan to a scale of 1:1250 or 1:2500 as required by the District Planning Authority showing the position of the site and all overhead and underground services and adjoining streets roads and lanes and any

further information which may be required to make the site easily identifiable;

- (j) show specifically on the site plan the boundaries of sites, the position and heights of buildings on adjoining properties, the widths and Ordinance Datum levels of any street or land upon which the site may abut, and the Ordinance Datum level or the lowest floor of the proposed building;
- (k) differentiate clearly between new work and existing work, if the permit applied for is for work on an existing building; and
- (l) any other particulars as the District Planning Authority may require.

(4) The plans shall be signed by the person who prepared the plans, drawing or other relevant document.

6. A building or group of buildings with an aggregate floor area in excess of 120 square metres, and of two storeys and above in height shall be designed by an architect or any of the following professionals—

Design of building.

- (a) a civil engineer;
- (b) a structural engineer; or
- (c) a professional builder, but this description excludes draughtsman a licensed building surveyor and a building technician with a qualification lower than the higher technician diploma,

except that a building within a metropolitan or urban area shall be designed by an architect in consultation with a professional specified in this regulation.

7. (1) The District Planning Authority to which plans have been submitted may in the exercise of its power under section 64(1) of the Local Government Act, 1993 (Act 462), grant the building permit in Form B specified in Schedule I Part III to these Regulations and may attach to the permit any conditions with respect to the proposed building or work that is not inconsistent with these Regulations including the condition that the applicant shall submit such further information or details as may be required by the District Planning Authority from time to time as the building or work progresses.

Building permit.

(2) Without prejudice to sub-regulation (1) of this regulation the District Planning Authority may specify in a building permit the time within which the work authorised in the permit should be commenced.

(3) The period of the validity of a building permit shall ordinarily be five years, except that if the work authorized in the permit is not completed within the time stipulated the District Planning Authority may extend the period on application by the applicant or his agent who must be a person in the building design profession.

(4) Any building or work carried on after the date of expiry of a building permit and before an application to extend the period of validity has been approved is a contravention of these Regulations.

(5) A District Planning Authority may refuse to issue a building permit if the applicant has failed to complete any building or work authorised by a building permit or other approval previously granted to him.

Failure of District Planning Authority to process application.

8. (1) Where a person submits an application for a building permit the District Planning Authority shall notify him within 7 days of the receipt of the application and shall within a period of 3 months thereafter notify the applicant whether the application is granted or refused.

(2) An applicant not informed of the grant or refusal of the application may after the expiry of the 3 months commence development on the basis that the application is acceptable to the District Planning Authority.

Use of unconventional materials or methods.

9. (1) A person intending to use any building methods or materials for which no provision has been made under these Regulations for building shall submit an application in writing to the District Planning Authority giving details of the methods and materials intended to be used.

(2) The District Planning Authority may nominate an independent consultant and with the consent of the applicant appoint the consultant to report on whether the standard of durability and stability of the building to be constructed from materials or by methods not provided for in these Regulations are equal to the standard imposed by these Regulations for the use of the materials and the methods.

(3) The applicant shall pay the fee of the consultant, but the Building Permit fee shall be reduced by the amount of the consultant's fee provided that the reduction shall not exceed one half of the building permit fee if the plans are approved by the District Planning Authority.

Notice of commencement and completion of certain stages of work

10. (1) A person to whom a Building Permit has been issued referred to in these Regulations as "developer" shall give to the District Planning Authority at least forty-eight hours notice in writing indicating the date on which it is intended to begin work, and of the dates on which the

following stages of construction will be ready for inspection by the District Planning Authority—

- (a) demarcation of site of the plot and siting of the buildings;
- (b) foundations of buildings set out;
- (c) foundations excavated and level pegs for concreting;
- (d) foundations concreted;
- (e) trenches for drainage work excavated to levels and gradients;
- (f) drains laid and joined and ready for testing;
- (g) reinforcing steel fixed in position before concreting;
- (h) concrete shuttering ready for striking;
- (i) walls completed to wall-plate level; and
- (j) roof frame-work completed before covering.

(2) No construction work shall be covered until it has been inspected and approved by the District Planning Authority.

(3) Where a developer is notified by the District Planning Authority in writing of any contravention of his building permit in the construction and is required to rectify the contravention, he shall within a reasonable time after the completion of the rectification, notify the District Planning Authority in writing of the completion.

(4) A developer shall give to the District Planning Authority notice in writing of—

- (a) the erection of a building not more than seven days after completion or if a building or part of a building is occupied before completion, not less than seven days after completion;
- (b) any alteration or extension of a building, not more than seven days after completion; or
- (c) the execution of works or the installation of fittings in connection with a building, not more than seven days after completion.

(5) The requirements of subregulation (1) shall not apply to the installation of any fitting if the giving of notice and the deposit of plans, sections, specifications and written particulars are not required under any exemption permitted under these Regulations.

(6) If the procedure laid down in subregulation (1) of this regulation are not followed, the District Planning Authority may serve a notice requiring the owner to cut into, lay open or pull down as much of the building work as may be necessary to ascertain whether any of the provisions have been complied with and if such notice is not complied

PAGE
NUMBERING
AS ORIGINAL

(5) No drainage shall be permitted to be constructed on land adjoining an applicant's land where the land does not belong to the applicant unless adequate provision has been made in the approved development plans for a right to construct the drainage over that other person's land.

(6) Where the ground on which it is proposed to build has been filthed or covered with any material impregnated with faecal, offensive, animal or vegetable matter, the District Planning Authority shall reject the plans until after the satisfactory removal or sterilization of the offensive matter.

(7) Any site for the erection of a building for human habitation shall be adequately protected against dampness in accordance with regulations 20 and 21 of these Regulations, except where the building is intended to be used solely for storage or the accommodation of plant.

14. (1) No dwelling house shall be erected on a site of smaller area than 450 square meters with a frontage of less than 15 metres except where the plot is entirely surrounded by roads or lanes in which case the plot size shall be not less than 330 square metres and the frontage not less than 15 metres.

Site coverage
of buildings.

(2) No dwelling house together with its out-buildings shall cover a greater area of the plot than the following—

single storey detached	50%
two and three storey detached	40%
single storey semi-detached	60%
two and three storey semi-detached	50%
two and three storey terrace	50%

provided that the total floor area of a residential building other than a block of residential flats shall not exceed 80 per cent of the total area of the plot.

(3) No business premises together with its out-buildings shall cover a greater area than 75 per cent of the plot and such provision shall be made as will be required by the District Planning Authority for loading, accommodation and car parking, provided that in areas zoned for residential use, no building shall cover a greater area of the plot than that provided in sub-regulation (2) of this regulation.

(4) Where the ground floor of business premises in a commercial area is used partly or solely for human habitation the area covered by the whole building shall not exceed that laid down in sub-regulation (2) of this regulation.

(14) The requirements for site coverage provided in this regulation shall not necessarily apply to buildings of four storeys and over, which shall be subject to such requirements as may be laid down by the District Planning Authority for each particular case.

15. (1) No part of a building, including any portico, verandah or other projections (with the exception of the eaves), shall be constructed as to extend beyond the building line of any street upon which the building may front, abut or adjoin unless otherwise authorised by the District Planning Authority.

Projections
beyond
building lines.

(2) The eaves of any building which abuts upon any street shall not project into the street more than 600mm beyond the face of the wall of the building and shall be at a height level of not less than 3 metres above ground.

(3) Entrance gates, doors, windows and shutters shall be so hung that they open entirely on to the owner's property and in no case shall they be hung to open beyond a building line or fence line, if the building line or fence line abuts upon any street or any public road, lane or foot-path.

16. (1) Buildings shall normally be oriented on the East-West axis but if site problems and topography demand otherwise, other orientation axis may be considered on condition that appropriate detailing is provided to take care of natural lighting, solar penetration and ventilation.

Orientation,
building lines
and improve-
ment lines.

(2) No building shall be constructed such that any part of it cuts and projects above an imaginary line from the building line on the opposite side of the street at ground level so as to produce an angle of 45 degrees to the horizontal, except in accordance with permission granted by the District Planning Authority.

(3) No building shall be allowed to intrude into areas reserved for improvement lines.

17. (1) Boundary lines shall conform strictly to the approved layout or development plan of the locality.

Boundary
lines

(2) Where a building abuts or adjoins a lane either at the rear or on the side, the building lines in each case shall be not less than 3 metres.

(3) No boundary wall shall be erected within 2 metres of the front of any building; and the front wall of a building shall not be less than 5 metres from the edge of a major road nor 3 metres from the edge of a minor road.

THE TOWN AND COUNTRY PLANNING ORDINANCE
(WITH SUBSEQUENT AMENDMENTS)
NO. 13 OF 1945

THE OFFICE OF THE CHIEF PHYSICAL PLANNING OFFICER
PHYSICAL PLANNING DEPARTMENT
MINISTRY OF ECONOMIC AFFAIRS

JULY 1967

Provided that the Minister may grant to any person applying in writing therefor permission in writing, subject to such condition as he may deem necessary to impose, to develop land or to construct, demolish, alter, extend, repair or renew a particular building lying within the Planning Area.

(1A) Notwithstanding anything to the contrary in subsection (1) the Minister may, in any order under section 9 declaring an area to be a planning area or by a subsequent order under that section, declare that the provisions of that subsection shall not apply to a part of that planning area or any matters relating to land or building referred to in that subsection and specified in such order; and where such a declaration has been made those provisions shall not apply in respect of such part of matters and

(2) Every person who contravenes the provision of this section shall be liable, on summary conviction, to a fine of twenty cedis together with, in the case of a continuing offence, a further fine of one cedi for every day during which the offence continues.

5. (1) When an order declaring a Planning Area in respect of an area lying wholly or partly within a municipal area has been published under section 3 of this Ordinance.

Vesting
of powers
in the
Minister.

(a) The powers to undertake any of the matters described in the Schedule to this Ordinance which are vested in the Town Council by virtue of the Ordinance establishing the Town Council shall, if the Minister so directs be transferred to and become vested in the Minister and shall subject to any delegation by the Minister be exercised and performed exclusively by the Minister in respect of the municipal area contained in the Planning Area:

Provided that any power vested in the Town Council to undertake road transport services or public utility services within the municipal area shall remain vested in the Town Council;

The Minister shall, subject to any delegation by the Minister, be empowered exclusively to administer any regulations relating to town planning and building operations made by the Town Council, and to amend or revoke any of the regulations and

(c) in respect of that part of the Planning Area which lies wholly outside the municipal area the powers and duties dealt with under Parts 2, 3, 4, 5, and 6 of the Towns Ordinance, as the same may be from time to time amended, shall become vested in the Minister and shall subject to any delegation by the Minister, Such powers and duties shall include the administration of any regulations made by the Director of Public Works.

"road" means any road whether public or private and includes any street, square, court, alley, lane, bridge, footway, trace, bridle path, passage or highway, whether a thoroughfare or not;

"scheme" means a scheme made under this Ordinance;

"site" in relation to any buildings includes offices, outbuildings, yards, courts or gardens occupied or intended to be occupied therewith;

"Town Council" means a Town Council and any local authority, other than a Native Authority.

(2) For the purposes of this Ordinance the placing or keeping on any land of any shed, tent or other object, whether fixed or movable or collapsible, which is not a building shall be a use of such land.

PART 11 - DECLARATION OF PLANNING AREAS AND POWERS OF MINISTER

3.(1) If the Minister, after consultation with the Town Council concerned, is of opinion that a scheme should be made for any area he may by order declare that it shall be a Planning Area.

Declaration of Planning Areas.

(2) Such order shall come into operation upon the day of its publication in the Gazette and shall cease to have effect if within three years from such date no scheme in respect of the Planning Area or any part thereof has been approved under the provisions of section 13 of this Ordinance.

(3) A copy of the order shall also be posted at such places within the Planning Area as the Minister shall direct.

(4) When an area has been declared a Planning Area under the provisions of this section, the value of any building or land in such area shall for the purposes of determining the amount of compensation or betterment payable under the provisions of this Ordinance, be deemed to be the value of the building or land on the day twelve months immediately prior to such declaration, or in the case of a building erected after such day but before the date on which the area was declared a Planning Area, the value of the building at the time of its completion.

4.(1) When an order declaring a Planning Area has been published under section 6 of this Ordinance, no person shall within the Planning Area carry out any development of land or any construction, demolition, alteration, extension, repair or renewal of any building until a final scheme is approved under section 13 of this Ordinance for the area containing such land or building.

Prohibition of development.

(2) When an order declaring a Planning Area in respect of an area lying wholly outside a municipal area is published under section 6 of this Ordinance the powers and duties dealt with under Parts 2, 3, 4, 5 and 6 of the Towns Ordinance, as the same may be from time to time amended, shall become vested in the Minister and shall, subject to any delegation by the Minister, be exercised and performed exclusively by the Minister in respect of such area. Such powers and duties shall include the administration of any regulations made by the Director of Public Works, and the Minister shall have exclusive power to amend or revoke any of those regulations.

6.1(1) When an order declaring a Planning area has been published under section 3 of this Ordinance, the Minister shall appoint a committee (to be called the Planning Committee and herein-after referred to as the Committee) for the area concerned. Appoint-
ment of
Planning
Committ-
ee.

(2) The Committee shall consist of not less than five persons appointed by the Minister for such period or periods as the Minister may determine:

Provided that where the Planning Area lies wholly or in part within a municipal area, the Committee shall include among its members the Medical Officer of Health of the Town Council concerned, the Town Engineer of such Council or, if there be no such Town Engineer, the District Engineer, and not less than two members of such Council to be nominated by the Council.

(3) The Chairman of the Committee shall be appointed by the Minister from among the members of the Committee and he or the member presiding at any meeting of the Committee shall have an original vote in common with the other members, and also casting vote if upon any question the votes shall be equal.

(4) All acts whatsoever authorised or required to be done by the Committee shall be done and decided by the Majority of votes:

Provided that the Committee shall not be competent to act in any case unless there be present at and throughout the meeting three members at least, of whom one shall be either the chairman or one of the members appointed in writing by the chairman to preside.

7.1(1) The Committee shall furnish the Minister with such particulars and information as the Minister may require with regard to the present and future planning needs of and the probable direction and nature of the development of its area. Duties
and
powers of
Committee

(2) The Committee shall exercise such of the powers of the Minister as may be delegated to it.

NATIONAL HOUSING POLICY
AND ACTION PLAN 1987 - 1990

NOVEMBER, 1986
MINISTRY OF WORKS & HOUSING
ACCRA.

4.0 HOUSING DELIVERY ACTION PLAN (1987-90)

4.1 The Primary Objectives of the Action Plan will be to lay the foundations for increased and adequate housing outputs through:-

a. The concept of Evolutionary Housing Development which will be demonstrated practically through the implementation of reasonably affordable and manageable small-scale pilot schemes throughout the country.

b. ^{Intensive} ~~Intensive~~ encouragement in the provision and development of the fundamental basics of housing inputs like:-

i. Land acquisition, physical planning and servicing, and effective development and use of local building materials especially;

- (a) roofing coverings;
- (b) structural and masonry binders (cement, lime and pozzolana);
- (c) clay and stabilised-soil bricks and blocks, and;
- (d) primary finishing materials (e.g. ironmongery, plumbing and electrical).

c. Completion of all uncompleted public housing units as far as possible.

4.2 Housing Output:

Although the projected annual housing requirement is put at 70,000 units using an average house-hold capacity of 7, the estimated annual average output for the planned period (1987-90) is 28,750 starting with 20,000 through 25,000 and 30,000 to 40,000 which is the maximum recorded attained annual output in the country.

It is expected that the total output of 115,000 housing units will comprise about 91%, 7% and 2% of low, medium and high cost units all distributed throughout the country. It is further expected that the public sector will undertake about 2% while the private sector undertakes 98% of the projected 115,000 houses. The whole of the infrastructure provision to the sites for the 115,000 units will be financed by the public sector with supplementary funds from the National Housing Fund.

4.3 Institutional Framework for the Management of the Action Plan:

The National Housing Board will be established with the creation of the National Housing Fund and will have full responsibility for the overall planning, co-ordinating, monitoring and evaluating all action plans and programmes emanating from the National Housing Policy. The Regional and District Housing Boards would be established for the implementation of the action plan to the grass-roots.

4.4 Financing the Action Plan:

4.4.1.0 Public Sector Funding:

The National Housing Fund will expand Central Government Budgetary Allocation for the following:-

- a. Land acquisition, physical planning and infrastructural development for both public and private sector use.
- b. Intensive encouragement and development of basic building materials within a competitive environment of production quality and economy.
- c. Promotion of appropriate design and construction techniques through demonstration/pilot housing projects, manpower development and research.
- d. Public sector construction of housing units.

4.4.1.1 Public Sector Funding Seed Capital:

The following "one-off" (i.e. once and for all) contributions will form the annual seed-capital base of the National Housing Fund:-

i) Financial Consortium Contribution	-	£100.0 million
ii) Employers Contribution	:	100.0 "
iii) Sale of Public Low-Cost Housing	:	600.0 "
Sub-Total (1)		<u>800.0 million</u>

4.4.1.2 Mobilization of Foreign Exchange Component:

Part of the foreign exchange component required to support import needs of the programme will be mobilized through the following:-

- i) The 5% contribution from employees in our foreign missions must be in hard currency.
- ii. A reasonable proportion of houses or housing facilities to be sold at any particular time should be reserved for those who can pay fully or substantially in hard currency.

The following "dynamic" (i.e. continual - annual) contributions will, together with an effective investment plan and cost recovery system, ensure the growth and dynamism of the fund:

iii. Revenue from Public Rental Housing Units	-	₦ 30.0 million.
iv. Levy on Building Materials		500.0 "
v. 5% off Employees' Rent Allowance		1,600.0 "
vi. Plus Government budgetary allocation		200.0 "
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Sub-Total (2)		₦2,330.0 million
The expected total start up seed-capital is		3,130.0 million.

4.4.2.0 Private Sector Funding:

With available data indicating that the private sector finances over 30% of the national annual output of housing units, a more favourable atmosphere will be created for increased private sector investment in housing delivery through the following Central Government actions:-

- a. Vigorous implementation, through the National Housing Board, of the section of the 1985 National Investment Code which relates to housing development in the country.
- b. Tax holiday for newly established large-scale building materials factories producing at or near installed capacity in accordance with the investment code.
- c. Reduction of interest rates on housing loans to more than 75% of the commercial interest rate.
- d. Implementation of a National Mortgage Financing and Guarantee Scheme SMCD 23 of 1976.
- e. Credit Unions and Rural Banks must be encouraged to participate in the provision of housing in their areas of operation.
- f. Every employer should endeavour to establish house ownership scheme to encourage employees through the granting of housing loans or other subsidies as may be appropriate.
- g. Revision of sections of the Property Rates and Rent Law to encourage increase private participation in housing delivery.

the overall financial programme, for the public sector based on not more than 30% of the estimated seed-capital of the National Housing Fund, for the public sector housing development is given in Table 4.1. The details of the Table are given in Section 4.5 in the subsequent exposition.

4.5 Housing Delivery Programmes:

For effective implementation and monitoring the achievement of the overall objective of increased housing output during the planned period, the following programmes will be pursued by the National Housing Board:

4.5.1 Housing Land Acquisition Programme.

4.5.2 Physical Planning Programme

4.5.3 Services Infrastructure Programme

4.5.4 Housing Delivery Programme

4.5.5 Materials Development Programme

4.5.6 Manpower and Research Programme.

4.5.1 Housing Land Acquisition Programme:

The two statutory authorities for the control of land - the Lands Title Registry and the Lands Valuation Board - which were established recently will, together with other related existing agencies, work to streamline amongst other things the procedures for acquiring title to land.

Within the planned period they will be given the necessary financial and logistic support to the tune of £590.0 million (details given in Table 4.2 to complete the preparation of a comprehensive inventory of publicly acquired housing lands which will form the nucleus of the planned increased public acquisition of land for judicious allocation for housing development. Necessary steps will be taken to ensure effective use of such lands.

