



**THESIS SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK AND
SOCIAL WELFARE, FOR THE AWARD OF MASTER'S DEGREE
SMT30 TWO YEAR MASTER'S THESIS IN
DEVELOPMENT STUDIES, SPRING TERM 2010**

FACULTY OF SOCIAL SCIENCES, GRADUATE SCHOOL

**RENTAL HOUSING AND TENANCY CHANGES IN
LOW- INCOME RESIDENTIAL AREAS. THE CASE
OF ACCRA METROPOLITAN ASSEMBLY AND
SURROUNDING SETTLEMENTS**

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SUBMITTED ON 16TH AUGUST, 2010

Signed

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ACRONYMS

AMA	Accra Metropolitan Assembly
ERP	Economic Recovery Programme
GREDA	Ghana Real Estates Developers Association
GSS	Ghana Statistical Service
ILO	International Labour Organisation
IMF	International Monetary Fund
SAP	Structural Adjustment Programme
SHC	State Housing Corporation (Company)
SSNIT	Social Security and National Insurance Trust
UNCHS	United Nations Centre for Human Settlement
UNHSP	United Nations Human Settlement Programme

ABSTRACT

Housing is a basic human need throughout the world. Most people the world over have problems getting a place to sleep. In spite of the importance and necessity of housing a number of governments barely work to support the rental housing sector in many national housing policies. Housing which is a social service is now considered more as economic good which is being traded in as a commodity. The housing policy of the Government of Ghana is to promote homeownership as against rental housing. The policy of privatisation of the economy has resulted in making most urban dwellers struggling for accommodation in Accra thereby increasing slums, squatter settlements and streetism.

Key words: Rental housing, landlord-tenant relationship, trade liberalisation, tenancy, low-cost housing, low-income households

Word count: 19 239

Dedication

I dedicate this work to my sweetheart Grace, my son Samuel and my parents Peter Oppong and Yaa Antwiwaa.

PATRICK ASIEDU-FRIMPONG

ACKNOWLEDGEMENT

I wish to acknowledge the important role played by my supervisor, Max in reading through my draft works and offering invaluable advice at various stages of this study. I also appreciate the support obtained from my wife and children. My appreciation would be incomplete if I fail to acknowledge the work done by Elvis Osei-Ampadu, Eugene Oppong Ampadu and Philip Oppong for their roles in data collection and photographs for the study. Additional appreciation goes to all my course mates, lecturers and all those who in a way provided me knowledge in my studies at Lund University. I would like to extend special thanks to the staff and officials at the various Ministries, Departments and Agencies who supported and provided me with all the needed information and data, especially Mr. Ayeh of the Rent Control Agency.

Lastly I wish to acknowledge the support given to me by my parents in spite of their financial difficulties. My utmost thanks go to the Almighty God for His protection and guidance in all my educational endeavours.

The author is a Ghanaian who has resided in Accra for the greater part of his life. Whilst in Sweden, he visits Accra every year and is therefore very familiar with the situation in Accra. He also has first hand experience of the housing situation in Accra.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 General Introduction

Housing which has been traditionally acknowledged worldwide as a basic human need in recorded history continues to be a problem for most households throughout the world. This problem is common among low-income groups and migrants where housing is often rented and of poorer quality than owner-occupied units.

Cities are normally associated with modernization, economic development, social progress and cultural innovation but rapid urbanisation is gradually eroding the central role and beauty of most cities due to poverty, inadequate urban services, congestion and shortage of affordable housing, (Uwe, 2003). For instance, before the 1990s squatter settlements were not common in Ghanaian cities (Konadu-Agyemang, 1991).

However, as the rates of urban population growth continue and the numbers of poor and unemployed people increase yearly, housing acquisition becomes a problem. The proportion of urban dwellers in Ghana is about 41.3% (GSS, 2002) while unemployment levels in the cities continue to increase rapidly (GSS, 2008). These problems can be attributed to the political and economic policies adopted in the 1980s (Aryeetey and Tarp, (2001) as the economic problems changed the focus and direction of the political economy of most developing countries. To address these economic difficulties the International Monetary Fund's (IMF) Economic Recovery Programme (ERP) and Structural Adjustment Programmes (SAP) were adopted. As a condition, governments were compelled to reduce domestic demands in order to reduce inflation, encourage exports and private sector expansion.

Moreover, governments reduced public expenditure leading to loss of jobs particularly in the public sector. According to (ILO/ASPA Report, 1992), between 1984 and 1991, a lot of workers were retrenched in Nigeria, Guinea, Ghana and other West African countries. The number of urban households that are unemployed or underemployed with incomes far below the national poverty line therefore increased intensifying the degree of their deprivations.

Housing which includes land, shelter and services, is a key factor influencing the ability of the poor to succeed in an urban economy (UNHSP, 2003). Nevertheless, it remains one of the major challenges confronting urban residents in developing countries with the major problem been the shortage of affordable accommodation for low-income households. Over the decades, official housing programmes have failed to reach this category of the urban

population which has left many of their housing needs unmet, UNHSP, (2003).

The unanswered problem is how low-income households acquire housing in major cities. It is estimated that globally, about 800 million people occupy substandard housing (Karita and Gareth, 1998) while 924 million of the world's population live in slums and a good number of these are classified as squatter settlements (Grant, 2006:1). This situation is more pronounced in South Africa, where people live in shelters without proper roofs, India where there is a shortage of nearly 20 million houses while 30 percent of residents in Metro Manila live in slums and in squalid conditions (Saito, 2003).

In developing countries, government housing policies often discriminate against the rental housing sector in favour of homeownership which makes rental housing and the housing of the urban poor more expensive (World Bank, 1992). However, the importance of rental housing in providing shelter to the lower-income households and new city entrants in the developing countries is receiving attention in recent decades (Gilbert, 1991), but no effective solution has been found for urban housing policies and strategies (UNCHS, 1995).

The precariously located, poorly built and inadequately serviced housing remains one of the main forms of urban poverty in the developing countries (World Bank, 1984). Furthermore, housing prices are often high with unfavourable conditions and threats of eviction while basic housing facilities are not necessarily assured.

It is important to realise that, besides studies of the housing expenses of renters (Hoffman et al, 1991:181) identifies four main strands in the existing literature which are still relevant namely: analysis of the importance of rental housing in urban areas and causes for changes in its importance over time; discussions of the renter population particularly in relation to the likelihood of becoming homeowners; the effects of rent controls on the housing stock and the size and distribution of benefits from such regimes; and the detailed workings of rental markets, who develops such housing, the nature of tenant-landlord relations, and the economics of rental housing generally.

From (Hoffman et al, 1991) perspective, it can be realised that, as a result of trade liberalisation, rental housing now plays an important part in the economic activities in most Ghanaian cities. Even though the government has been encouraging homeownership, as against rental housing, it is important to realise that in contemporary time, the rate of migration and mobility makes rental housing a necessity as it is impossible to move buildings from one geographical area to another. The wealthiest person may be compelled to rent a

house under certain circumstances making rental housing an indispensable need in the life of a migrant. This is even greater among low-income groups, since it is expensive to own a house and that informal rental housing often lack basic facilities.

In spite of many problems facing Accra as a city and national capital of Ghana, the ever increasing problems of rental housing and tenancy changes that greater segment of individuals and households with low-incomes in the metropolis face is the focus of this study. As is the case of all cities throughout the world, Accra hosts a mix of inhabitants resulting in a variety of tenures making owners, landlords, tenants and sharers struggle for residential accommodation in pursuit of urban livelihoods and social wellbeing.

The housing problems in Accra are usually manifested in high occupancy rates, high cost of construction and building materials and occupation of dilapidated structures without essential services. In places where these services are available, the rapid increase in residential densities without a corresponding increase in supply of these services coupled with poor maintenance culture has rendered them inefficient (Government of Ghana et...al, 1996).

The changes in population growth in Accra and economic policies that Ghana has experienced since independence are causes for the persistent of these problems. As at 1984, the population of the Accra Metropolitan Assembly (AMA), Tema and the Ga districts was less than 1.3 million (GSS, 1996). According to the 2000 Population and Housing Census, the capital city together with Tema Metropolitan Assembly and the Ga South Municipal Assembly is home to nearly 4 million people (GSS, 2002). This is so because Accra acts as economic, social, political and commercial centre for people seeking work and better quality of life from other parts of the country as well as from neighbouring countries and beyond which have serious repercussions for housing (Amuzu and Leitmann, 1994).

Residential housing in Ghana has undergone a number of political and economic changes. The state-led housing provision was implemented alongside some private individuals constructing their own houses either for self-occupation or for renting. This resulted in the institution of the Rent Control Act, Act 220 of 1963 where a fair rent was determined for each unit by the rent commission the central bureaucratic authority for enforcement, similar to those used in the United Kingdom, India and Pakistan (Asabere, 2007). However, for a number of reasons the rent control did not work as envisaged due to administrative bottlenecks, inflation, demand and availability for rental housing.

Various government policies over the years attempted to address residential housing problems by providing estate housing through state institutions such as SSNIT, SHC and SCC but instead of renting these houses, they were rather sold outright to institutions and the wealthy in society. In the mid-1980s however, the Economic Recovery Programme (ERP) and the Structural Adjustment Programme (SAP) were launched on the basis of a liberalised policy regime, which involved a wide range of serious austerity policy measures. These measures resulted in reduction in employment and expenditure in the public service and trade liberalization, (Aryeetey and Tarp, 2001) which in turn led to the introduction of user-pay systems for state provided services which were hitherto free and the withdrawal of subsidies and state subventions to housing agencies (Konadu-Agyemang, 2001). The government therefore withdrew from direct housing production and abolished price and rent control systems as contained in the Rent Act, Act 220, 1963 but maintained the Rent Control Agency.

This policy enabled the private sector to produce housing for renting, but the resultant hikes in the prices of building materials, labour and construction costs made housing production more difficult for most small-scale landlords and estate developers. These affected housing production and affordability coupled with shortages and poor maintenance of the existing stock.

In contemporary Ghana, the availability of affordable, suitable and adequate housing and amenities relative to demand, form the main urban housing problem. Housing areas in Accra are occupied mainly by tenants who have no option but are compelled to consider their own socio-economic circumstances, such as incomes, class and way of life in general. A number of issues come into focus such as how low-income households in the city acquire housing, the changes that have taken place in the rental housing market since the introduction of the reform, the driving forces behind these changes and their impacts on low-income households in the city.

To properly understand and appreciate the dynamics and changes in tenancy and their implications for low-income households, we have to understand the structural changes that have occurred in the national economy (inflation, employment, salaries and real income) and changes in housing policies that have emerged since the adoption of the liberalised economic policy.

Ghana's rate of inflation was 123% in 1983 but dropped to 40% and 10% in 1984 and 1985

respectively. Between 1986 and 1999, annual inflation rate was around 25% but rose to about 41% by the year 2000 and by the end of 2008, the inflation rate dropped to 18.2% (MOFEP, 2009 Budget Statement). However, the declining trends in inflationary rates did not reflect in the real lives of the people as it coincided with high and increasing rates of unemployment, persistent and deepening poverty and falling real incomes (Ghana Human Development Report, 1997) and (UN-HABITAT, 2010). In addition, the government has restricted her role in housing production to the creation of the enabling environment for the private sector to participate in policy-making and supply of rental housing.

These structural changes in the economy and housing policies partially provide evidence for the understanding of the conditions underlying housing shortages and affordability problems in Accra. They also explain the dynamics in tenancy and the consequent mechanisms adopted by low-income households in the city. Several studies have been done on housing in general in Ghana, such as (Konadu-Agyemang, 1991); (Korboe, 1993); (Malpezzi et...al 1990); (Tipple et al, 1997), (Grant, 2006), (Asabere, 2007) and many others, only very little works such as (Konadu-Agyemang, 1998; 2001) have been done on the changes occurring in the private rental housing sector after the economic reform.

For example, Konadu-Agyemang's studies focused more on the effects of the reform on housing production as against tenancy dynamics, while this study focuses on the effects of economic reform on tenancy and housing among low-income households.

1.2 Research Questions and the Significance of the Study

It is evident that a large proportion of residents the world over are tenants largely due to the inability of all persons to own a house as a result of several factors. Housing conditions, prices, quantities, qualities and neighbourhood are among the major determinants of a nation's level of socio-economic development at the international level. In spite of this, the number of governments which are really working to support the rental housing sector is barely if at all acknowledged in many national housing policies (UNHSP, 2003). The study would seek to investigate the impact of the economic reform in Ghana on the housing sector especially among low-income households.

In view of the above, the main research questions for the study are;

- How do low-income households acquire, utilise and benefit from rental housing under

the liberalised economy?

- What changes have occurred in tenancy and in the landlord-tenant relationships after the reforms?
- What are the coping mechanisms adopted by low-income households as a result of the reforms?
- What are the effectiveness of these mechanisms in relation to rental housing?

The analysis will seek to argue that although the socio-economic circumstances of low-income households restrict their ability to invest in housing; these circumstances have been worsened by the economic reforms. These have had several negative effects on housing supply and therefore, access to housing by low-income households in Accra.

The study would help enrich information available on rental housing and tenancy dynamics. Contemporary labour migration makes rental housing necessary and sufficient condition for the low-income households and even to the middle and upper class households as the country prepares to drill crude oil in commercial quantities. A more important reason for undertaking this study is that housing accounts for a high proportion of the capital investment component of welfare, and is the largest single item in household budgets which is none negotiable (Kemeny, 2001) showing that housing has direct relationship with poverty issues. Housing also plays a major part in defining life styles and structuring the urban environment.

1.3 Objectives of the Study

The main objective of the study is to investigate the conditions under which low-income households acquire accommodation and benefit from it under the liberalised economy with particular reference to availability and affordability of rental housing in Accra. The specific objectives include;

- To investigate the housing acquisition, housing conditions and tenancy characteristics of low-income households
- To examine the changes that have occurred in tenancy since the adoption of trade liberalisation policy and the socio-economic impacts on the landlord-tenant relationships.
- To study and assess the coping mechanisms adopted by low-income households in response to the changes and the dynamics in tenancy

- To discuss the policy implications and make recommendations for the improvement of availability and accessibility of rental housing to low-income households in the Accra Metropolitan Assembly and Ghana in general.

1.4 Hypothesis

From the research statement and the objectives of the study, the following hypotheses have been devised to guide the study.

- Tenancy dynamics in Accra are determined by changing individual households' and national socio-economic circumstances
- Landlords dictate to tenants in Accra within the landlord-tenant relationships
- Low-income households in Accra occupy overcrowded, substandard and uncompleted housing units to avoid paying huge rent advances

1.5 Housing Policies in Ghana

The post-independence housing policies in Ghana has changed from state-led to private-led with emphasis on home-ownership rather than for renting. The state used to be the direct provider of housing in Ghana with the Tema Development Corporation (TDC) and the State Housing Corporation (SHC) providing housing in Tema and the main cities respectively, particularly for government employees (Grant, 2007). A number of measures were instituted for its success including subsidies for renting and subsequent purchase of government buildings, subsidised interest rates for borrowers from institutions concerned with housing finance and a rent control regime (Asabere, 2007).

State financial agencies such as the State Insurance Corporation (SIC), the Social Insurance and National Insurance Trust (SSNIT) and the First Ghana Building Society (FGBS) were encouraged to invest in the supply of low-cost housing in the cities. Nevertheless, the mid-1980s saw a u-turn in this policy and the role of the government became largely a facilitator and an enabler by encouraging private sector participation in policy-making and supply of housing for the masses.

The current international policies on housing contained in the Global Strategy for Shelter, (UNCHS), (1990) and the Global Plan of Action of Habitat II (GPA)(UNCHS), (1996) provide the framework within which current housing policies are formulated with the

intention of increasing housing supply and accessibility to the low-income majority in Ghanaian cities (Tipple et al, 1997).

This has therefore become the new housing policy for Ghana which has been adopted by all successive governments. *Thus, the current housing policy of Ghana is promotion of homeownership rather than rental housing spearheaded by the private sector.* Thus, the commodification of low-income housing as the dominant process in Ghana with the market as a means of distributing housing to people with very little purchasing power has been received with high reservation as homeownership is beyond all except the wealthy creating a high level of housing inequality (Grant, 2007:32).

1.6 The Post-Reforms Economy Of Accra

Renting has direct relationship with the economy of the community concerned. The economy of Accra has undergone drastic changes that most households find it very difficult to survive hence the coping mechanisms adopted in the city. The economically active population of Accra metropolis (AMA) is estimated to be 823,327. However, the daily influx of people from dormitory towns makes the figure higher than estimated, (ama.ghanadistricts.gov.gh)¹ The AMA economy consist of primary, secondary and and tertiary sectors. As an urban economy the service sector is the largest with 64.6% of the total labour force with the secondary sector employing 22.34%. Accra has an unemployment rate of 15.2%, (ama.ghanadistricts.gov.gh).

Accra's economy experienced the most dramatic and sustained expansion in Ghana as a result of the economic reforms. For instance, there has been a continuous influx of foreign companies as well as widespread local-based micro-enterprises in the city (Amuzu and Leitmann, 1994:5). The reform changed the state-controlled business environment in the city and has made it easy for busines activities (Grant and Yankson, 2002). Barriers to both imports and exports were lifted which resulted in the establishment of foreign companies on regular basis leading to increase in employment and residential differentiation with the informal sector employing about 40% of the workforce in Accra (Grant, 2001). There has been an increase in micro-enterprises in production and services in homes and residential areas in the city (Pellow, 2002), corroborating (Yankson, 2000) work that home-based

¹ Cited from ama.ghanadistricts.gov.gh, AMA's website on 15th February, 2010

economic activities have characterised residential communities in the urban fringe which has become the general feature of all low-income residential areas in Accra.

(Benneh et al, 1993) and (GSS, 2002) noted that while free market policy provided the rich much easier access to many commodities including building materials resulting in residential developments around the perimeters of Accra extending further to Tema and the Ga districts, it had negative effects on certain portions of the work force in Accra. They pointed out that, the wage and salary freeze implemented during the restructuring period made it impossible for incomes to keep pace with the rising costs of living. Their observation is similar to what (Wadva, 1994) observed in India that privatisation provides some people with valuable financial, property and other assets while others lose a lot of opportunities. According to Wadva, privatisation took place alongside the growth of mass unemployment and poverty and increasing social and physical exclusion and segregation. This was similar to Accra's economy.

The changes in the prices of building materials have contributed greatly to the rising costs of housing production in Accra hence the shortage and high rental charges. Following series of currency devaluation, the prices of cement rose astronomically from 240 cedis in 1984 and 2300 cedis in 1989. By 1998, a bag of cement was sold at 13,000 cedis indicating an increment of more than 5300% since 1984 (Konadu-Agyemang, 2001). The current price of a bag of cement is 130,000 cedis.

The economic changes of the country and Accra in particular led to increases in the prices of land with a plot of land in the Airport (high-income) residential area which was sold between 150,000 and 200 000 cedis in 1983 sold between 60 and 100 million cedis in 1998 and is now sold between 250 and 500 million cedis. During the same period plots at Madina (low-income) area also increased tremendously from 75 000 to between 8 and 10 million cedis and is now sold between 20 and 40 million cedis (Konadu-Agyemang, 2001).

In brief, the reforms led to the acute housing problems in Accra in the form of poor physical planning as well as housing shortages (Grant and Yankson, 2002). To make matters worse for the housing shortage in Accra has been the continuous increase in population fueled by internal migration and annual demolition of buildings by the city authorities.

1.7 Organisation of the Study

This thesis is organised into five chapters with chapter one looking at the general introduction, statement of problem, housing policy in Ghana and the objectives of the study. Chapter two dealt with the literature review, the conceptual framework and hypothesis. The third chapter talked about the study area and field research methods, sampling methods and selection of residential areas studied as well as problems encountered in the field. Chapter four discusses and analyses data collected from the field and other sources for the study.

Chapter five focused on the main findings of the study, policy implications, recommendations, suggested areas for further research and conclusions.

CHAPTER TWO

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.1 Literature Review

Policies of a country have a lot of implications on human activities and largely affect aspects of housing in different ways and degrees including patterns of population segregation, (UNCHS, 2001). Economic policies designed to address broad problems in developing countries had been formulated with little regard for their impacts on housing investments and affordability (World Bank, 1993).

The choice of housing is economic and that the decision to buy or to rent depends largely on the socially constituted economic dispositions of the agents in the housing market. Thus, the tastes and the economic resources these agents can mobilise have a great influence in housing choice (Bourdieu, 2005:15). Hence, the effects of the Structural Adjustment Programme (SAP) and other austerity measures led to a high number of urban dwellers to suffer hunger, health care and safe accommodation (UNCHS, 1997), and (Grant, 2007).

Globalisation and unregulated privatisation of the state housing stock and the lifting of rent controls have created high inequity, decline in housing investment and issues of affordability, in most urban communities in Ghana and other developing countries, (UNCHS, 2001) and (Asabere, 2007).

(Bahr, 1990) observed that changes in the economic policy from protectionism to liberalisation connected with political changes in 1973 had drastic effects on housing supply and housing conditions for lower income groups in Montevideo due to increased demand for sub-standard and over crowded housing.

(Grant and Yankson, 2002) and (Konadu-Agyemang, 2001) all argued that the liberal regime in Ghana had created unequal employment opportunities and a wide gap between housing demand and supply in Ghanaian cities which did not ensure access to cheap and affordable housing.

A number of studies have also investigated the links between rental housing and tenancy dynamics from the perspectives of changes in the economy and population.

Describing rental housing as a distribution of rentable space by rent or cost with tenants choosing their dwellings according to their taste, income and family size (Smith, 1985) observed that the rich have the tendency to live in high rent buildings and the poor in low rent

buildings but as consumers income rise, they typically demand not only for more space but also space of higher quality. However, since incomes are not distributed equally among families, there would always be a demand for rental units not only of various sizes but also of various qualities.

Forces such as changes in population, changes in the level of distribution of income, changes in technology and changes in the location of economic activity were other factors that determined tenants' location and housing choice (Chamberline, 1984). On the other hand, faced by given tastes, population and income distribution in the local market, profit maximising building owners would attempt to convert their buildings to the most profitable rent attainable uses such as from household use to commercial uses.

The choice of housing is largely dependent on the state of supply of dwellings. Even though in economic terms, demand and supply are unconditional, they also depend on a whole set of economic and social conditions created by housing policy (Bourdieu, 2005:15). The state and those who are able to impose their views through it contributes very substantially to producing the state of the housing market through all forms of regulations and financial policy aimed at promoting particular ways of bringing tastes to fruition in terms of housing (ibid). Thus, the demand for and supply of housing is to a large extent dependent on state's housing policy. For instance, in Eastern Europe the lifting of rent controls in the 1990s resulted in increases in housing expenses leading to long-term tenancy (Gilbert, 1991) and (Van Lindert, 1991). This situation usually leads to an increase in rent levels which compel many renters to remain in same dwellings over long periods of time (Asabere, 2007) and (Grant, 2007).

In similar version (Rakodi, 1995:792) observed that the extent of renting varies with housing market conditions and historical and current policies. His studies in Latin American cities showed that renting seems to be related to the price of land for legal or illegal construction and thus varies not only between countries but also between cities and over time. An important observation made was that, land prices alone do not determine the tenure balance such that an increase in rental housing is not the only response to rising land prices. The (UNCHS, 2003:46) observed that rental accommodation has been concentrated mostly in the city centres but the development of urban transport and other factors have changed the trend and now people choose to live outside the city centres. There are therefore, a number of

factors tenants consider in recent years in selecting residential areas and the type of residence they need apart from the traditional perception of staying at the city centre.

Housing is significantly affected by many non-housing policies including issues on trade, employment, public finance, social welfare and transport. Again, globalisation and economic policies of a country largely affected these issues and other aspects of housing in different ways and degrees including patterns of population segregation (UNCHS, 2001). However, policies designed to address broad economic problems in developing countries had been formulated with little regard for their impacts on housing investments and affordability (World Bank, 1993). Also, economic globalisation and privatisation had contributed to a rise in homelessness in developing countries (UNCHS, 1993).

The consequences of down sizing the public sector workforce leading to losses of formal jobs under the Structural Adjustment Programme were vividly manifested in the millions of urban dwellers who suffered from hunger, health care and safe accommodation in the developing countries (UNCHS, 1997). Also globalisation and widespread privatisation of the state housing stock and the lifting of rent controls had led to inequality, decline in housing investment and problems of affordability (UNCHS, 2001). Bahr (1990) postulated that changes in the economic policy from protectionism to liberalisation connected with political changes in 1973, had drastic effects on housing supply and conditions for lower income groups in Montevideo. This was in the form of increased demand for sub-standard and overcrowded housing.

Konadu-Agyemang (2001) postulated that the wide gap between housing demand and supply in Ghana demonstrated the contradictions in the capitalist mode of production. This according to him did not ensure access to cheap and affordable housing.

Cocato (1996) observed that, tenants of informal rental housing tend to be self-employed and are usually from low-income households or at the bottom bracket of population which is also common in most literature about the demand for rental housing. Thus, most migrants choose to perch or share until they obtain a secured employment before moving to rent a house or to own a house.

The major issues raised in this review include the effects of urbanisation, industrialisation and poverty on housing, the effects of changes on economic policies and other non-housing issues on housing supply and affordability.

2.2 Conceptual Framework

In order to provide a strong basis for analyzing and discussing the issue of rental housing among low-income households within a liberalized economy, there is a need to work with theoretical frameworks which are related to the subject under discussion with social, economic and political perspectives.

Based on the works of (Bahr, 1990), (Sen, 1999), (Angel et al, 1993), (Arimah, 1999) and (Bourdieu, 2005) a theoretical model has been designed to form the basis of the study, as presented in **Figure 1**. For instance (Bahr, 1990) work on the effects of changes in economic policies and political regimes on housing in Latin American cities demonstrated the inter-relationship between landlords and tenants and how each of them reacts to changes occurring in tenancy. (Sen, 1999) concept of ‘‘capability approach’’ shows how people use their capabilities to enhance their opportunities and how external policies may serve as a hindrance to the achievement of individual capabilities. (Angel et al, 1993) used economic approach to explain the landlord-tenant relationship and how they all react to exogenous and endogenous factors. They specifically based their arguments on the interplay between demand and supply where the landlord is the supplier and the tenant the buyer with the argument that in recent years housing has become a commodity with an exchange value rather than as a good to be produced and allocated outside the market price (Angel et al, 1993:14). All these are based on the understanding that, tenancy relations are established between landlords and tenants who are often influenced by the socio-economic circumstances and characteristics of both parties. However, the tenant and the landlord operate within a wider national economic and political environment which largely determines their socio-economic conditions and the operations of the on-going tenancy relations (Bourdieu, 2005) and (Bahr, 1990).

Figure 1 shows that the private rental housing sector is founded on factors exogenous to it such as the local economy, politics, land uses and finance systems. Again, it involves varied social inter-relations as well as factors that are external to both landlords and tenants and their households in general.

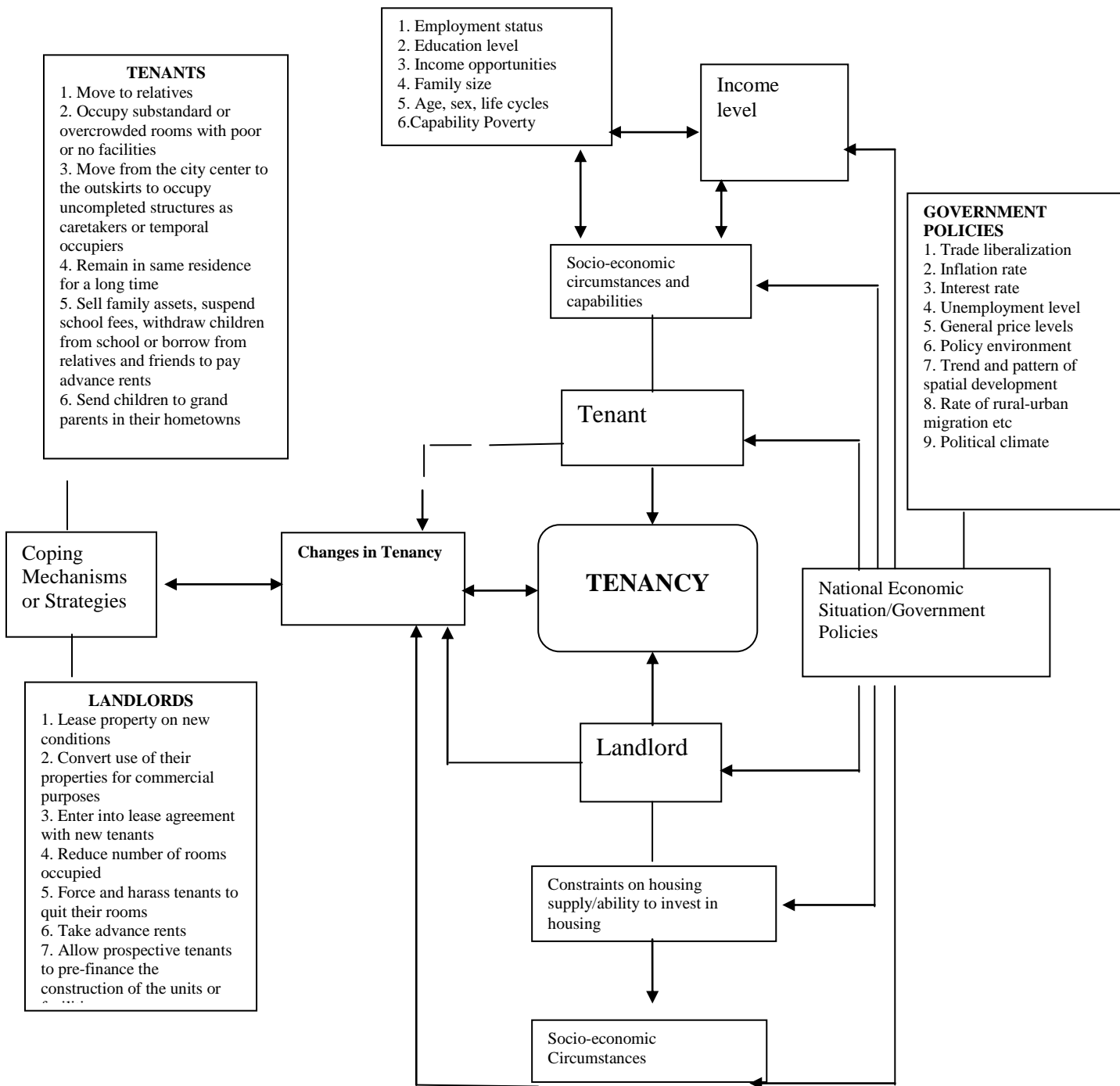


Figure 1: Conceptual Framework of the dynamics of Rental Housing in Low-income residential Areas in the Greater Accra Metropolitan Area (GAMA) within socio-political and economic context².

It demonstrates that, in a well functioning housing market, prices and rents, which are indicative of housing affordability, are determined by the interaction of demand and supply

² Derived from the works of (Bahr, 1990), (Angel et al 1993), (Arimah, 1999), (Sen, 1999), and (Bourdieu, 2005)

such as demographic conditions, the macroeconomic environment, access to housing finance and fiscal policies such as taxation and subsidies, especially those directed towards low-income groups. Housing supply, on the other hand, is determined by the availability of the factors of production such as residential land, skilled construction labour, infrastructure and construction materials (Arimah, 1999).

In addition, the model seeks to explain that rental housing act as a catalyst for a number of inter-connected social themes such as migration, changes in individual and household life courses, changes in employment patterns and opportunities among others (Ozo, 1990).

The model argues that theories on housing decision-making such as Turner's (1968) model do not adequately explain intra-urban migration and the spatial growth of residential areas of low-income groups (Bahr, 1990). Turner's 1968 model of intra-urban migration assumes that residential needs can change over the course of time resulting in migration such that once a fairly steady job with regular wages and other household and family changes can trigger a decision to move towards the outskirts of the city. Turner's assertion primarily stresses on changing preferences with increasing period of residence in the city and position in the life cycle. It can be inferred from Turner's hypothesis that people have certain degree of freedom of choice when selecting a place to live.

However, (Bahr, 1990), argues that Turner's model does not consider alternatives that exist and the external forces that restrict the individual's capabilities. The focus of Bahr's model is therefore, on the analysis of the particular time and place in which the individual is acting based on the internal and external constraints with the external forces (supply) determining the dynamics in low-income household's tenancy relations and the associated intra-urban migration which are also dependent on other external factors. This argument has been corroborated by (Bourdieu, 2005:15).

(Bahr, 1990) and (Angel et al, 1993) argued that in a liberalised housing market policy, landlords determine rents under economic and political influences which affects the level of investment in housing and hence tenancy relations. Landlords and tenants react to the tenancy relations in diverse ways with low-income tenants having little or no influence to cause any serious changes in tenancy relationships as a result of low incomes, shortages of affordable housing and the reactions of landlords to the housing market. Under such conditions there exist major changes in tenancy relations with landlords and tenants adopting diverse mechanisms to get the maximum benefit of their investment in housing. Subsequently,

landlords resort to socio-economic changes such as converting the use of their properties to other uses, leasing their properties on new conditions to either existing tenants or new ones or enter into lease agreement with new tenants. Other options include forcing and inducing or harassing tenants to quit enabling them enter into new contracts.

Tenants on the other hand, adopt such measures as moving into existing rooms as sharers or perchers, in family houses or rented rooms, moving into substandard or overcrowded houses with few or no facilities, or move away from the city center to the outskirts to occupy uncompleted buildings as caretakers or temporal occupants for free or pay little rents while others remain in same accommodation for long periods under difficult conditions. Following this, Sen's capability approach can be used to assess individual advantages in terms of his or her capabilities, that is the substantive freedoms he or she enjoys to lead the kind of life he or she has reason to value'' (Sen, 1999:87).

Sen's capability approach argues that, relative deprivation with regards to income may lead to absolute deprivation in terms of capabilities. Thus, being relatively poor in a rich country can be a great capability handicap even when ones income is very high in absolute terms by world standards. This is similar to the situation of the urban poor who have to compete with the rich for accommodation and other social amenities, including employment, fair income, transport, health and education among others. The import of Sen's argument is that, political decisions affect individuals and groups in diverse ways and these decisions have the tendency of impeding the social and economic advancement of the underprivileged and the poor in society. Thus, the capability approach defines poverty as a deprivation of capabilities, as a lack of multiple freedoms people value and have reason to value.

These theoretical frameworks will give a comprehensive understanding and analysis of the dynamics of tenancy conditions of rental housing in Accra among low-income households. The model pitches the landlord and the tenant as the main actors in the rental business with the agent as a mediator but recognises the effect external forces have on each of these actors thereby compelling them to act in a way in order to cope with the changes occurring in the economy. These coping mechanisms have been listed in Figure 1 under each actor while the capabilities or constraints created by external agents such as government political and economic policies in general and on housing in particular have also been listed under each actor. These are assumed to be the coping mechanisms adopted and capability constraints faced by the landlord and the tenant in the rental housing business.

CHAPTER THREE

THE STUDY AREA AND RESEARCH METHODS

From the statement of the problem described in this study, it was made clear that, in contemporary Ghana, the availability of suitable, adequate and affordable accommodation, relative to demand, form the main urban housing problem. It was stated that, housing areas in Accra, are occupied mainly by tenants who have found their own levels, living in places which in their own circumstances suit their class and way of life in general. This section therefore drew inspiration from the research statement and the conceptual framework in coming up with research method and techniques suitable in answering the questions, hypothesis and objectives set in this paper.

3.1 The Study Area

The choice of Accra and its outlying communities as the study area was due to the central role Accra plays in national politics, economics and commercial activities. Again, the discourse on rental housing is more pronounced in Accra than other urban centers in Ghana as its location and status in national affairs makes it home to a heterogeneous mix of people. Accra is one of the fastest growing cities in West Africa (UNCHS, 1990). Between 1984 and 1990, the growth rate in housing stock in Accra was only 1% while the population grew by about 4% per annum (UNDP and HABITAT, 1992). The 2000 Population and Housing Census shows that the metropolis grew by 4% per annum between 1984 and 2000 from about a million in 1984 to 1,658,937 in 2000, with a projected population of 4 million by 2020 (GSS, 2002). Accra is close to the port city of Tema and home to the only international airport which makes it the most populous urban community in Ghana. See Figures 3.1, 3.2, 3.3 and 3.4 below for the location of the study area.



Figure 3.1: Map showing the study area in National context: Source: Google Map



Figure 3.2: Map showing the study area in District context with the sub-metros: Source: Google Map

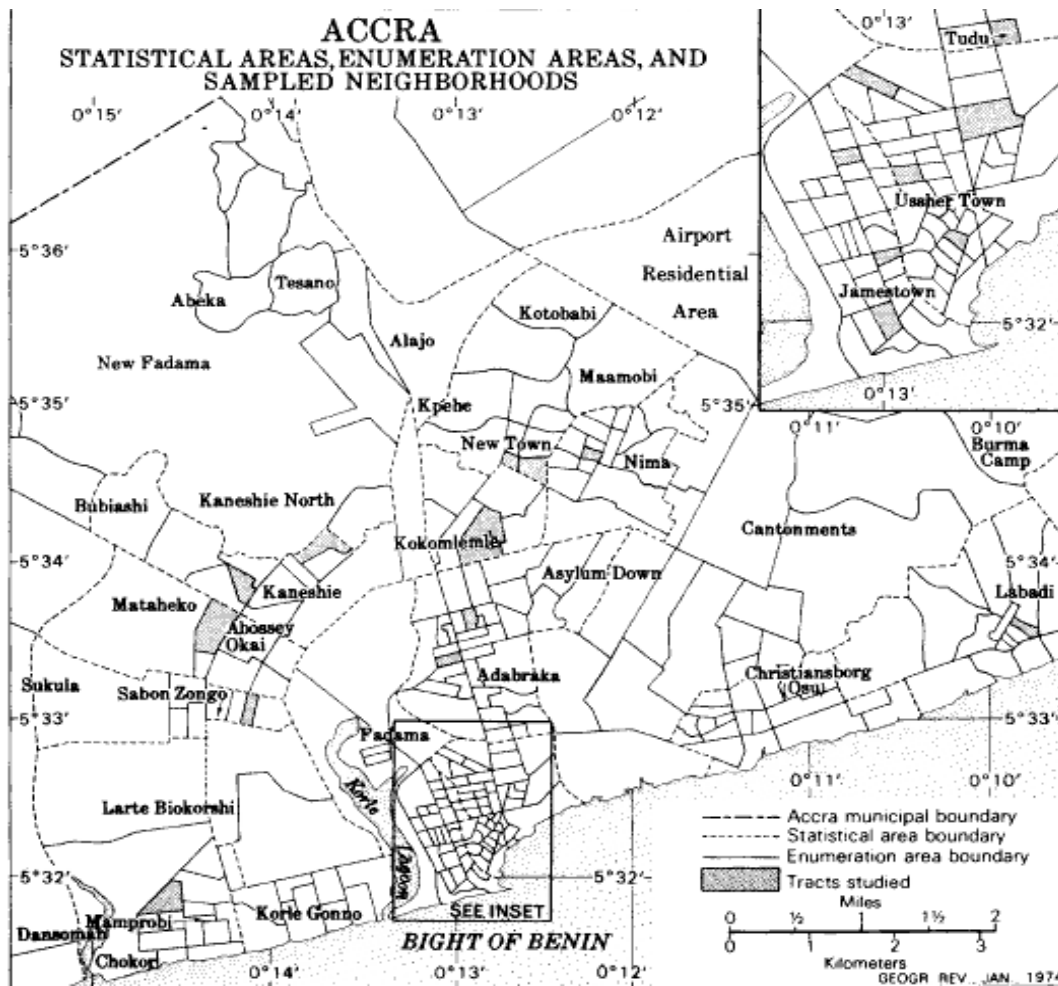




Figure 3.3 Map showing the location of Ghana in African context. Source: Google Map

Figure 3.4: Map showing the specific study areas in enumeration context.

Source: Google Map



The study is more relevant in Accra for several reasons especially as the (Ghana Statistical Service GLSS, 1995) revealed that the number of households living in abject poverty in Accra more than doubled between 1988 and 1992 from 9% to 23%. The current percentage of households living in abject poverty is 21% (GSS, 2008). The socio-economic mix and the struggle for rental housing make Accra an appropriate area for the study to assist policy makers in planning especially now that Ghana has discovered oil in commercial quantities and drilling is expected to start in the fourth quarter of 2010.

3.2 Research Methods

A research method is simply a technique for collecting data. It can involve a specific instrument such as a self completion questionnaire or a structured interview schedule, or participant observation whereby the researcher listens to and watches others, (Bryman, 2004: 29). The use of any of these techniques largely depends on the theories and methodology being

used or the hypotheses being tested and the research topic that is selected, (ibid).

Triangulation can contribute positively to answering a research question and combining different research techniques can improve a research project since the different approaches complement each other (Flick 2006: 26-27). In accordance with this I obtained a broader picture of the presumed consequences of rental housing and tenancy dynamics through applying both quantitative analysis deriving from the survey and a descriptive analysis of the secondary sources and information obtained from officials of relevant institutions.

3.2.1 Sources of Data for the Study

In order to obtain adequate information, two different but complementary approaches were used for this research namely a review of primary and secondary sources and field study of selected residential areas through questionnaire administration and interactive discussions with some landlords and formal private and public officials.

3.2.2 Secondary Data Sources

The following sources were used:

Published and unpublished books, journals, memoirs as well as internet sources, Census reports as well as published and unpublished reports from the Ghana Statistical Service (GSS), research findings; and Documents and reports from relevant Ministries, Departments and Agencies such as the Ministry of Works and Housing, the State Housing Company and the Rent Control Department, among others.

3.2.3 Primary Data Sources

Data was collected in five selected residential areas in the AMA and peripheral communities which served as the main source of data for the study.

Questionnaires were used to gather information on the socio-economic characteristics, housing conditions and tenancy changes of sampled tenants and landlords³.

3.3 Research Design and Sampling Techniques

In response to the objectives and scope of the study coupled with a wide geographical area, a mixed population with complex socio-economic characteristics, residential areas as classified

³ See Appendix 3.1 for questionnaire

by the AMA were used as the basic unit for sampling. This is because housing conditions and tenancy issues vary according to residential areas. This report categorised all the residential areas into five zones, namely low-class, medium-class, high-class, fringe development and rural residential areas, (ama.ghanadistricts.gov.gh).

This scheme was used with a re-classification of the low-class residential areas⁴ into three, namely core Ga or indigenous residential areas, migrant-dominated inner city residential areas and outlying residential areas.

From this classification, I selected a proportionate number of residential areas for the study. For a scientific and an unbiased sampling of residential areas, I used the population figures for 1984 and 2000 census reports to determine the percentage change in population in each residential area between the two census years. This formed the basis for the selection of residential areas for field data collection since population growth has direct bearings on supply and demand for housing as well as housing cost and tenure types.

3.4 Sampling Method

The systematic sampling method was used for planned houses with the cluster sampling technique employed in the unplanned residential areas with streets as the basis for the sampling. Households were used as the basic unit of sampling for the interview. In each selected house, one household head or the most senior member, usually the spouse was interviewed.

3.5 Selection of Residential Areas for Study

Using the classification of the AMA and the Accra Study Team Report, one residential area was selected from the indigenous residential area while in view of the focus of the study two areas each were selected from the migrant-dominated and outlying residential areas respectively. This was because most households in the indigenous residential areas are likely to enjoy rent-free accommodations while households from the middle and high-class

⁴ Low-class residential areas refer to all residential areas within the AMA and the outlying portions which mostly portray a blend of both rural and urban life and activities. Low-income households refer to all households resident in these residential areas.

residential areas are likely to be owner-occupiers and would therefore not be very relevant for the study.

The main criteria for the final selection was based on (1) percentage change in residential densities, (2) spatial or geographical representation with a focus on electoral constituencies and sub-metropolitan zones and (3) heterogeneity of the area taking into consideration socio-cultural characteristics of inhabitants. Using a combination of the above criteria, the following residential areas were selected for the study namely, Sukura for indigenous residential areas, Maamobi and Abeka for migrant-dominated while Awoshie and Dome took the place for outlying residential areas as indicated in **Table 3.1** below

Table 3.1 Selected Residential areas for Field Survey

Residential Category	Areas Selected for study	Constituency/Sub-metro
Indigenous Low Class Residential Areas	Sukura	Ablekuma South/ Ablekuma Sub-Metro
Migrant-Dominated Low Class Residential Areas	Abeka,	Okaikoi North/ Okaikoi Sub-Metro
	Maamobi	Ayawaso East/ Ayawaso Sub-Metro
Outlying Low Class Residential Areas	Awoshie,	Weija
	Dome	Dome-Kwabanya

Source: Derived from the AMA website and the Accra Study Team Report

Special preference was given to households occupying uncompleted buildings at Awoshie and Dome to find out why people prefer to live in uncompleted structures, which have no or few housing facilities. Furthermore, it was meant to ascertain the tenancy status of the occupants and to ascertain whether they are new city entrants.

To complement the information collected from the tenants, additional questionnaire was administered to 10 rental housing estate agents and 20 landlords within the selected residential areas.

3.6 Sample Frame and Size

Table 3.2 shows the total number of households in the five residential areas sampled for the study using the 2000 Population and Housing Census report. Although the number might have

changed since the census, it is assumed that the change might not be very significant to negate its use for the study.

Table 3.2 Residential Localities and the Number of Households

Locality	Number of Households	Sample Size
1. Sukura	6,040	29
2. Abeka	11,419	60
3. Maamobi	10,216	52
4. Awoshie	6,194	31
5. Dome (Village)	6,574	32
Total	40,443	204

Source: Derived from 2000 PHC Report

Out of the 40,443 households, a representative sample of 204 (0.5%) households was selected for the survey due to time and budgetary constraints of which 185 were returned answered.

3.7 Data Collection Instruments

The main tools for data collection for the study were standardised and unstandardised questionnaire. The rationale for this technique was to obtain the lived experience and perception of respondents as most of the questions deal with opinions and perceptions. Three different questionnaires were administered to tenants, landlords and rental housing agents with the help of five research assistants under the supervision of two experienced senior research assistants who are PhD Students at the University of Ghana. The questionnaire was not self-administered and took about one hour or more to complete in some cases. The data collection took place between February and March, 2010. The results were coded, entered and analysed with the help of SPSS 11.

3.8 Scope and Limitations of the Study

This paper concerns tenancy issues that constitute alternatives to the prospective tenant and landlord-tenant relationship. The selection criteria of samples and residential areas were aimed mainly to detect cases of rental housing and tenancy dynamics. Yet, as none of these options can be explained in isolation, the study included also the views of landlords and rental housing agents as well as reports and interactions with officials from government institutions.

As a result, the survey remained comprehensive enough to provide a reasonable cross-section of the housing conditions in each neighbourhood and among low-income households in Accra in general. Due to the limited sample size, however, most of the data presented in this paper should be considered with caution.

3.9 Data Analysis.

The study examined among others the establishment of relationships between levels of income, socio-economic characteristics and choice of residential areas. It also involved types and quality of housing facilities demanded as well as the establishment of relationships between key variables measured in the field. In view of numerous and complex relationships which have been established, different statistical and descriptive approaches were employed to establish these relationships such as frequency tables, pie charts, diagrams, correlation analysis and maps to illustrate data where appropriate using SPSS 11.

3.10 Problems Encountered in the Field

Like any field work, a number of problems were encountered during the study. Notable among them are long time in answering the questionnaires, difficulty in meeting respondents, limited time for the study and finally inability of officials to provide data and other information requested for the study. I also faced budgetary difficulties during the study. With this experience a multi-stakeholder focus group discussions would be a better option for investigating and understanding the tenancy dynamics, coping mechanisms, housing policies and landlord-tenant relationships in order to find a permanent solution to the housing problem in Ghana. This is because each stakeholder tries to present a one-sided argument of the issue.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

4.0 Introduction

This chapter analyses the data collected from the field and other secondary sources so as to have a better appreciation and understanding of the topic under discussion. It would therefore discuss the socio-demographic characteristics of respondents, housing conditions, and supply and demand for rental housing, tenancy dynamics and coping mechanisms adopted by both landlords and tenants.

In chapters 1 and 2, the effects of the reform and the major changes in the rental housing market with negative consequences on low-income households were discussed. The conceptual framework showed that rental housing market deals with the interplay between landlords and tenants operating within external factors. Hence, they respond differently to a change in any of these factors. To understand these changes and to put them into proper perspective, it would be very vital to comprehensively discuss the changing landlord-tenant relationship and all the associated dynamics in contemporary rental housing market. This would deepen our understanding of changes occurring in the rental housing sector and the resultant coping mechanisms they have adopted to survive within the city which is one of the main objectives of the study. The effectiveness of these mechanisms and finally the future of rental housing in Accra would be discussed.

The general effects of the reform on housing would also be discussed since the retrenchment or redeployment exercise made life very unbearable for most urban dwellers which had implications on housing supply and affordability for low-income households. This is because, most urban dwellers have responded to the changes in the housing sector as well as in the economy in general.

This chapter therefore forms the main focus of the study and would therefore make inferences from the previous chapters and data collected from the field.

4.1 Socio-demographic Characteristics

4.1.1 Age Distribution, Gender and Marital Status of Respondents

The survey revealed that most household heads or respondents in the low-income residential areas are old averaging 58 years with 67 as the modal age. Thirty-six and seventy-two years are the youngest and the oldest ages respectively. What this means is that either the young

people cannot afford to rent houses of their own or are better off enough to rent rooms in the middle and high income residential areas. It may also be as a result of inadequate rental rooms in these areas. **Tables 4.1A and 4.1B** show the age distribution of respondents and their residential areas respectively.

Table 4.1A: Age Distribution of Respondents

Age groups	Frequency	Percent	Cumulative percent
0-39	9	4,9	4,9
40-49	33	17,8	22,7
50-59	36	19,5	42,2
60-69	105	56,8	98,9
70-79	2	1,1	100,0
Total	185	100,0	

Table 4.1B: Cross Tabulation of Age and Location of respondents

Age Groups	Location of respondents					Total
	Core Ga	Old migrant areas		Outlying areas		
	Sukura	Abeka	Maamobi	Awoshie	Dome	
0-39	0	1	0	4	4	9
40-49	0	9	0	14	10	33
50-59	4	12	3	7	10	36
60-69	23	29	42	4	7	105
70-79	2	0	0	0	0	2
Total	29	51	45	29	31	185

A close look at **Table 4.1B** above shows relatively older people in Sukura and Maamobi than the other localities. What it means is that people in these localities appear to adopt these areas as their permanent place of residence while those in Abeka usually return home during old age as most of them are migrants from other parts of Ghana. Again, Awoshie and Dome are newly developing areas and have therefore not produced relatively old people in terms of residency. These two areas are therefore more suitable for the youth as the probability of getting a low-cost room is high.

Gender analysis shows that about 90% of the respondents were male. This is however, not very surprising as in most Ghanaian societies the head of the household is usually a man portraying the patriarchal nature of the society. Even in a situation where the woman is the bread winner, the head of the household is usually reserved for the man sometimes the eldest son.

It is important to consider marital status in analysing rental housing since it is the basis for households and families. Majority of respondents are married (93.0%) or were once married, (that is divorced (2.7%) or widowed (2.7%). The significant of this is that having an accommodation is a condition and requirement in most Ghanaian societies. Only a negligible 1.6% of respondents are single or have never married.

4.1.2 Educational and Employment Status

From the survey 29.7% of respondents do not have any formal education at all. This makes it very difficult for any organisation to employ them in the formal sector especially in a situation where formal education is considered a priority in recruitment into public and civil services. It is important to state that, the highest educational level attained by 74% of respondents is below secondary education (29.7% no formal education and 44.3% JHS/Middle School) which means these areas find it very difficult to participate fully in the modern labour market. In fact only 3% have education level from training institutions and colleges where they have some skills for employment in the formal sector. **Figure 4.1** below shows the distribution of educational status in a pie chart form.

A PIE CHART SHOWING EDUCATIONAL STATUS OF RESPONDENTS

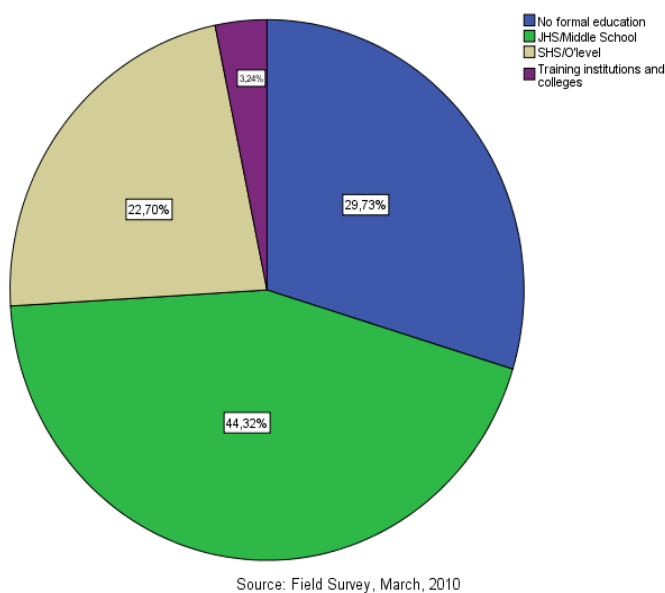
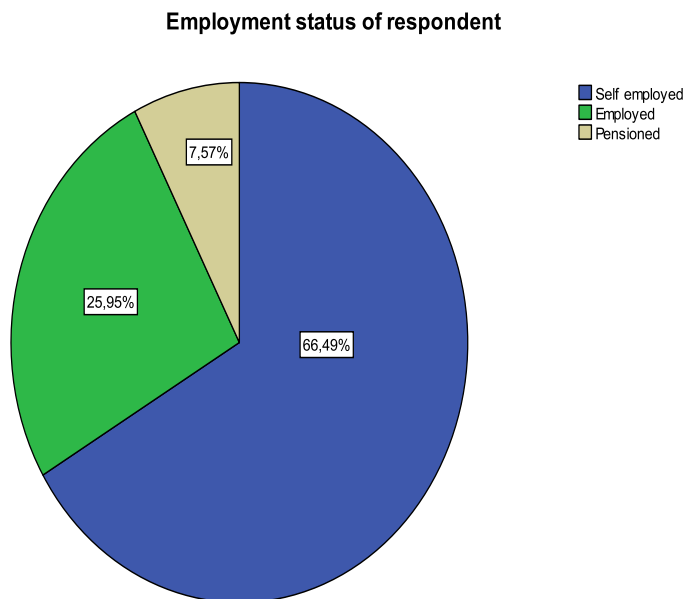


Figure 4.1

One means to ascertain whether a person can pay the rent and other charges is to find out the employment status of the person. About 66.5% of respondents are self-employed while 26% are employed by other organisations or institutions in both private and public sectors. The self-employed are mostly engaged in petty trading, small-scale artisanship and food vending.

Since the self-employed do not enjoy any pension from the social security fund in Ghana, they continue to work until they can no longer work. Hence some respondents above 60 years who are still actively engaged. Those few persons who indicated that they are pensioned (7.6%) are those who worked in the formal employment situation and have been pensioned, retrenched or redeployed. See **Figure 4.2** below.



The self employed include all those who do not work for any other person or organisation but earn their living from their own establishments. These establishments include petty trading, food preparation and selling, artisanship and other menial activities which earn them income

Figure 4.2

4.1.3 Income Level

Table 4.1.3 shows that 73.5% of respondents earn at most 200 Ghana cedis⁵ a month which makes their expenditure pattern very fragile. This means resources for house keeping is very limited which has the tendency to affect child development in terms of education, health and entertainment. It is even difficult to analyse how this amount is expended within the household taking into consideration rent, transport, and other utility charges not considering feeding expenses.

⁵ 200 Ghana cedis is equivalent of 142 US Dollars as at June, 2010

Table 4.1.3: Classification of monthly income levels

Income levels	Frequency	Percent	Cumulative Percent
50 to 100 GHC	35	18,9	18,9
101 to 150	73	39,5	58,4
151 to 200	28	15,1	73,5
201 to 250	49	26,5	100,0
Total	185	100,0	

4.1.4 Household Characteristics and Conditions

4.1.5 Household Size

In dealing with households and tenancy, one variable which cannot be left out is the household size as it has a lot of implications on the number of rooms occupied and income levels. It also determines expenditure patterns of the household and its standard of living. From Table 4.1.5 below, 51.9% of respondents have household sizes between 5-8 persons with 4.9% having between 17-20 household members. This means that 48% have more than 8 persons in their households.

Table 4.1.5: Distribution of Household Sizes

Household Size	Frequency	Percent	Cumulative Percent
5-8	96	51,9	51,9
9-12	71	38,4	90,3
13-16	9	4,9	95,1
17-20	9	4,9	100,0
Total	185	100,0	

4.1.6 Number of Rooms Occupied by Household and Household Size

The survey revealed that 60% of respondents occupy 2 rooms and 35% occupy 3 rooms each. The average household size is 9 while the average number of rooms occupied is 2.3. It is important to note here that, most of these rooms include the sitting room, thus a two-room house means a chamber and a hall in most cases. Nevertheless, this is the situation a lot of people in Ghana especially those in Accra find themselves in. This situation has a lot of implications especially on human health in the event of disease outbreak. As has been mentioned earlier in this paper, the large household sizes may be as a result of several factors but available information from the Ministry of Water Resources, Works and Housing indicates that Ghana has about 700 000 housing unit deficits. The reality is that the demand for housing is highly inelastic and that prices keep on rising thereby compelling a lot of people to share one or more rooms. **Table 4.1.6** below amply demonstrates the situation by comparing rooms occupied with the household size. Eight respondents with household sizes

between 5 and 12 occupy one room each while 97 respondents of the same household sizes occupy two rooms each.

The number of rooms occupied does not necessarily depend on household size but rather on the ability to pay the rent and in some instances availability of vacant rooms which is contrary to normal room occupancy expectations.

Table 4.1.6: Cross Tabulation of number of rooms' occupied and household size

Household Size	Number of rooms occupied by respondent's household			Total
	1	2	3	
5-8	5	54	37	96
9-12	3	43	25	71
13-16	0	7	2	9
17-20	0	7	2	9
Total	8	111	66	185

4.1.7 Dependent Household Members

The rationale for analysing this variable is to ascertain the financial burden on the head of the household. It is also meant to find out the room density of the household. The survey revealed that about 79% of respondents have between 4-6 dependent household members⁶ with less than 1% having between 1-3 dependent members as in Figure 4.3 below. In fact 40% have 6 dependent household members which is very high above the national average of 4.6 persons per household.

⁶ By dependent household members I mean all persons in the household who are under 18 years and those above 18 but are not engaged in any income generating activity but in school or in apprenticeship.

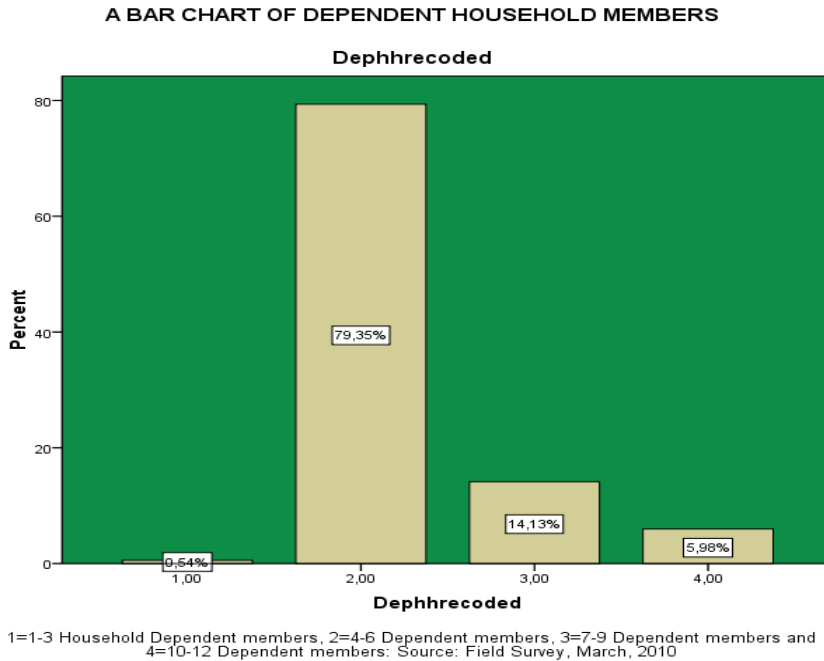


Figure 4.3

4.1.8 Independent Household Members

This variable is intended to explain why people who are not dependent still live with or share accommodation with other persons. A number of reasons may be assigned to this including that one cannot raise enough money to pay for the huge rent advances, or that there are no rooms available for renting and or these persons are new city entrants who want to perch with relatives and friends to search for their own accommodation. From Figure 4.4, 67% of households have 3 independent members⁷ which exclude the household head but includes the partner where available. What this means is that there are at least two or three adult working people among each household.

⁷ By independent household members I mean persons who are above 18 years and are engaged in income generating activity or employed.

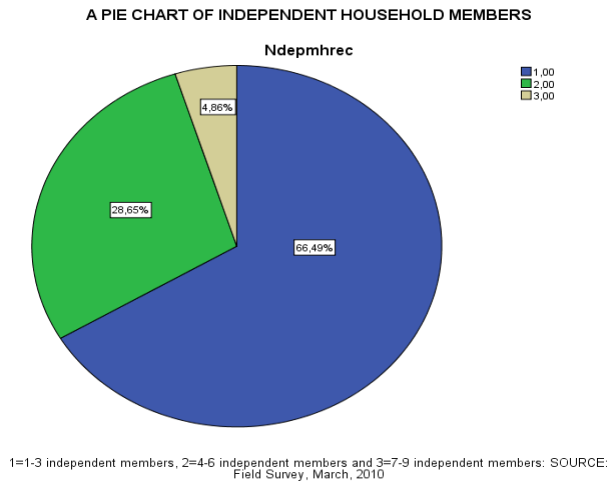


Figure 4.4

4.2 Characteristics of Current Housing Conditions and Tenancy

The conditions of a house and its environment are very vital for the health status of its inhabitants and neighbours. It is therefore important to analyse and discuss the housing conditions of tenants as it is an indicator of their social and economic status in society. Thus where you live is an indicator of who you are in society though not always true.

4.2.1 Type of House or Dwelling

Low-income households usually find their levels based on their income and other socio-economic statuses. Figure 4.5 below demonstrates this clearly.

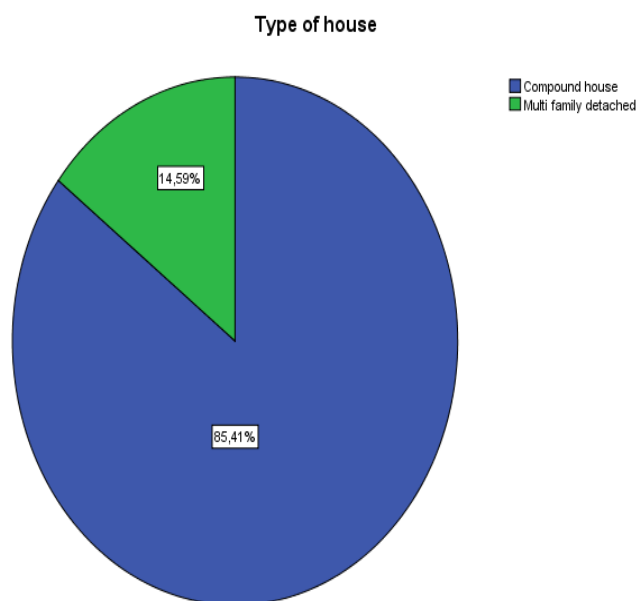


Figure 4.5 A Pie Chart showing the type of dwelling occupied by respondents

Obviously, in a country like Ghana, low-income households would not be in a position to

acquire or rent single family detached or single family semi detached houses as a result of policy on homeownership. It is therefore not surprising that majority of the respondents (85%) live in compound houses. However, what makes the situation very worrying is the number of households in a house. The social consequences as a result of gossiping, enviousness, quarreling and noise making among others is very enormous.

4.2.2 Number of Rooms Occupied

This variable is an indicator of whether the household size correlates to the rooms occupied. Table 4.2.2 shows that 8 households have one room each while 111 households representing 60% occupy two rooms each with 66 households (35.7%) having 3 rooms each. It implies that each household has on average 2.3 rooms.

Table 4.2.2: Number of Rooms Occupied by Household

Number of rooms occupied	Frequency	Percent	Cumulative Percent
1	8	4,3	4,3
2	111	60,0	64,3
3	66	35,7	100,0
Total	185	100,0	

4.2.3 Number of Households in Respondent's House

The number of households in the house is an indicator of the house density. The average number of households in respondent's house is 9. The minimum households in a house are 2 with a maximum of 16. Sixty percent of houses have households between 2 and 10 while the remaining 40% have more than ten households⁸. The situation is better understood and appreciated, when one considers the facilities available in the entire house and how it is used by the occupants. Most of these houses lack the basic housing facilities⁹. A house hosting about 8 households may depend on one meter for their electricity supply. This is a potential source of conflict in the house. In fact, all the respondents (100%) indicated that there are conflicts in the use of facilities in the house. These conflicts may stem from cleaning the bathroom, the toilet, disposing of waste and more importantly how electricity and water bills are shared among the different households.

⁸ (see appendix 4.2.3) showing number of households in respondents' houses

⁹ see subsection 4.3 for details

4.2.4 Factors Considered in Choosing Residential House

Among the factors that tenants consider in choosing their houses included location (31.4%), rental charges or price (27.6%) and availability of rental rooms (41.1%) This means that the prospective tenant is only interested in a place to live with very little consideration for price and other socio-economic factors. Thus, the first most important considerations for the new prospective tenant is availability of rooms and where it is located as indicated in table 4.2.4.

Table 4.2.4: Factors considered in choosing residential house

Factor considered in choosing first residential house	Frequency	Percent	Cumulative Percent
Location	58	31,4	31,4
Rental charges or price	51	27,6	58,9
Availability of rental rooms	76	41,1	100,0
Total	185	100,0	

4.2.5 Length of Stay in Current House

This variable is intended to help us analyse the circumstances under which some tenants stay long in some houses or localities as against others who stay for only a short period. Table 4.2.5 shows that, 61% of respondents have stayed in their present houses between 21 to 40 years with 32% staying in their present accommodation between 6 and 20 years. The minimum number of years stayed by a respondent is 6. When we compare this variable with the location of respondents, it showed that those from the core Ga have relatively stable tenure than the other areas as all respondents from Sukura have stayed in their present accommodation for more than 30 years. On the other hand, respondents from the outlying areas have relatively stayed for a short period in their current accommodation with only one respondent crossing the 30 years mark¹⁰. This confirms the observations by (Gilbert, 1991), (Asabere, 2006), (Grant, 2007) and (Van Lindert, 1991) that an increase in rent levels and abolition of rent control compelled many renters to remain in same dwellings over long periods of time. The rationale for the long stay in a house is to avoid the payment of new rent advances and also the scarcity of rental rooms in the city.

¹⁰ See appendix 4.2.5.

Table 4.2.5 Number of years stayed in current house

Number of years	Frequency	Percent	Cumulative Percent
1-10	10	5,4	5,4
11-20	50	27,0	32,4
21-30	37	20,0	52,4
31-40	76	41,1	93,5
41-50	12	6,5	100,0
Total	185	100,0	

In spite of the relatively long stay in a house by most respondents, a number of respondents have also been evicted by landlords for several reasons as would be discussed in later sections.

4.3 Housing Facilities

Housing facilities available and accessible to its occupants constitute a major focus in housing studies. The adequacy and comfortability of housing largely depend on the quantity and quality of the facilities available. Ideally, it is the wish of every household to have a kitchen, toilet, bathroom, water, light and a place of keeping waste exclusively to the household. The objective was to ascertain their availability in terms of quantity, quality and accessibility. The survey revealed that none of these facilities was adequately supplied.

The survey revealed that most houses in Accra do not have toilet facilities within the houses to the extent that inhabitants have to patronise public toilets sometimes located about 15 minutes walking distance. Moreover, inhabitants belonging to different households commonly use bathroom and water point source. The common uses of these facilities do not augur well for mutual co-existence. The maintenance and cleaning of these facilities often lead to a lot of misunderstanding among the different household members especially the women and wives. A major source of potential conflict is the criteria to adopt in sharing water and electricity bills. The timely payment of these bills and the event of any disconnection in the house are usually sources of worry to many households sharing common facilities.

Tables 4.3A and 4.3B give a general picture of the facilities available in the low-income residential area houses with most houses not having most of the basic facilities at all or in the right quantities as 71% do not have kitchen, 52% do not have toilet and 90% do not have waste containers. From the tables below, 93% of houses have bathrooms but are used by the

entire inhabitants in the house. The resultant pressure had compelled most residents mostly the youth in Sukura, Abeka and Maamobi to use public baths. One hundred and twenty nine respondents indicated that there is water in their houses but they share its use with other households while 45 stated that there is no water in the house. What is interesting however, is that, households from the core Ga have more access to pipe water located in front of the compound but not within as against the houses in the outlying areas which have their water points located in the house. The reason is that, these newly developing areas as a result of construction works going on have constructed boreholes and handdug out wells in the houses to serve several purposes.

Table 4.3A: Cross Tabulation of Housing Facilities and Location of respondents

Facility	Core Ga Sukura	Old Migrant Abeka and Maamobi	Outlying Awoshie and Dome
Water (Pipe)	Frequency	Frequency	Frequency
Available but shared	24	61	44
Not available	3	27	15
Used by only landlord	2	8	1
Separately used			
Kitchen			
Available but shared	4	20	11
Not available	20	69	43
Used by only landlord	5	7	3
Separately used			3
Toilet			
Available but shared	12	25	39
Not available	12	64	21
Used by only landlord	5	7	
Separately used			
Bathroom			
Available but shared	25	92	56
Not available			
Used by only landlord			
Separately used	4	4	4

Electricity			
Available but shared	29	96	53
Not available			7
Used by only landlord			
Separately used			

Source: Field Survey, March, 2010

Table 4.3B. Availability or otherwise of facilities in respondents' house in percentages

Usage of facilities	Toilet	Bathroom	Kitchen	Electricity	Waste container	Water
Used by only landlord	7	-	8.1	-	4.9	5.94
Shared with others	41	93.5	18.9	96.2	4.3	69.72
Separately used		6.5	1.6	-	-	-
Not available in the house	52	-	71.4	3.8	90.8	24.32
Total	100	100	100	100	100	100

Source: Field Survey, March, 2010

Few households in the core Ga areas had access to kitchen than their counterparts from the migrant areas. Even though it was expected that this area would have more kitchens, as it is an indigenous area, the reality was different. Information gathered revealed that, most of the kitchen structures have been converted into single rooms and stores for rental purposes a coping mechanism outlined in the conceptual framework model in chapter 2. Generally, only 20% have access to kitchen. Some tenants have therefore converted their porches for use as kitchen while the majority do their cooking outside, usually in front of their rooms. In cases where there were kitchens, they were exclusively used by the landlords.

Furthermore, 41% of respondents use toilet in the house with other households and that 6.5% of toilets in the house are used by the landlords exclusively with tenants patronising public ones. About 52% of low-income households did not have access to toilet facilities in their homes. More households in the outlying areas had access to toilet facilities than those in the

core Ga and the old migrant areas due to the abolishing of pan latrines in these areas and the enforcement of building regulations and the absence of public toilets in the outlying areas.

Figures 4.6A and 4.6B below confirm this revelation.

Figure 4.6A: Public Toilet at Abeka



Figure 4.6B Public Toilet at Sukura



About 60% of households use charcoal for both domestic and commercial purposes. Nearly 45% of the tenants from the outlying areas use gas but are likely to use charcoal also as a result of regular price increases and shortages. The survey revealed that majority of respondents use charcoal, however more respondents from the outlying areas used gas than those from the old migrant and the core Ga residential areas

4.4 Garbage Disposal

Dumping of refuse at local dumping sites and burying them were popular among households in the outlying areas with all respondents in these areas doing that. This may be as a result of numerous open spaces and uncompleted buildings here and also the city authority's inability to provide waste containers to these areas. On the other hand, there were more households in the old migrant and the core Ga areas whose garbage were collected by refuse collectors contracted by the city authorities but these waste containers are placed at a distance not close to the house, see **Figure 4.7** below. There a few houses however which have their own waste containers for garbage disposal. The emptying of these containers leaves much to be desired.

Figure 4.7: Refuse Site and Public Toilet at Maamobi



4.5 Socio-economic Characteristics of Small-scale Landlords

The framework within which this study was conceptualised was based on the dynamics occurring in the landlord-tenant relationship. It is therefore very necessary to look at the socio-economic conditions of the landlords as has been for the tenants. However, since the main focus of the study is on tenants, the discussions on the landlords would be general and very brief. The other reason is that, few landlords were interviewed which would make it very difficult to use their views for generalisations. Most of the landlords are old especially those from the core Ga and old migrant areas. The youngest landlord was 42 years from the outlying area with the oldest being 69 years. All the landlords were married except two who were widowed. Three of the landlords were female and 17 being male with 40% of them

inherited their properties and that these persons are within the 45-60 age brackets. All the three female landlords inherited their properties from their husbands. What can be inferred from the data available is that it is very expensive to own a house in Accra and that it is difficult for young people to own houses except through inheritance or other unusual means. Incidentally, 70% of the landlords had education below secondary with only 30% having secondary as their highest education level attained. Most of the landlords were self employed (70%) dealing in house based business activities. Their levels of income were low contrary to the status of a landlord as shown in the table below.

Table 4.5.1 Income levels of small-scale landlords (frequency)

Income level in New Cedis ¹¹	Core Ga	Old Migrant	Outlying area
Below 100	1		
100 to 150	2	2	1
151-200	1	2	3
201-250		3	2
251-300		1	2
Sample size	4	8	8

Source: Field survey, March, 2010

From **Table 4.5.1**, it can be deduced that, landlords from the migrant areas earn relatively more than those from the core Ga area. Further investigations revealed that, most landlords from the old migrant and the outlying areas have other sources of income apart from revenue from rents. The household sizes of the landlords range between 10 and 16 with 55% having between 10 and 13 members. All the landlords from the core Ga area had household sizes of 15 indicating the socio-cultural situation they find themselves.

4.6 Supply of Rental Housing

Available information shows that there are three main ways of providing low-income housing in Accra namely: the public housing or state initiated, the formal private sector and the informal private sector. The first two constitutes the formal housing market which in Ghana is not for rental purposes but for outright sale and therefore not meant for low-income households.

The informal housing system therefore provides the majority (90%) of low-income housing in the city, either in the form of squatter settlements, sharing, or illegal occupation¹². The

¹¹ 1 New Ghana cedis is equivalent to 10 000 old Ghana cedis

suppliers of these rental housing are mainly individuals who either have extra rooms or have extra money to invest in building for rental purposes. These small-scale landlords usually rent one to three spare rooms or a house made up of several sleeping rooms. There is no evidence as to why people build for rental purposes but what emerged from the study was that most people rent their rooms when they become vacant. Almost all landlords who responded to the study indicated that they rent only vacant rooms which are not occupied by a family member. Thus, they do not have any intention of providing rental accommodation even though they all acknowledged the gains made from rental housing business, especially those whose houses were completed by tenants. The high cost of building and the profitable nature of rental housing has resulted in the building of L-shaped type of houses usually made up of single rooms or chamber and halls with common toilet, bathroom, kitchen and where available electricity for renting. Tenants are not comfortable with this but have no option since they cannot pay for single family detached or semi-detached houses.

There is however difficulties associated with land acquisition. The prices of land in Accra have become so expensive (Konadu-Agyemang, 2001) as they are exchanged at market values with a lot of litigations on most of the building plots. This has also affected the formal private sector in housing supply as it is difficult to acquire more plots by any one organisation without any conflict or litigation. In view of this, land-guards are now needed to protect all undeveloped plots in Accra as one piece of plot may be sold to two or more different persons by same person or different persons.

The survey revealed that few landlords have regular and routine maintenance regime. It was not clear who is responsible for maintenance and this usually creates problem between the tenants and the landlords. In reality, most houses are only maintained during celebrations such as funerals, outdooring or wedding.

¹² From the AMA's website, cited on 15th April, 2010

Figure 4.8: An uncompleted building been occupied by tenants at Awoshie



4.7 Factors Influencing Small-scale Landlordism and Financing Sources in Accra

Being a landlord is considered a high prestige in Ghana. Landlords were therefore asked what motivates them to become landlords. Results revealed that, the primary motivation to become a landlord is the availability of vacant room and economic reasons. Thus, when there is a vacant room and the owner is in need of money, the possibility of letting out becomes higher. Most landlords even though had not taken renting as a serious business, the income they generate from it has made them very conscious of its importance. Most of the landlords (75%) depend on rents to discharge other bills such as school fees, water and electricity bills and other social obligations such as funerals, religious and other social activities.

As the small-scale landlords have not taken rental housing as a serious business, they do not request for any financial assistance from the formal financial institutions. They usually resort to friends, relatives and sometimes prospective tenants to complete their projects. Also as some of them inherited their properties, they do not need any huge financial assistance at present except those who want to undertake new projects. However, 80% indicated that as a result of high cost of building materials and plots of land, the incentive to build for renting is very low. What they rather do is to build for themselves and let some vacant ones out for renting. The major sources of funding for the small-scale landlords include advance rents, and personal savings. The reliance on rent advance to complete projects began in the mid 1980s when the demand for rental housing became very acute and has since become the main standard measure of renting in Accra. Acquisition of loans from formal institutions has been

very difficult as they cannot provide the necessary documents for guarantee and collateral security due to administrative bottlenecks and corruption in land title registration.

4.8 The Demand for Rental Housing

From the survey what emerged was that tenants of informal rental housing tend to be self-employed and are usually from low-income households or at the bottom bracket of population. These are some of the few findings that appear to be common ground in the literature about the demand for rental housing (Cocato, 1996). Thus, most migrants choose to perch or share until they obtain a secured employment before moving to rent a house or to own a house. Considering the government policy on housing, for most households, renting is a secondary but basic option as they cannot afford to own a house under the prevailing economic conditions. At best what they can do is to erect temporary structures or construct buildings at unauthorised places as has occurred in Weija, Kaneshie, Sodom and Gomorrah among other places in Accra or occupy uncompleted buildings as shown in **Figures 4.9A and 4.9B**. Thus Turner's 'bridge-header model may not be applicable in Accra as the propensity to own a house even though very high is difficult to realise (Cocato, 1996) since the cost of building continuous to rise every now and then according to (Konadu-Agyemang, 2001) and the (GSS, 2008). The best option available is renting which has also become very expensive and short in supply.

Figure 4.9A: An uncompleted building been occupied by tenants at Dome



Figure 4.9B: An uncompleted building been occupied by tenants at Awoshie



4.9 Housing use Among Low-income Households

It is generally assumed that, housing is meant for sleeping and other domestic household purposes, but what emerged from the study showed that most of the tenants have other uses of their dwellings. Most tenants use their houses for commercial and business purposes ranging from petty trading, small-scale artisanship, food processing and many more. The commonest business usually engaged in by most tenants includes repair works, selling of manufactured items like beverages, confectioneries, sweets and sugar and also foodstuffs.

These activities have somehow assisted the tenants to find employment and therefore some income to pay their rents and other domestic expenditure under difficult circumstances as it is not enough to take care of them. It is also important to note that two or more households in a house may be involved in the same business activity which attracts few customers from the neighbourhood resulting in unnecessary rivalry and jealousy among these business people who are also co-tenants. The commercial activities which have been introduced into these residential areas have partially contributed to the high cost of rents and also rent advances as most businessmen usually rent these rooms and use them as store rooms or wholesale centers for their businesses. Most prospective tenants therefore want accommodation at neighbourhoods which is lucrative for petty business.

4.10 Tenancy Dynamics in Low-income Residential Areas

The changes which have occurred in the tenancy relationship can be seen in the areas of landlord-tenant relationship, rent levels and determination, eviction of tenants, mode of rent payments and the complexity involved in the rental housing market such as searching for

accommodation, the use of private rental housing estate agents and the factors influencing housing choice.

4.10.1 Landlord-Tenant Relationship and Tenancy Changes

Once someone rents a space there exists automatically a relationship between the landlord and the tenant. This relationship may depend on the type of tenancy and the pre-tenancy relationship between them. As was the case in the 1930s in America (UNHSP, 2003:94), currently in Accra, it appears landlords are one of the least loved economic classes. Anytime a tenant sees his or her landlord or is summoned for a meeting, panic sets in as the probability of the landlord demanding for financial payment is very high. Almost every tenant in Accra has a bad story to tell about a landlord ranging from non maintenance of dwellings as revealed by 55% of tenants, failure to return deposits and rent advances 45%, discrimination against certain social groups 40% and forceful eviction 36%. The landlord-tenant relationship is sometimes mediated by agents who are responsible for negotiating with the tenants. These are the common problems usually reported to the Rent Control Agency and the police.

In view of the above, 86.5% of respondents described the current landlord-tenant relationships as very exploitative and hostile with only 13.5% indicating it is cordial. Some reasons attributed for these descriptions are that landlords evict tenants without any notice (36.2%), landlords demand monies for no justifiable reason (49.7%) and landlords increase rents in order to evict tenants (14%) which are in sharp contrast to the situation before the reforms which was cordial. This has therefore resulted in a tremendous change in the landlord-tenant relationship as 26.5% indicated that the relationship has become more impersonal, 10.8% more business-like with 60% revealing that it has now become more aggressive, hostile, and exploitative and cheating with only 2.7% indicating it is more friendly and cordial.

It is important to state that, these descriptions were based on their current and previous experiences with landlords and also what their relatives and friends have gone through with other landlords. This is because when respondents were asked whether they have been ever evicted other than not paying rents promptly, only 25.4% answered in the affirmative with 74.6% responding in the negative.

The general revelation was that the changing landlord-tenant relationship is as a result of government policy on housing and the economic reforms as tenancy agreement and rental payments have been adversely affected. This is because there is no clear policy on rental

housing, tenancy agreement and rental charges which has enabled landlords to exploit tenants without any punishment due to high demand. To address this situation, (61.1%) indicated that the current practice of demanding long period rent advances should be outlawed or abolished with 30.3% proposing that government should provide more rental housing and should not sell outright the low-cost houses which are been constructed accross the country. For as the opposition NPP puts it, ‘the average cost for the affordable housing is US\$50,000 and the reality is that Ghanaians who can afford US\$50,000 are those who can build their own houses without Government help, and are already doing so’’¹³.

A meagre 8.6% indicated that private estate developers should be assisted by government to provide more rental accommodation.

The changes which have occurred in the landlord-tenant relationship can also be seen and explained by the mode of rent payment from monthly basis to a minimum of two years advance payments. From the study three types of mode of rent payments emerged, namely in kind (non-cash), on monthly basis and advance payments. About 14.6% indicated that they pay rents on monthly basis while 10.3% pay in kind with 75% paying rents in advance covering a period of 2 years or more after which monthly rents are paid or new contract agreements are entered into.

Respondents who rented rooms before the mid-1980s paid rents on monthly basis in cash or in kind and that there was nothing like rent advance. Even where a landlord needed some rent advance, this was done with the express consent of the tenant. Furthermore, the rent control regime prevented most landlords from demanding rent advance. However, (Konadu-Agyemang, 2001) indicated that over the years as a result of the reform and the relaxation of the rent control policy, most landlords started demanding short period rent advances, with two years being the minimum rent advance payable for a rental house in Accra at the moment.

The reasons assigned for the changes in the mode of rent payment include economic reasons (46.8%), landlords depending on rent as monthly income (22%) and also landlords using rents to renovate, rehabilitate or build new houses (8.7%) and trustworthiness and good relations with landlords (22.5%). When reduced to two responses, economic reasons took (77.5%) and trustworthiness took (22.5%) indicating that now landlords consider economic reasons more than human relations in the landlord-tenant relations confirming (Angels et al, 1993) assertion that housing has now become a commodity exchanged at market price rather than given as a

¹³ www.ghanaweb.com cited on 3rd July, 2010

service or need. This partly confirms the hypothesis that the reforms have put tenants at the receiving end of the landlord-tenant relationship in the rental housing market through mode of rent payments and the determination of rents. This supports (Bourdieu, 2005:15) assertion that landlord-tenant relationship is largely dependent on the state of supply of dwellings based on the interplay of demand and supply which also depends on a whole set of economic and social conditions created by housing policy through all forms of regulations, and financial policy aimed at promoting particular ways of bringing tastes to fruition in terms of housing. Thus, the demand for and supply of housing is to a large extent dependent on state's housing and economic policies as discussed in the conceptual framework.

Linked to the above is the issue of rent levels. Rent levels were very low before the early 1990s, but rose drastically from the mid-1990s¹⁴ partly as a result of the reform and more importantly as a result of shortage of low-cost housing as most residential houses were converted for use by investors as a result of confidence in the economy. In dealing with rent levels, landlords react to changes in utility charges, petroleum prices, and general price changes in the country with the prices of building materials as the main source for justification. Prices of cement have been increasing at an increasing rate over the years with occasional shortage of the product on the market which sometimes causes panic buying.

These price increases in building materials have been catalogued by the GSS, showing the combined annual average prime building cost index numbers. These are: 260.9 in 2001, 324.0 in 2002, 493.0, 523.0 and 685.0 in 2003, 2004 and 2005 respectively. The figures for 2006 and 2007 are 738.0 and 919.2 respectively which amply indicate the continuous increase in building costs thereby compelling landlords to increase rents and also affecting supply of housing in Accra.

4.10.2 Methods of Searching for Accommodation

Methods of searching for accommodation have become very important in contemporary times as a result of heterogeneity of societies. Whilst in the past most landlords or tenants would like to stay with known people, now the situation is completely different. Tenancy has now become a business for the landlord and to the tenant is a fundamental necessity. In this regard, new ways of letting out vacant rooms and also getting vacant rooms have emerged and developed. Respondents were therefore asked to indicate how they search for vacant

¹⁴ see appendix 4.10 showing rent levels paid over the years by tenants

accommodation.

Responses obtained from the survey showed that majority of households still depend on the traditional way of searching for vacant accommodation by asking friends and relatives. In fact only 6.5% have ever used an agent with 53.5% relying on friends and relatives. However another interesting method which emerged from the survey is the use of radio and newspapers (mass media) in advertising vacant accommodation as 9.2% indicated that they secured their accommodation through this means as private media was permitted after 1992. Yet another 24.3% did not use any method but rather took over from relatives, friends and parents either after death or transfer or when these people find new accommodation in another area.

Those who engaged the services of agents indicated that, they either saw the agent's advert, or they were introduced to the agent by someone or they did not have any option than going to an agent.

As a result of the private estate agents in rental housing market, respondents were asked to indicate the impacts of these agents on rental housing. 44.3% indicated that the agents have made rental housing more expensive with (36.8%) indicating that agents have made rental housing more easily available by linking up tenants to landlords. Another (9.7%) said the agents have made rental housing more business-like while 9.2% revealed that rental housing has become more affordable¹⁵.

These opinions by respondents suggest that the impacts of the agents are been felt by the society and that each person sees their contribution in different ways. It is also vital to point out that, all respondents (tenants and landlords) acknowledged the importance of the agent in the rental housing business. Most landlords (75%) indicated the tremendous role the agents play in helping them let out their vacant houses and the ease with which they get prospective tenants. The skills of negotiating and background check have all been the duty of the agents thereby relieving the landlord of the burden of looking for people to rent their houses.

4.10.3 Factors Considered in Searching for Accommodation

Searching for accommodation entails decision making and opportunity costs involving several

¹⁵ See appendix 4.10 a, b and c showing the involvement of agents in rental housing

options. In general, the survey showed that the main factors underlying housing choice in terms of residential area and number of rooms occupied by low-income households varied from one person to another. However, most respondents stated that their main considerations were availability of vacant rooms (25%), affordability (20%), and location (25%), closeness to relatives and acquaintances (22%), economic and employment activities of the area among others.

To some tenants, it does not matter where they get vacant rooms as their priority is to get a place to stay. Others also give high priority to rent levels if they would be able to afford either the monthly rent payable or the advance. In addition, due to socio-cultural factors and economic reasons, some tenants consider location or suburbs when searching for accommodation. Another important factor is closeness to relatives and acquaintances as people want to enjoy a type of communal living in most communities in Accra.

One important factor which is very sensitive is the ethnic and political background of the landlord as these are potential sources of conflicts between landlords and tenants.

Tenants would therefore like to consider factors which would make them feel very comfortable but as a result of several factors, they are unable to realise their personal wishes. These are considered as ideal situations, but circumstances do not permit them to behave their own way especially when one is evicted or need immediate accommodation, hence sharing, perching, overcrowding and occupation of uncompleted buildings.

The factors considered in searching for accommodation are not permanent as the time, period and circumstances would determine what factors to consider. This means that the dynamics of tenancy has direct effect on factors which tenants consider in searching for accommodation.

The factors considered in searching for accommodation amply demonstrate the feeling and perception of tenants in rental housing. The complexity of experiences tenants go through make the use of agents very important as a mediator and search agent.

4.11 Tenants and Landlords Coping Strategies

One of the objectives of this study is to investigate the coping mechanisms adopted by both tenants and landlords in the face of the reforms in the housing sector.

The commonest coping strategies adopted by most tenants include staying in one house for a very long time as has been revealed in the data collected. The reason for this strategy is to avoid the payment of huge rent advances as indicated by 74.6% even though they

acknowledged that the current rooms they are occupying are not adequate in addition to inadequate rental rooms. This is because most people will change residency if the relationship with the landlord or co-tenants get bad or if the household size increases relative to number of rooms occupied as the life cycle changes. But this principle has not been effective and real in most low-income households.

Another strategy usually adopted is the occupation of inadequate rooms relative to the household size. While it is expected that two persons would occupy a room, the reality is different with at least 5 persons occupying a room and in some instances 14 persons using two rooms. What these people usually do is to find a place for keeping their belongings, and during the evenings either sleep in kiosks where they do their businesses, on tables, along the street or other places appropriate for sleeping. The slogan here is ‘*If you are not feeling sleepy, you say you do not have a sleeping place*’. The question for reflections is that, is it because these persons cannot find rental rooms or they cannot pay or both? The answers to these questions become very complex and not easy to determine from the available information. Nevertheless, what becomes evident from available information is that government housing policies on home-ownership means that formal rental housing for low-income households is nonexistent leading to a shortage of informal rental housing relative to demand hence higher rental levels keeping away most prospective tenants. The shortage of about 700 000 housing units coupled with high demand for rental rooms has enabled landlords to determine rent levels based on market prices.

In serious situations, most tenants occupy uncompleted buildings in the outlying areas without any housing facility at all as caretakers or lodge with relatives or friends who own houses with the hope of searching for new rental rooms.

The dependence of tenants on other people in paying rents indicates a coping strategy. The survey showed that only 18.4% of respondents manage to pay their rents from their own sources (personal savings and incomes). All the rest depend on other sources such as loans (1.6%), relatives, friends and children (26.5%), in kind or rent free (14.1%) and share with non dependent household members (35.1%) with gift and remittances taking 4.3%. These ways of paying rents or rent advances demonstrate the discomfort tenants find themselves as any failure on the part of their financiers in paying the rents will render the tenant incapable of discharging his or her tenancy obligation thereby leading to his or her eviction by the unsympathetic landlord. This is because the likelihood of being evicted by a landlord is high

as 60% of landlords indicated that they have ever evicted tenants before for non-payment of rent while 25.4% of tenants also indicated that they have ever been evicted.

A few tenants withdraw their children from private schools to public schools. In serious conditions, these children are sometimes taken to their relations in the countryside to attend school where cost of living is considered cheap but low quality education. An inhuman strategy is the withdrawal of children from school to help the parents in their businesses.

Most tenants often share rents among the non-dependent household members who cannot also raise enough money to rent their own rooms. This strategy which has been working well for the tenants is also one reason 60% of landlords use to evict tenants for harbouring other persons who are not originally members of the household which put unnecessary pressure on the few housing facilities available in the house.

On the other hand, the Ghana Living Standard Survey (GSS, 1995) and AMA revealed that small-scale private landlords provide about 90% of low-cost rental accommodation in Accra. Small-scale landlords therefore play a very important role in the housing delivery sector in Ghana and that general information about their operations is very relevant in formulating future housing policies.

Generally, the survey showed that the small-scale landlords adopted a number of mechanisms as a result of the reform with the objective of increasing their housing stock and or maximising earnings. The adoption of any particular mechanism however depended on the socio-economic circumstances of the landlord as well as locational demands.

The most visible strategy is the way landlords charge rents. Landlords now make rational business decisions by charging rent which commensurates with the economic value of their rental properties and also based on the interplay of demand and supply. Rental prices are therefore influenced by the policy introduced in the national budget, price changes in fuel and changes in property rates or tax as may be determined by the city authority. These strategies are mostly adopted in situations where the first contract has expired and new one is expected to be entered into or where the tenant pays rent on monthly basis.

Another strategy adopted by most of the landlords particularly those who have uncompleted projects or undeveloped plots was the charging of advance rents. This they do in order to

complete the projects for their tenants or to accumulate some money. Even though it was expected that those from the outlying areas would be so much interested in this strategy, as a result of pressure on housing, the study revealed that all landlords now demand long period rent advances even from tenants in the old migrant and core Ga areas. Presently the minimum rent advance payable is two years all over Accra which is beyond the reach of most prospective tenants. This strategy even though beneficial to the landlords, has been very controversial as landlords later find other ways of demanding extra rent especially after utility charges have gone up. Whilst tenants complained of this strategy, they at the same time appreciate such a practice under the current housing situation in Accra since monthly rent payments would be very detrimental to their stability and planning. This is because unsympathetic landlords would take advantage of the high demand for rental housing by ejecting tenants without any reason since most contracts are terminated after expiration in order to give it out to new tenants at high rent advances. This strategy is in favour of both tenants and landlords but difficult to manage by the tenants as they find it difficult to pay the rent advances.

Landlords who have plots or ongoing projects usually allow prospective tenants to make financial contributions towards the completion or full construction of the units or provision of facilities. Thus, pre-financing or co-financing has become a mechanism of completing buildings. All amount spent is spread over a period of time as rent and under such circumstances; the rent level is low in relation to the prevailing market price.

A more and unfriendly coping strategy is the frequent eviction of tenants in order to give the rooms out to new tenants for a higher rent advance. Some landlords convert sleeping rooms into commercial purposes especially those along major business streets and roads. This often leads to the eviction of tenants as the landlord can charge five years goodwill excluding the monthly rent payable. This survival strategy has also contributed to the shortage of sleeping rooms in Accra and hence the rise in rent levels.

Others also convert bathrooms and kitchens into sleeping rooms and other commercial purposes. This has made most occupants very uncomfortable since they find it very difficult to take their baths and also to do their cookings compelling most tenants to cook outside.

Most landlords also reduce the number of rooms occupied by their households. This is done to increase the number of rental rooms in order to earn extra income to take care of the family.

This is very common among landlords in the core Ga area in particular and also landlords who have no other means of earning meaningful livelihood.

One strategy often used is how rent levels are determined. The previously negotiated rent levels between landlords and tenants are no more with the landlord determining rent levels, ‘*this is my house, this is my price, you either take it or leave it*’. This is because 103 respondents indicated that the rents are fixed by the landlords without their consent as against 82 who said they negotiate with the landlord. However, from the landlords, they negotiate with tenants who have in a way invested in the completion of the building. Their justification is that they need money to renovate the buildings and also keep pace with the constant changes in the prices of building materials such as cement, sand and roofing materials. Rent levels have risen from 20 cedis in 1985, 40 cedis in 1990, 20 000 cedis in 2000, 80 000 cedis in 2005 and 200 000 cedis in 2010 all with respect to single rooms or Chamber and halls. Generally, both landlords and tenants have devised different but similar ways of dealing with the negative effects of the reforms.

Any strategy adopted by the landlord or the tenant cannot be described as a solution to the problem but rather its intensification. At best, it is a postponement and temporal measures to contain the situation. From the look of things, neither the landlord nor the tenant have found any better strategy to deal with the problems created by the reform as the government has not been able to come out with a framework of managing rental housing in the informal sector. It is therefore important for the government to empower and enforce the Rent Control Division of the Ministry of Works and Housing as stipulated under the Rent Act of 1963 ‘to be responsible for the monitoring and establishment of guidelines relating to the regulations of landlords-tenants relationships to create enabling environment for socio-economic development of the state’’, Ministry of Works and Housing.

4.12 The Future of Rental Housing in Accra and Ghana in General

Rental housing for low-income households in Accra and rental housing market in general is faced with a number of problems in the form of shortages, deteriorating buildings and hostile and exploitative landlord-tenant relationships as the government does not intervene. The free trade policy has also worsened the problems landlords and tenants face in the informal rental housing market. These are in the form of continuous high cost of building materials, construction and labour costs as well as land on one hand and advance rent payment systems, increasing unemployment rate and the monetisation of the housing market leading to relatively high levels of rents.

The situation on the ground shows that most small-scale landlords own very little rental rooms and that they seldom accommodate more than ten tenant households thereby making the low-cost rental housing sector very fragile. This is because, the house owner has to accommodate his or her family members and if possible siblings and other close relatives as most of the landlords inherited the houses from their parents or relatives.

Furthermore, some of the vacant rooms which are often given out may be termed as seasonal as the landlord's children can take over these rooms anytime they return home from a journey. Thus, most rentable rooms are temporal and conditioned on the return of the landlord's children who may be in other towns or abroad. Most tenants suffer frequent evictions whenever any adult child of the landlord returns home to the father's house hence the slogan, *'if bulding were a travelling bag I would have travelled with mine'* since most migrant tenant households have good houses in their traditional home communities.

The irony is that, while the supply and production of low-cost housing is on the decline, its demand is on the ascendancy due to economic difficulties and increasing urbanisation respectively.

Associated expenditure which cannot be overlooked in discussing rental housing is expenditure on house utilities. The withdrawal of subsidies from all utilities has worsened the plight of the low-income households in the city. The lack of basic housing facilities has compelled most parents to spend not less than 10GHC on sanitation (toilet user-fees) in addition to the continuous increase in water and electricity tariffs. In fact, water and electricity tariffs have seen regular increases over the past ten years with the increases averaging 150% due to deregulation policy of the government. The low income tenant has no option than to squeeze water from stones to survive hence the undertaking of any kind of work to earn income and the withdrawal of children from school.

With the continuous increases in the cost of building, the incentive to build for renting is very low. It is therefore no wonder that most formal estate developers usually sell their houses outright instead of for renting. Again the informal rental housing operators find it difficult to acquire lands for development hence the construction of wooden structures and other sub-standard structures on water ways and other unauthorised places.

In the light of the above, rental housing should be seen as an important area for redress in order to avoid future catastrophe and agitation. There is a need to inject capital into the provision of low-cost housing and also encourage estate developers to provide rental housing for the low-income households to avoid the emergence of slums in the city such as Sodom, Gomorrah, Jerusalem and Jericho in the city with their attendant social vices. With a house price to income ratio of 14:1 and a rent to income ratio of 21:1 in 2001, and with average per capita incomes around 400 US Dollars and housing costs very high compared to local wages, it is very difficult for individuals to afford to pay 25 000 to 50 000 US Dollars for new housing units in Ghana (Grant, 2007).

CHAPTER 5: SUMMARY, POLICY IMPLICATIONS, RECOMMENDATIONS AND CONCLUSIONS

Housing is a basic necessity of life and that its importance cannot be overlooked in any national development strategy. Economic difficulties have made access to decent housing a very big problem for most low-income households in Accra. There is a need to devise a development framework in the coming years to arrest the housing problems in Accra and Ghana in general before the situation gets out of hand completely as the current trend shows.

5.1 Summary of Major Findings

The study investigated the housing acquisition and conditions and tenancy characteristics of low-income households, the changes that have occurred in tenancy since the economic reforms and the socio-economic impacts on the landlord-tenant relationships. It also assessed the coping mechanisms adopted by low-income households in response to the changes and the dynamics in tenancy and lastly discussed the policy implications and make recommendations for the improvement of availability and accessibility of rental housing to low-income households in the Accra Metropolitan Assembly

It emerged from the study that trade liberalisation has brought about a lot of changes in tenancy with its resultant coping strategies adopted. The seriousness of the situation has compelled most low-income urban dwellers to overcrowd themselves in few rooms with little or no regard for privacy as mentioned in the coping strategies outlined in Figure 1 in the conceptual framework. Considering the income level of low-income tenant households in Accra and from data obtained from Ghana Statistical Service and the AMA, it is unrealistic

for low-income households to buy affordable housing at the current price of between 30 000 and 50 000 US Dollars currently being undertaken by the government through private estate developers. The educational status of most low-income household heads makes it very difficult for them to get employed in the formal private and public sectors of the economy especially those in the old migrant and core Ga areas.

Most tenants have opted to relocate to the outlying areas for several reasons especially the youth which have also led to an increase in rent levels in these areas. The occupation of single rooms and the use of pocket rooms is now common in the inner city. In addition, the modes of rent payment and determination have all changed in several ways compounding the already difficult situation of low-income households. The level of capability deprivation among these people can be described as perpetuation of poverty. Housing problems are more acute and complicated as low-income households find it difficult in addressing their children's development needs in the best way.

Most houses are without the basic housing facilities with majority of houses in low-income areas living in unhygienic environments. Majority of houses are not maintained regularly which is a threat for human habitation.

There has been a number of changes in the mode of rent payments from monthly to a minimum of two years rent advance, imposition and determination of rent levels by landlords and impersonal and business-like landlord-tenant relationship. Market value is now used to determine rent levels and that housing has become a commodity which is traded in like any other good using economic principles of demand and supply.

Both landlords and tenants have adopted several strategies by playing to the gallery and taking advantage of changes in the political economy in the country. Tenants have resorted to sharing, perching, caretaking of uncompleted buildings in the outlying areas and withdrawal of children from school to assist in their businesses. Landlords increase rents arbitrary, fail to maintain their houses, occupy few rooms and let their vacant rooms out for financial support. Most landlords in the old migrant areas who have buildings along streets and main roads have converted them for commercial use. Nearly 75% of households who earn below One Hundred

Ghana Cedis¹⁶ (100) per month had ever got support from relatives, friends and children before they could pay rent advances.

The landlord-tenant relationship can be described as a *cat and mouse game* as tenants are more vulnerable to the threats of eviction from landlords. However, the signing of written contracts have helped formalised the landlord-tenant relations with the help of the agents in addition to social background considerations. Thus, people still feel that social relationship is very important in rental housing.

The mode of rent determination, its payment and frequent rent increases with special emphasis on rent advance from six months to over two years in many instances have enabled most landlords to raise enough money to supplement their income and also complete their projects.

The study showed that the reforms have been the main cause of demographic and socio-economic changes in Accra resulting in changes in tenancy relationship. It has been revealed that changes in rent levels, rent determination and mode of rent payments are largely dependent on the state of the country's economy and the economic circumstances of the landlord as most landlords depend on rent for a lot of their household expenditure and investments. Available information from (Konadu-Agyemang, 2001) and (GSS, 2008) show that cost of building materials increased by more than 1500 percent between 1983 and 1992 and more than 2200 percent between 2001 and 2007 respectively.

The relationships between landlords and tenants have undergone dramatic changes and the common changes are threat of eviction by landlords, arbitrary increases in rents, long period rent advance and exploitation by landlords. According to the survey, the previously good and cordial relationship which existed between landlords and tenants prior to the economic reforms has now become very hostile. While landlords justified their actions for irregular rent increases, evictions, and rent advances on the economic conditions, tenants on the other hand argue that landlords' irregular requests and threats of eviction have put them at a very uncomfortable position. The rate of evictions which have occurred in tenancy in recent years through constant demand for rent advances; increase in rent and other harassments by landlords amply demonstrate the seriousness of the landlord-tenant relationship which put the tenant at the receiving end.

¹⁶ 100 Ghana cedis is equivalent to 71 US Dollars

The economic hardships and the shortage of rental housing have compelled most people in low-income residential areas to overcrowd in few rooms and also occupy substandard and uncompleted housing units. These have been revealed by the study as most houses lack basic housing facilities, with an average of 6 persons occupying one room. Furthermore, to avoid the payment of huge rent advances most people have moved to the outlying communities where they occupy uncompleted and substandard housing units. At least 62% of tenants in the outlying areas have ever lived in the inner city. The era of free rent by tenants is no more and the reforms have gradually and consistently led to increases in rent levels with rent advance payments becoming a normal practice in rental housing business in Accra, as stated in sub-section 2.3.

5.2 Implications for Policy and Recommendations

A review of the study shows that, the changes occurring in tenancy after the reforms have a lot of implications for urban planning policy and rental housing. It is important to address the changes which have occurred and continue to occur in rental housing as a matter of urgency.

The disparate survival strategies adopted by both tenants and landlords, the unhealthy landlord-tenant relationship and the housing conditions of tenants all need special attention in order to bring sanity into the informal housing sector as a result of its importance in Accra. One important area for policy consideration is in rent determination. The plight of the low-income households under the current housing policy is pathetic and that any attempt to solely promote homeownership against rental housing would go a long way to increasing homelessness and threat of eviction from unsympathetic landlords. The government should enact laws and regulations to guide rental housing so that there would be security of tenure and respect in the tenant-landlord relationship. For instance the rent control regime can be revisited and amendments made to ensure the protection of landlords and tenants with regard to rent determination, rent levels and procedures for eviction as is being done in Egypt and other countries.

Housing production and accessibility policies need to be reviewed in order to deal with the existing housing deficit. What can be done is to address the financial and land acquisition difficulties facing housing provision since these are intertwined and should be addressed holistically and simultaneously. Under the current housing policy, housing would never be

affordable and available to low-income households since they cannot guarantee for the purchase and payment for the affordable housing costing between 30 000 and 50 000 US Dollars let alone to build their own houses.

In addressing the housing problems of low-income households, consideration should be given to issues emanating from within and outside the social and economic issues such as employment, income levels, rural-urban migration and the general economic situations in the city. Thus, urban development planning should aim at addressing the socio-economic problems of the people in addition to infrastructural development.

The importance of migration in national development coupled with the fact that workers are transferred from one geographical area to another by the government without official accommodation makes rental housing a necessity and more important than homeownership. Rental housing should be considered as a social policy worthy for implementation. Indeed social and rental housing is the norm and not the exception in all developed countries and runs concurrently with homeownership policies.

To achieve appreciable results in the housing sector, there is a need for broadbase inter-sectoral national consultative discussions to come out with the best policy to deal with slums, homelessness and rental housing in Ghana and Accra in particular. A state-supported consortium can be instituted for the production of affordable rental housing in Accra and other urban centers in Ghana to relieve low-income households from unsympathetic landlords.

5.3 Further Research Needs

In general more is known about rental housing in Ghana than it was about some decades ago, but there are still more areas to explore. For instance, in the area of formal rental housing, not much work has been done. Other areas include why national and local authorities have paid little attention to rental housing in Ghana and the essence of rent control under trade liberalisation. The protection of the under-privileged, mechanisms for arbitration and conciliation in the rental housing business are all areas which need special attention and research.

Political and socio-economic policies were the theoretical foundations adopted for the study. The idea was to unearth how political and socio-economic policies affect housing supply and

demand hence tenancy issues. The conceptual framework demonstrated the twin relationship between political and economic policies and the effects of these policies on other sectors of human life particularly housing. In the light of the findings of the study, I think the theoretical approach adopted for the study is still relevant but a few approaches may be added which should focus on poverty alleviation theories.

5.4 Conclusion

The study investigated the housing acquisition, conditions and tenancy characteristics of low-income households. It emerged that, housing acquisition is now difficult and that housing conditions are poor with most houses without the basic housing facilities. The tenancy characteristics have also undergone dramatic changes with tenants receiving regular threats of eviction through demand for rent advances and irregular rent increases and mode of payments. Rental housing agents serve as intermediaries who do the background checks for both tenants and landlords. The socio-economic conditions of both landlords and tenants have changed thereby altering their relationships with landlords taking advantage of the current housing policy to make money from tenants. Tenants have also adopted a strategy to survive in Accra by staying long in a house or overcrowding. The Landlord-tenant relationship has now become more impersonal, business-like and hostile. Cost of building has also increased drastically especially land. In view of these findings, rental housing should be seen as a basic human need since not all persons can own a house and rental housing makes people more mobile in contemporary international and internal labour migration.

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APPENDICES

**Footnote 3: Appendix 3.1 Questionnaires for the study
Questionnaire for Tenants**

Introduction:

This study is intended to solicit the views of households on rental housing and tenancy dynamics in Accra within the context of economic liberalisation in Ghana.

Please, your unbiased response is required to ensure objective analysis of the study.

Mark with an (X) in the appropriate bracket or provide your own answer where necessary.

Section A: General Information:

1. Residential code.....House No..... Location.....
2. Age of respondent..... Sex: Male() Female () Other
3. Marital status: Married() Single() Divorced() Widowed() Others (specify).....
4. Educational status: No formal education () Middle/JHS () O’Level/SHS ()
 A’ Level () Tertiary () Others (specify).....

Section B: Household Structure:

1. Number of household members
2. Number of household members below 18
3. Number of household members 18 and above
4. Number of household members engaged in economic activities
5. What is the general relationship between you and other household members?

Section C: Employment Records

Year	Organisation/company	Position held	Income	Why did you stop work?
1				
2				
3				
4				

Section D: Characteristics of current housing conditions and tenancy issues

1. What type of house do you occupy? Compound () Single family-detached() single-family semi-detached () multi-family detached () multi-family semi-detached() Flat() others (specify).....
2. How many households live in your house?
3. On average how many people live in each household?
4. How long have you lived in this house?
5. What type of accommodation does your household occupy?
 Single room() Chamber & Hall() Flat() Others (specify).....
6. State the number of rooms occupied by your household apart from kitchen.
 Single room() Chamber & Hall() 3 or 4 rooms() 5-7 rooms() Others (specify).....
7. Are the rooms adequate for your household? Yes() No()
8. If no, why do you still occupy them? Financial reasons () Location ()
 Business/employment () Relationship with the landlord () Any other, specify.....
9. Ideally, how many rooms does your household need? 1() 2() 3() 4() 5()

11. Is your contract renewable? Yes () No ()
12. If yes, will you renew your contract when it ends? Yes () No ()
13. What is your main reason to your response to 12 above: Financial reasons () Location ()
 Scarcity of vacant rooms for hiring () Business/employment () Relationship with landlord ()
14. Do you live on the same compound as your landlord? Yes() No ()
15. Provide the following information on the facilities available in your house.

Facility	Separately used	Shared with others
1. Toilet
2. Bathroom
3. Kitchen
4. Pipe water
5. Waste container
6.Others:

16. Does your household have access to all these facilities listed above? Yes () No ()
17. Are there any conflicts in the use of these facilities? Yes () No ()
18. Indicate your household's source of drinking water: Pipe water() hand dugout well()
 Stream/river() mineral/sachet water() borehole()
19. Where is your water source located? Within the house () Outside the house ()
20. Are there any conflicts or disputes in the use of this facility? Yes () No ()
21. Who provided these facilities? Landlord () Tenant () Both ()
 Ghana Water Company ()
22. What is/are your sources of cooking fuel? Charcoal () Gas () Electricity ()
 Firewood () Others (specify).....
23. How do you dispose of waste or garbage? Collected () Dumped () Burnt () Buried ()
 Others (specify)

Section E: Factors Influencing Housing Choice

1. What major factor did you consider in choosing your first house or residential area?
 Location () Price/Rent () Religion/Tribe of landlord () Availability ()
 Any other, specify:.....
2. Has this factor changed over the years as far as you can remember?
3. If yes, which of them have changed?
4. Why?.....
5. Do you intend to move from this house soon? Yes() No()

6. Give one reason to your choice to 5 above.....
7. What two main factors will you consider in choosing a new house or neighbourhood?
 Location () Price/Rent () Religion/Tribe of landlord ()
 Availability () Quality of the house and facilities available ()
8. What is your main source of obtaining information on vacant rooms or
 accommodation? Agents () Radio () Newspapers () Friends and relatives ()
 Any other, specify;.....

Section F: Coping Mechanisms

1. How much did/do you pay as rent per month?
 - a. In 1985
 - b. In 1990:
 - c. In 2000:
 - d. In 2005:
 - e. Now or 2010:
2. **Indicate the proportion of your income that you spent/spend on rent**

Year/Proportion	Less than 10%	10 to 20%	21-30%	More than 30%
In 1985				
In 1990				
In 2000				
In 2005				
Now or 2010				

3. How do you manage to pay rents or rent advance? (*you may choose 2 options if possible*) Personal savings/Income () Loans () Relatives/Friends ()
 Gift/Remittances () In kind ()
4. Have you ever borrowed money to pay rents or rent advance? Yes () No ()
5. If yes, how often have you done so?
6. Have you ever sold any household asset to pay rents or rent advances? Yes() No()
7. If yes, how often have you done so?
8. Does your spouse help in paying rents or rent advances? Yes () No ()
9. How does she or he cope with your situation? Normal () Worried () Treated as a
 loan () Pay rents together always()
10. To enable you pay rents or rent advances, do your children make any sacrifices?
 Yes () No ()

11. Do these forms of coping mechanisms enable your household live comfortably?
Yes() No()
12. What effects do these forms of coping have on your household? Low level of education of my children() Collapse of business () Sale of family property () Lack of social respect () Any other, specify.....
13. How did you secure your present accommodation? From agents() Self-search() Friends/relatives () Others (specify)
14. Have you ever used an agent in search for accommodation? Yes () No ()
15. If yes, why? Saw the agent's advert () Was introduced to the agent () Did not have any option () Any other, specify.....
16. If no, why? They are difficult to locate/come across () They are not trustworthy () They charge too much () Any other, specify.....
17. In your opinion, what have been the impacts of the estate housing agents?.....
.....
18. Should their activities be encouraged? Yes () No ()
19. If yes, suggest two ways by which their activities can be improved:.....
.....
20. If no, suggest two ways by which vacant rooms or accommodation would be advertised.....
.....

Section G: Landlord-Tenant Relationships

1. What form of agreement do you have with your landlord? Verbal () Written () Others (specify).....
2. Who is responsible for maintenance? Landlord() Tenant () Both()
3. How are rents determined? Fixed by landlord() Negotiated() Others (specify)
4. What is the mode of your rent payment? Monthly() Advance() Others (specify)
5. Has there been any changes in the mode of your rent payment over the years?
Yes () No ()
6. If yes, state these changes and the rational behind them.....
.....
7. Have you ever been ejected from your room for not paying your rents promptly?
Yes () No ()

8. If yes, how did you manage such a situation? Left quietly () reported to the police ()
Reported to the rent control department () Fought with the landlord ()
9. Have you ever been evicted from your room for reasons other than failing to pay rents?
Yes () No ()
10. If yes, how did you react to this? Left quietly () Demanded for a refund() Reported to
the police () Reported to the rent control department () Confronted the landlord ()
- 11a. Did you have any advances to collect? Yes () No ()
- (11b)** If yes, how was the situation resolved? The landlord refunded () I did not collect my
advance back() The landlord did not pay even though I requested for it ()
Any other, specify).....
- 12a. What was the main factor you considered in searching for accommodation? The tribe of
the landlord () the religion of the landlord () the political lineage of the landlord()
- 12b. Has this factor changed? Yes () No ()
- 12c. If yes, what will be the main factor you will consider in searching for a new
accommodation? The tribe of the landlord () the religion of the landlord () the political
lineage of the landlord()
16. Give reasons to your answer above:.....
.....
17. Have you ever jointly completed any project with your landlord or your co-tenants?
Yes () No ()
18. If yes, indicate what you did and the arrangements involved:
Build, occupy and deduct() Rent Advance paid before completion () Complete, occupy
and deduct ()Any other, specify.....
19. What changes have you noticed in the landlord-tenant relationship over the years?
.....
20. How will you describe the landlord-tenant relationship in Accra?
Exploitative () Cordial () Hostile () Others (specify)
21. Give reasons to your choice above:.....
.....
22. Has government's social and economic policies affected the landlord-tenant relationships
in terms of availability and affordability of rental housing? Yes () No ()
23. If yes, in what way? Rental payment () Tenancy agreement ()
24. How can the landlord-tenant relationship be improved in terms of accessibility and
availability of rental housing?: *(Mark the main option)*

Private estate developers should be assisted by government and the banks to build more ()

Government should build more rental housing ()

Government housing should be rented instead of selling them outright ()

Long period rent advance payments should be abolished ()

QUESTIONNAIRE FOR LANDLORDS

Section A: General Information:

1. Residential code.....House No:..... Location:.....

2. Age of respondent..... Sex.....

3. Marital status: Married () Single () Divorced () Widowed () Others
(specify).....

4. Educational status: No formal education () Middle/JHS () O'Level/SHS () A' Level()
Tertiary() Others (specify).....

Section B: Forms or Types of Ownership

1. Have you ever been a tenant? Yes () No ()

2. How long have you been a landlord? Less than 1 yr() 1-2yrs() 3-4 yrs() More than 4()

3. How did you become a
landlord?.....

4. What motivated you into the rental housing business?.....

5. What type(s) of rental housing units do you produce?.....

6. How many rental housing units do you have?.....

7. Has any of the units been your former residence or that of a family member?

Yes () No ()

8. Do you live on the same compound with your tenants? Yes () No()

9. If yes, how do you relate with them?.....

Section C: sources of Finance and Funding Mechanisms

1. Do you still produce units for renting? Yes() No()

2. If no, why? High cost of materials () No land available () Lack of finance () Any other,
specify

3. What are your sources of finance for producing the units? Personal savings () Bank loan(
) Family property() Inheritance() Any other, specify.....

4. Do you have access to any formal credits? Yes () No ()

5. If yes, indicate the source(s) Bank () Government () Employer () Co-operative ()
Any other, specify.....

6. Have you ever co-financed any project or housing facility with a tenant(s)? Yes () No ()
7. If yes, why did you do so? Inadequate funds () Pressure to complete the house in time for the tenant () Any other, specify.....
8. What is or are the arrangements on that? Build and deduct rents () Build and operate () Any other, specify.....
9. How do you advertise vacant accommodation? Through agents () Through newspapers () On Radio () Through friends and relatives () Two or more of these ()
10. Why do you use this method? Location of the house () To ensure large coverage () Inadequate funds () Urgency ()
11. Have you ever used agents in advertising a vacant accommodation? Yes () No ()
12. In your opinion, what have been the impacts of the estate agents on the housing market? Positive () Negative () They have made rental housing business more easier ()
13. Should their activities be encouraged? Yes () No ()
14. If yes, suggest three ways of improving upon their activities. They need to be licensed () They must have a permanent office () Their operations should be guided by a law ()
15. If no, how should vacant accommodation be advertised to the low-income prospective tenants? Through newspapers () Radio () Through friends and relatives ()

Section D: Landlord-Tenant Relationships

1. What form of agreement do you have with your tenants? Written () Verbal ()
Others (specify)
2. What factors do you consider in
 - (a) Accepting a prospective tenant? Sex () Religion () Tribe or nationality () Political affiliation () Employment or profession () Educational background () Past experiences if applicable from the previous landlord or co-tenants ()
 - (b) Rejecting a prospective tenant? Sex () Religion () Tribe or nationality () Political affiliation () Employment or profession () Educational background () Past experiences if applicable from the previous landlord or co-tenants ()
3. What happens to a tenant who fails to pay rents over a period of time? Discuss between us for sometime () Report to close friends or relations () Report to rent control department () Report to police () Evict the tenant after several warnings ()
4. For how long will you tolerate such a behaviour? Default for 3 months rents () Default for more than 6 months rent () Default for more than a year's rent ()
5. Will you allow your tenants to renew their contracts when the present ones expire?

Yes () No ()

6. If yes, what factors will you consider in

(a) retaining a tenant? Regularity of monthly rent payment () Relationship with co-tenants ()
) Maintenance of the house () Relationship with neighbours ()

(b) rejecting a tenant? Regularity of monthly rent payment () Relationship with co-tenants ()
) Maintenance of the house () Relationship with neighbours ()

7. Have you ever evicted a tenant for not paying rents promptly/regularly? Yes () No ()

8. Have you ever rejected a prospective tenant even though there was a vacant accommodation? Yes () No ()

9. If yes, why? Sex of the tenant() Religion/Tribe or nationality () Political affiliation ()
Employment or profession () Educational background () Past experiences from the previous landlord or co-tenants where possible()

10. Have you ever evicted a tenant for any reasons other than failing to pay rents? Yes() No()

11. If yes, what was the reason? Relationship with co-tenants () Maintenance of the house ()
) Relationship with neighbours ()

12. Did s(he) have any

(a) arrears to pay? Yes() No()

(b) advance to collect back? Yes() No()

13. If any of the above is yes, how did you resolve the issue? The tenant paid () I refunded ()
) I did not collect my arrears () The tenant did not pay even though I requested for it ()
The tenant did not demand for a refund () Any other, specify).....

14. Have you ever converted a sleeping room for commercial purposes? Yes() No()

15. If yes, what happened to the occupants? I resettled them () There were no tenants ()
They were evicted ()

16. What factors do you consider in determining or increasing rents? Location () Facilities available in the house ()
Quality of the house () Number of years of stay in the house () Any other, specify).....

17. What changes have you noticed in the mode of rent payment since

(a) 1985

(b) 1990

(c) 2000

(d) 2005

18. In your opinion, what are the causes of these changes? Economic difficulties () Pressure on accommodation () Unemployment () Any other, specify.....

19. Do you consider prior relations such as ethnic, religious or social relations before giving out a vacant accommodation? Yes () No ()

20. Assign reasons to your answer above:.....

21. What changes have you noticed in the landlord-tenant relationships since

(a) 1985.....

(b) 1990.....

(c) 2000.....

(d) 2005.....

22. How will you describe the landlord-tenant relationship in Accra? Cheating() Cordial () Others (specify)

23. Why do you say so?

.....

24. In what ways have government's social and economic policies affected the landlord-tenant relationship in terms of availability, affordability and accessibility of rental housing?

Negative () Positive ()

25. In your opinion, how can the relationship be improved in terms of availability, affordability and accessibility of rental housing?

Private estate developers should be assisted by the government and the banks to build more () Government should build more rental housing () State real estate development institutions should rent their houses instead of outright sales() Any other.....

APPENDIX 3.2

Classification of urban Residential Areas in the Accra Metropolitan Area and Urban Portions of the Ga District.

A. Low Class Residential Areas A1. Core Ga Residential Areas	Neighbourhoods: Chorkor, James Town, South Labadi, Adedenkpo, Old Dansoman, Old teshie, Mamprobi, Labadi, Korle Dudor, Teshie, Osu Christianburg, Accra Central, Korle Gonno, Nungua
A1.2 Old Migrant Residential Areas	Accra New Town, Sabon Zongo, Nima, Maamobi, Tudu, Sukura
A2. Other Low Class Residential Areas	Bubiashie, Laterbiokorshie, Alajo, New Mamprobi, Darkuman, Abeka, Achimota, Avenor, Odorkor, North Industrial, South

	Industrial
B. Medium Class Residential Areas	Kaneshie, South Odorkor, New Dansoman, Teshie-Nungua Estates, Tesano, Ringway Estate, Burma Camp, Teshie Camp, Legon, Adabraka, Asylum Down, North Kaneshie
C. High Class Residential Areas	Airport Residential Area, Kpehe, North Labone, Ridge, West Ridge, Cantonments
D. Fringe Developments: a: Planned Developments b: Partly Unplanned Developments	Dzorwulu, East Legon, McCarthy Hill, New Achimota, Madina, Mallam, Gbawe
E. Rural Residential Areas	Small settlement nuclear within Ga District in the fringe such as Ofankor, Old Ashaley Botwe, Pantang, Old Dome, Pokuase, Bortianor, Amasaman, Weija, etc.

Source: Ministry of Local Government and Rural Development, 1990

Revised Classification of urban residential areas in the Accra Metropolitan Assembly and the peripheral communities

A. <u>Low Class Residential areas</u> A1. Indigenous dominated Residential Areas	<u>Neighbourhoods</u> Chorkor, James Town, South Labadi, Adedenkpo, Old Teshie, Sukura, Mamprobi, Korle Dudor, Labadi, Osu Christianborg, Accra Central, Korle Gonno, Nungua, Mamponse, Teshie
A2. Migrant dominated Residential Areas inner city	Bubiashie, , Nii Boye Town, Lartebiokorshie, Alajo, New Mamprobi, Darkuman, Abeka, Achimota, Avenor, Kokomlemle, North Odorkor, North Industrial Area, South Industrial Area, Sabon Zongo, Accra New Town, Nima, Kotobabi, Maamobi, , Santa Maria,
A3. Outlying Residential areas	Kwashieman, Kwashiebu, Tabora, Anyaa, Ofankor, , Taifa, , Amanfrom, Gbawe, Dome, Awoshie, Madina
B. Middle Class Residential Areas	Kaneshie, South Odorkor, Teshie-Nungua Estates, Asylum Down, Adabraka, North Kaneshie, Ringway Estate, Dansoman Estates, Tantra Hill
C. High Class Residential Areas	Airport Residential Area, Kpehe, North Labone, Ridge/west Ridge, Cantonments, Dzorwulu, East Legon, McCarthy Hill, Atomic Energy

Source: Derived from the Demographic Projections Study of Accra Metropolitan Area, 1990 and 2000 Population and Housing Census Report.

Percentage Population Change in urban Residential Areas in Accra Metropolis and Ga District, 1984-2000

Locality	Population (1984)	Population (2000)	Percentage Change	Ranking
Indigenous Areas				
1. Odorkor	19,267	23,853	23.8	7 th
2. South Labadi	14,064	15, 233	8.3	13 th
3. Adedenkpo	19,452	21, 395	9.98	12 th
4. Old Teshie	25,984	35,410	36.27	6 th
5. Sukura	11,116	30,197	171.65	2 nd
6. Teshie	10,169	56,949	460.0	1 st
7. Mamprobi	14,967	24,617	64.47	4 th
8. Labadi	55,648	81,684	46.78	5 th
9. Korle Dudor	16,283	18,569	14.0	10 th
10. Osu Christianburg	39,022	44,027	12.8	11 th
11. Accra Central	5,124	5,941	15.9	9 th
12. Korle Gonno	22,564	27,826	23.3	8 th
13. Nungua	23,844	62,902	163.8	3 rd
Migrant Areas				
Sabon Zongo	12,217	18,616	52.37	16 th
Accra New Town	40,935	45,130	10.2	22 nd
Nima	52,906	69,044	30.5	19 th
Maamobi	25, 815	49,812	92.95	13 th
Tudu	5,995	8,929	48.9	17 th
Laterbiokorshie	21,564	27,169	25.99	20 th
Alajo	14,660	23,439	59.88	15 th
Abeka	24,903	52,302	110.0	12 th
Achimota	14,857	24,839	67.18	14 th
Avenor	3,125	6,681	113.79	11 th

Footnote 12: Appendix 4.10 Rent levels from the survey

Location of respondent * Monthly Rental payment at the time of field survey Crosstabulation

Monthly rental payments at the time of field survey

Residential Area	12 Ghc	15 Ghc	20 Ghc	22 Ghc	25 Ghc	26 Ghc	30 Ghc	32 Ghc
Sukura	2	3	1	1	12	1	2	7
Abeka	0	0	0	0	34	0	6	11
Maamobi	0	0	0	0	29	0	6	10
Awoshie	0	0	0	0	20	0	2	7
Dome	0	0	0	0	21	0	3	7

Total	2	3	1	1	116	1	19	42
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Monthly Rental payment 10 years ago

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 5 Ghc	120	64,9	66,7	66,7
6 Ghc	42	22,7	23,3	90,0
7 Ghc	18	9,7	10,0	100,0
Total	180	97,3	100,0	
Missing System	5	2,7		
Total	185	100,0		

Location of respondent * Monthly Rental payment 20 years ago Crosstabulation

Count

		Monthly Rental payment 20 years ago		Total
		2 Ghc	3 Ghc	
Location of respondent	Sukura	18	6	24
	Abeka	29	22	51
	Maamobi	25	20	45
	Awoshie	15	14	29
	Dome	16	15	31
Total		103	77	180

NB: 1 New Ghana Cedi is equivalent to 10 000 old cedis

Footnote 13: Appendix 4.10 A, B and C:

Appendix 4.10 A Impacts of agents on rental housing

Impacts of agents on renting	Frequency	Percent	Cumulative Percent
Rental housing more expensive	82	44,3	44,3
rental housing more affordable	17	9,2	53,5
Rental housing more easiliy available by linking up with tenants and landlords	68	36,8	90,3
Rental housing more business like	18	9,7	100,0
Total	185	100,0	

Appendix 4.10 B: Reasons for engaging an agent

Reason for engaging an agent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid -	174	94,1	94,1	94,1
Saw the agent's advert	8	4,3	4,3	98,4
Was introduced to the agent by someone	2	1,1	1,1	99,5
Did not have any option	1	,5	,5	100,0
Total	185	100,0	100,0	

Appendix 4.10 C: How respondent secured present accommodation

How respondent secured accommodation	Frequency	Percent	Cumulative Percent
From agents	12	6,5	6,5
Self search	12	6,5	13,0
Friends and relatives	99	53,5	66,5
Radio and newspaper	17	9,2	75,7
Took over from parents,relatives or friends	45	24,3	100,0
Total	185	100,0	

Appendix 4.2.3: Number of households in a house

Grouped distribution of Number of households in a house			
Number of Households	Frequency	Percent	Cumulative Percent
1-4	25	13,5	13,5
5-8	53	28,6	42,2
9-12	84	45,4	87,6
13-16	23	12,4	100,0
Total	185	100,0	

Main source of obtaining information on vacant accommodation

Source of information	Frequency	Percent	Valid Percent	Cumulative Percent
Agents	61	33,0	33,0	33,0
Radio	77	41,6	41,6	74,6
Friends and relatives	47	25,4	25,4	100,0
Total	185	100,0	100,0	

Reasons for moving or not moving from current house

Reason for moving or not moving from current house	Frequency	Percent	Valid percent	Cumulative percent
Cannot pay huge rent advances	138	74,6	74,6	74,6
Some household members will leave very soon	47	25,4	25,4	100,0
Total	185	100,0	100,0	

Ever been evicted other than not paying rents promptly?

Ever been evicted?	Frequency	Percent	Cumulative Percent
Yes	47	25,4	25,4
No	138	74,6	100,0
Total	185	100,0	

Monthly Income level of respondents

Monthly income	Frequency	Percent	Cumulative Percent
75	1	,5	,5
85	1	,5	1,1
90	18	9,7	10,8
95	15	8,1	18,9
100	3	1,6	20,5
110	14	7,6	28,1
115	5	2,7	30,8
120	44	23,8	54,6
130	6	3,2	57,8
135	1	,5	58,4
150	19	10,3	68,6
170	1	,5	69,2
180	8	4,3	73,5
200	11	5,9	79,5
210	1	,5	80,0
220	14	7,6	87,6
230	23	12,4	100,0
Total	185	100,0	