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Housing the urban poor in twenty-first century Sub-Saharan Africa: Policy mismatch and a way forward for Ghana

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Abstract

The debate on housing the urban poor has become more sophisticated since Turner's original ideas of self-help and self-building by the poor were introduced in the 1970s. Today, the emphasis in housing the poor is on a pluralistic approach that stresses enabling housing provision for the poor by expanding the range of providers to include government, the private sector, the poor themselves, non-governmental agencies, and cooperatives. Official housing policy in Ghana does not reflect the pluralistic approach that prevails in practitioner and academic circles. Using ethnography, this paper presents the housing experience of a typical poor family in Ghana to determine what the poor build. It highlights the obstacles the poor have to overcome to acquire the housing they want. The ethnography provides a basis upon which the mismatch between the pluralistic approach and Ghana's housing policy can be bridged thus providing a way forward. The paper concludes by emphasizing the importance of the housing industry in poverty alleviation in Ghana.

Introduction

Increasing urban growth in Sub-Saharan Africa means that providing housing and other services for urban residents, especially the poor or low-income, will be a major issue for urban managers and governments. The World Bank (1993, p. 11) estimates that each year 12–15 million people will be added to cities of the third world and that to a large extent, the housing problem will be more of an urban than rural one. Both the academic and practitioner communities have recognized the need to house the poor in third world cities (UN, 1993; Riley et al., 2001; Sukumar, 2001; Sivam and Kuruppannan, 2002). This recognition comes from the evolving debate on housing the urban poor that gained momentum with Turner and Fichter's (1972) collection of chapters illustrating that where dwellers are in control, their homes are better and cheaper than those built by government programs and large corporations. Left to their own devices, therefore, the poor are capable of housing themselves.

Turner's (1972) specific view in this book is that housing should be seen as a verb and that what the poor need in housing themselves is assisted self-help. Over time his view has resulted in recognition that squatter settlements should not be seen as eyesores and thus targeted for slum clearance. Harris (2003) argues that the ideas of assisted self-help are not original to Turner but his call for spontaneity and the lack of authoritarianism in housing the poor suggests that the poor decide what they build, as they do it, and manage with what they have. Nientied and van der Linden (1992) and Harris (2003) both summarize Turner's argument and its evolution. Despite criticism of this approach (Burgess, 1978; Schuman, 1986; Marcus, 1992; Mathey, 1997) assisted self-help housing sees the provision of housing for the poor as something that the poor should do by themselves, in conjunction with non-governmental agencies, the private sector and cooperatives. The role of the state in housing the poor should be as an enabler rather than a direct provider. Even though this view has been popular since the 1970s, it has become more so in this era of neo-liberalism, as international donor agencies and the World Bank and IMF find it attractive.

The World Bank adopted Turner's basic premise of housing the poor in the 1970s (World Bank, 1972, 1993). The emphasis of World Bank and UNHabitat programs, however, deviate from some of the basic tenants of Turner's proposal in one key respect and that is the issue of enabling the poor. Keivani and Werna (2001, p. 198) summarize this difference. Turner's view is that dweller control through participatory policies that enable the informal low-income household to acquire

financial, material, and technical resources should be the norm. International agencies advocate formalizing and regulating the process of housing the poor through internationally financed government controlled and assisted self-help projects. For Turner and his followers, the emphasis should be on the state enabling the poor to provide for themselves, whereas international agencies create a bureaucracy to enable the delivery of assisted self-help through a reliance on a development of formal private markets. Another difference between Turner's view and institutional views is in terms of whether conventional approaches should be relied upon, user's autonomy, market and user value, economizing, and individual or government participation (Nientied and van der Linden, 1988; World Bank, 1993; Keivani and Werna, 2001).

This debate in the literature has resulted in a generally accepted set of policy guidelines that emphasize plurality in housing provision for the poor by expanding the range of providers of housing to include, not just government and the private sector, (both formal and informal providers) but also the poor themselves, non-governmental organizations (NGOs) and cooperatives (Ogu, 1999; Keivani and Werna, 2001; Ogu and Ogbuozobe, 2001; Eldemery, 2002; Mlinga and Wells, 2002). This approach, although a progression from Turner's, is not totally different from what he originally envisioned as the poor providing for themselves at cheaper costs, using materials they can afford, and building in ways that suit their lifestyles.

Within these general policy guidelines, Sub-Saharan African countries like Ghana have devised national shelter or housing strategies. Ghana's shelter strategy dates from 1993 and seems to deviate from the above stated guidelines. The objective of Ghana's shelter strategy is to provide safe and sanitary shelter through improvement and upgrading of quality. It is intended to improve the environment of shelter by raising quality of life by providing drinking water, sanitation and basic services. This will be achieved by creating an enabling environment for private sector participation in delivering homes and rental properties. The intended outcome is to promote orderly urban growth with acceptable minimum provision of services (National Shelter Strategy II: 6–7). With specific respect to urban areas, these objectives are to be met by instituting specific programs that will increase land accessible for shelter, ensure finance, develop the local building materials sector, streamline institutional arrangements that govern shelter provision and delivery, and design specific shelter programs. Tipple et al., (1999, p. 252) criticize Ghana's shelter strategy as hardly mentioning renting and multihabitations, let alone recognizing their value. The strategy therefore seems to emphasize owning of houses. My assessment is that even though mention is made of the poor and low-income as target groups for ownership, very little attention is paid to the poor providing for themselves and the range of potential providers that will make up the plurality of providers that Keivani and Werna (2001) advocate is ignored in Ghana's shelter strategy. There seems to be an emphasis on private sector providers, both large and small scale, district administrations, and community efforts with very little attention paid to the poor providing for themselves. More importantly, Ghana's strategy does not define who the poor are and it seems to use the term poor interchangeably with low-income. Thus, there is a mismatch between Ghana's shelter strategy and the general policy guidelines that advocate plurality in shelter provision. This is especially the case for the poor.

Involvement of the informal sector, especially the poor themselves, in providing their own housing is hardly addressed in Ghana's shelter strategy. Yet, as this paper demonstrates, the poor in urban Ghana continue to provide their own housing in a variety of ways and circumstances that are not recognized by policy makers. The key research question of this paper therefore centers specifically on the kinds of housing the poor provide for themselves when they are left to their own devices. Is this the kind of housing they want? Whether this is the kind of housing they want or not, how can the poor be enabled to get what they want?

To address these questions, an ethnographic case study of the housing experience of three homeowners in Accra, Ghana will be used. One of the three owners can be considered poor but the experience of the other two, who are not poor, will be provided for comparative analysis. Before presenting this, however, it is necessary to determine who the poor are. After determining what the poor build, the paper addresses why they have achieved what they want in terms of housing, and the kind of obstacles and challenges they face. Based on the ethnographic case study it is possible to reveal ways in which Ghana's shelter strategy can be made to approximate the pluralistic approach advocated in practitioner and academic circles and how policy can enable the poor to achieve the kind of housing they want. The conclusion of the paper deals with how enabling the poor house themselves will help alleviate poverty in countries of Sub-Saharan Africa. This is an issue that has been discussed in the literature (see UNCHS/Habitat, 1995) but has hardly been addressed in Ghana, in particular.

Who are the poor in Sub-Saharan Africa and Ghana?

The concept of poverty has acquired currency in the development literature in the last two decades but determining who the poor are is difficult, and cross-country comparisons are even more difficult (World Bank, 2001). As Rahnema (1992) argues, even though the concept of poverty denotes a lack or deficiency, it is a myth that is constructed specific to a particular civilization. His view is that the global worldview of poverty is the result of the expansion of western culture over vernacular culture and that even though poverty is multi-faceted (Rahnema, 1992; Rickets, 1992), it has

often been defined in economic terms. Poverty is multidimensional but "the different dimensions of poverty interact in ways that reinforce each other" (World Bank, 2001, p. xiii).

Although Rahnema (1992) sees poverty as having a materialistic basis, his definition of materialistic is broader than the narrow economic definitions given to it by economists, planners, and politicians. Materialistic as used by Rahnema (1992) can be existential in nature. Thus, poverty should be seen to encompass more than economic deficiency. In economic terms, poverty can be measured as a lack or deficiency of economic attributes such as income, capital, and assets. In social and political terms, it can be seen as a lack of human capital (e.g. skills) and basic needs such as housing and education, as well as political participation and control over decisions that affect individuals (World Bank, 2001, p. 6). In existential terms, it can be seen as a lack or deficiency of social capital, and networks (e.g. affection from friends and family and loved ones), exclusion and isolation (Rahnema, 1992; World Bank, 2001) and even culture, as was the case with the culture of poverty debate surrounding Black America in the 1960s (Ricketts, 1992). For politicians, planners, and economists who deal with the third world, poverty has often been measured in economic terms using a lack or deficiency of income as the basis. Part of the reason for this is that income poverty measures are practical and easily comparable across counties but such an approach has limitations since it misses important dimensions of poverty such as assets, vulnerability, dignity, and autonomy (World Bank, 2001, p. 11).

Increasingly, the term low-income is used synonymously with the poor in both academic and practitioner circles, such as the United Nations and national governments. This lack of distinction between poverty and low income is, however, predicated on the assumption that the most convenient (not the best) way to measure poverty is in terms of income or a lack thereof. It is this approach that is used to measure poverty by the government of Ghana. Ghana's poverty alleviation strategy that it developed is telling since it views a generation of economic growth in areas of production, employment, governance, and special programs of the vulnerable as the way to reduce poverty (Government of Ghana, 2002). Nowhere in the document is poverty defined, but all through it a lack or deficiency of income is used as the main measure of poverty. This is an economistic definition that narrows economics further to income attributes. Other attributes of the economy as well as social measures of poverty are excluded.

Despite the methodological difficulties of measuring poverty, the World Bank states that there has been an Africanization of global poverty since income poverty has become worse and social indicators of poverty have improved more slowly in Africa relative to other regions (World Bank 2001, p. xiii). Although there are country differences, World Bank estimates are that 50% of Africans live on less than one United States dollar a day and in 1995, 205 million out of the estimated 580 million people of the region had no access to health care. In addition, 139 million Africans are illiterate and 249 million people were without access to safe drinking water. Estimates are that two million African children die annually before their first birthday (World Bank, 2001, p. 6). These dire statistics are the result of certain poverty traps or irreversibilities that cause a vicious cycle of vulnerability (World Bank, 2001, p. xiv). These traps or mechanisms that prevent Africans from escaping poverty are a lack of assets, inability to accumulate physical and human capital and exclusion from social capital of their communities (World Bank, 2001, p. xiv).

It is difficult to explain causes of African poverty in terms of one specific theory but the World Bank (2001) has identified a series of interacting factors that contribute to the region's poverty. These factors can be situational (economic, political, and social factors) or, they can be related to the level of causation such as international, national, or household relations. Also they can be primary or proximate in nature. These factors include economic stagnation. The World Bank (2001, p. xviii) argues that the external environment (e.g. SAP and debt) is not the cause of poverty but "African economies have responded weakly to the possibilities offered by globalization as a result of the inadequate role accorded market signals." This is contrary to other views in the literature that a key cause of Africa's poverty is the exploitation associated with globalization (see http://www.globalissues.com). Other factors offered by the World Bank are that because of political instability, both states and the market have failed the poor in Sub-Saharan Africa. Also, the poor have the least access to capital and state services are deficient in the region so it is difficult to convert growth in income into welfare gains. A last factor given is that household and population dynamics in Africa result in a high dependency ratio with female-headed households without male support and a high child dependency ratio as well as HIV/AIDS contributing to this dependency. For countries like Ghana where HIV/AIDS may not be at epidemic proportions, this may not necessarily be the case but the argument for eradicating poverty in the region is that "poverty and demographics are linked at both the macroeconomic and microeconomic levels" (World Bank, 2001, p. xxiv).

The World Bank (2001) provides three theoretical categories of who the poor are. These categories are rather interrelated. First, a distinction exists between the chronic and the transitory poor (either due to sickness, drought, conflict or temporary unemployment). Second, a distinction exists between the poor and the destitute (such as women, disabled, and old). The destitute seem to be chronically poor. Third, a distinction exists between dependent and economically active. The economically active are the transitory poor and the dependent are the chronically poor and destitute. In this paper, the focus is on the transitory poor who are economically active. Thus, their lack of access to physical

and human capital, income, assets, and exclusion from social capital of their communities is not total, but they move in and out of poverty from time to time. Poverty, in this paper, is broadly defined to include both economic and social deficiencies of Sub-Saharan Africans. It implies an exclusion from a network of economic, political and social attributes of life. The typical poor person in Sub-Saharan Africa (thus, Ghana) will therefore be someone with a deficiency of income but also economic capital, assets, formal education, housing, power, and even social networks and capital. They may be employed in the informal sector and have skills that they can sell. Yet, their employment insecurity makes them vulnerable, and they move in and out of poverty.

Left to their devices, what do the poor build?

Research and policy on housing provision has often used a social science approach where large quantities of data are collected and used to draw generalizations that inform policy. Because of the concern of this paper with what the poor build, left to their devices, the approach used in this research is an ethnographic one where an individual is intensively studied to determine what (s)he actually says and does. Ethnography consists of a series of intensive, contextual and holistic qualitative methods that aim at depth rather than breadth of coverage (Jackson, 1994). These include participation and observation, especially living the lives of the subjects of study. Even though it is associated with anthropological research, Jackson (1985) has demonstrated its ethnographical use in urban research. Because of their concern with depth rather than generalizations, ethnographic approaches have been criticized for their lack of representing groups other then their own (Marcus and Fisher, 1986). For research where the emphasis is on policy implications, this criticism of ethnography should be taken seriously. The reason for adopting it here is that the research question being addressed (what do the poor build, left to their devices) has hardly been addressed in the literature. It therefore is important to intensively study what the poor build by isolating a typical experience of a poor person in providing housing for himself and his family as well as his personal devices. Findings from his experience can then be used to make suggestions on how Ghana's settlement strategy can approximate the prevailing pluralistic approach.

For this research the housing experience of one family, fictitiously called Mr. and Mrs. Baako is studied. Mr. Baako is about 25 years old and his wife is about 23 years old. They have been married for about four years, have a three-year old daughter, and were expecting another child in the summer of 2002. Because of this Mrs. Baako was out of work. Mr. Baako is a welder by training and learnt his trade through an apprenticeship. He claims to have a sixth grade education and reads and writes at that level. His wife has a Junior Secondary education and learnt to be a seamstress through apprenticeship. They own a two-room, self-built house in a hilly part of Ashongman, in peri-urban Accra next to the Ajagote Television Transmission Station. They built their house in 2000, on land that Mr. Baako's father had been a caretaker farmer on for about 50 years. His father's original village still exists and Mr. Baako's mother, his siblings, and their children occupy it. Mr. Baako built his house on a plot of land adjacent to his father's village. The Baakos furnished this house with used appliances (refrigerator, cooker, television, VCR and an electric generator). These are some of the indicators that Tipple et al. (1999, p. 321) used in computing their index of relative wealth. Mr. Baako's father passed away in 1992 and since then, the use of land that he took care of has significantly changed from agriculture to mostly residential.

Based on the discussion of poverty in the previous section, both Mr. Baako and his wife can be considered as economically active and transitory poor. They work on and off and in times of unemployment from their vocations, Mr. Baako sells his service as a laborer in the expanding construction industry surrounding them, and his wife retails various food items such as bread and *gari* (grated dried cassava). Since they own their home and used electronic appliances, they have assets. They have minimal education but are skilled workers. Their extended family serves as a support network in times of hardship and stress. Thus, they are not totally excluded from assets, physical and human capital, and the social capital of their community.

The Baakos were selected for three main reasons. First, I have known the extended family as a whole since 1996 when I first visited the area. Second, the story of the Baakos has been told to me consistently over the years without any changes in the key components. Thus, the validity of their claims is compelling. What is significant though is that I have lived their lives with them over the years (at least over the summer months when I travel to Ghana) and have come to participate in their experiences. Third, my experience is that there are a substantial number of young couples that fit the Baako's profile and have embarked upon similar building practices in the area, thus the Baakos are not unique. This is why I refer to the Baakos as typical of a group of urban poor in peri-urban Accra. What is presented in this paper is not based on one particular interview but a series of numerous interviews over long periods of time.

The Baako's housing experience

From the vantage point of the Baako's, there is a segmented house building market in this peri-urban part of Accra. Three main categories of houses are being built on the land surrounding the Baako's house. The first consists of estate houses built by development companies for sale to employees of parastatal corporations

such as Bank of Ghana and Social Security Bank. The second consists of individually built properties of much higher cost by persons who build villa-style houses in this area in order to take advantage of the marvelous view of the whole of Accra from this vantage point. The third consists of houses built by either original caretakers or their family members and their experience is characterized by the Baako's housing and land experience. The experience of the Baakos therefore represents that of a sizeable number of families. The conflicts between individual developers and estate companies, on the one hand, and newly created squatters or the residue of original caretakers (like Mr. and Mrs. Baako), on the other hand, is an on-going discussion in this part of Accra.

Table 1 summarizes the housing attributes of Mr. and Mrs. Baako. To be able to contextualize Mr. Baako's housing experience, an estate house owned by Mr. and Mrs. Manu and an individually developed villa-style house owned by Mr. and Mrs. Mensah are presented. The assigned name of these three individuals is fictitious and comes from the number system of the Twi language of Ghana. The Baako's name comes from the fact that their house has one bedroom (*baako* is the number one in Twi). The Manu's is because they have a two-bedroom house (*mienu* is the number two in Twi) and the Mensah's is because they have a three-bedroom house (*miensa* is the number three in Twi). Although these names are fictitious in this paper, they are real names in Ghana. Comparing what the Baakos have built with what the Manus and Mensahs have also built in Table 1 reveals a number of salient features of the Baako's housing experience.

Figure 1 shows floor plan of the three houses under consideration and Figure 2 shows various views of the Baakos' house. Based on Table 1, there is not much difference in the ability of the three structures to provide protection from the elements, a basic requirement of shelter. They all have well built walls, roofs, floors, doors and windows. Yet, major differences exist between these houses and the difference can be summarized in terms of size, materials used, services available, and cost of the houses. It is these differences that translate into the other roles of housing such as an indication of socio-economic class and the extent to which it is an asset (Squires, 1994). Thus, it is the difference in size, building materials, services, and thus cost of production that separates the Baakos' housing experience from those of the Manus and Mensahs.

How have the Baakos acquired what they have?

The key question though is whether this is really the kind of housing that the Baakos want to own. To address this question, however, we need to understand how the Baakos have developed their house. This will be by discussing their land experience, housing experience, and cost, services, and material use differential between their house and those of the Manus and Mensahs.

Land experience

Mr. Baako's land experience originates from informal inheritance from his father who did not have title to the land. In today's world of changing land use and valorization of land in the area, the Baakos have very little security to this land. Mr. Baako's father was a caretaker of land that belonged to different families of the Osu (such as the Kwabenya) and Teshie (such as the Ashongman) peoples. This land, until quite recently, was primarily agricultural land. According to his mother, who joined Mr. Baako's father on this land some 50 years ago, all her children, including her oldest son (who is almost 50 years old) were born on this land. When she first joined her husband on this land, the main uses for the land were agriculture, firewood harvesting, and charcoal making. Each year her husband paid a tribute to the Osu and Teshie families. Since the early 1990s and the death of Mr. Baako's father, the land on which they have lived for over 50 years has changed its use from agricultural to residential and has acquired more economic value. The land has gradually been turned into residential land and the drink money for a lease on a standard 75 feet by 100 feet plot is about three thousand American dollars. This is despite the fact that there are no services such as roads, electricity, and water lines to this area. Yeboah (2000) explains how global and local forces have contributed to the valorization of peri-urban land in Accra geared towards residential construction.

With the land acquiring value, the various families of the Osu and Teshie are contesting ownership of land in the area. Both families have not evicted families, such as the Baakos, because they still need caretakers who will inform them of the activities of others contesting the land. What is happening therefore is that in the light of incremental development, speculation in the value of land, and contestation over who owns each plot of land, Mr. Baako acknowledges that his security of tenure is suspect. This process of land tenure and its relationship between tradition and modernity is described elsewhere by Tipple and Korboe (1998), Odame Larbi (1996) and Acquaye and Associates (1989).

As a way to keep Mr. Baako and his extended family in check, some family members of the Osu and Teshie have promised them lots of land based on photocopies of cadastral maps and indenture documents that have not been signed. Others family members have threatened to evict them from the land on which they currently live and three years ago, the extended family received an eviction order from the Osu (Ashongman). Part of the reason why Mr. Baako decided to build is that his extended family, especially his mother, believes that by putting, at least, semi-permanent structures on the land, they can ward off evictions. Mr. Baako's house is therefore designed to stake claim to two lots of land.

Table 1. Housing attributes

Attribute	Mr. Baako	Mr. Manu	Mr. Mensah
No. of Rooms	2-room, chamber and hall	2-bedroom with hall, kitchen, shower, WC and terrace	3-bedroom house with living, dining, master-bedroom, 2 baths with WC, kitchen & porch
Floor space	363 sq. ft.	890 sq. ft	1400 sq. ft.
Foundation	Traditional strip	Strip	Strip
Walls	Earth (mud) rendered both ways with cement & sand mortar and painted	Sandcrete block wall rendered with cement mortar and painted both ways	Sandcrete block walls rendered and painted with metal balustrade to porch. Ceramic tile upto ceiling in baths
Floors	Rammed laterite with cement screed finish	Cement screed finish	Ceramic tile floors
Doors	Painted panel doors	Painted panel doors to living room, flush doors to all other	Polished Flash doors to all bedrooms, WC, panel doors to living
Windows	Louver blades in aluminum frames with burglar proofing and mosquito net	Louver blades in aluminum frames with burglar proofing and mosquito net	Delux louver frames and blades with burglar proofing and mosquito net
Ceiling	None	Whitewashed plywood with battens	Polished T&G wood strips in living, dining, porch. All other areas polished plywood and battens
Roof	Corrugated aluminum sheets on timber members	Corrugated aluminum sheets on pitched timber members	Asbestos sheets on pitched timber members
Fixtures	No fixtures or fittings, no toilet or bath, no stand pipe	1 WC, 1 overhead shower, 1 hand basin 1 kitchen sink	6 Chandeliers, 2 WCs 2 bathtubs, 2 cord showers, 2 overhead showers, 2 hand basin, 1 wood kitchen cabinet with sink, 2 Ariston water heaters, 5 security lights, 2 double leaf metal gates, 1 single metal gate
Utilities	No water or electricity	Water and electricity	Water and electricity
Landscape	Flower bed	Small grass patch	Paved area with grass patch
Cost in Cedis	10,900,000	62,300,000	147,000,000
Cost in US$	1362	7786	18,375
Cost per sq. ft			
In Cedis	30,000/sq.ft.	70,000/sq.ft	105,000/sq.ft.
In US$	3.75/sq.ft	8.75/sq.ft	13.13/sq.ft

Source: Field data collected by author.
Exchange rate in June 2002 was 8000 cedis = US$1.
Cost is of only physical structure and does not include the cost of land.

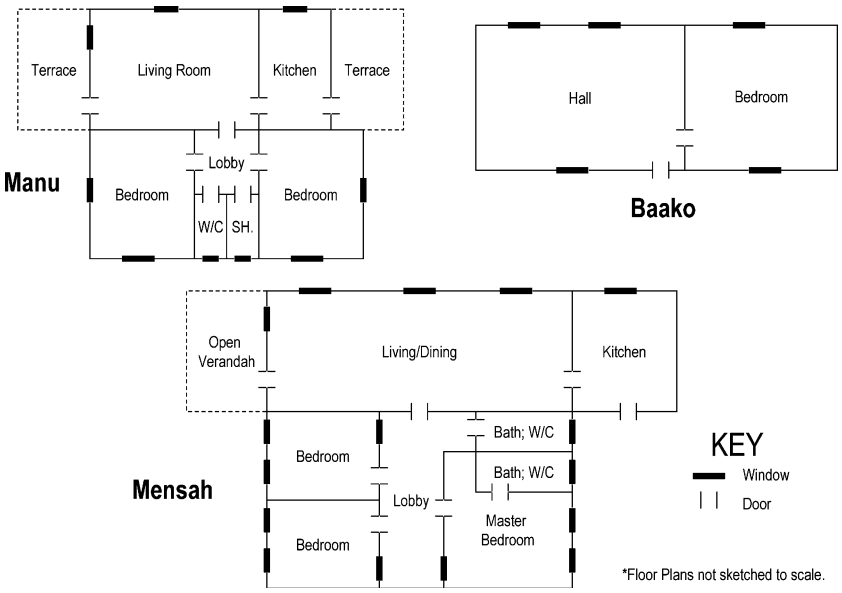

Figure 1. Floor plans for the three homes.

It is evident that Mr. Baako and his extended family are just as confused as to who owns the land or has title to it, as new leasers/purchasers would be. Part of the undocumented practice of removing such caretakers from the past is to sub-divide the land in such a way that villages are either now located in roads or other

Figure 2. Front view, rearview, termite infestation of window sill of the Baako's house.

public spaces such as schools or churches (based on verbal discussions with the Ga Rural District Surveyor in 1999). If the Baakos are evicted from the land, it is speculated that this will be the strategy used by either the Osu or Teshie.

Housing experience

Mr. Baako has decided that owning his own house, even if it does not have all the modern services, is a far better option than renting a room. The house Mr. Baako built was built by a combination of traditional and modern methods and was predominantly self-built with only minimal amounts of hired labor. Here we see the classic attributes that Turner (1972) and other advocates of self-help and self-build emphasize.

Prior to building this house Mr. Baako moved from his father's village, where he occupied a single room, to rent a room at Ashongman Estates. The restrictions placed on him by his landlord and the ever-increasing rent convinced him that he would be better off with his own house as a way to claim his family's stake to two lots of land. This decision was easier to make when he married Mrs. Baako and they expected a child. His building strategy is revealing of the ingenuity of the poor. Over a period of time Mr. Baako stockpiled formal building materials such as cement, roofing sheets, louver blades, and iron rods. Often this stockpile served as a form of savings that prevented him from spending all his earnings. In times of family stress or difficulty, Mr. Baako sold some of his stockpile to acquire liquid cash. This is one of the reasons why it took so long for him to accrue all materials needed. Other materials like sand, anthill mud, and stones are foraged. This is an indication of how locally available materials are used in self-help and self-build approaches and how satisfaction of individual user needs are met (Nientied and van der Linden, 1988).

The house itself was self-built with Mr. Baako's older brother who remembers the ramming of earth with stones, from his father, leading the way. In addition Mr. Baako talked to persons who live in such houses in *Brekuso*, *Pokuase*, and *Lartebiokoshie*, all in or around Accra. Estimates are that some of these houses are close to 100 years old. The house built by Mr. Baako is part of a building technology referred to in local vernacular as *Atakpame* after a town in Togo where the technology originated. Atakpame is simple process that involves soaking earth foraged from anthills with water for about three days. Soaking anthill residue increases the cementatious potential of the earth. A trench is dug as a foundation, and it is filled with concrete made from Portland cement. This fortifies both the foundation of the building and the sub-floor. The anthill mud is rammed on top of the foundation and stones are used to reinforce and strengthen the emerging walls. The wall is built in up to three feet high sections at a time and a period of three days is left for each section to dry before the next section is put on. Because of the nature of the building, it is done only in the dry season when rains cannot wash away a day's work. Unlike modern cement block buildings in today's Ghana, pillars and lintels are not used. Window frames, door frames and beams for the roof are put into the mud structure as construction goes along and this creates problems of termites eating up the wood, over time. To render the walls, mortar (out of Portland cement) is used to plaster and smooth the walls on both sides. This is after the house has been left to dry for about two months. The sub floor is screeded over with mortar and this can be left as is (as in the case of Mr. Baako's house) or it can be covered with other floor coverings such as ceramic tiles or linoleum. The roof is basically nailed on as with modern construction methods in Ghana. A concrete apron is built around the house to prevent rainwater from washing away the foundation and lower part of the wall.

This building process is hardly discussed in both academic and official literature on alternative building materials technologies in Ghana. Yet, many houses all over the country are built this way. The Baako house and the building process are similar to the *semi-pucca* house that Tiwari (2001) describe for India or the semi-modern *Swahili* house that Wells et al., (1998) describe for Dar es Salaam. In a sense, family members and friends can pass on this technology that uses site available materials and foraged ones alongside modern ones. Unlike modern building in Ghana, that is dependent on imported inputs like cement and iron rods, this process emphasizes self-reliance and the use of locally foraged inputs, for the most part. This is at the heart of self-help, self-build approaches (World Bank, 1993) that Turner (1976) uses to describe housing as a verb. In discussion with Mr. Baako about durability and quality of the wall thus built, he pointed out that most of the houses that still stand in the nearby village of *Pokuase* and even in *Jamestown* in the heart of Accra were built of this technology over 50 years ago. Thus, quality is NOT sacrificed by using a combination of locally foraged traditional building materials and modern ones. Mr. Baako is proud to show off his house but for some reasons, he hopes to graduate to a house similar to that owned by Mr. Manu, particularly that owned by Mr. Mensah.

Cost, service, and quality differential of housing

Despite the minimal quality differences in the three houses studied, cost differences exist between Mr. Baako's, on the one hand, and Mr. Manu's and Mr. Mensah's, on the other hand. This cost differential, however, is more a reflection of the building process, building materials used, and the absence of services to the Baako's house rather than the quality of building. Causal observation of Mr. Baako's house would not reveal that this house is built of a different process than the other two. The difference in cost of production (without land) of \$3.75, \$8.75, and \$13.13 per square foot (for the three houses) does not reflect whether one type of housing is better or worse but is more a reflection

of the extent of self-help and self-build, foreign versus traditional inputs used, and the pre-installation of utilities. Thus, Mr. Baako's house is a quality built house that does not have the modern services (amenities and utilities) of the other two. Unlike the other two houses, Mr. Baako's combines an excellent mix of traditional building materials and methods that are indigenous to the tropical climate of Accra. This combination of traditional and modern materials is what most poor people can afford in terms of housing themselves in Sub-Saharan Africa. If this difference in cost is one of technique and method of production rather than of quality, why does Mr. Baako aspire to a house similar to Mr. Mensah's? The specific challenges that he has faced in building his house may provide us with the link to the experience of housing the poor in Sub-Saharan Africa.

What challenges have the Baakos experienced in meeting their housing needs?

The achievements of the Baakos in building their own house are impressive in the light of the kinds of obstacles they have undergone. Their peers and family members (including older siblings) have a certain respect for Mr. Baako and his wife. Homeownership is associated with increased social status, even among the poor (Yeboah, 2000). Yet, challenges that relate to their security of tenure, housing finance, building materials considerations, quality of houses, and cultural barriers that affect the provision of housing for the poor in Sub-Saharan Africa have to be overcome.

Security of land tenure

One of the key concerns of Mr. Baako is that someday either the Osu or the Ashongman will evict them from their home. He anticipates that this will be the case once these families do not find them as useful information providers or if one of them wins the pending litigation between them. Even though Mr. Baako and his brothers keep referring to cadastral maps and plans that indicate that various families have given them title to the land on which they now live, they are aware that since these documents have never been signed and provided in the form of indentures, such documents are worthless. Thus, the Baakos see security of tenure as a key problem in their housing options and have been unwilling to further improve and develop their structures for fear of pouring money down a drain. Tipple and Korboe (1998, p. 251) document how the system of land holding in Accra between the Chiefs (*Mantsemei*), fetish priests (*wulomei*), quarter heads (*akustseiatsemei*) and family heads has contributed towards insecurity of tenure for land holders, even those who legally acquired it. It is this kind of layering of ownership of land in Accra that leads to problems of tenure insecurity for potential builders. This situation is not unique for Accra but seems to be a generic problem of most of Sub-Saharan Africa. This is especially so in West Africa where a land market has not developed because of its specific colonial and cultural history (Konadu-Agyeman, 1998; Lussaga Kironde, 2000). Such situations of tenure insecurity are more real for the poor and vulnerable who may not be able to use the legal system to resolve their dilemma.

There is no doubt that one of the key obstacles the poor face in developing the kind of housing that they deem affordable has been hampered by security of tenure of land. Tipple and Korboe (1998, p. 253) recognize that "non-marketability of land is important to the social cohesion of Ghana's urban people". Yet the "clouded nature of many titles and the lack of bankable titles over traditionally allocated land" can be solved by the ongoing registration of land that the Government of Ghana has been undertaking with assistance from the World Bank (Grant, 2003). This should be undertaken without denying the community's allodial right to land. A classic example of the conflicts that can arise over these two issues is the recent debate in the Ghanaian Newspapers over the Ministry of Works and Housing (as part of its new National Shelter Strategy, 2001) acquiring land in peri-urban Accra (specifically at *Oyarifa*, *Brekuso*, *Ashongman*, *Kuntunse* and *Odumase*). If the MOWH is able to resolve issues of security of tenure to its land, poor families like the Baakos should be given priority in acquiring land as the policy advocates. Thus, as an enabler, government can then serve as a buffer between the poor and the clouded system of land access and ownership in cities like Accra. As will be discussed under policy implications, this is where the state can be an enabler as the World Bank (1993) advocates. The state consolidate land, service such land, and provide title to lots for the poor it sells such land to on a long-term mortgage. Such mortgages can be provided by innovative finance schemes.

Innovations in housing finance

Another obstacle that the Baako's face relates to how they finance the land they acquire and the house they build. For the most part they relied upon personal savings (which were sometimes tied up in assets such as used appliances), reliance on the skills of family members, and sweat equity to build their house. They have no access to credit from the formal sector of the banking industry and recent innovative approaches that the Home Finance Company (HFC) has developed for mortgages in Ghana exclude the poor since they are targeted at the middle-class. For the poor, therefore, sweat equity and the reliance on extended family skills are excellent ways by which they can create wealth in the form of housing assets. This is amply illustrated by the successes of *Habitat for Humanity* (organized by church and civic groups to enable the poor help house themselves) in the United States, for example. Increasingly Habitat for Humanity is becoming important in housing the poor in Ghana. Despite this self-reliance of the poor,

Tipple and Korboe (1998, pp. 253–254) stress the need for finance for new home construction, and extensions in Ghana. As they put it

> *"...the most important mechanism for improving housing supply is undoubtedly a source of finance... the vast majority of prospective owner-builders must still use cash in their wallets" (p. 253).*

Because of this lack of finance, house building as a process is delayed and most people who wish to build have to wait till later in life to build. It is therefore impressive that the Baakos, who are only in their early twenties, have built a house of their own. Yet, others like them can benefit from the state's role as an enabler of housing finance.

The only real provider of mortgages for house building in Ghana is the HFC but their emphasis is on people who by no indication can be classified as poor. The only effort of the HFC in serving the poor may be their core house (pipe stand and platform) loan program. This involves providing loans for prospective homeowners to build a platform and a pipe stand as the basis of self-building their own home built on serviced land. The poor cannot afford such land. In addition, people like the Baakos who work in the informal sector of the economy cannot qualify for these loans since they do not have a regular income that can ensure their making of monthly payments. As can be seen in the case of the Baakos, they have been able to build in areas that have no water, electricity, or roads. This is not to suggest that the state provides the poor the opportunity to build in unserviced peri-urban areas of cities, rather the state should serve as a guarantor or a lender of last resort to be able to provide loans to the poor to finance specific aspects of the house building process.

Eldemery (2002, p. 403) suggests that participatory loan-supported housing should be an alternative for creating low-income and affordable housing in many developing countries. As he argues, "self help housing projects and policies are now understood to be an entry point for the poor to penetrate the negotiation process with the ruling classes". Yet unless such approaches are "supplement to other policies, part of a package of approaches that is fundamentally redistributive, democratic, and willing to change fundamental features of the system of producing housing" they will not be effective (Eldemery, 2002, p. 406). Based on his example from *Helwan New Community* in Egypt, Eldemery's conclusion is that the state should work with local government, international agencies, the private sector and institutions as an enabler rather than create a bureaucracy to hamper access to housing. Specifically for Ghana, the state can provide loan guarantees for the HFC and other financial institutions to begin to target loans, in innovative ways, to the poor. As the experience of the Baakos shows, their concern is not just with a standpipe or a foundation but basic amenities such as a bathroom, toilet and a kitchen. These are the expensive parts of the house building process where the poor need enabling. To circumvent the problem of collection of loans, traditional systems of savings such as the *susu* system (a system of collective savings and capital generation in Ghana) can be relied upon. Counseling by beneficiaries for new entrants, such as the Grameen Bank of Bangladesh which provides loans for manufactured building materials for low-income rural dwellers (Ahmed, 1998) should be the key.

Building material costs, quality of housing and cultural appraisal of housing

The Baako's housing experience demonstrates that building materials for quality housing can be produced by the traditional sector, at an affordable cost, or can be foraged for free, although this may have effects on the environment (Wells et al., 1998). These traditional materials have an effect on economic growth of countries that emphasize them in their housing strategies (Tiwari, 2001). In addition, traditional and modern building materials can be combined in a variety of ways to provide quality housing (Wells et al., 1998; Tiwari, 2001). What is needed is to find ways in which the combination of the two can be done with the most benefit in terms of quality and cost to poor builders in Sub-Saharan Africa. This brings to focus the relationship between building standards, traditional and modern building materials, and the role of research agencies that can provide practical advice to builders. This relationship should be bound by the state's role as an enabler in housing provision. In addition, culture or taste of homebuilders and financial agencies in the country should change.

Wells et al., (1998) argue that despite increasing cost of manufactured building materials, house owners in Dar es Salaam still strive to build modern houses out of concrete blocks because of higher comforts, security, and the potentially higher rents that these houses can provide. This is despite the fact that the Swahili house that is built mostly of traditional materials such as mangrove poles, bamboo, mud, and thatch roofs can be improved in terms of durability by incorporating modern and traditional methods. The improved or 'semi-modern' house is built by providing:

> *"... a foundation in the form of a coral stone and cement plinth around the perimeter of the house, into which the poles are embedded. The mud/pole walls are then plastered with sand/cement mortar and the floor covered with a sand/cement screen. The roof structure is re-built and the makuti roof cover replaced by iron sheets" (Wells et al., 1998, p. 400).*

This is similar to the house the Baakos have built in Accra and it demonstrates the potential of combining traditional and modern techniques and materials in building houses at affordable costs. Yet as Macoloo (1991) argues, the state and foreign donors in both Kenya and Tanzania have hastened the penetration of

modern building materials into low cost housing. In Ghana, it is the out-dated housing code (see Lussaga Kironde, 1994) that has been used to create a dominance of modern building materials over traditional ones. This has created a cultural shift where even those who cannot afford it, wish for a modern built house. This cultural preference partly explains why Mr. Baako hopes to build a modern house someday, despite the fact that such materials are realistically not within his means. Also, lenders such as the HFC and the commercial banks do not regard houses built of traditional materials as worthy of loans for expansion and improvement thus owners of such houses cannot valorize their homes and use them as collateral in applying for loans. There is no doubt that society, as a whole, and lenders, in particular, consider modern houses as "better property" even though houses like the Baako's protect their owners from the elements, provide survival, security and self-respect for their owners (Wells, et al., 1998, p. 407). This cultural consideration is reflected in Wells et al.'s (1998, p. 407) survey that found that in Dar es Salaam, durability, efficiency and the aspiration of a better property were determinants in choosing to build a modern house, whereas low price and availability of materials as well as limited purchasing power (a sign of poverty) were the determinants in building a traditional house.

Considering that the Baako's house is similar to the semi-modern house described above, the question is how can this house be improved? For the Baakos, the key problem they have with the structure of their house is that the interface between mud and wood is poorly designed and thus termites seem to be eating away the windowsills of their house. One reason why they have not built a bathroom is that they believe that water will soak underneath it and on its walls leading to an eventual crumbling of the structure. The structure of the house though is sound so what is needed is for research agencies to find ways of solving these problems. Research agencies then need to communicate these findings to the private building sector as well as private builders such as the Baakos so that such technologies can become widely used and accepted leading to changes in cultural appraisal of houses.

The main governmental agency involved in research in Ghana is the Building and Road Research Institute (BRRI) in Kumasi. BRRI has researched alternatives for cement such as its long-standing *pozzolana* cement, waterproof plasters for mud walls, and others that can cut the cost of building (Hammond, 1983, 1986; Atiemo, 1994). In addition, it has researched alternative roofing materials (Amoa-Mensah, 1990; Obeng, 1988) and blocks made out of mud (Okyere et al., 1976; Amonoo-Neizer, 1973a, b; Hagan, 1996). In 1978 for example, the BRRI prepared a report for the Ministry of Works and Housing on the "Development and Use of Local Building Materials" but not much action resulted from this report. Most of the work of the BRRI was done in the 1970s and 1980s and its definition of traditional or local building materials does not include what the Baakos have used. With structural adjustment and its neoliberal emphasis on minimalist government, government research subventions to the BRRI have basically ceased. Being a government agency, BRRI is not chartered to seek alternative sources of funding from the private sector, for example, so funding for research has not been a priority (communicated by Director of BRRI). Thus, BRRI is not continuing research into traditional building materials and its interface with modern ones, neither is it collaborating with private providers of housing and individuals to disseminate their research findings to them. The interface between government or public, private, and individual builders has thus broken down. The few researchers who continue to work on traditional building materials at BRRI seem to hold their findings close to their chest and sell reports rather than freely discriminate such information (personal observation at BRRI).

Policy implications

Policy has often not been informed by ethnography but a series of lessons are apparent from the Baako's experience. Five specific lessons provide a way forward in bridging the gap between the pluralistic approach and Ghana's National Shelter Strategy as it stands today. First, the state has to shift its policy focus from an emphasis on formal sector providers to the pluralistic approach that emphasizes both formal and informal sectors in the private, community, NGO, public and more importantly, the individual builder sectors. This policy shift will ensure that providers of housing work in concert to deliver houses to a broad range of income groups in the market. Within this pluralistic approach, the state should serve as an enabler and accept and acknowledge the importance of the private builder, who may be poor, as a legitimate provider of housing. A lot of mention is made of providing housing for the poor and low-income in Ghana's housing strategy but no specific actions that acknowledge the poor as providers of their own housing is made. The poor are not handicapped and given their own devises, they can provide housing for themselves. A concerted effort has to be made to acknowledge the contribution of poor individual builders in the country as a whole. The poor have devices by which they can convert their energy into assets. This is by self-help, self-build, extended family-help, or community-help. Through such approaches that center on people-centered development described by Korten and Klaus (1984) the poor can provide housing for themselves and in the process pass on indigenous building technologies that may be dying out of traditional cultures. The example of the Baakos illustrates the ability of the poor to be a viable provider of their own housing. But a way to make this approach acceptable will be to provide demonstrations of how houses built by the Baakos, for example, meet the basic standards of housing. So

demonstrations projects like the one built at the Faculty of Architecture at University of Science and Technology in Kumasi, over 30 years ago should be publicized to Ghanaians so as to encourage culture change (I will return of this issue).

Second, this acknowledgement of the poor as viable providers of their own housing will be meaningless unless the problem of access to land is resolved. What the poor and low-income like the Baakos need is enabling by the state in terms of access to serviced land with clean titles. Part II of the National Shelter Strategy (1993, pp. 9–11) acknowledges the problem of underused land and the need to increase serviced land in cities of the country. Whereas the policy is that the state should not subsidize land costs to consumers, the strategy lists four options for delivering land to builders. Option Two in which the state will "bear the cost of essential services which will be added onto the value of the land as assessed by the Land Valuation Board" (National Shelter Strategy, Part II, p. 13) sounds attractive in resolving the problem of clean title to land for the poor. In this option, low-income persons will have access to land with clean titles and would have to answer to the state rather than the layers of traditional landowners. This approach is in line with the recent effort of the World Bank to set up a land title registration system in the country (see Grant, 2003). Because the poor cannot afford such land outright, innovative financial schemes (to be discussed later) should be devised to make such land affordable. In addition, plot sizes can be limited, thereby making land needed for construction by the poor more affordable (see National Shelter Strategy, Part II, p. 14). In this regard the Ministry of Works and Housing National Shelter Strategy implement program (2001, p. 3) lists "to improve supply of serviced land for housing for especially low to moderate-income groups" as one of its key objective. Of the strategy's 11 objectives 4 are related to land delivery. These are encouraging signs since the Ministry has actually embarked upon a system of land banking for private housing construction. Unfortunately, this program does not specifically consider providing the poor with tenure to serviced land (Salia 2002, in Daily Graphic). It is not too late to change the emphasis of this land-banking strategy to serve the poor and low-income groups in urban Ghana.

Third, part of the enablement of the poor is in the form of innovative and targeted finance for land, sewage, bathrooms, stand pipes, electric, serviced land, and roofs among others. Increasingly, micro finance schemes funded by international agencies such as the World Bank, which are designed to benefit the poor, seem not to benefit the poor *per se*. They, along-side conventional financial arrangements, benefit the upper middle classes of third world societies. Tipple and Korboe (1998) argue that since HFC loans are subsidized, they redistribute income from poor to rich people (see Everett, 2001 for other examples from Bogota, Columbia of how the poor are disenfranchised by such schemes). Ghana's National Shelter Strategy (1993, p. 25) has as one of its objectives the provision of "greater access to credit particularly for target groups". One problem with this is that there is no clear definition of who the target groups are except the catch phrase of the poor and low-income. As the ethnography of the Baakos demonstrates, an excellent target group would be the transitory poor who are economically active whose lack of physical and human capital, income, assets, and exclusion from social capital of their communities is not total but they move in and out of poverty from time to time (see section on who the poor are in Sub-Saharan Africa and Ghana). This will cover most people who work in the informal sector in Ghana. Because of their being in the informal sector, their ability to access credit from formal institutions such as Banks and the HFC is minimal as the National Shelter Strategy expects (see p. 25). As Tipple et al., (1999, p. 263) state

> *"HFC is seen by its officials primarily as a viable financial enterprise; they have no delusions of its being a major lender for low-income housing activity. Policy makers, on the other hand, have often advertised HFC as the long-awaited solution to the problems of low-income finance".*

Since the forms of savings of the poor are not with formal institutions but often are in the form of consumer durables like television sets, generators and other electronic equipment (often second-hand), expecting them to save in formal ways as the National Shelter Strategy (1993, p. 25) advocates may be futile.

What is therefore needed is to devise finance schemes that recognize both their work and savings strategies. Ghana's indigenous *susu* system is an excellent option since market traders of Accra and Kumasi have utilized this system in a semi-formal way through Citi Savings and Loans Bank system to achieve large sums of working capital. A way to "support programs and initiatives that expand the availability of home improvement financing for target group households" (National Shelter Strategy Part II, 1993, p. 25) would be to devise schemes that are similar to the *susu* scheme. Ferguson (1999, p. 190) illustrates how incremental building processes can be tied to sources of rotating capital. The efficiency of this scheme is that it has built into it a system if incremental loans where homebuilders employed in the informal sector only take out small loans that are targeted at specific aspects of house building at a time. Once they pay up such loans they can then apply for others to meet their building needs. Thus these loans are targeted, are incremental in nature, rotate, and recognize the work and savings attributes of informal sector workers like the Baakos so that they do not get disenfranchised in terms to their access to land and loans for specific aspects of the building process. It is this form of targeted financing that will enable the poor pay for clean titled and serviced land, stand pipes, roofs, electrical

wiring and other aspects of the building process that cannot be achieved through sweat equity.

Fourth, Ghana's shelter strategy, and even the literature on non-traditional building materials, seem to focus on rather conventional and formalized building materials that have been the focus of research to the exclusion of what the poor see as building materials. For example the Shelter Strategy (1993, pp. 33–36) when it speaks of alternative materials that use simple technologies and reduce construction costs refers to burnt bricks, roofing tiles, and wood products. These are rather expensive and out of the range of poor and low-income builders. Also, a lot of research has been undertaken by the BRRI into alternatives such pozzolana cement. Similarly, Tipple et al. (1999) view alternative building materials the same way as policy makers do. Yet, the poor see building materials in Sub-Saharan Africa as existing along a continuum with traditional and modern on either end. The ethnography of the Baakos reveals that for them building materials consist of both modern and traditional ones (such as Atakpame) that researchers and policy makers have ignored. The irony of this is that such traditional methods were and, are still used in house building in many rural settlements and urban centers of Ghana.

For example, my family home at Mpraeso in the Eastern Region of Ghana was built over 100 years ago using Atakpame techniques. With the right maintenance, the building still stands! It is high time policy makers recognized the role of such traditional techniques and efforts should be made by research agencies to study and disseminate findings on the interface of traditional and modern materials and techniques. Within the context of plural producers of housing, the nexus of research institutions, the building industry, and individual builders should be strengthened such that the private sector can even fund research conducted by such agencies. Such research findings should be disseminated to the building industry as well as individual builders. Thus, public–private partnerships should be seen as a way to revive research work in this era of neoliberalism. In addition, outdated building codes that eurocentrically negated traditional building materials should be rewritten to recognize local circumstances of these countries. In this regard, the National Shelter Strategy, Part II (p. 38) calls for revising regulatory instruments and standards that govern the building materials industry in Ghana. The policy stresses reviewing technical education standards and writing into tender documents for certain contracts, the use of non-conventional building materials. Hopefully, such building materials will not be restricted to those determined by policy makers and researchers but will also include traditional ones like the Baakos have used. This should, however, be done with considerations not to provide inferior quality housing for the poor in Sub-Saharan Africa.

Finally, unless cultural appraisals of traditional building materials and the taste of potential builders are changed, most poor people will gravitate towards modern building materials. After all, despite their achievements, the Baakos aspire to building a house made out of modern materials in the future. Increasingly development in Sub-Saharan Africa should view tradition and modernization as dialectic and not dichotomous. Practical approaches that can be used to stress this point will include demonstration projects, public campaigns, and even the provision of financial and tax incentives to people willing to build using a right combination of traditional and modern building materials. The National Shelter Strategy (Part II, p. 40) offers direction in this area. The use of seminars and workshops for building professionals and artisans, management training for small-scale builders are some of the specific ways this can be achieved. For the public as a whole, though a concerted effort must be made through the media and local agencies to promote traditional approaches to building. Changing culture and taste is not going to be easy but the potential pay offs of economic growth and the reduced strain on foreign exchange will be enormous, if this can be achieved.

In all regards, housing the poor should be integrative in nature and form with the public, private, community, civic, academy, and individual partnering to ensure the achievement of goals. Keivani and Werna's (2001) call for adopting a pluralistic approach in housing the poor in the third world cannot be overstated. The basic argument that all these participants in the housing sector should be valued is more important today than it has ever been. The pluralistic approach should be buttressed by making land accessible to the poor, and by providing incremental and targeted financing that takes cognizance of the work and savings attributes of the poor or low-income groups in Ghana. In addition, state policy efforts and researchers should broaden the scope of non-conventional building materials to include those that the poor in urban Ghana use and make concerted efforts to popularize these building materials, thus helping change culture.

Conclusion: How can providing the poor with housing alleviate poverty?

I would like to conclude by elaborating that housing the poor could be one of the surest ways to alleviate poverty in Sub-Saharan Africa. An argument can be made that perhaps the poor should rent rather than aspire to build their own houses. Tipple and Korboe (1998) suggest that the majority of poor people in Ghana will end up renting. Yet, there are both micro- and macro-economic benefits for the poor aspiring to build their own houses. The general benefit of the housing industry to overall national economies (especially employment generation) has been identified by UNCHS Habitat/ILO (1995). They include multiplier and accelerator effects, employment generation (both in housing provision and infrastructure development), backward and forward linkages, and poverty alleviation. As to whether these

micro-level benefits accrue to an economy depends upon local circumstances, but there are other benefits of the housing industry apart from employment generation. As the father of suburbanization in America, William Levitt (1948) states, "No man who owns his own house and a lot can be a communist. He has too much to do".

Ofori and Han (2003), Lopez (1998) and Turin (1973) have documented macro-economic effects of housing construction on economic growth in particular countries. In third world countries construction generates growth (perhaps not as much as in western economies), and employment (Tiwari, 2001; Ofori and Han, 2003). In addition, in western economies such as the United States, housing construction creates multiplier and accelerator effects on the economy based on demand for appliances, furniture, automobiles to drive between home and work, and the demand for locally produced building materials in the western economy. The problem with most third world economies is that since they rely on imported building materials, such multiplier effects are withdrawn from these economies. To enjoy such accelerator benefits, third world countries will have to increase the proportion of local raw material used in their housing sectors.

At the macro level, housing the poor will help alleviate their poverty since they would own assets (land and buildings) that can be used for leveraging loans from banks for setting up businesses and thus increase their economic wealth and their social capital. The poor will therefore not be as vulnerable to poverty as the Baakos have been. For countries like Ghana, encouraging the poor to own their houses will probably limit the recent international migration of able-bodied men and women (and thus the brain drain) seeking greener pastures in the western world. After all one of the key reasons given by Ghanaians as to why the leave the country is to be able to build a house back in Ghana (Yeboah, 2000; Pellow, 2001). Enabling the poor build their houses therefore has development implications. The poet Robert Frost is right; since *"Home is the place where, when you have to go there, they have to let you in"* (Squires, 1994) home ownership can and should be achievable by even poor and low-income people.

Note in Proof

Mr Baako (known in real life as Mawuko Agovi) was brutally murdered on the 4th of July 2004 at Adoagyiri in Ghana. No perpetrators of his murder have been found. The circumstances of his murder unfortunately attest to his poverty. May His Soul Rest in Peace.

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