

**THE INTEGRATION OF HOUSING AND ECONOMIC
ACTIVITIES: A CASE STUDY OF LOW-INCOME
SETTLEMENTS IN KUMASI, GHANA**

by

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ABSTRACT

This dissertation is concerned with the appropriateness of the conventional urban land use segregation concept which separates people's residence from their place of work. The empirical research is focused on the creative processes by which households in four low income settlements in Kumasi, the second largest city in Ghana, integrate their economic survival strategies into the design and use of their housing. The study analyses the extent to which income, settlement type (i.e., informal or government built estates) and location (i.e., inner-city or periphery) have influenced the emergence of neighbourhood enterprises in four low-income settlements. It also examines the kinds of impact the enterprises have had on family income, employment generation, the use of housing space and the functional linkages of the enterprise with the urban economy.

The study covered 1,289 enterprises in the four settlements dealing with informal and semi-formal activities; home-based and non home-based businesses; goods- and service-oriented activities; and enterprises which serviced the neighbourhood market and businesses with market outlets outside the city. The enterprises operated as family businesses functionally integrated into the day to day activities of the family. On average, each enterprise employed about three persons. About half of the employed persons surveyed were involved in neighbourhood enterprises. Women constituted 64 per cent of the total workforce and 63 per cent of the entrepreneurs. Higher concentration of the enterprises was observed in settlements with relatively lower income; those close to the city centre; and those with greater flexibility in development processes. Housing development processes manifested a gradual progression from mainly domestic land use to increasingly complex and integrated activities. In sum, the study revealed that although municipal policies pursue the goal of separating where people live and work, housing practices

in the communities reflected an integration of residence and work. The study establishes that for the poor, a house is not just a shell but a place where people live, work and struggle for survival.

Based on these findings and insights from the case studies and the literature review, the dissertation suggests that there may be a need for: (a) a shift from the conventional land use segregation planning concept to a more holistic perception of the urban system and the organic integration of its functions; and (b) an evolutionary housing and neighbourhood development approach which is culturally appropriate and economically supportive to the survival of the family. The study also suggests that since the problem of poor housing and infrastructure in these communities is primarily due to the question of unequal access to government resources, future improvements in the communities will depend largely on the residents' ability to organise into a strong political force that will lobby for increased municipal funding for the neighbourhoods. These suggestions will provide the framework for the implementation of an integrated neighbourhood development program in the communities focusing on housing improvements, low-cost infrastructure schemes and employment generation through strong local action and effective involvement of relevant actors in the private and public sectors.

The dissertation concludes that the enterprises are thriving not only because they fulfil essential neighbourhood demands, but also because of benign neglect on the part of the elite groups who control the city. Although the evidence from the study suggests that the future survival of the neighbourhood enterprises is reasonably assured, their future economic advancement, depends largely on the support and disposition of the city authorities in Kumasi. Perhaps, if similar studies are undertaken in other cities in Ghana and the developing world, the trends noted in this dissertation may be generalised.

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*TO MY DEAR WIFE AUGUSTINA, FOR
HER LOVE, SUPPORT AND SACRIFICES*

CHAPTER ONE - INTRODUCTION TO THE STUDY

1.1.0 Introduction

Even though cities of the Third World have serious housing and unemployment problems that are interrelated, most policy and program interventions address these problems in isolation. Over the past four decades, a number of innovative self-help programs have been initiated towards solving the housing problems of low income households. On the labour front, various agencies and organisations have made concerted efforts to find enduring solutions to the worsening urban unemployment problem. The search for solutions to these two related urban problems have not given sufficient attention to the linkages between them. Earlier attempts to utilise the employment potential in the housing industry, such as in Colombia and Venezuela, concentrated primarily on job-creation in the construction sector (Strassman, 1974; Richards, 1979). While recognising the fact that these programs succeeded in creating considerable job opportunities in some cities, they however failed to provide a comprehensive approach to deal with the urban housing and employment problems.

The linkages between urban housing, income generating activities and income flows in residential communities are not well understood and therefore seldom incorporated into the design of human settlement policies (Raj and Nientied, 1990). We lack an understanding of how the various income groups perceive their housing and its role in their household economy; how these perceptions impact the use of their housing spaces; and what challenges these perceptions pose for planners concerned with urban housing development.

The search for a more comprehensive understanding of the linkages between these two problems as well as possible solutions in an urban planning context is the main subject of this research.

Although this study is primarily focused on Kumasi, (see fig. 1.1) the second largest city in Ghana, it views the problems in the context of Third World urban development.

1.2.0 Housing and Urban Development in Kumasi: An Overview

Kumasi, the erstwhile capital of the great medieval Ashanti kingdom is presently the headquarters of the Ashanti region. The city structure is modelled on a radial-ring road pattern with a centrally located city-centre. It occupies a built-up area of approximately 10 kilometres in radius and located 262 kilometres north of Accra, the capital city of Ghana. The current population is estimated to be around half a million. Its attractive layouts and series of parallel ridges earned for it the accolade "the Garden City of West Africa" in the early 1950s (Boateng, 1970).

The genesis of municipal development policies in Kumasi comprising physical planning and housing interventions dates from the early 1900s. These municipal policies have always reflected policy instruments at the national level. Although municipal policies in the city evolved largely on an ad hoc basis, five key strands have dominated urban development policy in the city. These are: (a) physical planning regulations and development control measures; (b) encouragement of private investment in rental housing; (c) development of infrastructure; (d) provision of government bungalows for senior civil servants; and (e) provision of subsidised public housing for "workers."

MAP OF GHANA

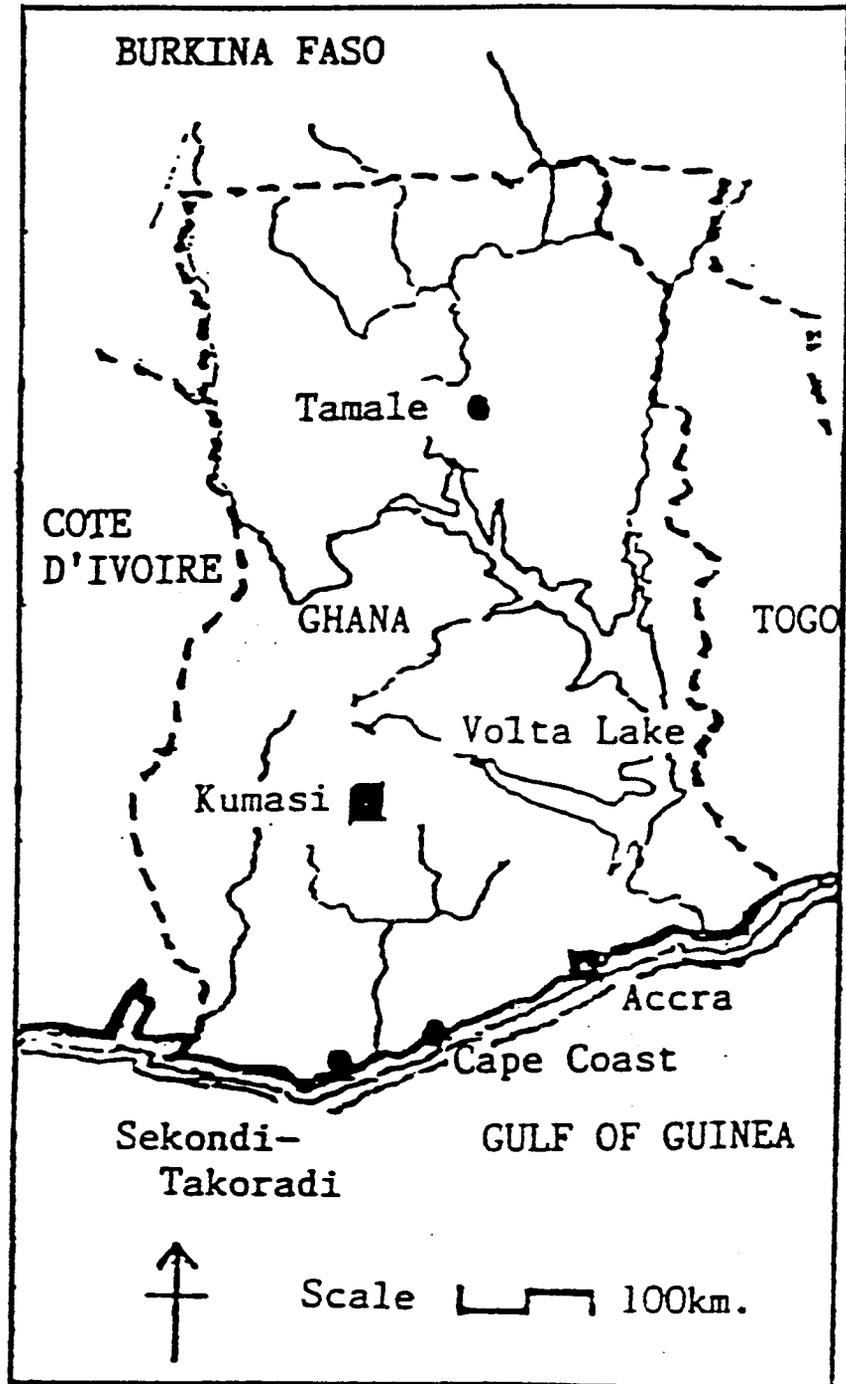


Figure 1.1 The Location of Kumasi

The key municipal policies, such as zoning and physical planning standards which regulate housing construction and shape urban structure in Kumasi were modelled after the British Town Planning Ordinances of the 1940s. In fact they are an off-shoot of the land use segregation concept which spatially separates where people live and where they make a living. For example, the Town and Country Planning Ordinances prohibit the operation of economic and industrial activities in residential areas. Although this legislation is not strictly enforced, it imposes structural constraints on the development of integrated housing and economic enterprises in the city.

As in most Third World cities, housing in Kumasi lags behind demand. Available data indicate that while the population growth rate has often exceeded an annual rate of 3.0 per cent since 1960, the housing production rate has always fallen below 3.0 per cent. In 1988, the total housing stock in the city was estimated to be 22,760 houses, (Kumasi Metropolitan Authority Records, 1988). These houses comprise five main house types: single storey, traditional compound houses; multi-storey compound houses; government built semi-detached/row housing for the low income; large bungalows built on large plots and block of flats which dot the city's landscape. (See figures 3.1 a-e for illustrations). About 21 per cent of these houses were regarded as unauthorised, that is sub-standard or low quality housing built without planning permission. The private sector provides the majority of the housing stock in the city. In 1988, the private and public sectors produced 81 and 19 per cent respectively of the total stock. Also, the city has a high proportion of the population living in rental housing. The proportion of renters in 1980 was 74 per cent as against 12 per cent homeowners and 13 per cent non-rent paying occupants who are often relatives of the homeowners.

The employment situation in Kumasi is not different from other cities in the developing world. In addition to employment opportunities in the formal sector, many people in the city seek a livelihood in a variety of small scale, labour intensive enterprises in the informal sector. The 1960 and 1970 population censuses in Ghana reported that the informal sector employed about 64 and 66 per cent respectively of the active population of Kumasi (Statistical Service of Ghana, 1964; 1972). Although official figures are not available, it is generally known that a significant proportion of these informal enterprises operate within residential areas. Despite the size, vitality and contribution of the informal sector to the economy of Kumasi, however, there are no coherent policies designed to support or stimulate the activities of the sector. Recent policies and programs in this regard have often tended to be ad hoc and mainly focus narrowly on specific enterprises or issues such as credit and training without proper coordination.

1.3.0 Statement of the Problem

Most conventional urban planners in Ghana and the developing world think of places of employment as those in industry or in the public sector which are spatially separated from residential areas. For these planners, creating jobs means expanding the formal sector where capital costs for each new job are so high that large-scale job creation is unrealistic (World Bank, 1985). As indicated above, industrial and white collar jobs are in the minority and the informal economy serves as the dominant source of employment in most Third World cities (Linn, 1983; Lubell and Zarour, 1990; Lubell, 1991). Although some of the informal enterprises occur within residential areas, the foci of most research programs on the urban informal activities do not reflect

the vital linkages between housing and employment needs of the urban poor.¹ The linkage implied here is how the process through which shelter is produced provides access to a variety of employment opportunities within the residential environment.

Urban planners do not seem to have recognised the dual character and function of housing for the urban poor who cannot access the official labour market (Leynes, 1990). Consequently, residential lay-outs and urban infrastructure are often not designed to facilitate the operation of neighbourhood economic enterprises. Failure to plan for the integration of economic enterprises into residential development does compel the urban poor to commute long distances between their homes and business/industrial areas at high cost and inconvenience. These mass movements of people within the city using various forms of transport lead to severe traffic congestion and atmospheric pollution (Commission on World Environment, 1987).

1.4.0 Research Objectives

The research objectives of this dissertation comprises one general objective and five operational objectives:

1.4.1 General Objective

The general objective of the study is to examine the processes through which low income households in Kumasi integrate their economic survival strategies into the design and use of their

¹. Examples of this approach include the urban employment studies conducted in Nairobi (1973), in Abidjan (1976) and in Lagos (1978) by the International Labour Organisation (ILO).

housing spaces and to explore paths for incorporating the understanding of these dynamics into the planning of low income housing and neighbourhoods in Ghanaian cities.

1.4.2 Operational Objectives

The operational research objectives are as follows:-

- (a) To identify and analyse the various factors and processes influencing or governing the development of housing and neighbourhood economic enterprises in low income settlements in Kumasi;
 - i) To identify the different types of enterprises in four low income communities in Kumasi and to further examine their spatial and operational characteristics;
 - ii) To analyse how the housing production processes of government built and informal settlements in Kumasi either promote, regularise or hinder the development of neighbourhood enterprises and to determine how the positive attributes of these residential models can be incorporated into an integrated development of housing and economic enterprises in low income settlements.
- (b) To analyse the impacts of the neighbourhood economic enterprises on;
 - i) family income and employment,
 - ii) the use of housing space,
 - iii) housing investments or improvements, and
 - iv) neighbourhood environment.
- (c) To analyse the functional linkages between the neighbourhood economic enterprises and

the urban economy.

- (d) To assess the impact of municipal planning policies on the development of housing and neighbourhood enterprises in low income settlements in Kumasi.
- (e) To examine how the implications of the research findings can inform policy formulation at both urban and neighbourhood levels towards the development of integrated housing and employment programs in Ghana and perhaps in the Third World.

1.5.0 Hypotheses

Ghana's housing policy and town planning practices evolved out of a unifunctional concept of residential environments which perceives the use of housing and neighbourhood spaces exclusively for domestic family activities. The use of the residential domain for economic purposes is thus viewed as an incompatible activity and therefore officially prohibited by municipal policies. What is enigmatic, however, is that this concept rooted in Anglo-Saxon middle-class values informs public intervention in housing for all social groups, irrespective of income and social values. It is important to question whether public planning and housing policies in Kumasi have succeeded in preventing residents from using their housing and neighbourhood spaces for income-generating purposes. What is the gap between what the policy seeks to achieve and what people do in practice? And how do we explain this gap?

The research investigates the dynamics of the gap between this public planning/housing policy and how people produce and use their residential environment in practice. It advances the hypothesis that:

Notwithstanding the fact that public policy for housing provision pursues the goal of spatial dichotomy of housing and workplace in Ghanaian cities, residential practices in low income areas are more a reflection of integration of work and residence.

However, the level of integration of housing and work achieved in each community may depend upon the following factors:

- a) the degree of flexibility allowed in the process of developing the settlement;
- b) the economic conditions of residents (i.e., access to employment and other economic opportunities);
- c) the proximity of the settlement to the city centre;

While the principal hypothesis relates to local actions relative to the prescriptions of public housing policy, the sub-hypotheses examine some possible explanations for local behaviour. In sum, the hypotheses focus on the important but neglected relationship between public policies for the provision of housing and the creation of income through neighbourhood enterprises.

1.6.0 Theoretical Framework

The dissertation adopts a theoretical position that questions the underlying rationale and appropriateness of the "land use segregation concept" which partitions the urban system into specified uses at least as far as Ghanaian cities are concerned. In particular, the concept leads to the separation of residential areas from workplaces, and standardises this unifunctional land use pattern as the norm to which all social groups in the city should conform. In this connection, it must be noted that the separation of land uses is not so much "western", but rather, it

developed out of a particular set of circumstances related to the expansion of industrial capitalism. It is informed by scientific rationalism, utilitarianism and comprehensive planning traditions (Faludi, 1973b; Hudson, 1979).

The segregationist concept is governed by five theoretical principles: unifunctional land use perception, discrete zoning, uniform standards, regulatory processes and an assumption of consensus in the urban community. In Ghana, these principles provided the conceptual basis for the design of master-plans and housing programs which separate housing and economic activities in Kumasi and other urban centres. Based on the empirical research, the dissertation suggests a new planning concept which spatially integrates the functional elements of the urban system. Another theoretical issue relevant to the main subject of this dissertation is the different conception of illegality explored by Gilbert (1991). Different definitions of the concept are examined in relation to low income housing and neighbourhood economic enterprises.²

1.7.0 Significance of the Study

Most research on urban poverty in the Third World focuses on isolated sectoral issues such as housing, the informal sector, land, infrastructure etc. With such an approach, the research fails to provide a comprehensive framework for a better understanding of the interplay of the complex issues causing urban poverty. The novelty of this study lies in the fact that it addresses two critical aspects of Third World urban poverty, that is housing and employment, and thereby provides a more comprehensive strategy for the alleviation of urban poverty.

². These theories and concepts are discussed in greater detail in chapter two.

Theoretically, the study challenges the conventional city planning wisdom which inadvertently penalises the poor and hinders their survival strategies in the city. In practical terms, it illustrates the inseparable relationships between urban form, residential development and creation of wealth in urban centres. Lastly, the study is timely because Ghana and many developing countries are going through a painful structural adjustment program imposed by international agencies such as the World Bank, which is forcing the public sector to reduce its work force, worsening the already troubled urban unemployment situation.

1.8.0 Research Methodology

The study adopted a flexible case study approach. This approach was selected because it offers an opportunity to investigate and understand the dynamics of a particular system. It is relevant to urban planning research because it enables the researcher to learn from practice in order to inform the theory on which that practice is founded. It provides researchers with the means to examine a real-life process within its context (Yin, 1989).

To enrich the methodology, the scope was broadened to include the positive and relevant elements of qualitative research techniques. Qualitative research allows the researcher to "watch people in their own territory and interacting with them in their own language, on their own terms" (Kirk and Miller, 1986). It has three important attributes which underscores its appropriateness to urban planning research in general and this study in particular: (a) it maintains that reality is socially constructed through individual or collective definition of the situation; (b) it tries to understand social phenomenon from the actors' perspectives; and (c) the researcher becomes involved in the phenomenon of interest (Firestone, 1987). By incorporating this technique into

the methodology, the perception of the survey population became the main prism through which facts were observed in the survey.

1.9.0 Data Requirements

Data were gathered through questionnaire-interviews, supplemented by field observations and published data sources. The data collection process was designed not only to gather objective facts, but also to facilitate an understanding of the processes underlying the observed facts. Equal emphasis was therefore placed on both "what" and "how" questions. While the former dealt with objective facts, the latter were concerned with understanding the dynamic processes behind the factual information. The data gathered from the surveys (i.e., interviews and documentary sources) were classified into (a) household and housing conditions data; (b) housing and community development processes; and (c) neighbourhood economic enterprises.

(a) Household and Housing Data:

Basic information on household and housing characteristics was collected to describe the social and physical features of the survey communities. It also included short histories of the communities. These data were obtained largely from secondary sources (e.g., Kumasi Housing Survey (Tipple, 1986); Housing and Migration (Opoku, 1991). Due to limited housing options in Kumasi, residential mobility is very low and neighbourhoods are relatively stable. Consequently, the data available from these secondary sources are a reliable approximation of current household characteristics and housing conditions in the city.

(b) Housing and Community Development Processes:

In this section, data were gathered on "how" the survey settlements developed. Here, the concern was to understand the planning and development processes: who did what and through what means as well as how the various resources, land, labour, finance, materials were mobilised and utilised incrementally by various actors in the development process. Data collected comprised sources of finance, types of skills and labour utilisation in construction, types and sources of building materials, procurement procedures, land tenure systems, differing access to land, acquisition processes, use of indigenous and salvaged materials etc. and the role of the actors (e.g., homeowners, renters, community leaders, municipal council, social groups) in the housing development process.

(c) Neighbourhood Economic Enterprises:

Data were gathered on (1) the number and types of enterprises in each community, (2) their operational and spatial characteristics as well as how they developed over time.

(1) Initially, this called for a count and classification of the enterprises in each community. The counting was done by observations aided by some informal interviews.

(2) Specific enterprises were then selected through appropriate sampling procedures for detailed interviews of the entrepreneurs. (See section 1.10.0).

i) The first category of data collected included types of products, production and productivity, locational characteristics, sources of inputs, market outlets, production technologies, skills, employment capacities, gender participation, child labour, job security, income level, types of environmental

hazards, dependence on public infrastructure, etc.

- ii) In regard to the developmental processes, the objective was to understand how the enterprises began and expanded over time. These investigations covered decisions and actions on choice of particular activities, location, level of investment, generation of capital, scale of operation, management and expansion. The history of the different economic enterprises was tracked separately in order to understand their peculiar development characteristics. In addition, an attempt was made to understand how people perceived the role of housing in their household economy and their views on the multi-functional use of housing space. Reactions of neighbours, houseowners, community leaders and planners concerning the activities of the enterprises were also elicited through informal interviews.

Stress must be laid on the fact that data collected largely represented the people's views and knowledge concerning how they develop and relate to their housing, operate neighbourhood enterprises and the dynamic relationships between the two. In all, two questionnaires were designed to interview houseowners and entrepreneurs of enterprises respectively. (See Appendix 1 for the questionnaires).

1.10.0 Sampling Approach

The selection of the communities, houses and enterprises for the survey was based on a multi-staged sampling technique. The entire sampling and selection process entailed six stages:-

- i) First, a stratified sampling approach was adopted in selecting the communities. The selection criteria was defined to facilitate the achievement of the study objectives and testing of the hypotheses. The criteria were:
 - (a) location - inner city or fringes; and
 - (b) type of settlement - government built or informal settlement.

Proximity to the city centre is used as a proxy for easy physical access to employment opportunities available in the central business area. With regard to type of settlement, the two polarities defined represent the degrees of either "informality" or "control" in the housing development process. Government built housing and informal communities are characterised by control and inflexibility respectively. While "informality" describes a situation of flexibility, incrementalism, minimum regulations and user involvement in the decision making process, control typifies a rigid and top-down process without any user participation. The working definitions of these typologies and how they relate to the research objectives are described in greater detail in Chapter four.

Based on the criteria mentioned above, a matrix (fig. 1.2) was developed which aided in the selection of four communities for the survey: Ayigya, Zabon Zongo, Asawase Estate and South Suntreso Estate.

Community Selection Matrix

TYPE OF SETTLEMENT	LOCATION	
	INNER - CITY	PERIPHERY
GOV'T - BUILT ESTATES	Asawase	South Suntreso
INFORMAL SETTLEMENTS	Zabon Zongo	Ayigya

Fig 1.2

- ii) Second, a census of all enterprises in the four selected communities was conducted. In all, 1,289 enterprises were counted. The output of the census was classified into seven distinct activity categories.

These categories are:

- (a) retailing
 - (b) food related enterprises,
 - (c) personal and repair services,
 - (d) light manufacturing,
 - (e) construction,
 - (f) urban agriculture,
 - (g) education.
- iii) Third, based on the output of the census, a total sample size of 33 per cent of all the enterprises was selected in the four survey communities.³ This amounted to 433

³. This sample size far exceeds what is required for statistical reliability. The large sample size was adopted on the recommendation of the United Nations Development Programme (UNDP) which funded the fieldwork of this study. This survey was funded as one of the many

enterprises.

- iv) Fourth, the total sample size was distributed proportionally among the four survey communities according to the number of the enterprises counted in each community. Table 1.1 presents the sample sizes for the various communities and enterprises.
- v) Fifth, the sample size allotted to each community was further distributed proportionally among the seven categories of enterprises previously defined.
- vi) Finally, the selection of the houses and enterprises for the interviews was guided by a systematic sampling approach to ensure an even spread of the sample. About 25 under-graduate planning students of the University of Science and Technology in Kumasi were engaged to administer the questionnaires. The interviewers selected houses with specific enterprises assigned to them and always ensured that there was a minimum of five houses in between every two enterprises interviewed. Steps were also taken to ensure that enterprises located on undeveloped private and public spaces were proportionately surveyed. In each of the sampled houses, both the entrepreneur and the houseowner were interviewed. While the former provided information about the enterprises, the latter supplied data on the conditions of the house and how it was built. Whereas the survey successfully covered all the 433 sampled enterprises, information was obtained on only 325 houses. This can be explained by two reasons. First, the

data collection programs recently initiated by the UNDP to build a comprehensive housing data base for Ghana. The author gratefully acknowledges the assistance of the UNDP in the pursuit of this study.

enterprises located in public areas and on undeveloped plots were not attached to houses. Second, some of the homeowners were not available to be interviewed. These were mostly absentee homeowners. In such cases, the occupants were not in a position to respond to the questionnaire.

Table 1.1 **Sample Sizes** (number of enterprises counted and surveyed in each community)

TYPE OF ENTERPRISES	COMMUNITIES									
	AYIGYA		ZONGO		ASAWASE		SUNTRESO		TOTAL SAMPLE	
	Total	Sample	Total	Sample	Total	Sample	Total	Sample	Total	Sample
RETAILING	329	74 (34.3)	21	16 (37.2)	107	44 (39.6)	104	28 (44.4)	162	37.4
FOOD PROCESSING	108	66 (30.6)	26	9 (20.9)	77	29 (26.2)	38	14 (22.2)	118	27.2
PERSONAL SERVICES	108	34 (15.7)	54	6 (14.0)	49	17 (15.3)	25	12 (19.0)	69	16.0
CONSTRUCTION	28	8 (3.7)	1	1 (2.3)	43	8 (7.2)	12	0 (0)	17	4.0
URBAN AGRICULTURE	47	10 (4.6)	9	5 (11.6)	9	4 (3.6)	9	4 (6.3)	23	5.3
LIGHT MANUFACTURING	31	20 (9.3)	4	4 (9.3)	26	8 (7.2)	8	3 (4.8)	35	8.027
EDUCATION	8	4 (1.9)	2	2 (4.7)	2	1 (0.9)	4	2 (3.2)	9	2.1
TOTALS	659	216 (100)	117	43 (100)	313	111 (100)	200	63 (100)	433	100

Source: Field Survey, 1991/92

Note 1. The figures in brackets are sample fractions (each column adds up to 100 percent).

2. Total = Number counted; Sample = Number surveyed.

1.11.0 The Field Survey

The researcher organised training sessions for the interviewers to equip them for the task. They were made to understand the objectives of the survey and all the questions to be asked. This was done to ensure that the interviewers maintain common definitions and interpretations of key words and phrases. Further, the interviewers were trained in interviewing skills such as asking questions, translating questions into relevant local languages, motivating and directing the interview, probing for further details, judging the accuracy of responses, recording etc. After the training, a pre-test of the survey was organised to assess the questionnaire, the efficiency of the interviewers, the reactions and understanding of respondents etc. A supervisor was also appointed to monitor the surveys in each of the communities. The field survey was carried out in November 1991. After the survey, the researcher analysed the data collected using the SPSS computer software.

1.12.0 Other Data Sources

In addition to the questionnaire-interviews, the researcher conducted unstructured interviews with relevant persons to elicit other vital information. Mainly, this concerned the views and impressions of residents, community leaders and city planning officials regarding the operation of economic activities in residential areas. Residents and community leaders were asked to comment on: why people establish these activities; their impacts on people and households; whether they should be encouraged; and what public assistance is necessary. The city officials were asked to explain why these enterprises operated in contravention of city planning and housing policies. Further, they were asked to assess the future of these activities and the challenges they pose to planning practice in the city. Information required on land and community organisation were also

assembled through observations and discussions with community leaders and selected individuals.

1.13.0 Limitations of the Study

As indicated earlier, the study focused on four settlements in Kumasi, Ghana. Strictly speaking therefore, the findings are limited to the types of settlements studied. In so far as other Ghanaian and West African cities reflect the socio-economic and cultural patterns found in the four settlements, the study findings may suggest certain implications that may be applicable to other cities.

Second, although access to information was generally appreciable, certain types of data were difficult to obtain, in particular, qualitative data on social and economic processes, life-style, and tenure. Generally, the respondents regarded these types of information as personal and consequently were not very cooperative. On the other hand, the researcher tried to use participant observation techniques to obtain some of these information, but time and resource constraints did not permit this on an extensive scale. In common with most research in the Third World, data on income was largely based on estimates as a result of the poor recording by respondents. Also, due to current national and municipal tax campaigns, some respondents were quite suspicious of the study's intentions and were therefore reluctant to disclose their earnings.

Third, information gathered on housing construction was often incomplete. This is attributed to the irregularity of low income housing construction activities. In several cases, construction

workers and homeowners who built the houses were not available to be interviewed. While some of the current owners are second-generation landlords (i.e., heirs of property), others are absentee landlords. As a result of these problems, important information relating to housing development processes (e.g., mobilization of resources, construction process, land acquisition etc) were inadequately reported. Also, the survey covered a segment of the households (i.e., those involved in the neighbourhood enterprises) and as a result, it is difficult to draw general conclusions about the household economy. Finally, some difficulties such as interpretation and translation of certain terms were encountered as a result of the high illiteracy rate among the respondents.

1.14.0 Definitions of Concepts and Terms

The following terms and concepts are defined as follows in this dissertation:

1. **Household:** All persons who live together and share the same house-keeping arrangements or eat from the same pot. There are basically two categories of households in Kumasi: (a) nuclear families, and (b) those which include some members of the extended families. The latter is in the majority. In 1986, the mean household size in the city was 4.9 persons. About 22 per cent of the households had more than six persons.
2. **Housing :** Housing refers to the process through which shelter is provided. It does not refer to the physical shell or structure. It is an activity rather than a structure. This process includes both the construction of the building and the provision of infrastructure.
3. **House:** A house is a dwelling place or a building independently located on a plot of land. The building may be used wholly or partly for residential accommodation. It may be a "compound house", flat, bungalow, etc. Some houses such as flats, often consist of a

number of dwelling units. It may have none, one or more of the following services: water, kitchen, toilet, bathroom, electricity.

4. **Compound house** : In Ghana, this is a house in which a number of rooms have been arranged around a courtyard. It usually has one entrance and occupants use shared facilities. Many household activities are done in the courtyard. It usually accommodates several households who may be owner occupiers, non-rent paying relatives or renters (i.e., non-relatives).
5. **Zongo**: A residential enclave or community in a Ghanaian city which serves as a residence for migrants. A majority of the residents are muslims from the northern part of Ghana. Zongos are settlements often characterised by poor quality housing and lack of infrastructure facilities. Although most of the residents are poor, it is not unusual to find few rich individuals in the zongos. Many migrants prefer to live in these communities in order to maintain ties with people from their ethnic group.
6. **Informal**: In this study, the term "informal" refers to flexibility, incrementalism and lack of rigid regulation that characterise the development of both low income settlements and neighbourhood economic activities.
7. **Informal Settlements**: These are low income communities that do not fully conform with official city codes and standards. Houses in these settlements are regarded as unauthorised developments because the construction was done without planning approval.
8. **Informal economic enterprises**: These are economic activities that do not fall under the formal definition of economic standards. What is emphasised here is small size, minimum regulation, ease of entry and not necessarily reliance on local technology and labour intensive techniques or whether skills are acquired in or outside the formal school system

even though some of these characteristics may sometimes apply.

9. **Neighbourhood economic enterprises:** These are income generating activities operating within a residential community. They may be classified into (1) informal and formal activities; (b) home-based or non home-based.

These definitions are explained in greater detail in the relevant sections of the dissertation.

1.15.0 Structure of the Dissertation

Following this introduction, the next chapter reviews relevant literature on urban housing and employment in the Third World. It traces the history of the land use segregation concept in pre-industrial Europe and then defines the theoretical principles governing the concept. The next section reviews literature on how the housing-employment split was transferred from Europe and North America to the Third World and how the concept impacts various strategies adopted by the governments of developing countries in addressing the severe urban housing and unemployment problems resulting from the upsurge of population in the 1950s and 1960s. The chapter concludes with a review of research and case studies on the housing-employment linkage.

Chapters three and four provide an understanding of the complex urban environment and the conditions in the four communities studied and how these unique characteristics impact the development and operation of neighbourhood enterprises. The third chapter analyses municipal planning ordinances and policy instruments which govern the development of housing and neighbourhood economic enterprises in Kumasi. Following this discussion, the chapter evaluates the performance of the land use segregation model in Kumasi that follows the theoretical

principles defined in the previous chapter. In addition, it looks at different housing characteristics, the dynamics of the land market, tenure types, demand and supply of housing and the impact of cultural factors on the delivery and access to housing. Chapter four describes the distinctive features of the four communities studied. The criteria used in defining the four settlement typologies are described in detail. Following this, the balance of the chapter discusses the history of the communities, their differing housing conditions and characteristics, land acquisition processes, infrastructure services and community development partnerships.

Given the above background, the fifth chapter analyses the vital operational and spatial characteristics of the neighbourhood enterprises within the context of the neighbourhood economy. The critical focus of this chapter is on testing of the hypotheses, analyses of the various factors inducing the emergence of the enterprises, the different levels of enterprise concentration in the four communities and the impact of housing and urban planning policy on the development of enterprises. The chapter concludes with the reactions of various interest groups (i.e., neighbours, houseowners, community leaders, technocrats etc) to the activities of the enterprises in the neighbourhoods.

The sixth chapter examines the implications of the empirical findings for the design of an integrated development program at the neighbourhood level in Ghana. It addresses specific issues and problems identified in the survey and suggests some policy interventions. Its main focus is on the implications of the findings for neighbourhood development and not detailed policy prescriptions.

CHAPTER 1. INTRODUCTION

Chapter seven draws some important generalisations and insights from the research findings and examines their implications for housing and urban development in Kumasi in particular and the Third World in general. Based on the findings and insights, it argues for a paradigm shift from land use segregation to a holistic concept of the urban system and the organic integration of its elements. The essential building blocks of the new concept are defined in detail. These reforms suggested at the urban level are intended as the basis for a comprehensive review of the planning legislation in Ghana.

The final chapter ties together the major conclusions of the dissertation. It provides a summary of the empirical research, the new paradigm shift and policy suggestions and in conclusion, examines the possible future scenarios for the development of neighbourhood enterprises in Kumasi.

CHAPTER TWO - EVOLUTION OF URBAN PLANNING AND HOUSING SYSTEMS

2.1.0 Introduction

Conventional urban planning practice is informed by the "rational" land use segregation concept that partitions urban land into specified uses. In particular, the theory separates residential areas from workplace, and standardises this unifunctional land use pattern as the norm to which all social groups in the city must conform. This chapter reviews literature related to this concept with particular reference to housing and employment in the Third World.

2.2.0 The Housing-Employment Dichotomy: Historical Perspective

The housing-employment dichotomy in Third World cities is a planning tradition inherited from European countries. This phenomenon is rooted in the development of industrial capitalism in 19th century Europe (Harris, 1984). Historical evidence suggests that the unity of labour and residence prevailed in the feudal societies of medieval Europe. According to Vance (1966), "the employment linkage in pre-industrial Europe was both simple and direct ... man's life was generally a geographical whole". The household was a producer of goods that satisfied its immediate needs. The work involved in the production of goods, and the reproduction of labour-power was unified both spatially and functionally (Mackenzie and Rose, 1983). In feudal societies, some degree of oppression existed in terms of class and gender. Also, working hours for peasants and urban dwellers were long and arduous. However, working hours and the organisation of work-processes were self-regulated, while work ethics were closely bound to the culture of the community (Mumford, 1961).

The transition to industrial capitalism transformed social relations of production, the nature of the domestic economy as well as the nature and purpose of household production. With the

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introduction of capital, markets and profit, almost everything including labour became a commodity. Production became less and less oriented towards households needs and more and more oriented towards profit making and the accumulation of capital. The household economy became linked with not only the national economy but the international economy. Under the pressures of capitalist transformation, the self-regulating unity of production and domestic life quickly disappeared. Initially, the location of production remained entirely in the household and in small workshops, but with the introduction of technological innovation, large machinery and steam power in industrial production, most of the small workshops could not remain competitive and therefore gradually withered away. With growing industrial capitalism, more and more household members had to sell their labour in exchange for wages, without which the family could not obtain the basic necessities of life like food and shelter. Unlike in the medieval era, the home then provided the physical and emotional environment for the reproduction of labour for the purposes of capitalist production.

These developments necessitated the location of industrial activities outside residential districts. Most housing areas lacked adequate physical space to accommodate the emerging large factories. Also, the health and environmental problems associated with these new factories were incompatible with residential use. For instance, coal powered factories and mills produced fumes and noise that posed severe health hazards to the life of people in adjacent residential areas.

Although the development of industrial capitalism contributed significantly to the split between housing and work, other factors also impacted the process. For example, nuisance laws and industrial guild areas of medieval Europe pre-dated capitalism. Also, the scientific rationalism

concept which was popularised by F.W. Taylor in the management sciences also contributed to the spatial and functional segregation of activities in response to the increasing specialisation of societal functions. The critical point in this historical review is that: the separation of land uses is not so much "western", but rather, it developed out of a particular set of circumstances related to the expansion of industrial capitalism.¹ Its extension and adoption in socialist countries and other parts of the world was driven more by technology.

2.3.0 Theoretical Features of the Land Use Segregation Concept

The planning system based on land use segregation is characterised by five theoretical principles: (a) unifunctional land use, (b) discreet zoning, (c) uniform standards, (d) regulatory process and (e) consensus. These principles are diagrammatically illustrated in Fig. 2.1.

- (a) Unifunctional land use is rooted in the concept of specialisation (eg. housing, education, recreation, industries etc) in modern society. Another dimension of specialisation is the general belief in market economies that land should be put to its best and highest economic use. A planning philosophy evolved out of these principles which sought to find the most suitable piece of land for each human activity. The resulting distribution of activities was supposed to ensure economy, convenience and beauty (Keeble, 1954). This thinking was accentuated by the advancement of modern technology.
- (b) Discreet zoning is the legal manifestation of activity specialisation in the urban system. In other words, it is the institutional response to unifunctional land use. The purpose of

¹. In ancient Chinese cities, residence were also separated from work place, but this arose more from a cosmological view of the world translated into urban design rather than on socio-economic processes.

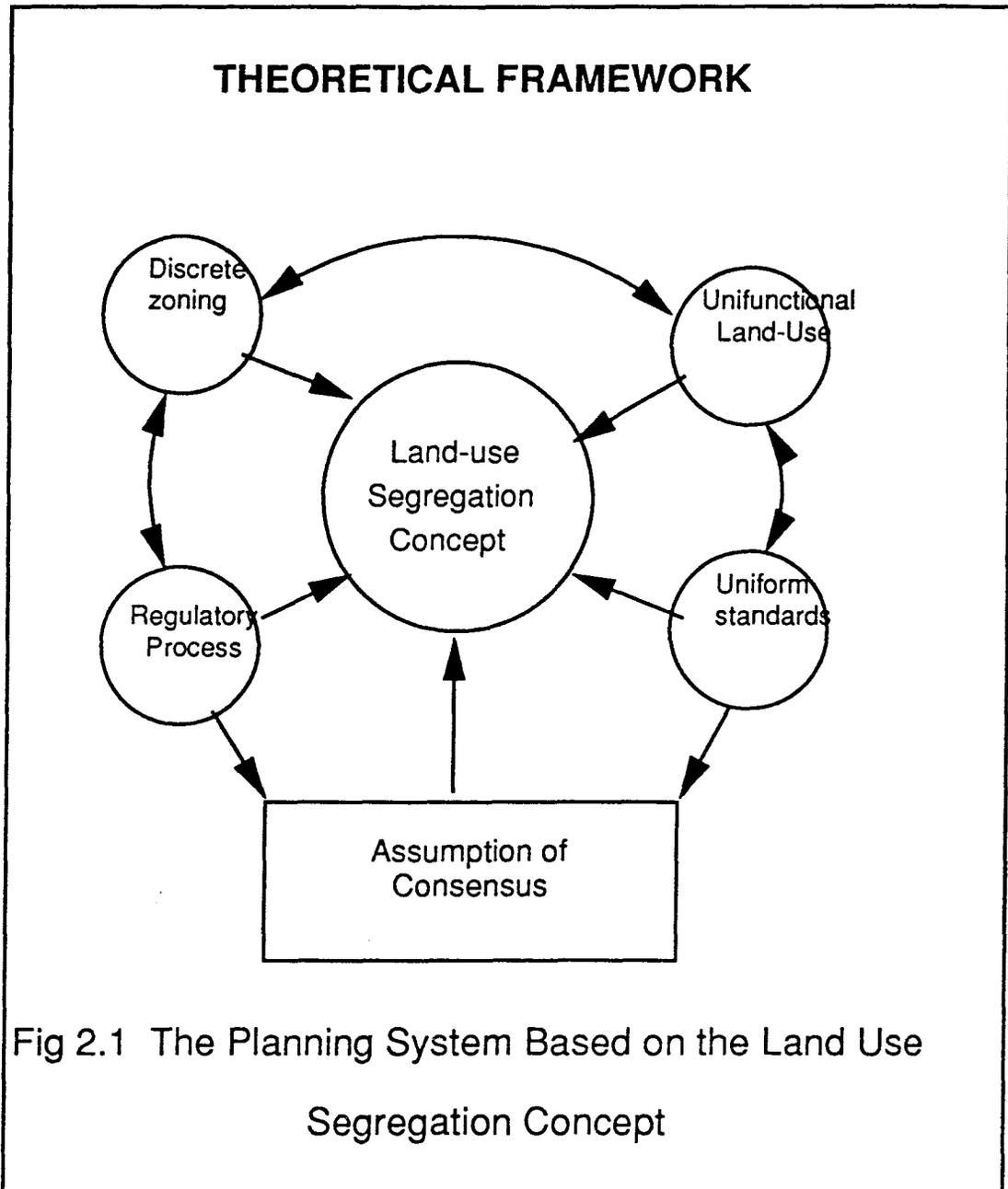


Fig 2.1 The Planning System Based on the Land Use Segregation Concept

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zoning is to find "a place for everything" and also to ensure that "everything is in its place" (Perin, 1977). Through zoning, specific activities are legally restricted to or disallowed in certain areas of the city.

- (c) Land use segregation zoning defines a particular residential pattern and uniform standards to which all categories of people in the community must conform. The rationale for introducing these standards is to promote the comfort, convenience and safety of all. However, these uniform standards do not take into consideration the income, social and cultural differences in the city.
- (d) The land use segregation concept is implemented by regulatory procedures intended to ensure that all physical developments conform to approved standards. Developers are required to follow these procedures so that projects can be carefully screened before implementation. Various permits and licenses (development, building, occupancy etc.) are to be obtained to authorise the commencement of construction activities or the occupancy of completed projects.
- (e) Finally, the planning system operates on the assumption that there is a homogeneous interest and consensus in society. It is assumed that, all government decisions are taken in the general interest of the public. This assumption has been criticised by various schools of planning thought (eg Advocacy theorist - Davidoff, (1965); Critical theorist - Hague, 1984; Anarchist theorist - Ward, 1983). The common thread of their arguments is that the city is an arena of competing interest groups.

It is obvious from the elements listed above that the land use segregation concept emanates from the comprehensive tradition of planning theory which sees planning as a technical, value-free,

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apolitical activity. It is criticised on the grounds that it fails to contextualise planning in the socio-economic and political climate in which it operates (Beazley, 1989). In the same vein, specific objections have been raised against the land use segregation model. For example, in America, zoning has been criticised on the grounds that it originated as the response of the elite to protect their low density housing from the threat of tenements or recent immigrants who surged into the cities in the early decades of this century. Basset (1936) argues that "when communities were sparsely populated with low buildings and much open space, there was not the need for zoning regulations that arose after population increased". Perin (1977) also raises a number of questions which reveal the underlying rationale of zoning: why are some kinds of land use relationships regularly prohibited?; why do changes in land use categories meet with widespread resistance, and who are the resisters?; why do zoning districts contain the specifics they do? Insights from these questions and experiences from many countries suggest that zoning is subject to manipulation by the dominant class who control the city in order to hold in check any physical developments which may threaten its interest (Hardoy et al, 1989; Gilbert, 1991; Basset, 1936).

Gilbert (1991) also takes on the issue of standards and illegality associated with this planning model. In his paper on squatter settlements in Latin American cities, Gilbert maintains that it was the need to control the expansion of illegal neighbourhoods which led to the introduction of planning standards which defines authorised and unauthorised developments. Although these criticisms focus on different aspects of the land use segregation concept, taken together, they reveal the flaws inherent in the comprehensive approach to urban planning.

2.4.0 Transfer of Western Planning Systems to the Growing Cities of the Third World.

Cities in developing countries "are not solely the outgrowth of responses to European stimuli" (Hull, 1976). Many modern cities in the Third World existed prior to colonisation. Most of them were notable centres of ancient civilisation. As capitals of ancient civilisation, these cities played important political, commercial, religious and cultural roles. Examples are Cairo and Alexandria in Egypt, Xian in China, Kumasi in Ghana, Kano in Nigeria, Damascus in Syria etc. The architecture and physical structure of these cities were compatible with local culture, geography and climate.

Even though urban centres are not a colonial phenomenon, many cities in the Third World at present bear the imprints of colonialism. Cities like Accra, Lagos, Abidjan, Dakar, Dar es Salaam etc. were selected as colonial capitals due to their coastal locations. Apart from being the seats of colonial administration, they served as ports for the shipment of raw materials to the metropolitan capitals in the west as well as the centre for the diffusion of western values and technology.

Unity of work and residence was an essential feature of the pre-colonial urban fabric in Third World countries. In his book "African Cities and Towns before the European Conquest", Hull observes that ".. in the great commercial cities, manufacturing was a small-scale operation, confined to family compounds and market place" (Hull, 1976). With the advent of colonisation, the role and character of pre-colonial cities underwent significant change. The growing political, economic and technological significance of the cities sparked the process of urbanisation in most developing countries. This process continued unabated after independence. This is attributed

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to the fact that post-colonial governments continued to pursue policies which concentrated economic resources and social opportunities in urban areas. Although country differences exist, generally urbanisation was driven or propelled by pull (endogenous) and push (exogenous) factors. The former comprises all the modern privileges and opportunities (eg., good housing, water supply, electricity, employment etc.) which attracted people to the cities. The latter refers to the unfavourable conditions (eg., dwindling farm sizes, inappropriate education, etc) which made rural life relatively unattractive and uncomfortable, particularly for the educated youth (Mabongunje, 1968; O'Connor, 1983).

Although urbanisation is a common phenomenon in both developing and developed countries, the growth of cities in the Third World has been different due to its magnitude and its growing association with poverty (Davis, 1984). In 1950, 275 million people lived in Third World cities, representing 38 per cent of the 724 million global urban population. The total urban population reached 1.56 billion in 1975 with more than half living in the metropolitan areas of developing countries. The exploding cities of the developing world are generally characterised by predominantly youthful population, poor housing, high illiteracy rates, poor health and nutrition, poor sanitation, unemployment and underemployment, poor transportation and a vicious cycle of poverty. These common characteristics continue to create the disadvantaged conditions for consumption and capital formation described as urban poverty (Beir, 1984). Davis (1984) captures the gloomy picture of urban poverty in Third World cities in these words:

Poverty in cities is not a new thing. Crowding, congestion and desperation were found in the cities of Europe in the 18th and 19th centuries. What is new about the situation in the developing areas of today is not poverty per se, but its massiveness, its potentialities for increase, its incongruous association with high technology, and its rapidly eroding opportunity for alleviation (Davis, 1984).

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The western planning system which separates housing and workplace was parachuted into this malformed and fast changing urban mosaic. This planning model and standards were introduced as an important component of the modernisation package. Modernisation is a theory that has dominated the orientation of development planning and policies in developing countries since the 1960s. The theory (Parsons, 1951; Rostow, 1971) is predicated on the belief that development means accelerated industrialisation, urbanisation and increased consumption much like what the western countries had achieved, and that to develop, the poor countries have to traverse the same path as the rich countries. It was therefore believed that national development through industrialisation would require the emergence of a spatial system of cities whose sizes and design would follow a log-normal distribution as those in developed countries (Berry, 1971; Sanyal, 1988).

Third world politicians and planners were committed to the modernisation of indigenous cities. Aided by foreign consultants, master plans were prepared to provide the means to visually articulate the vision of reproducing western cities in developing countries. These master plans were generally insensitive to the local architectural and cultural heritage. First, they produced elaborate land use maps which often drastically altered existing land uses in order to achieve a rational organisation of urban space. A case in point is the construction of massive highways across indigenous urban enclaves often occupied by low income households (e.g, the Nima highway in Accra which displaced many low- income families). Land use allocation in the master plan was principally determined by the neoclassical economic principle of highest and best economic use of land. Guided by this principle, the master plans recommended the demolition of traditional inner city enclaves to be replaced with luxurious hotels and monumental public

buildings, ignoring the severe consequences on the displaced.

Policy makers regarded the old urban village as a "nuisance" in the modernising cities. With the aid of the police, local communities were bulldozed and the unfortunate victims were shipped to new locations several miles away from the city centres. These locations often lacked infrastructure services, job opportunities and especially transport services to other parts of the city. Examples abound in most countries in Africa, Latin America and Asia as documented by Payne (1977) and Dywer (1975).

Lastly, the master plans promoted the principle of discrete zoning and strict activity segregation and as a result, where people live and they make a living were spatially separated. Operating under the rubric of modernisation, planners and policy makers overlooked the fact that the unity of work and residence was an important characteristic of the pre-colonial urban fabric that required preservation in the emerging master-plans. Lim (1983) presents a catalogue of western city planning practices which penalise the poor in Third World cities :

centralised master plans ignore the needs of the poor, efficient land use planning eliminates pockets of land previously available for use by the poor, zoning practices separate the poor from employment opportunities, redevelopment and renewal displace the poor, the conservation of peri-urban agricultural lands create more obstacles for the poor in competing for land and urban public works often disrupt the development of low income housing at convenient locations leading to major evictions.

2.5.0 The Evolution of Housing Policy

Poor housing quality, overcrowding and sprawling urban landscapes are probably the most visible and concrete effects of urbanisation in cities of the Third World. Conventional housing delivery

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systems have failed to produce housing to match the burgeoning demand. From the late 1950s, new migrants who could not find affordable housing near nodes of economic activity resorted to various forms of squatting in either the central areas of cities or in distant peri-urban locations (Harris, 1981; Baross, 1983). Baross identifies two main categories of informal supply of land to the poor: non-commercial and commercial articulation. The former consists of the use of customary land for migrant settlements, various forms of alienation of vacant government lands, appropriation of abandoned properties, and squatting on marginal lands. The latter includes the sale of mini-plots in old popular settlements, land rental for the construction of temporary housing and sub-standard land sub-divisions. The estimated proportion of the squatter populations in some cities in the 1970s were: 30 per cent of Bangkok in 1976; 37 per cent of Kuala Lumpur in 1973; 35 per cent of Manila in 1975 and 30 per cent of Delhi in 1971 (UNCHS, 1981; Linn, 1983).

How did Third World governments respond to these housing and urban problems: poor housing quality, overcrowding, lack of infrastructure and growing squatter settlements? With the introduction of town planning regulations, all housing developments were supposed to meet certain foreign standards as a requirement for planning approval. By applying these standards in an entirely different urban setting, most of the existing housing stock built with indigenous materials and technology became "unauthorised" development and therefore officially illegal. Normally, communities with unauthorised housing often occupied by low income households were given a low priority in the provision of infrastructure.

In keeping with the spirit of modernisation, Third World governments adopted housing policies which emphasised the distinction between formal and informal housing. Policies were hostile to

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squatter settlements and sought to replace them with massive public housing programs. The 1960s and 1970s therefore witnessed the establishment of state or national housing corporations in almost all of the developing world. In addition, there were concerted efforts towards strengthening the institutional structure concerned with housing, building and planning. For example, in the Philippines, a whole ministry exclusively responsible for human settlements was set up, while in Indonesia a Housing Policy Board, an Urban Housing Agency, and a Housing Mortgage Bank were established in the early 1970s (Blitzer et. al., 1981). In Ghana, the government established a housing bank in 1973 and also strengthened the State Housing Corporation which had been operating since 1956.

Despite the huge investments and institutional reforms in the housing sector, government programs in the Third World had little impact on national housing supply situations. These public housing programs failed in terms of sustained commitment and especially in meeting low income housing needs. For example in Cairo, the combined efforts of both private and public enterprises to provide units to official standards in 1975 satisfied less than half of the growth in need (Blitzer et. al., 1981). The Kenyan 1979 - 83 Development Plan admitted that only 8 per cent of the low-cost units planned were completed and the average cost was five times the expected cost (Blitzer et. al., 1981). Since its inception in 1956, the State Housing Corporation of Ghana has never met its annual supply target of 2000 units (HUDA, 1990). The poor performance of public housing schemes in the developing world is attributed to chronic financial problems, gross mismanagement, the use of housing for political manipulation and above all, the dilemma of the housing agencies between satisfying social objectives and being financially self-sufficient.

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Three important issues characterising the development of public housing schemes are relevant to this research. The first is the impact of land use segregation on the design and use of the government-built housing estates. Since the planning of the estates was informed by this concept, no provision was made for the integration of economic activities into the houses and the neighbourhood environment. In some cases, particularly when occupants are tenants of the state housing authority, income generating activities were officially banned. Second, the development of the estates are characterised by technocratic control. Almost all decisions, from planning to allocation of houses, were undertaken by the officials of the housing authorities. Third, the housing authorities ignored the resources of users. They forgot that "in economies of scarcity, the mass of the common people, though poor, possess the bulk of the nation's human and material resources for housing" (Turner, 1976).

2.6.0 Towards a Paradigm Shift

In the face of the dismal failure of public housing schemes and the restrictions on self-help low income housing initiatives, housing experts started questioning the appropriateness of the conventional housing philosophy as a solution to the Third World housing problem. John Turner pioneered the search for a new paradigm. In Freedom to Build, Turner distinguished between two fundamental value systems associated with housing: noun and verb perceptions. He argued that when housing is viewed as a noun, it describes a commodity or product. If considered as a verb, it connotes a process or activity. While the former focuses on what housing is (i.e., material quality or standards), the latter emphasises what housing does in the lives of people (i.e., existential needs). Turner argues that "when the word housing is used to mean a stock of houses, understanding is clouded and actions are likely to be ineffective or even counter-

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productive ... when housing is misunderstood and treated as a commodity serving the interest of commercial or political manipulators, attention is focused on the end-product and diverted from the ways and means by which homes and neighbourhoods are planned, built and maintained" (Turner, 1980). Based on this new paradigm, he argued for a revolutionary shift from "housing for people" to "housing by people" because housing is an activity that requires the active and responsible involvement of users in its production and maintenance.

With this new understanding of the housing problem, attention of policy-makers and housing experts shifted to enabling strategies (viz. site and services and upgrading schemes)². These self-help projects rely on the combined resources of the public and private sectors. Generally, the government provides land and infrastructure while developers concentrate their resources on house building. The site and services and upgrading approach has been widely discussed in Third World housing literature (Turner, 1972, 1976; Payne, 1984, Ward, 1982, Laquian, 1983).

The new approach, however, has not been universally acclaimed. Self-help has suffered a barrage of criticisms mainly from the Marxist camp. The chief spokesman of these critics is Burgess. Ward (1982) sums up the criticisms as follows:

self-help allows labour to be exploited twice over - first at work, second in the construction of the home; that it maintains the status quo and retards necessary structural change;....that its romanticism obscures the real suffering experienced and self-help becomes a blueprint for its continuance as governments adopt a laissez-faire policy; that it simply provides a short-term breathing space and

². This does not mean there was a complete shift in all countries. Some policy-makers initially viewed these projects with ambivalence, if not hostility, but in the face of continued documentation and protracted advocacy, official attitudes began to change gradually.

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presents no long-term solution; that it rationalises poverty" (Ward, 1982, p. 10).

Although the record of self-help has some dark spots, the evidence that is available indicates that it has made significant contribution to solving the low income housing problems in Third World cities. Since the 1970s, site and services/upgrading schemes have evolved from a tentative experimentation to "a new orthodoxy" enjoying the financial support of international funding agencies. The World Bank for instance, has funded over 100 site and services and upgrading projects in more than 60 countries. Through these projects, some low income families have gained access to serviced urban land while other residents in squatter settlements have resolved their day-to-day problem of lack of services, insecurity of tenure and the constant threat of eviction or demolition (Ospina, 1987; Turner, 1978; Rodell and Skinner, 1983).

These achievements notwithstanding, there are still teething problems with self-help which need to be addressed. For example, it has been observed in many countries that as self-help housing enters the housing market, on account of its new desirability, it becomes vulnerable to upward transfer and the poor families often lose out (Taylor and Williams, 1983; Crooke, 1983; Johnson Jr., 1987). This disturbing trend supports self-help critics who advance the argument that the states' real motive in supporting self-help programs (eg. upgrading and site and services) is to incorporate the informal settlements into the capitalist urban housing market, with the subsequent replacement of the original low-income residents by higher income groups through the filtering up process (Burgess, 1978). The question is: can the houses produced through self-help strategies survive the pressures of the capitalist market? This is one of the unresolved issues confronting policy makers as far as self-help goes. Further, after implementing self-help programs

for over two decades, the evidence indicates that this approach lacks the capacity to deliver mass housing on the scale required to match the huge housing need in Third World cities. Consequently, some housing experts and activists are now advocating broader reforms in the housing sector that would focus on the political, institutional and legal changes necessary to embark on large-scale housing program, "not on project by project basis, but on a societal (ie. large) scale" (Angel et. al., 1983). This is the current challenge. However, unlike the public housing schemes, most of the self-help projects, particularly squatter upgrading, are characterised by flexibility which allows residents to be responsibly involved in decisions affecting the development and use of their houses. It is therefore common to find a whole array of house types and neighbourhood economic activities operating in these communities (Raj. and Nientied, 1990); Baken et. al., 1991).

2.7.0 Urban Unemployment

Unemployment and underemployment are widespread in large cities of the Third World. Simply, the labour absorption capacities of the urban economies are unable to keep pace with the burgeoning supply of labour from the countryside and through demographic changes. In most cases, the migrants cannot afford to remain unemployed and will accept any activity for the sake of survival (Beir, 1984). Due to conceptual differences associated with the definition of unemployment, it is difficult to obtain reliable and up to-date data on the urban unemployment situation. However, it is generally estimated that urban unemployment in developing countries ranges between 10 -20 per cent and 30 per cent in some extreme cases (Taylor and Williams, 1982; O'Connor, 1983).

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Urban unemployment figures in some West African countries during the 1960s were as follows: Ghana - 26.6 per cent (1966); Cote D'Ivoire - 20 per cent (1963) and Nigeria - 12.6 per cent (1963) (Bairoch, 1973). Although recent statistics are not readily available, there is every indication that the employment picture is even more bleak as a result of the Structural Adjustment Programs imposed on poor African countries by the World Bank. Future employment needs of Third World cities are even more alarming. The International Labour Organisation (ILO) projections suggest that while the developed countries will need 161 million additional jobs during 1970 - 2000 or an increase of 33 per cent, the Third World will require 922 million jobs or nearly a 100 per cent increase over existing employment (Brown, 1984). India for example, is faced with 100,000 new entrants into the labour force each week (Brown, 1984).

In many Third World cities, most people seek a livelihood outside the official labour market in a wide variety of small scale labour intensive enterprises which supply goods and services to a market principally made up of low income households and individuals (ILO, 1973)³. Research evidence from many countries show that the households involved in the informal sector constitute what is termed "the working poor -- people who are working and possibly very hard and strenuously, but their employment is not productive in the sense of earning them an income which is up to a modest minimum" (ILO, 1973). A recent publication by Lubell (1991) on the informal sector summarises some key points about the sector in the Third World. These are: (1) The sector absorbs about 40 - 60 per cent of the urban labour force of many Third World cities; (2) the predominant activity is petty trading; (3) informal sector enterprise heads often earn more

³. Recent research evidence from some Third World countries indicates that the informal sector also provides goods and services for households who work in the formal sector.

than the official minimum wage or the average wage in the formal sector; (4) higher earnings and the relative independence enjoyed by informal sector entrepreneurs explains the strong attraction of this sector; (5) informal sector participants usually constitute the bulk of the urban working poor. Lubell and his associates, however, admit that some linkages exist between the two sectors.

Literature on the "informal sector" is wide and diverse but the aspect which is particularly relevant to this dissertation is the definition of the informal sector and its development characteristics in residential neighbourhoods. What do various authors mean by the term "informal sector"? What are the essential elements? The ILO definition brings together most of its distinguishing characteristics:

- (a) ease of entry;
- (b) reliance on indigenous resources;
- (c) family ownership of enterprises;
- (d) small scale of operation;
- (e) labour intensive and adapted technology;
- (f) skill acquired outside the formal schools system; and
- (g) unregulated and competitive markets.

It is evident in the literature that the informal sector is variously defined. Various authors place different emphasis on each of the characteristics depending upon the specific activity or country in question. Whereas some analysts emphasise size and lack of regulation, others focus on technology and reliance on indigenous resources. These differences in emphasis lead to the question: can informal activities be lumped together as a distinct and separate sector? Can the

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"two sector" terminology which divides economic activities and employment into informal and formal sectors be defined operationally? This dualistic terminology was first authored in the early 1970s by Hart in his influential paper on urban employment in Ghana. The ILO then reified the informal/formal concept in its World Employment Program report on Kenya in 1973. Since then, the ILO has been at the forefront of research and advocacy for the informal sector in the Third World. Other researchers and analysts who belong to the conventional school of thought are Page (1977), Linn, 1983, Lubell (1990; 1991), Okalanpo (1968), Hart (1972), World Bank, 1985, etc.

Research reports prepared by various authors often belabour the prospects and potentials of the informal sector. The following statement on Kenya by the ILO is typical of such comments:

We see in the informal sector not only growth and vitality, but also the source of a new strategy of development for Kenya. The workshops of the informal sector can provide a major and essential input for the development of an indigenous capital goods industry which is the key element in solving the employment problem. The informal sector is not a problem but a source of Kenya's further growth (ILO, 1973).

Researchers who are on the other side of the debate include Bromley, Gery, Moser and Burgess (1978). Basically, they reject the dualistic classification of urban employment on the grounds that it is constructed on simplistic and misleading assumptions which tend to mask the exploitative relationships between highly differentiated production systems. Bromley raises nine objections to the formal/informal dualism. The kernel of his argument is that the two sectors are not separate and independent as commonly alluded to in the literature, but "they are in a continuous fluctuating state of interaction and parts of one sector may be dominated and even created by, parts of other sector". The informal/formal division is not applicable to most people because they

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work and consume products from both sectors at different stages in their life cycles, times of the year or even times of the day. They also reject the argument that the informal sector is dominated by "the working poor". This particular perspective emanates from the "aristocracy of labour" view of the formal sector, in which virtually all wage workers are thought to have stable jobs, good salaries and ample social security provision (Hobsbawn, 1964). A World Bank study lends credence to this criticism:

Far from being at the bottom of the income distribution, many participants in the informal sector do well or better than many in formal jobs. Many in the informal sector jobs surveyed have shown that 86 per cent of a sample of informal sector participants in Jakarta, Indonesia and 75 per cent in Freetown, Sierra Leone, preferred to continue in this sector rather than take a formal wage job (World Bank, 1985, p.3).

An impression is also created that the informal activities have a present but no future. However, since 1972, research evidence suggests that informal activities are expanding rather than withering. This is happening both in situations where formal economic activities are shrinking as in sub-saharan Africa and where it is expanding as the case in some of the newly industrializing countries (NIC's) of Asia and Latin America. In sub-saharan Africa, the contraction of the formal economy pushes more people into informal activities. On the other hand, the expansion of the formal economies of the NICs, create direct and indirect demands for goods and services produced by the informal enterprises and thereby draws more people into informal activities (Lubell, 1991).

Bromley (1978) summarises the views of his colleagues:

Support of the informal sector appeared to offer the possibility of helping the poor without any major threat to the rich, a potential compromise between pressures for redistribution of income and wealth and the desire for stability on the part of

economic and political elite.

In sum, the informal activities are so diverse in terms of income, types of products, output levels, technology, profitability, employment capacity, life span, gender participation and above all, linkages with the formal sector, that it is not very helpful to lump all these issues together under the umbrella of a distinct "sector". The so called "formal and informal sectors" are not separate and independent entities as some analysts portray it to be in the literature. They may form the two ends of the continuum. It is the dualistic perception held by policy makers that leads them to marginalise informal enterprises instead of properly integrating them into national economic and industrial planning of developing countries. Despite the tremendous size, vitality and prospects of the informal activities, they still remain as a footnote in the elaborate economic dreams of Third World.

2.8.0 Research on the Integration of Housing and Employment

A review of Third World urban and housing literature indicates that *spatial integration of housing and employment* has not been on the agenda of Third World planners, researchers and policy makers. As a result, very little work has been done in this field. One of the earliest research works on this subject is Housing and Jobs for the Poor (Winpenny, (1976). His paper is confined to the construction labour potential in public housing schemes and does not deal with the complex relationship between the housing development process and neighbourhood income generation activities. In keeping with this research focus, earlier attempts to tap the employment potential in housing concentrated on production-related jobs. Research in Colombia and Venezuela concentrated primarily on job creation in the construction sector, technology requirements, and

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the amount of subsidies required to create jobs in housing programs for various income groups (Strassman, 1974, 1976; Richards, 1979). In fact, a considerable amount of work has been done on this aspect. Although these programs succeeded in creating many jobs, they failed to provide a comprehensive approach to dealing with unemployment in Third World cities.

Other researchers like Bromley (1978), Bairoch (1973), Mouly and Costa (1974) and Uppal (1989) focus on employment opportunities in the informal sector without adequate reference to the linkages between employment and the housing sector. Even though informal activities operate in both residential and non-residential areas, most of their work focuses on the latter.

Proponents of the new housing paradigm (Turner, 1976; Ward, 1983; Ospina, 1987) are also preoccupied with low income housing improvement and delivery strategies. Johnson Jr. (1987) in particular, raises the question of housing and income stimulation in low income housing, but for a different rationale. He maintains that failure to incorporate income generation activities in upgrading projects in the Third World is intentional. Arguing from a Marxist perspective, he observes that the failure to integrate income support strategies in upgrading programs "do lend credence to the charge that the State's real motive in backing upgrading is to incorporate the informal settlements into the capitalist urban free land and housing market-place, with the subsequent replacement of the original low-income residents by outside higher income groups through the filtering up process".

Income and Housing in Third World Urban Development edited by Raj and Nientied (1990) is the first published material focusing specifically on housing-employment linkages. Recent publications

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by Solomon and McCallum (1985) and Solomon (1991) also shed more light on the complexities of the housing-employment connection. These publications give insightful ethnographic pictures about residential enterprises in New Delhi and San Salvador. Even though these research publications cover a wide range of topics, they leave some questions unanswered. In particular, they give scant attention to the environmental dimension of urban development and the implications of the home-workplace dichotomy on women.

One important issue relevant to both informal housing and informal economic activities is the concept of illegal development. What do we mean by illegal development in either housing or economic activity?, who defines what is acceptable and unacceptable?, and are these definitions objective and universal?. Gilbert (1991) unravels these issues in a recent paper on Latin America. He examines different forms of illegality associated with squatter settlements. Illegality may relate to how the land is acquired, sometimes to lack of planning permission, and at other times to lack of services or the way the houses are built. He gives a host of reasons to explain why illegality is allowed, but his central point is that many forms of illegality exist because discretion is exercised towards them for a variety of reasons by those who wield power. The paper emphasises that illegality is not a universal norm. Therefore what is legal or illegal is not immutable. As circumstances change, so the definition of what is authorised and what is unauthorised also changes. Arguing from these perspectives, Gilbert concludes on the note that the concept of illegality is the creation of the elite, and its tolerance in any society depends upon the extent to which it affects the interests and welfare of the dominant social groups.

Legalisation of squatter settlements in many Third World cities over the past two decades bear

testimony to Gilbert's argument. It is common knowledge that many illegal low income settlements in Third World cities have been granted legal status as a result of political agitation, social pressures, or changes in political leadership. Although Gilbert did not make a direct reference to informal economic activities operating in residential areas, one can observe important connections with housing. Despite the fact that neighbourhood economic activities are officially illegal in most Third World countries, particularly the former British colonies, they are common in many residential communities. Why are these means of livelihood regarded as illegal and why are they tolerated by public authorities? Insights from and answers to those questions reinforce Gilbert's point on who defines what is legal and illegal.

2.9.0 Major Findings

What do we know about housing and employment in the Third World? Or what have we learned from the limited literature available on this subject? Below are some of the key findings from the available literature reviewed:

- (a) the greater the degree of consolidation in a settlement, the greater the possibility of residents putting dwellings to economic use (Mesa, 1990);
- (b) Whereas increased investment in housing by low income households is closely linked with successful income generation, in most cases, supports for income generation become possible only when security of land tenure is guaranteed (Risbud, 1990);
- (c) In organising a support program for the informal sector, an understanding of the local economy, its potential to grow in specific sectors, its linkages with small entrepreneurs and patterns of economic activities in low income areas is vital (Risbud, 1990);

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- (d) Provision of housing for the poor generates more employment per unit of expenditure than housing for the rich (Richards, 1979).
- (e) Employment within the housing sector can be created through:
 - housing construction activities
 - small scale neighbourhood economic activities
 - building material production
 - installation of infrastructural services
 - rental housing (Raj and Nientied, 1990).

Although this subject has not been sufficiently researched, the expected benefits of an integrated housing and employment program are echoed in many research reports. Some of these benefits are:

- (a) the creation of opportunities for low income households to establish businesses relying mainly on their own resources and help to reduce urban unemployment (Mesa, 1990);
- (b) the multiple-use of housing space will ensure intensive use of scarce and expensive urban land (Asante-Kyeremeh, 1980);
- (c) the integration of economic and industrial activities in residential areas will check urban sprawl (Raj and Nientied, 1990);
- (d) the long and costly intra urban trips will be significantly reduced (Brown, 1984).
- (e) the reduction in mass urban trips will not only check pollution and congestion but will reduce the need for public expenditure on buses, road maintenance and oil imports etc (Pendakur, 1986);
- (f) an increase in the income of poor households is likely to contribute significantly to the

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improvement of their housing conditions. Without this, any planned housing program for low income families is unlikely to be successful (van Dijk, 1990; Johnson Jr., 1987), and finally

- (g) neighbourhood economic enterprises will particularly expand the job opportunities for women in urban areas in a manner that enhances their role in the family economy (Commission on World Environment, 1983).

2.10.0 Conclusion

The chapter reviewed the history of the land use segregation concept and the essential elements that generally govern its application. It also examined the various aspects of housing and employment policies relevant to land use segregation. The land use segregation concept is informed by scientific rationalism, utilitarian principles and comprehensive planning doctrine. The separation of land uses is not so much "western", but rather, it developed out of a particular set of circumstances related to the expansion of industrial capitalism. Its extension and adoption in socialist countries and other parts of the world was driven more by technology. The concept is supported by five principles: (a) unifunctional land use, (b) discreet zoning, (c) uniform standards, (d) regulatory process and (e) an assumption of consensus in society. It is criticised on the grounds that it sees planning as a technical, value-free, apolitical activity and thus, fails to contextualise planning in the socio-economic and political circumstances in which it operates (Beazley, 1989). For example, the experiences from many countries suggest that zoning is subject to manipulation by the dominant class who controls the city in order to hold in check any physical developments which may threaten its interest (Hardoy et al, 1989; Gilbert, 1991; Basset, 1936). Gilbert (1991) argues, in fact, that it was the need to control the expansion of illegal

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neighbourhoods which led to the introduction of planning standards which define authorised and unauthorised developments in many countries.

This planning model was introduced as an important component of the Third World modernisation package. Operating under this rubric, the early planners and policy makers overlooked the fact that unity of work and residence was an important characteristic of the pre-colonial urban fabric that required preservation in the emerging master-plans. With respect to housing, Third World governments adopted policies which were hostile to squatter settlements and sought to replace them with massive public housing programs. In the face of the dismal failure of public housing schemes and the restrictions on self-help initiatives, housing experts started questioning the appropriateness of this philosophy for the Third World and thus shifted attention to enabling strategies such as site and services and upgrading projects. Notwithstanding the various achievements of the self-help approach, one major problem facing policy makers is how the houses produced through self-help can survive the pressures of the capitalist market.

Whereas some analysts emphasise size, flexibility and lack of regulation as characteristics of the informal sector, others focus on technology and reliance on indigenous resources. It is evident in the literature that informal activities are so diverse in terms of income, types of products, output levels, technology, profitability, employment capacity, life span, gender participation and above all, linkages with the formal sector, that it is not very helpful to lump all these issues together under the umbrella of a distinct "sector". Therefore, the so called "formal and informal sectors" are not separate and independent as some analysts portray them in the literature.

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Gilbert (1991) emphasises that illegality is not a universal norm. The definition of illegal development may relate to how the land is acquired, sometimes to lack of planning permission, and at other times to lack of services or the way the houses are built. As circumstances change, so the definition of what is authorised and what is unauthorised also changes. Gilbert concludes on the note that the concept of illegality is the creation of the elite, and its tolerance in any society depends upon the extent to which it affects the interests and welfare of the dominant social groups.

Finally, the review of Third World urban and housing literature indicates that *spatial integration of housing and employment* has not been an important issue on the agenda of Third World planners, researchers and policy makers. Consequently, very little work has been done in this field. Earlier research on this subject concentrated primarily on job creation in the construction sector, technology requirements, and the amount of subsidies required to create jobs in housing programs for various income groups (Strassman, 1974, 1976; Richards, 1979). On the other hand, although informal activities operate in both residential and non-residential areas, most researchers in this field like Bromley (1978), Bairoch (1973), Mouly and Costa (1974) and Uppal (1989) focus on employment opportunities in the informal sector without adequate reference to the linkages between employment and the housing sector.

It was evident from the literature reviewed that very little research has been done on the use of housing space for economic activities. For example, there is no consistent definition and classification of neighbourhood economic activities. The functional linkages between neighbourhood enterprises and the neighbourhood/urban economies have not been adequately

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explored in the existing literature. We also lack a clear understanding of the factors which induce the emergence of neighbourhood enterprises and why they survive despite the many odds (e.g. lack of credit) which work against them. Finally, we need a better understanding of how local enterprises impact the neighbourhood environment (Hough, 1984; Commission on World Environment, 1983).

CHAPTER THREE - URBAN PLANNING AND HOUSING DEVELOPMENT IN KUMASI

3.1.0 History and Growth of Kumasi City

Kumasi is an indigenous city that was built by King Osei Tutu as the capital for the Asante¹ State in the 1680's (Fynn, 1971). It's development was not substantially affected by direct European influence for at least two centuries (Hance, 1970). During that period, Asante was a powerful military state, which by the eighteenth century, ruled over a territory as large as but not congruent with modern Ghana (Wilks, 1967).

Politics and trade were so inter-related that as long as the Asante kingdom remained a dominant political force in the region, all major trade routes from the coast converged on Kumasi and were redirected to selected trading centres in the north (Dickson 1969). Kumasi was thus an inland distribution port for the trade between the Saharan entrepots and the Gulf of Guinea. Early European visitors like Bowdich, who visited in Kumasi 1817 described it as an imposing city (Bowdich, 1819). In 1816, Huydecoper's Journal carried the following observation about Kumasi: "the streets are very clean and straight and the houses excellently built, the latter being fairly tall but for the most part of only one storey" (Wilks, 1975).

However in 1890, Kumasi city was razed to the ground by the invading British. This marked the end of the Asante empire and the beginning of direct British rule over the state (Adu-Boahen, 1965). Under British rule, a new city emerged from the ruins and became more open with even wider trade links. When the city was linked with a railway line from Takoradi, on the coast, in 1903, Kumasi again became a booming commercial and administrative centre of British rule and

¹. The original word is "Asante", but later, the British changed the pronunciation and spelling into "Ashanti".

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influenced the interior of the Gold Coast (Tipple 1987a, 1987).

The population of Kumasi was estimated to have been between 100,000 and 200,000 before the British conquest. The military action drastically reduced the city's population. It has since grown from 3,000 in 1901 to an estimated 560,000 in 1990. Currently it has a growth rate of 2.5 per cent per annum. The presence and contribution of migrants to the growth of Kumasi cannot be ignored. Between the 1921 and 1931 intercensal period, migrants accounted for 26.3 per cent of the population increase. By 1970, this has increased to 51.3 per cent resulting from the attractive social and economic opportunities which urban centres offered during the post-independence era. Within modern Ghana, Kumasi is second only to Accra, the capital city in terms of size, social, economic and political influence. It still remains the seat of Asante culture whose traditional head is the occupant of the Golden Stool, the Asantehene (Asante King) to whom all Asantes owe allegiance.

3.2.0 Municipal Development Policies

The genesis of municipal development policies in Kumasi, comprising physical planning and housing interventions, dates from the early 1900s. The process of controlling and regulating the growth of the city started soon after the final occupation of the city by British forces. In February 1901, the Resident Officer placed all lands within Kumasi (ie. 1.6 km radius from the Fort) under his control as he felt it was the "only way of having a proper town" (Brown, 1978:118). Following this, a series of reports and statements were issued which recommended the introduction of planning regulations, redevelopment of some inner city neighbourhoods, establishment of a municipal council etc.

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In 1924, a severe plague broke out in Kumasi which together with other developments triggered a flurry of legislation to rationalise and define the responsibilities of local government in urban areas to improve the health and housing situation of the indigenous population. These included: the Municipal Corporation Ordinance 1924, the Mining Towns Ordinance 1924, the Native Jurisdiction Ordinance 1924, the Town Planning Ordinance 1925, and the Kumasi Public Health Board Ordinance 1925. More comprehensive planning and building regulations based on British town planning standards were introduced in 1939 and later revised in a Development Plan of the city adopted in 1962.²

The evolution of municipal development policy in Kumasi has been largely ad hoc and has lacked consistency. It is difficult to point to a single document containing coherent development policies for the city. Specific policies identified below are strewn among development plans, annual reports, council proceedings etc. In all, five key strands have dominated urban development policy in Kumasi. These are (a) physical planning regulations and development control measures (b) encouragement of private investment in rental housing (c) development of infrastructure (d) provision of government bungalows for senior civil servants and (e) provision of subsidised public

². Municipal policies in Kumasi cannot be understood or discussed without reference to relevant national policies. In fact, planning and housing policies at the national level set the framework for defining appropriate local policy responses and actions. For example, a national Town and Country Planning Ordinance was passed in 1945 which authorised the minister responsible for town planning to declare certain urban centres as statutory planning areas, making it mandatory for developments in such areas to conform to planning guidelines stipulated in the Ordinance. Also, housing policies and programs in Kumasi have always reflected policy instruments at the national level.

housing for "workers".³

1. The first policy strand concerns physical planning regulations and development control measures. These include zoning practices, land use planning, building codes and public health by laws. Relevant stipulations from the 1939 Public Health Board Ordinance and the 1962 Development Plan, for examples, are as follows:
 - a) All physical developments must conform to the broad land use zones defined in the 1962 city plan. These include: residential, industrial, recreational, educational, civic and cultural, commercial, transportation, and greenery.
 - b) Developers are required to obtain development permits before proceeding with construction activities;
 - c) Certification of buildings before occupation is required;
 - d) The minimum size for residential plots stipulated by the 1939 Ordinance was:
 - 2500 square feet (232 m²) in central Kumasi;
 - 3600 square feet (335 m²) in island plots (e.g., Fanti New Town);
 - 4800 square feet (446 m²) elsewhere.
 - e) The 1962 Development Plan revised these plot standards as follows:
 - Area consisting of the first class housing area (Ridge, Danyame, Nhiayeso, etc: minimum plot size of 20,000 square feet (1860 m²), with

³. What follows are summaries of the key policies. The impacts of these policies and the contradictions in some of them will be discussed in other sections of the chapter.

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maximum plot coverage of 10 per cent resulting in a maximum net densities of 5.4 plots per hectare.

-- Area representing the rest of the main built-up area: minimum plot size of 4,000 square feet (450 m²) with 30 per cent maximum plot coverage. Building activities in areas A and B must be undertaken with permanent materials implying mainly cement or sandcrete blocks and kiln dried bricks.

-- Area comprising most of the peripheral villages within the metropolitan area: minimum plot size of 4,000 square feet (370 m²) with maximum plot coverage of 60 per cent. Houses could be built in mud bricks or mud and wattle. However, now that these villages are integrated in the city, this particular exemption no longer applies.

- f) Minimum room sizes and window openings,
- g) Provision of kitchen, bathroom and toilet in each house,
- h) Prohibition of economic, industrial and any other activities which may impair or disturb the comfort and convenience of residents in residential areas,⁴
- i) In addition to these, the Town and Country Planning Ordinance requires that any planning scheme should be posted or displayed at such places within the planning area as the Minister directs. This allows for public inspection of the scheme so that any necessary representations or objections, can be forwarded to the Minister.

⁴. This particular regulation is not categorically stated in the Planning Ordinance. It is based on the interpretations of sections 2(1), 4(1), and 5 (1b) of the Ordinance.

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2. The second policy focus is on government encouragement of private investment in housing, (mainly for renting) with government departments serving as facilitators and watchdogs to ensure the production and maintenance of good quality housing. Examples of these policy measures are the provision of housing finance through the establishment of building societies, production of building materials and enforcement of planning standards. An important component of this policy package is rent control legislation aimed at holding rents at levels low income households can afford.
3. The next policy is the provision of necessary infrastructure services, particularly, water supply, electricity, drainage and sewage systems by central government agencies in cooperation with the municipal authority. The municipal agenda and priorities sets the framework that guides the activities of the service agencies.
4. The fourth policy deals with the direct supply of government-built bungalows and quarters for senior civil servants in separate residential communities. These houses are accessible to only a few low income households who provide domestic services to senior government employees. These households occupy out-houses (locally called boys "quarters") which are often detached from the main bungalows.
5. The last and most recent strand of policy is the provision of subsidised public housing for government workers. The first to be built was the Asawase estate between 1945 and 1959, followed by North Suntreso in 1949 to 1952 and South Suntreso estate completed in 1956. Other estates built since the 1960s include Kwadaso , Patase, Chirapatre, Ahinsan, and Buokrom. The irony is that although these houses were intended for low income workers, most of the current

occupants are well-to-do families.

The key policies such as zoning and physical planning standards which regulate housing construction and shape urban development in Kumasi are an off-shoot of the rational land use segregation concept. In fact, the planning ordinance in Ghana and the Master Plan for Kumasi were modelled after the British Town Planning Ordinances of the 1940s. These documents apply the five features characterising the rational land use segregation model, defined in the previous chapter, to Kumasi: (a) discreet zoning, (b) unifunctional landuse, (c) uniform standards, (d) regulatory planning process and (e) the assumption of consensus on development standards⁵.

In keeping with these principles, the planning system in Kumasi required that:

- i) all physical developments whether residential, industrial or commercial must conform with the zoning system defined in the development plan,
- ii) developers must submit development applications (i.e site plans, building drawings etc.) to the city planning committee which has the legal mandate to grant approval for all physical developments in the city,
- iii) all developers must obtain development and building permits before undertaking any physical development.
- iv) houseowners require occupancy permits before the house can be officially occupied
- v) all modifications and extensions to existing buildings must obtain authorisation from the planning committee.

⁵. Implicit in this principle is the element of public participation.

The rationale for introducing all these requirements and permits is to ensure that all physical developments in the city conform to minimum health and aesthetic standards. The Town Planning Department serves on this committee in an advisory capacity. The head of the planning committee is appointed by the government.

3.3.0 Performance of the Planning System in Kumasi

Although the essential elements of the rational land use segregation concept are in place in Kumasi, there is a wide performance gap between the theoretical requirements of the model and its practical operations in the city. These limitations refer mainly to (a) inability of some developers to meet all the stipulated standards and procedures; (b) inadequate public participation in the planning process; and (c) poor enforcement of planning regulations.

Since income levels are low, many landlords are unable to meet the stipulated planning standards and requirements. Consequently, some are forced by their economic circumstances to flout the intent of the planning system. Some developers do not obtain the necessary permits before commencing construction. Also, the zoning and unifunctional regulations governing the use of land are not strictly observed. In view of this, economic activities thrive openly in residential areas contrary to the segregationist requirements of the planning law.

Second, the development processes, particularly for housing, are not consistent with the planning regulations. Housing construction in Kumasi is characterised by several years of incremental development. Whereas houses are normally occupied long before the entire building is fully constructed, the planning regulation requires exactly the opposite. Since this is contrary to local

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housing development processes, people move into buildings under construction without applying for occupancy permits.

Third, due to inadequate public participation in the planning process, planning decisions and outcomes often work against the interest of the socially disadvantaged. Like the western model, planning decisions in Kumasi are supposed to uphold the general interest of the public. However, in practice, the planning system does not promote public participation in the planning process. Public hearings and meetings are not organised to allow people to voice their concerns or ask questions about the planning issues at hand. For instance, section 3 (12) of the planning legislation stipulates that all planning schemes should be deposited in a place designated by the Minister to allow inspection and representations to be made by the public to the Minister. Normally, such plans are displayed at the city hall. In a community with a high illiteracy rate, few people hear of such announcements, let alone present criticisms and concerns. Since public participation is weak, what is generally regarded as the public interest often turns out to be the agenda of the educated elite and those who wield economic and political power in the city.

Fourth, the enforcement of planning regulations is poor. This is due to the uncoordinated relationship between the town planning department and the inspectorate department of the City Engineers' office. Until quite recently, the two bodies operated as separate and independent organisations. According to the Planning Ordinance in Ghana, the town planning department is supposed to examine and approve development applications submitted by developers, whilst the inspectorate division is charged with full development control and monitoring responsibilities. With such a division of responsibility, enforcement has always been weak and ineffective. Planning

regulations are poorly enforced in the indigenous⁶/informal settlements. Two reasons account for this. First, given the fact that these settlements are officially regarded as unauthorised developments, city authorities and the service agencies have neglected them for many years. Second, the homeowners are not well informed about the regulations and standards and why they are essential for the development of a healthy and livable residential environment. In such a situation, the residents define their own development guidelines to suit their convenience, economic realities and aspirations. In sum, despite the existence of all the essential structures, the rational land use segregation model is not functioning effectively in Kumasi. Local development processes are not only inconsistent with this model, but even more importantly, the city lacks the requisite resources to operationalise this planning system.

3.4.0 City Structure

The structure of Kumasi city is modelled on a radial/ring pattern with a centrally located city-centre. The city occupies a built-up area of approximately 10 kilometres in radius. Administratively, Kumasi city consists of a built-up area and a sub-urban district of about 55 small settlements under the ambit of the Kumasi Metropolitan Area (KMA).

3.5.0 Types of Houses

In 1988, there were about 22,800 houses in the city (KMA, 1988). These houses can be classified into about five house types: single storey, traditional compound houses; multistorey compound houses; government-built detached or semi-detached housing for low income

⁶. These are the original or pre-colonial neighbourhoods of the city. Most of them were traditional Ashanti villages which were later engulfed into the city during the process of expansion.

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households; large single household houses built on relatively large plots and blocks of flats which dot the city's landscape. (See pictures and illustrations in fig 3.1).

The single storey traditional compound structure is the commonest house type in the city. The design is a simple arrangement of rooms around a square or rectilinear courtyard. Usually, about ten to 15 rooms are provided around three sides of the courtyard facing inwards with a verandah on the courtyard side. The fourth side often contains the bathroom, kitchen and toilet. Most of these houses were built with rammed laterite known as "swish", locally called "atakpame" after the town in Togo where the masons originate.

The multi-storey compound is like a single storey compound house with more than one-storey. Two to three storeys are the norm, and four storeys are quite rare. Access to the upper floors is gained by a staircase on the courtyard side to a continuous balcony. These houses tend to have more rooms ranging from 15 to 20 and in some cases as high as 50. Almost all of them are built with cement blocks. Most of these houses do not meet the stipulated planning standards. Given the large number of rooms in both single and multi-storey compound houses and the fact that about 60 per cent of the households in the city occupy one to two rooms, these houses accommodate between 40 - 60 persons per house (Tipple, 1987).

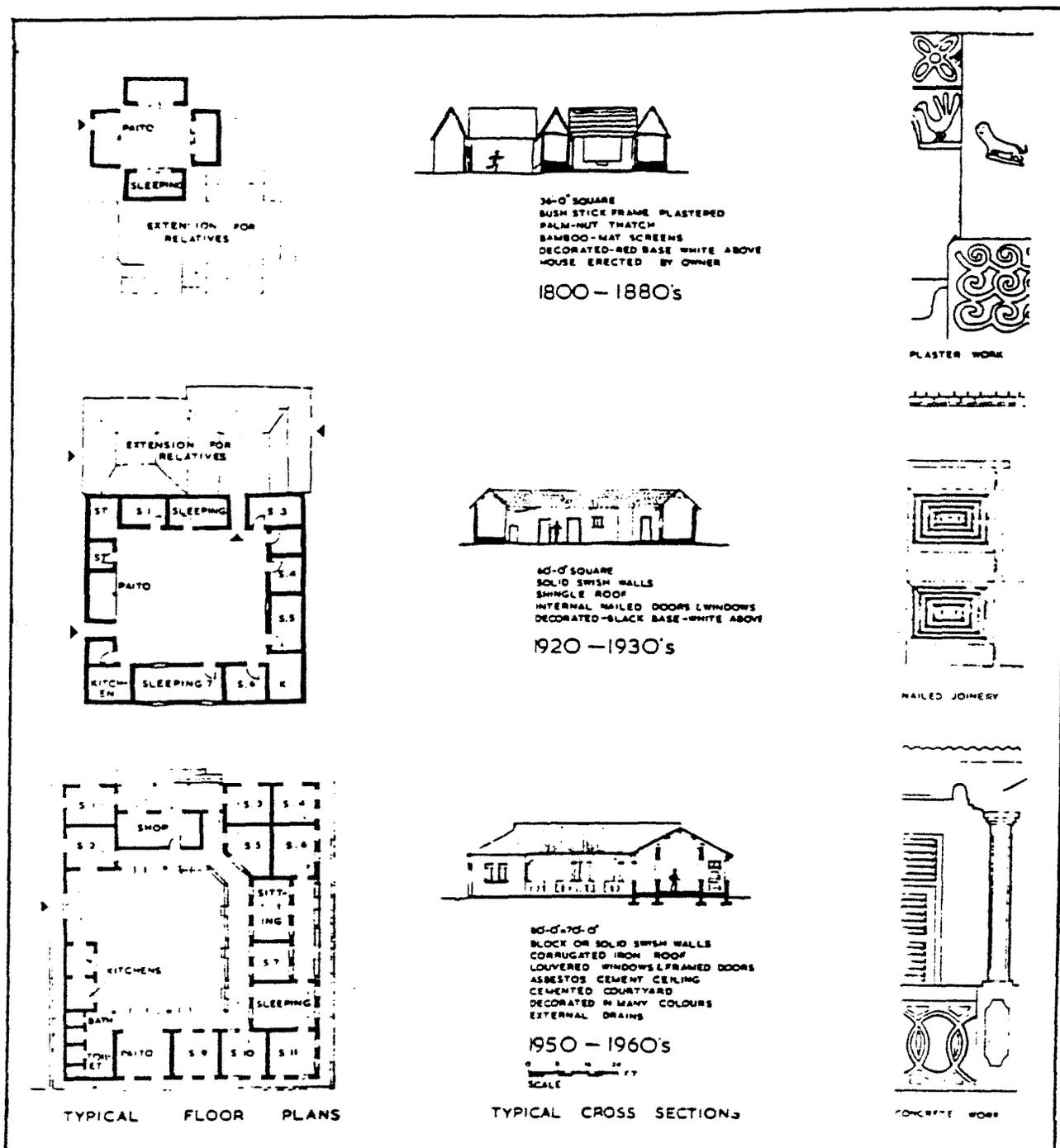


Figure 3.1 (a) Sketch plans of typical Ashanti single-storey compound house

Source: Tipple, 1987.



Figure 3.2(b) Multi-storey compound house



Figure 3.2(c) Government-built semi-detached estate house

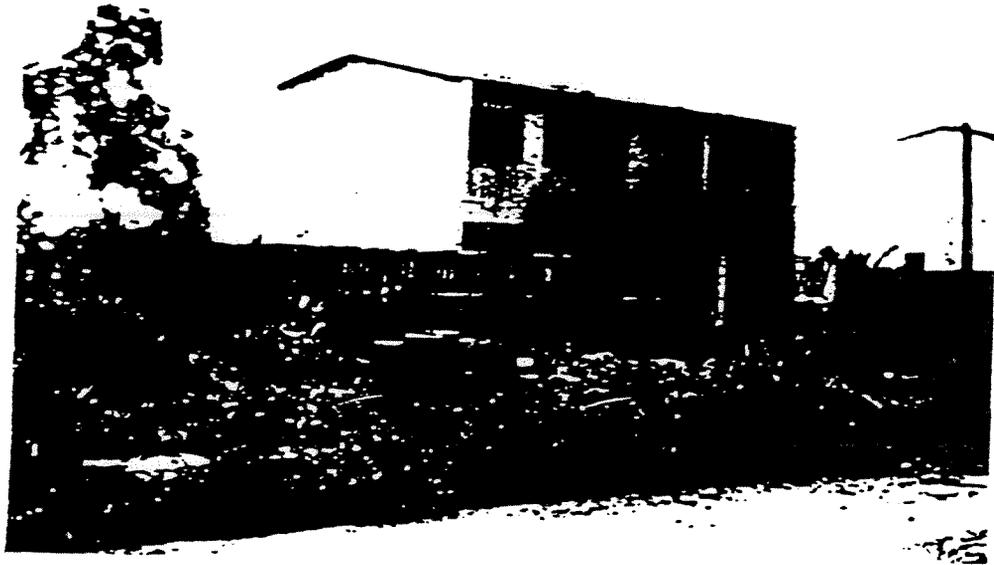


Figure 3. (d) Large bungalow on large plots



Figure 3. (e) Large block of flats

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The majority of households in Kumasi city are housed in single-and multistorey compound houses. The houses are usually occupied by the house-owner not necessarily the original builder, his/her nuclear or extended family members and some tenants depending upon the availability of rooms. Even though the occupants may not have any family-ties, the design naturally fosters social interaction and communal living. For example, since all the rooms open into a centrally located courtyard, the occupants share and interact in this common space. Also, the occupants normally share the use of all the available facilities such as toilets, bathroom, water tap etc., except in a few cases, when houseowners may reserve some of these facilities for the exclusive use of their households.

Government built low income houses are generally in the form of small, self-contained detached or semi-detached dwellings. Each is designed as a separate dwelling unit to be occupied by a single household. They are contractor-built, often with cement blocks or bricks in the case of the early stock.

The next category is large single household houses built on large plots. These are expensive first class properties often owned or occupied by senior civil servants, rich businessmen and Europeans. Densities of one to two houses per hectare are typical.

The last house type is made up of blocks of flats. They are evenly spread in the city except for the indigenous areas. Unlike, the multi-storey compound, they are not arranged around a courtyard. Also, the rooms are designed into apartments for single families. These buildings are generally of a high standard and therefore attract higher rents. They are mostly owned or

occupied by rich businessmen and top civil servants.

3.6.0 Residential/Housing Classification

Based on the housetypes mentioned above and on housing quality and other physical characteristics, the entire city of Kumasi can be classified into distinct residential sectors. Classification of housing in Kumasi has been attempted by several researchers (eg Ablor, 1976; Blankson et al, 1975; Peprah, 1976; and Tipple, 1981). Tipple's classification based on house types is adopted for this study because apart from its being the most comprehensive study, most of the recent housing data on the city are based on it. Tipple's classification divides the city into four distinct residential sectors: (a) the high cost sector (b) the tenement sector, (c) the indigenous sector and (d) the government built sector (see fig 3.2).

Table 3.1 Housing stock by sectors, Kumasi

Sector	Housing stock	Percentage
Tenement	4,100	20.0
Indigenous	8,380	40.7
Government built	4,160	20.1
High Cost	3,950	19.2
Total	20,600	100.0

Source: Tipple, (1987).

3.7.1 The High Cost Sector

This area characteristically consists of large single-household houses in the form of bungalows and flats built on large plots. Gross densities of between one and three houses per hectare are typical features of this sector. In 1988, the minimum monthly income levels of the residents in these areas was about Cedi100,000 (US \$1 = C120, Jan 1988). Population density was about 50 persons per hectare. This area includes such suburbs like Asokwa, Nhyiaeso, Bomso and Ridge (see fig. 3.2).

3.7.2 The Tenement Sector

This sector is dominated by multi-storey compound houses, interspersed with single storey compound houses especially in the older suburbs. In addition to the two main house types, the sector has a considerable number of flats. These are mostly found in the newer areas of the city. Densities of five or six buildings per hectare are common, with population density of about 200 persons per hectare. The sector accommodates a significant proportion of the population in the city. It is noted as typical areas for native Asantes and other Akans.⁷ Residents in this sector enjoy a moderate standard of infrastructure services. The sector comprises Asafo, Amakom, and Bantama mainly found in the city centre, and Odumase Extension, Dicheaso, New Tafo, Yenyawaso etc in the north and south eastern sections of the city (see fig. 3.2)

3.7.3 The Indigenous Sector

⁷. Akans are all the Twi-speaking ethnic groups in Ghana. They constitute the majority in the country. These ethnic groups come from the southern part of the country.

This sector spreads through the city consisting of four different sections: (1) some central residential areas: e.g, Odum, Fanti New Town, (2) migrant settlements: e.g., Zapon Zongo, Moshie Zongo etc.; (3) periheral areas centred on old villages now absorbed in the city: e.g, Ayigya, Suame; and (4) villages still detached from the city: e.g, Old Tafo, Bremang, Kentikorono (see fig. 3.2). The housing here displays typical traditional single-storey compound houses with densities of about 100 persons per hectare. Residents have relatively low income. In some of the neighbourhoods, spatial arrangement of houses do not conform to well defined layout plans. Service levels in this sector are the lowest in the city. The sector accommodates people from all ethnic groups and many migrants. In 1980, the sector had the largest proportion (40 per cent) of housing stock in the city.

3.7.4 Government-built Sector

This sector is made up of all housing in the KMA built by the government or its agencies as low income housing. Houses are usually detached or semi-detached. It houses a mixture of ethnic groups with a majority employed in the public sector. Presently, however, most of these houses are in private hands, resulting from the tenant purchase policy introduced by the government in the early 1970s.⁸ Individuals have made structural modifications and extensions to suit their occupational and social aspirations. The density is a little over 50 persons per hectare and the occupants are mainly of the middle class. These estates are well serviced with infrastructure (see fig. 3.2).

⁸. More clarifications are provided on this subject in Chapter four.

3.8.0 Demand and Supply of Housing

As in all Third World cities, housing supply in Kumasi lags behind demand. Available data indicate that while population growth has often exceeded 3.0 per cent since 1960, the housing production rate has always fallen below that level (see Table 3.2).

Housing need in the city is driven by the high population growth rate and its impact on household formation as well as changing life-styles and taste of the current generation. The growth of population in Kumasi has been quite high.

Table 3.2 Population of Kumasi City, 1901 - 1989

Year	Population	Annual Growth rate (%)
1901	3,000	-
1911	18,853	20.2
1921	23,624	2.3
1931	35,829	4.3
1948	81,870	4.9
1960	218,172	8.5
1970	345,117	4.7
1984	48,9586	2.5
1989	554,774	2.5

Source: Opoku, 1990

In 1960, the population of Kumasi was 218, 172. Growing at an annual rate of 4.7 per cent, the population increased to 345,117 in 1970.

Table 3.3 Housing Supply in Kumasi by Sectors⁹

SECTOR	Number of Houses			Annual Growth Rate (%)		
	1960	1981	1988	1960-	1981-	1960-
	(1)	(2)	(2)	1980	1988	1988
PRIVATE HOUSING						
High Cost	1,575	3,950	4,350	4.5 (2,375)	1.4 (400)	3.7 (2775)
% of stock	13.6	19.2	19.1			
Tenement	2,646	4,110	4,520	2.1 (1,464)	1.4 (410)	1.9 (1874)
% of stock	22.8	20.0	19.9			
Indigenous	4,800	8,380	9,500	2.7 (3,580)	1.8 (1,120)	2.5 (4700)
% of stock	41.4	40.6	41.7			
Total	9,021	16,440	18,370	2.9 (7,419)	1.6 (1,930)	2.6 (9349)
% of stock	77.8	79.8	80.7			
PUBLIC HOUSING						
Government	2,257	4,160	4,390	3.0 (1,903)	0.8 (230)	2.4 (2133)
% of stock	22.2	20.2	19.3			
Total	11,600	20,600	22,760	2.8 (9,000)	1.4 (2,160)	2.4 (11160)
	100.0	100.0	100.0			

Source: Opoku, 1990

Notes:(1) Population census of Ghana 1960.

(2) Field Survey; (Boapeah et al., 1981; 1988).

(3) Figures in brackets are the actual increase in housing supply for the periods specified.

The 1984 census puts the population figure at roughly half a million (489,586). The current annual growth rate is about 2.5 per cent. The upsurge in housing need is better appreciated

⁹. Previous definitions of all the four categories of housing sectors hold.

when the increase in the number of households is assessed. Available records show that between 1970 and 1980 the number of households increased by 47 per cent from 83,100 to 122,400 (Tipple, 1987).¹⁰As tabulated in Table 3.3, the performance of the housing sector leaves much to be desired. Housing production statistics are tabulated in Table 3.3. At the city level, the highest supply rate of 2.8 per cent annual increase was recorded between 1960 and 1980. Between 1981 and 1988, the annual percentage increase in supply dropped to 1.4 per cent. This decline is explained by the stringent policies (e.g., artificial low rents, "one man one house policy"¹¹, etc.) the current military government introduced in the wake of the revolution in 1982. On the whole, since 1960, the housing sector has been performing at an annual growth rate of 2.4 per cent¹². It can also be observed from the table that housing production rates in the four sectors vary. The figures indicate that the high cost sector has been more responsive to demand than the other sectors. Producing at the rate of 4.5 per cent per annum, the sector increased its share of the city stock from 13.6 to 19.1 per cent in the 1960 - 1988 period. Comparative figures for the other sectors show that the shares of all the three remaining sectors were reduced slightly. These data suggest that over the past three decades, very little has been done to stimulate supply of the type of housing affordable by low and moderate income households. It has been estimated that the city-wide occupancy rate of 2.6 persons per room

¹⁰. The increase in the number of households is due to natural growth, rural-urban migration and the growing number of small nuclear families in Ghanaian society.

¹¹. In 1982, the ruling military government issued a policy which restricted individuals to the ownership of one government estate house. Landlords were frequently harassed by the government and this discouraged many prospective developers from investing in housing. For example, houseowners who violated the rent control laws were prosecuted in court.

¹². This estimation does not include replacement stock because, houses are not usually replaced in Ghana. Rather, houses are improved over time.

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(occupying about 12 square meters) in 1960, increased to 3.6 in 1980 (Tipple, 1987; 1991).

Table 3.3 also shows the relative contributions of the public and private sectors to housing supply in the city. The private sector which comprises the high cost, tenement and indigenous residential sectors is obviously the dominant producer, supplying about 77 per cent of the city housing stock. While the private sector was growing at an annual growth rate of 2.6 per cent between 1960 and 1988, the public sector was growing at 2.4 per cent. This translates into 234 and 54 houses per year for the private and public sectors respectively.

In common with most Third World cities, housing stock in Kumasi has been categorised into authorised and unauthorised housing. The unauthorised housing stock is the sub-standard or low quality housing built without planning approval. Table 3.4 tabulates data on this distinction. The proportion of the housing unauthorised stock stood at 27 per cent in 1960. This figure decreased to 21 per cent in 1988. It is important to understand that houses in Ghana are not classified as unauthorised housing simply because the houseowners violated town planning regulations. These structures are mostly in the indigenous villages and thus were built before the imposition of planning standards in the city. So, when Kumasi was declared a statutory planning area, making it mandatory for all developers to build according to approved standards, this indigenous housing stock became sub-standard or unauthorised housing. Since resources were not available to replace this large stock of housing in the city at that time, no attempt was made to it. With the introduction of development control measures by the city authorities since the 1940s and a general desire of landlords to build modern houses, the production of unauthorised housing has been reduced to a trickle. The steady decline of the unauthorised stock is generally viewed as

a positive development but, this trend adversely affects the poor because the type of housing accessible to them has been gradually withering away.

Table 3.4 Number of Authorized and Unauthorized Houses (1960 - 1988)

Category		1960	1970	1978	1981	1988	Annual Growth Rate 1960 - 88
Authorized	N	8,475	11,775	14,531	15,600	18,000	2.7
	(%)	73.1	73.6	74.9	75.1	79.1	
Unauthorized	N	3,125	4,425	4,870	5,000	4,760	1.9
	(%)	26.9	26.4	25.1	24.3	20.9	
Total	N	11,600	16,000	19,400	20,060	22,760	2.4
	(%)	100	100	100	100	100	

N = Number % = Column percentage

Source: Kumasi Metropolitan Authority records

Stress must be laid on the fact that "unauthorised" housing in Ghana should not be confused with the notion of illegality associated with squatter housing in most Third world cities. Simply put, the owners of unauthorised housing in Kumasi are not squatters. Almost all the houseowners hold at least a recognised customary allocation note on the land on which their houses stand which was issued by the authoritative landholder (usually the sub-chief). Squatting is uncommon in Ghana and many West African countries due to the spiritual and cultural beliefs governing ownership of land. Given the belief that land is jointly owned by the living and the dead (Ollalu, 1962); and that the dead ancestors have power to intervene in the affairs of the living either for good (ie. to bless) or for evil (ie. to punish), any illegal occupation of land amounts to an invitation

to the wrath and curse of the ancestors (Konadu Agyeman, 1991). This kind of fear of spiritual sanctions serves as a fundamental check on land encroachments. On the other hand, responsibility also rests on the living, the elders, to ensure that any illegal occupation of family land is averted. Thus, anyone attempting to squat on land is swiftly ejected.

Table 3.5 Ownership and Housing Tenure by Sector (in percentages)

Sector	Owner	Non rent paying tenants	Tenant	Sub-tenant	Total
Tenement	6.3	17.3	75.2	1.3	100
Indigenous	9.8	11.7	77.0	1.5	100
Government	51.3	1.3	42.5	4.8	100
High Cost	20.4	6.3	71.8	1.5	100
All Housing	11.5	12.8	74.1	1.6	100

Source: Tipple, (1987)

3.9.0 Housing Tenure

There are three types of tenure categories in Kumasi: homeowners, renters and occupants who are neither owners nor rent - paying tenants. These non-rent paying occupants have some family relationship with the landlord. While enjoying rent free accommodation, these occupants may not have any special rights or privileges different from the rent-paying tenants in the house.

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According to the Asante culture (ie, extended family system and matrilineal system of inheritance), a houseowner cannot easily turn down requests by extended family members for a room in his/her house (Willis et al, 1990). Usually, landlords share the internal courtyards and facilities with tenants. Table 3.5 tabulates data on housing tenure in Kumasi in 1980. It can be observed that the city has a high rental population 74.1 per cent, as against 11.5 per cent of owner occupiers, and 12.8 per cent non-rent paying occupants. Renting in Kumasi is inextricably linked with home-ownership. Rental housing is produced by small-scale non-commercial landlords most of whom own single houses or two to three in very rare cases. These are individual houseowners who build using personal income resources through incremental construction processes. Their primary motive is not to earn rental income but to provide accommodation for their families. Normally, it is after family members have been housed, that the remaining vacant rooms are rented. Since most of the houses have many rooms, some are usually available for renting. The average landlord offers about eight to 12 rooms for rent.

The large scale renting in the city is made possible by two main factors. First, the traditional architectural design which often provide many rooms per house, and second the multi-family life style which enables many households to live together and share common facilities. Studies in Ghana show that the landlords presence in a house is a vital indicator of housing quality. Houses shared by both landlord's and tenants tend to have more services and better maintenance than those occupied exclusively by renters (HUDA, 1990).

The rental sector in Ghana is characterised by a long tradition of uneconomic rent control regimes which invariably tend to hurt the very poor households the scheme is supposed to protect (HUDA,

1990). The current rent law (PNDC Law 138, 1986) stipulates that a "swish" room (laterite soil mixed with water) should be rented for C200 per month; C250 for a landcrete room (laterite walls with cement plastering in some cases); and C300 (US \$1=C90, 1986) for rooms constructed with sand-cement blocks. These official rents are not in keeping with current housing construction and maintenance costs. The impact of this problem on access to rental housing is significant. For instance, a recent study in Kumasi reports that the number of houses occupied by extended family members doubled in the 1980 - 1986 period due to the increasing preference of landlords to replace uneconomic rent paying tenants with family members who attract more cultural and family honour (Willis et al, 1990). This has caused widespread eviction of tenants, forcing renters to enter into collusion with landlords to subvert the controls on rent by paying unofficial rents higher than the legislated amounts. As shown in Table 3.5, the government sector recorded a 51 per cent ownership rate, the highest among the four sectors. Even though this figures represents only 23 per cent of all owners, it shows that the government has increased homeownership in the city through direct housing provision.

3.10.0 Land Acquisition and Tenure

Land ownership in Kumasi and other urban centres in Ghana falls into two categories: customary and public lands. Customary land holdings in Kumasi account for about two-thirds or more of undeveloped land in the city. Customary land is vested in the Kumasi King, called the Asantehene, who holds it in trust for the Asante Kingdom. These land holdings are sub-divided to the sub-chiefs who in turn oversee the day to day allocation or disposal of land to prospective developers.

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Since land is believed to be jointly owned by the dead ancestors, the living and the generations yet unborn, outright purchase of land (ie. freehold) in the Ashanti traditional area is very rare (Ollenu, 1962). In keeping with this traditional belief, land alienation takes the form of a religious ceremony that involves the offering of libation which is paid for by the applicant. Family members are not supposed to pay any "drink money" if they need family land. The sub-chief acts as the allocating agent on behalf of the community and in cooperation with the living community elders and the dead ancestors (Tipple, 1991).

In practice, a prospective developer interested in a particular piece of land identifies the sub-chief who is the rightful and authoritative landholder. Upon the payment of the "drink fees", the sub-chief issues an allocation note to the developer who later submits it to the Asantehene's Land Secretariat for validation. After necessary cross-checking and verification with the Land Commission, a legal title is granted to the developer for a period not exceeding 99 years. The land acquisition process is long, expensive, cumbersome and often fraught with protracted litigation. The litigation stems mainly from unscrupulous multiple allocation of the same land by presumed landholders and unauthorised disposal of land by impostors. Research has shown that the land acquisition process, from contact to completion, can take six months to 15 years or more (Kasanga, 1991).

Theoretically, land is not supposed to have a market value due to the cultural and spiritual beliefs governing land transactions. However, experts agree that the "drink money" paid by land applicants is a reflection of market value of land in the city. Standard building plots in Kumasi are as follows: 115 ft by 100 ft, 70 ft by 100 ft or 80 ft by 100 ft. These plots sell between

C500,000 and C4,500,000 depending upon the location of the plot (US \$1 = C450, Jan. 1992). Land prices in the city are not only high and out of reach compared to the general income level in the country, but are also under constant upward pressures.¹³

3.11.0 Public Lands

Public sector lands in Ghana are managed by the Lands Commission. These lands were earlier acquired by the colonial government. Theoretically, public lands are supposed to be accessible to all Ghanaians, but in reality, many conditions need to be satisfied by prospective applicants. For example, an applicant must show a favourable bank balance to prove that he or she has sufficient resources to develop the plot. The land costs virtually nothing except a token fee in the form of development charges and an annual ground rent. The lease is normally 99 years and the security of tenure is almost absolute as compared with the gross insecurity and illegal transactions often associated with private lands. It is common knowledge that those who have benefitted from these land allocations are top civil servants or people with connections in government circles. It is, however, important to note that at the moment, almost all public lands in Kumasi have been developed (Opoku, 1990).

3.12.0 Conclusions

This chapter has illustrated the key elements and features of the planning system and housing market in the Kumasi city. It focused on the performance of planning system, the different housing sectors, acute housing shortage, tenure characteristics and the dynamics of the land

¹³. The current minimum net income of a government employee is around Cedi 25,000 per month (Cedi 450 = US \$1, 1992).

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market. Urban development in the city is governed by five key policies: (a) physical planning regulations and development control measures (b) encouragement of private investment in rental housing (c) development of infrastructure (d) provision of government bungalows for senior civil servants and (e) provision of subsidised public housing for workers. The main policies, such as zoning and physical planning standards, which regulate housing construction and shape urban development in Kumasi are an off-shoot of the land use segregation concept which partitions urban land into specified uses. In particular, municipal policies disallow the operation of economic activities in statutory residential areas in the city. Violations of this provision are supposed to be checked by the regulation which requires that all physical developments and extensions must be examined and approved by the Kumasi Town Planning Committee. Aside from these two policies, it is difficult to find other municipal policies relating specifically to the operation of economic activities in residential neighbourhoods. The issues covered in this chapter reveal that although the essential elements of the land segregation concept are in place in Kumasi, there is a wide gap between the requirements of the model and its practical application in the city. These limitations refer mainly to: (a) inability of some developers to meet all the stipulated standards and procedures; (b) inadequate public participation in the planning process; and (c) poor enforcement of planning regulations. This is explained by the fact that local development processes are not only inconsistent with this model, but even more importantly, the city lacks the requisite resource base to operationalise this planning system.

Housing supply in Kumasi has not kept pace with need. While population growth has often exceeded 3.0 per cent since 1960, the housing production rate has always fallen below this rate. The private sector provides about 80 per cent of the housing stock in the city. In 1988, about 21

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per cent of the housing was regarded as unauthorised (i.e., sub-standard or low quality housing built without planning permission). Three main tenure categories exist in Kumasi: houseowners or owner-occupiers, tenants, non-rent paying tenants. In 1986, 74 per cent of the households were tenants as against 12 per cent occupiers, and 13 non-paying tenants.

Land ownership in the city divides in two sub-systems: customary and public lands. The former which accounts for about a third of undeveloped land in Kumasi is vested in the Asante king who holds it in trust for the Asante kingdom. The land is sub-divided to the sub-chiefs who are responsible for the day to day alienation to prospective developers. Public lands are managed by the Lands Commission. Although all citizens are supposed to have access to public lands, there are various requirements which restrict access to mainly top civil servants and people with connections in government circles.

Finally, one important observation that was evident in this chapter is the vital role cultural factors play in providing an holistic understanding of the functional linkages between the various segments of the Kumasi urban system. An example is the strong connection between owner-occupation and rental housing in Kumasi. A critical analysis of the impacts of the municipal policies and the housing system on the developments of neighbourhood economic enterprises will be discussed in subsequent chapters. The next chapter, however, turns to the distinctive features of the four survey communities.

CHAPTER FOUR - THE DISTINCTIVE FEATURES OF THE STUDY COMMUNITIES

4.1.0 Introduction

Following the presentation of the housing situation at the city level, this chapter focuses on the distinctive physical and housing characteristics of the study communities: Ayigya, Zabon Zongo, Asawase estate and South Suntreso estate. In line with the objectives of the study, these settlements were selected because each has unique locational and development characteristics which are likely to have different impacts on the development of neighbourhood enterprises. To facilitate a clearer understanding of these unique features, the discussion is prefaced with a concise definition of the four types of settlements as specified in Chapter one. These types are: (a) type of settlement - private informal or government-built estates; (b) location - inner city, or fringes/peripheral.

4.2.0 Types of Settlement

In choosing communities for this study, two settlement models have been selected. The settlement models are characterised by their different development processes. The fundamental factors distinguishing the two types are the varying degree of informality or degree of control governing the development process of the settlements. While the private informal type is characterised by a high degree of flexibility, minimum regulation and incrementalism, the government-built estates are typified by control and a highly regulated development processes. These terms have been defined by Turner and his associates in the book Freedom to Build (1972).

Flexibility and minimum regulations allow people to mobilise their resources, however meagre they may be, to develop housing that is affordable and supportive of the changing needs of the

family. These two factors enhance the ability of users to be responsibly involved in making decisions affecting their housing. This is a grassroot or bottom-up approach which Turner calls "housing by people". The main point here is that the user becomes the key decision-maker but not necessarily the only decision-maker. Any sound housing development program will definitely call for some technical decisions affecting the entire residential environment which should be taken by technocrats in cooperation with community leaders.

The utility of the concept of incrementalism is symbolised by a variety of terminologies used in the literature that describe it. These include housing consolidation, progressive development, incremental housing, evolutionary housing, gradual construction, core housing etc. What is meant by incrementalism here is the flexible process through which low income households organise their own resources to gradually construct their housing at their own pace over a period of time. Households see the housing process as open-ended, and subject to change as family size, income and aspirations change. The experiences from most Third World countries show that the consolidation process may span 10 to 15 years. The rate of progress may depend upon factors like security of tenure, family income, family aspirations and priorities, availability of infrastructure and building materials (Laquian, 1983).

The development process of Ayigya and Zabon Zongo are characterised by a high degree of flexibility and incrementalism as defined above. It is also important to note that flexibility in these two informal settlements applies mainly to the houseowners and not to the tenants.¹ As will be

¹. Some tenants enjoy some degree of autonomy depending upon the kind of relationship they maintain with the landlord.

shown later in this chapter, tenants are not active players in the housing development process. Although housing in both settlements is unauthorised and exhibits slum characteristics, the classification does not in itself imply sub-standard housing or housing quality. Also, even though these terminologies are found in housing literature associated with illegal settlements in Latin America and Asia, it is not equivalent to illegality or violation of official norms. The main concern here is the housing development process.

The opposite image of settlements characterised by flexibility and incrementalism are those exemplified by control and rigidity in the development process. Control is defined as a situation where most of the decisions affecting the process are top-down and often taken by external actors. Decisions concerning design, construction, materials, site, affordability etc. are often taken without any consultation with the would-be occupants. Another aspect of this typology is the rigidity of the design and the construction process. Turner (1976) calls this "housing for people". The house is often designed as a finite unit and built to completion within six months to two or three years. In most cases, little allowance is made for occupants to make changes, adjustments and additions as the need arises. It is also common to find that these residential environments have an orderly plan with well-defined roads and lanes. This kind of housing is normally produced by the government through housing authorities. Those who have access to this housing are not necessarily wealthier than their counterparts in the informal settlements. However, most beneficiaries are mostly the educated elite who have connections in high political circles. These residential environments and housing conditions have a higher aesthetic quality than the informal type. Asawase and South Suntreso estates are typical examples of this kind of housing. Both are government estates built in the early 1950s.

4.3.0 Location

The other criterion adopted in selecting the settlements is location. Two polarities are defined: (a) settlements close to the city centre and, (b) those on the fringe or periphery. Proximity to the city centre is a proxy for easy physical access to many employment opportunities that are available in the central business district. City centres particularly, in Third World Countries, offer a wide range of informal employment opportunities (eg. hawking, repair work, food sales, personal services etc.) for low income people who are unable to access the "formal" labour market. The central business district of Kumasi, in particular, accommodates the main market, the main lorry station and a commercial zone for stores and offices which together create a substantial market for an array of goods and services produced by the low income people in the city.

The thinking behind the inner city-periphery typology is that, residents of a settlement located near the city centre are more likely to have easier physical access to employment opportunities or markets for their home-produced goods in the central business district than those located at the periphery. However, this assumption may be modified by transportation improvements which make the city centre accessible to people from all parts of the city. Further, easy physical access does not necessarily guarantee access to employment. Job prospects in a Third World city depend upon factors like education, skills, versatility, connections with influential people, investment capital and a host of others.

While Zabon Zongo and Asawase estates are inner city settlements, Ayigya and South Suntreso estates are located at the periphery (see fig. 4.1). Although most inner-city settlements in many cities are characterised by high densities and poor housing quality and low-income levels, what

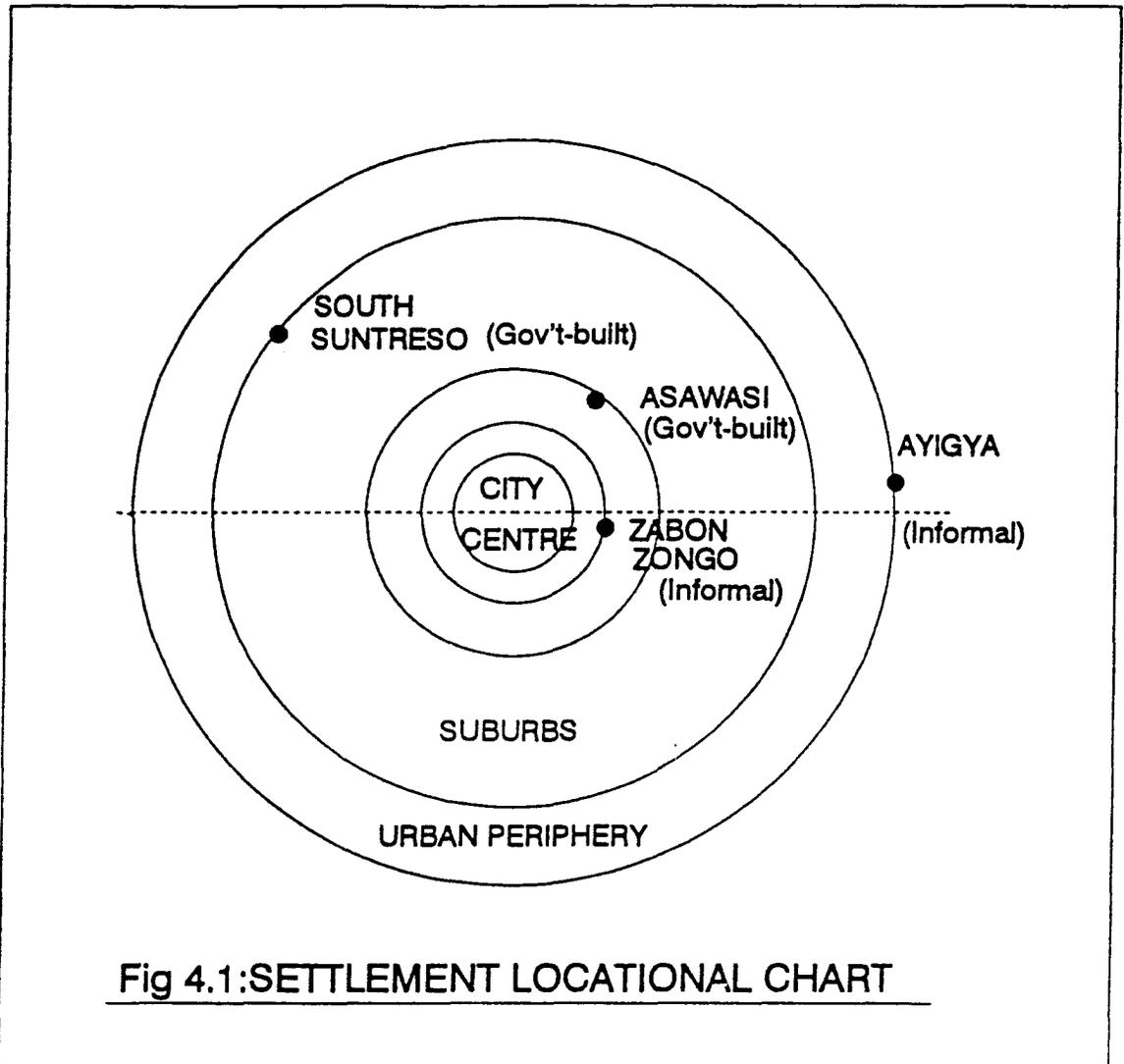


Fig 4.1:SETTLEMENT LOCATIONAL CHART

is being emphasised here is proximity to the city-centre as a proxy for easy physical access to an employment zone and not housing quality.

It is also important to note that although housing quality is not considered as a variable in these typologies, the grouping of settlements by the settlement typology reveals significant housing quality differences. Most of the houses in the estates (Asawase and South Suntreso) are of a higher quality than houses in the informal settlements (i.e., Ayigya and Zabon Zongo). On the other hand, the housing quality gap is not always correlated with location. For example, Ayigya which is on the fringe of the city has a poorer physical quality than Asawase, an inner city settlement.

How do we explain the housing quality gap? What kind of explanations are offered in the literature? Often two conventional explanations are advanced. The first is the income or poverty argument. It asserts that most of the residents are trapped in slum communities due to their inability to afford better housing in other parts of the city. The second explanation concerns the cultural values of residents. Some researchers argue that if these slum conditions are typical of almost all migrant communities locally called "zongos" in urban centres in Ghana, then the conditions in these settlements certainly have a lot to do with the value systems of the migrants. They maintain that these slums are simply a reproduction of rural housing environments in the urban setting, hence the terminology: "urban villages". These researchers defend their argument by emphasising the identical features that occur in rural townships and urban slums.

In his paper, "The rich slum dweller: A problem of unequal access", Asiama (1985) rejects these

two conventional explanations and advances an alternative view. Drawing on experience from Ghana and other West African countries, he argues that the urban poor who occupy the shanty towns in Third World cities are not poor because they earn low incomes but because they have been branded poor and kept in that category by the institutional framework established and perpetuated by the educated elites who run the cities, and the governments for their own advantage. He illustrates his point by examining the institutional bottlenecks that make it practically impossible for the poor to gain access to land and finance for housing development. The paper concludes on the note that the poor can only break free from these dehumanising living conditions if the institutional structures are reformed in a manner that guarantees equal access to public opportunities and facilities to the urban slum dwellers. This viewpoint reinforces the argument that the dichotomisation of urban housing systems in the Third World is the creation of the educated elite. Taken together, these three perspectives provide a broader framework for understanding the dynamics of these low income settlements.

4.4.0 Historical Development of the Settlements

The comparisons of the distinctive features begins with a short history and locational characteristics of the respective communities (see figures 3.2 and 4.1).

4.4.1 Ayigya (periphery - informal settlement)

Ayigya is a settlement that lies about 6.4 kilometres from the heart of Kumasi on the main Kumasi-Accra trunk road. It is surrounded by grasslands dotted with pockets of trees and a few seasonal streams namely Kiukowia, Sisa and Wiwi. Ayigya comprises three main housing areas: Ayigya Village or Old Ayigya, Ayigya Zongo and West Ayigya. Ayigya village and Ayigya zongo

are low income housing areas. The study focused on them and did not include West Ayigya which is a high income housing area.

Ayigya village is almost as old as Kumasi itself. It began as a settlement for the wife of the Asantehene Osei Tutu. It was during the reign of Nana Sei Adu, Ayigyahene in 1954 that there was a massive influx of northerners who were given land in what is now known as Ayigya Zongo. The community falls within the indigenous residential sector defined in Chapter three. High tension overhead electric cables running over Ayigya and a railway line act as a barrier impeding the physical development of Ayigya to the north and west.

4.4.2 Zabon Zongo (inner-city - informal settlement)

Zabon Zongo is situated adjacent to the heart of Kumasi. It is bounded to the South by the Kumasi central market, the suburb of Asawase to the north and the Kumasi Technical Institute to the east. The area exhibits several characteristics of a slum being devoid of greenery and essential public services and utilities such as water, toilets and refuse disposal units and points. Zabon Zongo is identified with the Indigenous residential sector.

The history of the area is also linked to the early development of Kumasi. It was initiated during the early part of the eighteenth century. It played host to Muslim scholars who happened to be in Kumasi which was on the Bono-Mauso Trade route. It also boasted of traditional Muslim healers who helped to cure the Asantehene who suffered from mysterious illnesses. The community is predominantly settled by migrants from the northern part of Ghana.

4.4.3 Asawasi Estate (inner-city - estate)

Asawasi lies east of the inner ring road of Kumasi. Construction of the Asawasi Estate was started by the government in 1945 as an experimental housing project for low-income workers. Construction ended in 1949. The estate was intended for a wide variety of workers: labourers, petty traders, junior office clerks, executive officers and small businessmen. All the houses are serviced with water, electricity, toilet facilities and private kitchens. The estate is divided into 10 residential blocks with about 1313 semi-detached and row houses. The dwelling units are generally small (mostly one room), with large areas of semi-public open spaces between the row of houses. Asawase is classified with the government-built sector.

The highest point in the north-western end of the neighbourhood is at an elevation of 940 feet. The lowest point at an elevation of 825 feet lies along valleys where the Dicheh and Aboabo rivers flow. This part is subject to flooding and remains marshy during the rainy season. The topography, however, slopes gently northward in a wide valley in which the Dicheh river flows. The community is about one and half kilometres away from the city centre.

4.4.4 South Suntreso Estate (periphery - estate)

South Suntreso lies about four kilometres west of the central business district of Kumasi. It was primarily built by the government for low-income households in 1954. Most of the houses are detached and semi-detached buildings. Many of the houses have been sold to private individuals and are no longer controlled by the government which explains the many structural changes, extensions and modifications that have been made. South Suntreso also falls within the government sector. The area boasts of a lot of green area, open spaces and marshy areas.

The major characteristics of the four communities are presented in tabular form in Table 4.1.

Table 4.1 Major Characteristics²

Communities	Location - Settlement Type	House Types	Residential Sector	Housing Standard
Ayigya	Periphery - Informal	Compound houses	Indigenous	Unauthorised houses
Zabon Zongo	Inner-city - Informal	Compound houses	Indigenous	Unauthorised houses
Asawase	Inner-city - estate	Detached and Semi-detached	Gov't-built Estate	Authorised
South Suntreso	Inner-city - estate	Detached and Semi-detached	Gov't-built Estate	Authorised

Source: Field Survey, 1991/92

4.5.0 Socio-Economic Characteristics

Household sizes in the informal communities are smaller than those in the estates. The household size ranges from 3.5 in the informal community of Ayigya to 5.5 in South Suntreso estate (See Table 4.1.). Two reasons may be responsible for this observation. First, limited housing space in the informal communities may serve as a practical check on households sizes. As shown in Table 4.1, a higher proportion of households in the informal communities occupy single rooms (Ayigya, 85 per cent; Zabon Zongo, 74 per cent) compared with the estates (Asawase, 56 per cent; South Suntreso, 50 per cent).

². The house types and standards indicated represent the predominant categories in the communities.

Table 4.2 Socio- Economic Comparisons of Communities

INDICATORS	INFORMAL COMMUNITIES		GOVT- BUILT ESTATES	
	Ayigya	Zongo	Asawase	Suntreso
Average household Sizes	3.5	4.5	5.7	5.5
Households per house	7.9	6.5	1.5	1.2
Persons per house	31.4	38.4	10.6	11.1
% of Households occupying one room	85	74	56	50
Average length of residence	17yrs	41yrs	29yrs	33yrs
% of migrant residents	57.1	100.0	18.4	9.4
Median income per household	C10,450	C9,350	C13,950	C14,600

Source: Extracted from an unpublished World Bank Study, 1986.

US \$1 = C90, 1986.

Second, income may be related to household size. As shown in Table 4.2, the estates are mainly occupied by people with relatively higher incomes who often attract other members of the extended family to live with them.

In regard to the number of households and persons per house, the picture is quite different. The houses in the estates are occupied by fewer households and persons. This is due to the fact that multi-family living (ie. two or more households sharing a common courtyard and facilities) is limited in the estates given the small self-contained houses compared to the large roomy

compound houses in the informal communities.

The length of residence in all the communities is quite high and this is indicative of community stability. The wide gap between Ayigya (17 years) and Zabon Zongo (41 years) is understandable because the latter is an older settlement and its proximity to the city centre makes it a haven for the poor migrant population. As expected, the median household monthly income of the informal communities is lower than that of estate dwellers. In 1986, it ranged from C9350 in Zabon Zongo to C14,600 in South Suntreso.

4.6.0 Housing Characteristics and Conditions

Sharp differences exist in terms of housing and environmental quality in the communities. It should be borne in mind that while the informal settlements have mainly unauthorised housing, the estates are authorised developments. Since the estates were built according to an approved layout, they exhibit an orderly arrangement of houses, public spaces, roads and alleys. Even though residents have modified their individual housing in several ways, the original neighbourhood structure and pattern remains intact. On the other hand, the informal communities are characterised by a considerable degree of flexibility and incrementalism in all aspects of their development. Zabon Zongo for example developed organically without any layout plan. It is common to find houses closely packed with little or no space in between them. In short, slum conditions are characteristic of these two communities. The physical layout of Ayigya reflects a simple form of grid iron pattern. At least, the Ayigya chief saw to it that basic surveys of the township were done to facilitate an orderly allocation of plots to developers. So, unlike Zabon Zongo, vehicular access is possible in most parts of the community.

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Housing in the informal communities is dominated by single-storey compound houses. As much as 92 per cent and 65 per cent of Ayigya and Zabon Zongo are made up of this house type respectively. Zabon Zongo has a small amount of multi-storey compound houses (17.5 per cent). Much of the ground floors are used for commercial purposes. The commonest housetypes in the estates are semi-detached and detached houses typical of all government built communities. These two housetypes represent about 89 and 60 per cent of all houses in Asawase and South Suntreso respectively.

With respect to building materials, three main wall materials were identified: "swish", brick, and cement blocks. Very few wooden houses were counted in the sample. Swish and bricks are common in the two informal communities. The estate houses in Asawase were constructed with bricks. Recent extensions and modifications are made with cement. Cement blocks were the main material used in constructing the buildings in the South Suntreso estate. On the whole, cement blocks are the commonest wall materials among the sampled houses and it is believed this may be a reflection of general situation in the city. Iron and aluminium roofing sheets are the oldest type of modern roofing material in the city. It is therefore no wonder that 72 per cent of all sampled houses are roofed with this material. Next is asbestos (22.4 per cent). It was a policy to use this material as the principal roofing for the estate houses. Asbestos is now less common as a roofing material due to its health hazards. While the iron and aluminium are commonly used in the informal communities, asbestos is mainly found in the estates. On the whole, houses in the estates are of better structural quality than in the informal communities.

4.7.0 Infrastructure Facilities

As expected, services are more available and in better operating condition in the estates. Few households in the sampled communities have access to the exclusive use of toilet, bathroom, kitchen and water supply and the shared-use of facilities is thus common. Four main types of toilets were found in the study communities: pit latrine, bucket, water closet and the recently introduced Kumasi Vented Indirect Pit latrine (K-VIP)³. The bucket type accounts for about 50 per cent of all toilets encountered in the survey. This is because it is the oldest type, among the modern ones, that could be incorporated into a building without much technical difficulty. This toilet is fairly evenly distributed among the communities with the greatest concentration in Asawase. It represents about 72 per cent of all toilets counted in that community. Next is the water closet which also has even spread among the communities. Public toilets are provided mainly in the informal communities to serve households without private toilets. The few remaining pit latrines are currently being converted to K-VIP.

Table 4.3 shows households' access to toilet facilities. About 60 and 40 per cent of all household in Ayigya and Zabon Zongo respectively lack access to private toilet. The proportion of households with exclusive access is relatively high in the estates. This picture is not too different in relation to access to bathrooms and kitchens.

³. The K - VIP is a recent appropriate technology improvement of the normal pit latrine. It has two removable pits. One serves as a reserve when the other is in use. A vent is fixed on the pit to allow regular discharge of odour. The excreta is supposed to be re-cycled after decomposition. The few types available are still being used on an experimental basis.

Table 4.3 Access to Toilet Facilities (in percentages)

Communities	Not Available	Shared Use	Exclusive Use	Total
Ayigya	59.8	29.0	11.2	100
Zabon Zongo	40.0	60.0	-	100
Asawase	-	29.4	70.6	100
South Suntreso	19.0	29.9	50.7	100

Source: Tipple, (1987)

Kumasi as a whole is well serviced with pipe borne water. On the whole, 97.3 per cent of the households in the sampled area have access to pipe borne water, the rest, 2.7 per cent rely on wells. In terms of level of service, the informal communities have limited access. For example, about 71 and 85 per cent of the sampled households in Ayigya and Zabon Zongo respectively lack private water connections and therefore depend upon public standpipes. On the other hand, about 69 and 47 per cent of the respondents in South Suntreso and Asawase respectively have exclusive private connections. Access to electricity is equally high in all the communities. With the exception of few houses in Ayigya (8 per cent), 2.5 per cent in Zabon Zongo and 2 per cent in Asawase, the entire communities are well served.

Finally, public sanitation is relatively poor in the informal communities, a common characteristic of almost all low income settlements in Ghana. Due to the lack of proper drainage systems, it is common to find stagnant water and clogged drains in these communities. In addition, garbage is removed infrequently and public toilets remain a nuisance as a result of poor maintenance.

How do we explain the qualitative gap between the housing environment in these communities and the rest of the city? Asiamama's argument (i.e., unequal access) which is empirically rooted in housing circumstances in Ghana provides a plausible explanation for the housing quality gap between the two groups of communities studied. In this particular case, unequal access to public opportunities (ie. specifically public housing) is more responsible for the housing gap than the income difference. Put simply, the residents in the estates enjoy better housing not because they have much higher income, but because they could obtain access to the heavily subsidised public housing. The residents in the informal communities could have afforded the low rents demanded by the public estates if only they were also given that opportunity. The crux of the matter therefore is unequal access which is unlikely to change unless the residents, mostly migrants change their pilgrim mentality and begin to organise themselves in a strong political force in the city.

4.8.0 Community Development Process

It was also observed in the study that significant differences exist in the residential development processes of the two groups of communities. While the former was built "for" the occupants, the latter was built "by" the occupants (Turner, 1976). Thus, while the families in Ayigya and Zabon Zongo, had every opportunity to be directly involved in the decisions and actions relating to the production of the housing and the community as a whole, their counterparts in South Suntreso and Asawase had no such opportunity.

4.9.0 Land Tenure at the Community Level

Land transactions in all the four communities fall under the traditional land system described in

the previous chapter. The only difference is that while plot holders in the informal communities individually acquired their lots, land for the estates was acquired corporately from the Asantehene by the housing authority. The State Housing Corporation which built the estates acquired the land from the Asantehene for 99 years. Even though all the houses are sold to the occupants, the corporation retains its role as the land title holder. These houseowners are free to transfer ownership of their houses to other persons but not the land. In effect, the houseowners are tenants of the government although they pay only ground rent.

Two common land titles are held in the two informal communities: freehold and leasehold. Ayigya being an indigenous village, over half of the sampled landlords hold freehold interest in their land.⁴ On the other hand, about 98 per cent of the houseowners interviewed in Zabon Zongo possessed leasehold tenure. This is explained by the fact that Zabon Zongo is mainly a migrant community.

Since land alienation is mediated through a traditional land market, information on security of title was not only hard to come by but it was generally unreliable. Given the sensitivity of this issue, interviewers could not probe beyond certain limits. Officially, all land titles are supposed to be registered with the Lands Commission and 75 per cent of the house owners indicated compliance with this rule. However, the field survey further revealed that those who claimed to have legal documents for their plot exceeded 75 per cent. This observation suggests that what most landlords claim to have is not the official title registration issued by the Lands Commission, but

⁴. These lands are usually family lands.

semi-official "allocation notes" issued by landowners (ie sub-chiefs) to title holders. Most landlords do not apply for full title registration of their lots because of the bureaucratic processes involved. Title holders are required to pay annual ground rent and property tax to the Lands Commission and the Kumasi Metropolitan Authority (KMA) respectively. This is probably one of the reasons why many plot owners have not registered their lands with the Commission. Another reason is the cumbersome registration process (Kassanga, 1991).

4.10.0 House Construction Process

Like most low income communities, housing construction in the informal communities is through incremental processes. For 43 per cent of the houses surveyed, construction began before 1960, but to date, some houseowners regard their houses to be still incomplete. In all, about a quarter of the houseowners interviewed indicated that their houses are not yet completely built. The uncompleted parts are predominantly roofing and walls. The incremental process is basically dictated by the financial resources available to the developers. Financial resources for housing development can be classified into capital and income resources. The former represents the stock of loanable capital available in banks and other financial institutions accessible to corporations and rich developers. This type of capital is common in developed countries where it is assembled through several years of accumulation. The latter consists of periodic (e.g., weekly, monthly etc) income accruing to individuals. Certain portions of this income flow is incrementally committed to housing development according to family priorities (Schumacher, 1983).

The housing construction process in the two informal communities is essentially a reflection of the income resource mobilization model. This survey showed that about 90 per cent of the

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houseowners built their houses with personal income, 7 per cent received family assistance and 3 per cent relied on credit for their home construction. Observations from the survey suggest that it may be quite misleading to maintain that most respondents relied on personal incomes simply because of lack of access to institutional credit. Aside from the 32 per cent who indicated lack of access as a reason for not using bank credit, 28 and 24 per cent reported fear of default and outright dislike of debts respectively as causes.

Nearly two-thirds of the landlords obtained building materials from small scale material dealers. The remaining third relied on large scale material distribution companies. A negligible proportion of the building materials were procured from official government sources. This pattern of procurement is simply explained by the availability of materials on the open market as compared to government sources which are often accessible only to influential people and corporate bodies. In keeping with people's income flow, procurement is done when funds are available and/or when materials are needed for construction. Unlike rich builders, the poor procure materials in small quantities for immediate use.

Direct involvement of household members in the construction process is not significant. Only a third of the surveyed houseowners indicated some family involvement in the construction process: management, 48 per cent; blockwork, 31 per cent; and carpentry, 14 per cent. The greater reliance on paid skilled labour is due to the use of specialised construction technology and people's increasing appreciation of the benefits of specialization. In sum, 95 per cent of the respondents employed skilled labour for activities like blockwork, carpentry, plumbing, painting etc. Asked which input delayed the construction or was most difficult to mobilize, about 80 per

cent of respondents mentioned finance followed by building materials.

The provision of infrastructure services also follows the incremental delivery pattern. Often, most services were provided after occupation of the house. The study found that electricity was usually the first to be provided followed by bathroom, water, toilet and finally kitchen. Normally, families make material and financial contributions to the service agencies for the installation of essential services like water and electricity.

For the government-built houses in the estates, family involvement in the construction process was totally non-existent. As indicated earlier, the houses were contractor built from foundation to roof. After several years of occupation, families have undertaken various forms of structural modifications, transformations and extensions in response to changing family needs. Forty-six per cent and 63 per cent of the houses sampled in Asawasi and South Suntreso respectively have been transformed in one way or another. The commonest transformation is additional rooms (60 per cent) and commercial conversions (23 per cent).⁵ Other transformations included addition of balconies, parlours, additional storeys, outer houses etc. Such works are normally financed through private sources. Due to the specialised skills required for this construction, experienced local artisans were hired to undertake these transformations. Finally, the survey revealed that these transformations were necessitated primarily by (a) non-economic reasons, i.e., the lack of living space due to increased household size and (b) economic factors, i.e., the need for more settlement development process. rooms or space for commercial activities and rental income.

⁵. Details about commercial conversions are discussed in the next chapter.

4.11.0 Community Development Partnerships

The communities under study developed through the inter-related activities of both internal and external development actors or agents. While the informal communities developed largely through the efforts of internal actors, the estates were produced mainly through the intervention of external agents. Table 4.4 shows the important development agents and their respective roles in the development process of the communities.

The key player in the development process in the informal communities was the individual houseowner or landlord. Most development actions revolve around the decisions, efforts and resources of landlords. It was the landlord who acquired the plots and initiated construction from personal resources.

Tenants' contributions are usually limited and indirect through the payment of rent. Even though the role of landowners, i.e, sub-chiefs cannot be ignored, their direct involvement ceases after the sale of plots to landlords. The central government acting through the service agents, e.g, Water and Sewerage Corporation, comes in later to install essential infrastructure services particularly, water and electricity. The cost of the mains are normally borne by the government while landlords, and sometimes tenants pay for the private connections. Lastly, the municipal authority gets involved in the area of sanitation, particularly management of public toilets, refuse disposal and drainage systems. It can be observed from Table 4.4 that the cells denoted for the community are empty. This implies lack of collective involvement of the residents in the estates.

Table 4.4 Partners in Community Development: Informal Communities

ACTORS	ROLES OR ACTIVITIES IN THE PROVISION OF THE FOLLOWING SERVICES							
	Land	House	Water	Elect	Drains	Road	Toilet	Refuse
Central Govt			*	*				
Municipality						*	+	
Landowners (sub-chiefs)	+							
Landlords		+	+	+	*		*	
Tenants								*
Community								

Source: Field survey, 1991/92

Notes: + Major Actor * Minor Actor

Despite the strong community bond built around a common ethnic background and the Muslim religion, very little is done to harness this resource in addressing the physical problems of the communities. One can hardly point to a single community project built or financed through the collective efforts of residents in the two communities.

The situation is different in the estates as illustrated in Table 4.5. The principal and sole actor was the government acting through the State Housing Corporation. Everything from construction of houses to the installation of infrastructure services was done by the housing corporation. Refuse disposal and public toilets were taken care of by the municipal authority. Now that the houses are owned by private individuals, the role of residents in managing affairs of their

community is on the increase. Collective community action for neighbourhood development is in its early stages.

Table 4.5 Partners in Community Development: Government Built Estates

ACTORS	ROLES OR ACTIVITIES: IN THE PROVISION OF THE FOLLOWING SERVICES							
	Land	House	Water	Elect	Drainage	Road	Toilet	Refuse
Central Govt	*	+	+	+	+	+	+	*
Municipality						*	*	+
Landowners (Sub-Chiefs)	+							
Landlords		*						
Tenants								
Community								

Source: Field survey, 1991/92 Notes: + Major Actors * Minor Actors

4.12.0 Conclusions

This chapter compared the differing housing and environmental conditions in the four communities and further analysed the processes through which these levels of development were realised. It was evident in the discussion that housing and infrastructure facilities in the estates are of relatively better quality and in a more wholesome environment than the informal communities. It was argued that unequal access to public opportunities, such as public housing and finance are more responsible for the housing gap than the income difference. The residents in the estates enjoy better housing not because they have higher income, but because they could obtain access

to the heavily subsidised public housing (Asiama, 1985).

While plot holders in the informal communities individually acquired their lots, land for the estates was acquired from the Asantehene by the State Housing Corporation which built the estate. The housing construction process in the two informal communities is essentially a reflection of the income resource mobilization process. While 90 per cent of the houseowners built their houses with personal income, 7 per cent received family assistance and 3 per cent relied on credit for their home construction. Nearly two-thirds of the landlords obtained building materials from small scale material dealers while the remaining third relied on large scale material distribution companies. Direct involvement of household members in the construction process of houses in the informal settlements were not significant. On the other hand, since the estate houses were completely built by contractors, family involvement in their construction process was totally non-existent.

While the informal communities developed largely through the efforts of internal actors, particularly the landlord, the estates were produced mainly through the intervention of external agents such as the State Housing Corporation and the service agents. Although a strong community bond built around a common ethnic background and the Muslim religion was found in the informal communities, very little is done by community leaders to harness this resource in addressing the physical problems in the settlements. On the other hand, the survey revealed that collective community action for neighbourhood development is in its early stages in the estates.

In sum, the evidence presented in the chapter shows that the conventional planning practice and

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housing policies in Kumasi do not only serve the interest of a small segment of the population, but also they restrict flexibility and user participation in housing processes through the imposition of various standards and regulations. The next chapter analyses how the physical and housing characteristics at the city level and the unique opportunities and constraints in the four communities impact the development and operation of economic enterprises in residential areas.

CHAPTER FIVE - NEIGHBOURHOOD ECONOMIC ENTERPRISES

5.1.0 Introduction

The characteristics and activities of the neighbourhood economic enterprises are significantly influenced by the physical and housing situation in the neighbourhoods and the city. These economic enterprises represent the internal segment of the neighbourhood economy.¹ Basically, this component of the neighbourhood economy comprises households and individuals who eke out a living by operating a variety of small scale neighbourhood economic enterprises or rent housing spaces for domestic and economic activities. These enterprises range from informal to semi-formal activities; home-based to non home-based businesses; goods- to service-oriented activities; and those which service the neighbourhood market to others with markets outlets outside the city. Even though this study focuses on activities that involve monetary transactions, it is important to recognise that the internal component of the neighbourhood economy also includes non-cash mutual help services among households, such as baby-sitting, hair cutting, minor repair work etc.²

5.2.0 Basic Characteristics of the Enterprises

As indicated in chapter one, the survey identified seven categories of neighbourhood economic enterprises. They comprise:

- (a) retailing (eg stores, drinking bars, groceries, firewood and charcoal selling, drugs and chemical shops etc, (fig. 5.1 a);

¹.The neighbourhood economy includes all economic transactions (ie. incomes and expenditures) of residents either within or outside the neighbourhood.

². It is also important to mention that due to the increasing monetisation of the Ghanaian national economy and changing life-styles, more and more of these non-cash transactions are entering the cash economy.



Figure 5.1 (a) Retail Kiosk



Figure 5.1 (b) Bakery (Food processing enterprise)



Figure 5.1 (c) A tailor's shop (personal services)



Figure 5.1 (d) Carpenter's shop (light manufacturing)

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Figure 5.1 (e) Construction (extension)



Figure 5.1 (f) Urban Agriculture (Backyard garden)

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- (b) food processing and sales (eg. baking, brewing, restaurant, corn milling, etc, (fig. 5.1 b);
- (c) personal services (eg. hair dressing, watch repairing, tailoring, shoe repairs, radio servicing, typing, photography etc, (fig. 5.1 c);
- (d) light manufacturing (furniture making, metal works, gold smith, shoe making, weaving, craftworks, soap making, toys etc, (fig. 5.1 d);
- (e) construction (house building, masonry, block making etc, (fig. 5.1 e);
- (f) education (eg. private day care centres, nurseries, primary schools etc.) and
- (g) urban agriculture (eg. vegetable gardening, livestock, poultry etc, (see fig 5.1 f).

In all, about 1289 enterprises were counted in the four communities. Table 5.1 shows the number of enterprises in each category. As shown in the table, the three top ranking enterprises are retailing (43 per cent); food processing (19 per cent) and personal services (18 per cent). The predominance of these activities is explained by the fact that they are domestic services required mostly in residential areas. Local entrepreneurs take advantage of the ready neighbourhood market by providing these goods and services.³ The next enterprise is construction. It can be observed from Table 5.1 that the number of construction enterprises in the estates is higher than in the informal neighbourhoods. These construction activities in the estates are not new housing developments, but various transformations or alterations of the existing houses. Urban agriculture ranks fifth. A significant proportion of households use private and public spaces to produce some

³. Some of the products are also consumed in other neighbourhoods and even outside the city. Details are discussed later under functional linkages.

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foodstuffs including meat.⁴

Table 5.1 Number of Enterprises by Communities

TYPES OF ENTERPRISES	COMMUNITIES									
	AYIGYA		ZONGO		ASAWASE		SUNTRESO		TOTALS	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
RETAILING	329	49.9	21	17.9	107	34.2	104	52.0	561	43.5
FOOD PROCESSING	108	16.4	26	22.2	77	24.6	38	19.0	249	19.3
PERSONAL SERVICES	108	16.4	54	46.2	49	15.7	25	12.5	236	18.3
CONSTRUCTION	28	4.2	1	0.9	43	13.7	12	6.0	84	6.6
URBAN AGRICULTURE	47	7.1	9	7.7	9	2.9	9	4.5	74	5.7
LIGHT MANUFACTURING	31	4.7	4	3.4	26	8.3	8	4.0	69	5.3
EDUCATION	8	1.3	2	1.7	2	0.6	4	2.0	16	1.3
TOTALS	659	100	117	100	313	100	200	100	1289	100

Source: Field survey, 1991/92

Ranked sixth among the enterprise is light manufacturing. One of the possible reasons for the fewer number of manufacturing enterprises may be due to the fact that their products are not

⁴.Although a small proportion of this produce is sold, the contribution urban agriculture makes to family incomes is seen in terms of the savings families make by producing these foodstuffs for themselves.

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directly required in residential areas. The seventh category of enterprise comprises educational institutions such as day care centres, nursery homes, kindergarten, and Islamic primary schools operating mostly in houses and in a few public buildings. These institutions are privately owned. These schools provide essential services for working mothers and many children who are unable to find vacancies in public schools. Apart from Zabon Zongo, the ranking of the enterprises in the respective communities follow an order similar to the aggregate pattern outlined.

With the exception of schools which are officially registered and thus, regulated to some degree by the ministry of education, the rest of the enterprises operate without any formal registration or regulation. Also, some drug and chemical shops are registered in compliance with the Pharmacy law in Ghana. Although all economic enterprises are supposed to be registered, very little is done by city authorities to enforce this requirement.

The development of the enterprises dates from the 1960s but the last decade has witnessed phenomenal growth. It is significant to note that about 82 per cent of all the enterprises surveyed were established between 1981 and 1991. This may be attributed to the shrinking public sector job opportunities resulting from retrenchment policies associated with the World Bank Structural Adjustment Programme adopted by the government.⁵ A very high proportion of the enterprises emerged on an ad hoc basis. The survey shows that only 8 per cent of the enterprises studied

⁵. Can this observation be also attributed to the fact that these enterprises may have a very short life span? Even though there are no serial data to prove or disprove this possibility, research evidence from other Western African countries gives more credence to the first explanation. Informal economic activities have been increasing in these countries since the early 1980s and this trend is generally associated with the effects of the Structural Adjustment Program in African countries as observed in the literature (Lubell,1991).

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were initially planned and incorporated into the design and construction of the houses. The rest emerged as post-settlement initiatives undertaken by households in response to their employment/economic needs or perceived opportunities. The results of the survey indicate that none of the enterprises in the estates were originally planned. Physical transformations were made to the houses to accommodate these ventures. These take the form of additional rooms, conversion of either a room or porch, construction of a detached structure etc. (see fig. 5.2).

Given the limited credit facilities in Kumasi, most entrepreneurs started their businesses with personal capital. Out of the 433 enterprises studied, only three relied on bank credit. Most of the entrepreneurs saved money through a non-conventional banking system locally called "susu". This is a system whereby people save a specified amount of money on a daily basis by depositing it with an agent. The accumulated savings are paid back to the customers at the end of each month. The agent receives a commission equal to a days' savings from each of his or her customers. The agents are normally trustworthy people in the neighbourhood. Because of the monthly pay-backs, there is no standing capital to grant credit facilities to customers. The entrepreneurs find this banking system as a convenient way to save some money for short-term purchases but not as a source of long-term investment credit.

The survey revealed that about 68 per cent of the entrepreneurs⁶ in the communities were between the age of 21-40, indicating the dominance of middle age people. Less than six per cent

⁶. Since most of the enterprises are family businesses, it is difficult to identify who the entrepreneur was. In this dissertation, entrepreneur refers to the member of the household who exercises the greatest authority on decisions affecting the running of the enterprise. In most cases, it is the head of the household, either male or female.

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were below 20 years. It was also observed that the sector was mainly the domain of women. Nearly two-thirds of the entrepreneurs were females. Thirty per cent of entrepreneurs have not received formal education while 50 per cent have completed primary education. Only 20 per cent were schooled beyond primary education. Most of the enterprises studied did not require any special skills and even if they did, the skills were acquired through apprenticeship and informal learning from other family members.

Regarding residential tenure, it was observed that roughly half (56 per cent) of the entrepreneurs were renters while the rest were homeowners or relatives of homeowners. The homeowners were particularly interested in renting their rooms for business purposes, because this produced five to 10 times the normal rental income. Whereas a room rented for domestic use attracts a rent of C300 per month, a similar room earns between C 3000 - C 5000, if it is rented for a commercial purpose.

5.3.0 Locational and Operational Characteristics

In terms of location, the enterprises surveyed could be divided into home-based and non home-based activities. It was observed that while about 76 per cent of the enterprises were located on developed plots (ie., in or around houses), 18 per cent were on public space. The remaining six per cent were on undeveloped plots (ie., plots without buildings). Even though most of the enterprises were located on developed plots for the sake of convenience⁷, not all were attached to houses. About half of this number were sited a few meters away from the living area. The

⁷. About 76 per cent cited convenience as the main reason for siting their business at home.

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enterprises tended to use a small amount of space. With the exception of schools which obviously required large space, the survey revealed that majority (76 per cent) of the enterprises operated conveniently in an area of less than 50 square meters. Eighty-seven per cent of the respondents indicated that they did not use the business space for other domestic activities like cooking or sleeping. In most cases, this space was used solely for business purposes. It was also significant to note that a high proportion (84 per cent) of the entrepreneurs were very satisfied with the location and space occupied by their businesses.

It was, however, noted from the observational survey and the interviews that whether the enterprises were attached to or detached from the domestic domain, most of them were functionally integrated into the daily life and activities of households. There were three dimensions involved in this. The first dimension was in terms of labour participation. All household members helped in the running of the enterprises. Since most of the enterprises were the mainstay of some households, most of them operated as family businesses. Even if one or two household members could be specifically responsible for the management of the enterprises, often other members of the household, including children contributed in various ways without receiving any direct financial reward. In some cases, non-family paid labour was also hired.

The second dimension was that the running of the enterprises were inseparably linked with domestic family activities. No clear boundaries could be drawn between normal household chores (eg. cooking, eating, washing etc.) and running of the enterprises. For example, a customer is not denied service just because the family is having supper. A household member suspends that activity for a while in order to serve the customer. This life style continues from morning to night,

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particularly for households which operated retail services, food processing, restaurants and personal services. The survey found that 43.2 per cent of the sampled enterprises operated late into the night. These extended services were particularly responsive to the needs of the poor who often bought in small quantities because of limited disposable incomes and lack of modern storage facilities like refrigerators.

Third, entrepreneurs did not often separate their business revenues and expenditures from domestic household transactions. The business was therefore directly linked with the economic survival of the household. Incomplete isolation of enterprise from household accounts makes financial accounting difficult (Page, 1979).

Since most customers were familiar faces in the neighbourhood, credit purchases were common. Due to interpersonal advantages, proximity, soft credit to customers etc., local entrepreneurs had an edge over their competitors at the city centre who often have sold or offered services at lower prices. Through the provision of various goods and services, the local enterprises also served as a means for preserving and enhancing existing social ties and inter-dependencies among households and residents.

5.4.0 Concentration of Enterprises in Communities

The general count of enterprises revealed that the following number of businesses were operating in the respective communities: Ayigya, 659; Zabon Zongo, 117; Asawase, 313; and South Suntreso, 200 (See Table 5.1). To what extent have income, location and settlement typology (i.e, development process) influenced the emergence of these enterprises in the respective

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communities? In order to assess the differing impacts of these factors on the enterprises, it was necessary to define a basis by which the concentration of enterprises in the four communities could be compared. Since the communities varied in terms of area, size of population, number of houses etc, as shown in Table 5.2, four concentration indicators were defined for the comparison: enterprises per 100 houses, enterprises per 100 persons, enterprises per 100 households and enterprises per hectare.

Table 5.2 Basic Data on Communities: Selected Indicators

COMMUNITIES	No. of Houses	No. of Households (2)	Population (2)	Area in Hectares (3)	No. of Enterprises (1)
AYIGYA	400	2406	9892	75.5	659
ZABON ZONGO	57	390	2203	8.3	117
ASAWASE	1276	2481	21453	42	317
SOUTH SUNTRESO	463	1751	6356	75	200

Sources (1) Field Survey, 1991/92

(2) Census Reports, 1984

(3) Boapeah, 1981, 1988

Based on the data in Table 5.2, the degree of concentration of the enterprises in the respective communities was calculated for each indicator. The results of the calculations are tabulated in Table 5.3. The figures derived for each of the indicators are ranked in the descending order. Table 5.3 illustrates the influence of settlement typology on the emergence of the enterprises in

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the communities. It is evident from the figures in the table that the two informal settlements have a higher concentration of enterprises than the government-built estates. These two communities ranked first and second in all four indicators. What is more significant are the high differences between the concentration figures. For example, whereas the lowest concentration of enterprises per 100 houses was 165 in the informal settlements, the highest figure for the estates was 43.

Table 5.3 Concentration of Enterprises in Communities: Settlement Typology

COMMUNITY	Enterprises Per 100 houses		Enterprises per 100 persons		Enterprises per 100 households		Enterprises per hectare	
		Rank		Rank		Rank		Rank
INFORMAL COMMUNITIES								
AYIGYA	165	2	6.7	1	27	2	8.72	2
ZONGO	205	1	5.3	2	33	1	14.1	1
GOVERNMENT BUILT ESTATES								
ASAWASE	25	4	1.5	4	13	3	7.5	3
SUNTRESO	43	3	3.1	3	11	4	2.7	4

Source: Field Survey, 1991/92; 1984 Census Report, 1991

The data in Table 5.3 have been re-organised in Table 5.4 on the basis of location to facilitate a comparison of the concentration of enterprises in the communities located near the city centre and those on the periphery. Both the concentration values and the ranks indicate that there is a relatively higher concentration of enterprises in the inner-city communities than in the peripheral settlements. Although the gap between the two categories of settlements are not as definitive as those observed for the settlement typology criterion, at least the inner-city settlements ranked first in three out of the four indicators.

Table 5.4 Concentration of Enterprises in Communities: Location

COMMUNITY	Enterprises per 100 Houses		Enterprises per 100 Person		Enterprises per 100 Households		Enterprises per Hectare	
		Rank		Rank		Rank		Rank
INNER-CITY COMMUNITIES								
ZONGO	205	1	5.3	2	33	1	14.1	1
ASAWASE	25	3	1.5	4	13	3	8.7	2
PERIPHERAL COMMUNITIES								
AYIGYA	165	2	6.7	1	27	2	7.5	3
SUNTRESO	43	4	3.1	3	11	4	2.7	4

Source: Field Survey, 1991/92; 1984 Census Report, 1991

5.5.0 Income Determinant

Having established the influences of settlement typology and location on the emergence of enterprises, the analysis goes further to examine the role of income. To this end, two communities with identical types of settlement and location, but with significant income differences were selected. Based on this criterion, Kwadaso Estate was selected for comparison with South Suntreso Estate. The two communities are peripherally located government sponsored estates built in the early 1950s. They are adjacent to one another, separated by a secondary road. In 1986, the average monthly incomes in Kwadaso estate and South Suntreso estate were ₵18,400.00 and ₵14,600.00 respectively.⁸ Further, the two communities are of similar ethnic

⁸. Income figures were extracted from an unpublished World Bank study conducted in Kumasi in 1986 by Tipple.

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composition, implying common cultural values. The concentration indicators are calculated for Kwadaso and the figures are tabulated alongside those for South Suntreso in Table 5.5.

Table 5.5 Income status comparison (Suntreso and Kwadaso)

COMMUNITY Average income per month	Enterprises per 100 houses		Enterprises per 100 persons		Enterprises per 100 households		Enterprises per hectare	
		Rank		Rank		Rank		Rank
SOUTH SUNTRESO C 14,600	43	1	3.1	1	11	1	2.7	1
KWADASO ESTATE C 18,400	21	2	2	2	8	2	2.5	2

Source: Field Survey, 1991/92; 1984 Census Report, 1991

The concentration of enterprises in South Suntreso is higher than in Kwadaso Estate. Given the identical location, development process and even ethnic composition, then the difference observed in the concentrations figures can reasonably be attributed to the income gap between the two communities. The analysis leads to the conclusion that low income communities have a greater tendency to develop more enterprises than communities with high income levels.

Despite the fact that these home-based economic enterprises are highly associated with poverty, they are not an exclusively low income phenomenon. Although city-wide data are not available, the researcher observed through his visits that these enterprises operate in both poor and rich

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neighbourhoods. The main difference is that the number of activities seems to drop as one moves from low income neighbourhoods to high incomes neighbourhoods.

In sum, the results of the study indicate a high concentration of neighbourhood economic activity in all communities. For example, Table 5.3 shows that the number of enterprises per 100 houses ranges from 25 in Asawase to 205 in Zapon Zongo. If all the figures for enterprises per house are combined, it works out to roughly one enterprise per house. These results provide sufficient evidence to support the hypothesis that: notwithstanding the fact that municipal policies pursue a goal of separation between where people live and work, housing practices in low income communities integrate residence and work.

The following three basic conclusions can be derived from the foregoing analysis based on Tables 5.2, 5.3, 5.4 and 5.5:

1. The informal communities have higher concentration of enterprises than the estates; or the degree of concentration of enterprises in a community is closely related to the level of informal processes (i.e., flexibility, incrementalism, user participation and minimum regulations) allowed in the development of the settlement.
2. Communities located near the city centre have relatively higher concentration of enterprises than suburban communities; or the degree of concentration of enterprises in a settlement is closely associated with its proximity to city centre.
3. Low income communities have a greater tendency to develop more enterprises than communities with high income levels; or the degree of concentration of enterprises in a

community is inversely related to the level of income in the community.

5.6.0 Explanations for the Observed Trends

The foregoing analyses suggest that the establishment of economic enterprises in a community is dependent upon three factors: degree of informal processes in the settlement's development, proximity of settlement to city centre and income level of residents. A critical evaluation of the factors reveals that the manner in which they impact on the development of neighbourhood economic enterprises vary. For example, the informality in the development process will not per se induce residents to establish economic enterprises if they have alternative job opportunities or if there is no market for their products and services. On the other hand, low income households in an inner city community are more likely to establish informal activities in their neighbourhood in order to take advantage of the ready market in the central business area. The city centre offers a wide range of informal employment opportunities such as hawking, repair work, food sales, personal services etc. These rational arguments and the analytical findings require some clarifications. Whereas poverty, i.e., limited access to gainful employment opportunities, directly compel residents to eke out a living by establishing economic enterprises in their homes and neighbourhoods, community location and flexibility in the settlement process may serve as enabling factors. These two factors do not directly induce the establishment of neighbourhood enterprises but they may facilitate the process indirectly.

The income factor may be considered in both demand and supply terms. It was observed in this study that people resort to the neighbourhood informal activities for economic survival when they are unable to find alternative job opportunities, either formal or informal, outside the

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neighbourhood. It is important to mention that apart from hawking, it is becoming increasingly difficult for new informal sector entrepreneurs to find viable locations for their businesses in the commercial areas of Kumasi due to overcrowding of informal activities, high cost of street stalls and frequent harassments by city authorities. For instance, about 28 per cent of the entrepreneurs interviewed indicated that they were pushed into neighbourhood enterprises due to lack of gainful employment outside the community. Also 44 per cent switched from other jobs to neighbourhood enterprises because they either lost their job or were not satisfied with their previous employments located outside the neighbourhood. These findings indicate that limited access to employment opportunities outside the neighbourhood is the principal reason why many residents in the informal communities resort to neighbourhood enterprises for survival.⁹ The lesser number of enterprises counted in the estates reinforces this argument. Since the estates were specifically built for government workers, most of the residents are gainfully employed in the public sector and therefore have less tendency to depend on neighbourhood enterprises for economic survival. It is, however, most important to mention that even though many of the entrepreneurs turned to residential enterprises as a last resort, about 72 per cent are now quite satisfied with their economic security and income flow and are no longer looking for other jobs.

On the demand side, low income households generate local demand for the goods and services provided at their doorstep. Since they normally buy in small bits, they rely on the neighbourhood enterprises to supply their needs almost around the clock. Even when a larger market is created as a result of proximity to the city centre, more enterprises are established as observed in the

⁹. However, about 28 per cent of the respondents also mentioned that they decided to establish neighbourhood enterprises because of convenience. These were mostly women.

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case of Zabon Zongo and Asawase. As indicated earlier, the central business district of Kumasi accommodates the main market, the main lorry station and a commercial zone for stores and offices which together create a substantial market for an array of goods and services produced by the low income people in the city. This underscores the importance and role of location as an enabling factor.

The degree of informal processes characterising the development of a settlement allows residents to shape their housing environment in a manner that responds to their socio-economic needs and realities. Specifically, the flexibility of the process makes it easier for residents to use their neighbourhood environment in either the private or public domain to operate various types of businesses.

5.7.0 Informal and Estate Communities: Explaining the Differences

It should be borne in mind that limited income and access to employment opportunities have been identified as the primary factors responsible for the differences in the concentration of neighbourhood enterprises in the informal and estate communities. However, there are other factors which also help in providing a comprehensive understanding of the observed trends.

As mentioned, the scope of autonomy in the informal settlements was found to be quite significant. Due to poor enforcement of planning regulations in the neighbourhoods, entrepreneurs do not bother to obtain planning approval before establishing businesses in or around their houses. Neighbours are also accustomed to the flexibility and evolutionary processes in their community and therefore do not object to such developments. Strong religious and ethnic ties make residents more cooperative and tolerant, accepting the mutual benefit the

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entire community derives from these neighbourhood enterprises. Another important factor which facilitates the easy establishment of neighbourhood enterprises in informal communities is the easy entry into the informal sector. For instance, a housewife who decides to sell groceries in front of her house requires minimum start-up capital; she can operate without registering the business with the authorities or obtaining the approval of the planning department. So, the easy integration of informal activities into informal settlements is facilitated by the flexibility governing both processes.

Normally, decisions and actions on both fronts are ad hoc and incremental and this provides mutual reinforcement between the two. The informal character of the informal communities offers the enterprises opportunities for cost reduction. These include sharing home and working space and facilities, which lowers overhead costs of enterprises; relying on a network of contacts in the neighbourhood environment for marketing; or utilising the availability of family labour and the supply of cheap unskilled labour (Jan Baker, 1991). Another important factor is tenure. Since the houses are owned by individuals within the community, the entrepreneur have sufficient power to control their housing development to suit their aspirations and also to take advantage of changing opportunities in the neighbourhood.

The other factors contributing to the lower concentration of enterprises in the two estate communities comprise various constraints the housing system imposes on attempts to integrate informal enterprises into the communities. This can be explained in several ways. The first reason is tenure. Prior to the introduction of the privatisation policy in the estates, almost all the residents were tenants of the government. They could not legally put their houses to any other

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uses besides those stipulated in the rental agreement. The emergence of economic enterprises in the estates only gathered momentum after the government decided to sell the dwelling units to the occupants.

After the change in tenure, homeowners were supposed to obtain planning approval before undertaking any transformations or extensions of their houses. Even though this regulation was not strictly enforced, it stifled the establishment of home-based economic activities in the early years of the privatisation policy.

Like most homes in public housing schemes, the houses in the estates were built as finite units with limited flexibility to accommodate future modifications. The initial design and structure of the estates defined basic land uses, infrastructure, plot sizes and internal transport networks, which were difficult to alter. The possibility of residential enterprises was not anticipated by the project designers and this makes the physical integration of these activities into the neighbourhood structure relatively difficult.

Finally, since the estates have an orderly layout, residents find it psychologically more difficult to introduce any physical changes which may seem visually offensive to neighbours or obstructive to the original design of the estate. In sum, the incompatibility between the informal processes characterising the development of the enterprises and the limited autonomy in the development process of the estates helps to explain the relatively low concentration of economic enterprises in the estates.

5.8.0 Impact of Municipal Policies on Enterprises

Generally, municipal policies have had a limited impact on the development and operation of neighbourhood enterprises in both the informal communities and the estates. For instance, the planning regulation that controls the establishment of businesses is virtually non-operative in the informal settlements. Since the settlements are unauthorised, their growth is regulated largely by undeclared rules. The enforcement of formal regulations even in the estates leaves much to be desired. Apart from staffing and logistic problems, enforcement is weakened by the inability of the city authorities to provide facilities for shopping and business activities in the neighbourhoods. Often, sites demarcated as community shopping centres are not developed. These centres are supposed to accommodate a market, and other commercial and production enterprises that may emerge in the community. Experiences from both private and public housing schemes in Ghana indicate that the spaces for such shopping centres are always provided. However, they are never developed or they are usually last to be developed by city authorities. In most cases, these sites are either encroached upon by illegal developers or remain overgrown with weeds for several years. Eventually, they become dumping grounds for garbage and hide outs for drug addicts and criminals. When public authorities fail to develop the essential neighbourhood facilities, they do not only give residents an incentive to use their housing space to provide these services, they also lose the justification to enforce the regulations prohibiting such developments in the community.

As mentioned in Chapter 2, aside from development control regulations, there are no specific municipal policies dealing with neighbourhood enterprises. The enterprises are therefore affected more indirectly by lack of policy than formal policies. Despite the tremendous size and enormous

potential of the neighbourhood enterprises, they are not well integrated into the urban economy let alone the national economy. Instead of recognising these residential enterprises as a vital component of the urban economy and thereby anticipating and planning for them, authorities rather see them as an anomaly or an appendage of the formal economy. Such a dualistic perception of the urban economy on the part of city authorities results in either official indifference or hostility towards the enterprises. Evidence gathered in this study suggests that the enterprises are more affected by neglect, i.e., lack of policy, than hostility.¹⁰ Like most informal sector activities, they are misunderstood, unrecognised and starved of necessary financial and technological supports (Lubell, 1991). In short, most of the enterprises fend for themselves without government support or encouragement.

5.9.0 Impacts of Enterprises on Community

The survey revealed that the enterprises have considerable impacts on employment generation, family income, housing improvements, the neighbourhood environment and linkages with the urban economy.

5.9.1 Employment Generation and Gender Participation

The most important contribution of the enterprises to the urban economy is in the area of job-creation. The employment capacities of the enterprises as evidenced in the study are tabulated

¹⁰. It can also be argued that neglect allows the enterprises to flourish. This may be true to some extent, but it is doubtful whether neglect serves the interest of the enterprises better than recognition and support from the government.

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in Table 5.6. On average, each enterprise employs as many as three people.¹¹ Further, an employment census carried out in the sampled houses revealed that about half of all the working population had their jobs located within the neighbourhood.

Table 5.6 also shows the differing employment generation capacities of the various enterprises. It is evident that while retailing accounts for about 37 per cent of the sampled enterprises, it provides only 24 per cent of the job opportunities. It has the lowest worker per enterprise ratio (i.e., 1.9). On the other hand, while the category of personal and repair services represents about 16 per cent of the enterprises, it employs the highest proportion of workers (i.e., 28 per cent). Personal and repair services and schools recorded the highest worker per enterprise ratio (5.0). In all, retailing, food processing and personal services provide the largest number of jobs. The survey further shows that about 87 per cent of all the sampled employees have no other employment, whilst the remaining 13 per cent work on a part-time basis. This buttresses the argument that the neighbourhood enterprises are not secondary activities undertaken to supplement regular income, but that they are important in themselves.

¹¹. This figure may include family labour, hired labour and in some cases child labour. Details are discussed in this section.

Table 5.6 Employment Generation of Enterprises in the four Communities

Types of Enterprises	Enterprises		Employees		Worker per Enterprise
	Number	Percent	Number	Percent	
Retailing	162	37	301	24	1.9
Food related	118	27	337	26	2.9
Personal and repair services	69	16	345	28	5.0
Light manufacturing	35	8	91	7	2.6
Construction	17	4	53	5	3.1
Urban Agriculture	23	6	77	6	3.3
Schools	9	2	45	4	5.0
All Enterprises	433	100	1249	100	2.9

Source: Field survey, 1991/92

Table 5.7 shows the amount of employment generated by the enterprises in the four communities on the basis of gender. What is significant in this table is that more women tend to work at home in the peripheral communities than those living close to the city centre. The women who live near the city centre are more likely to have relatively easy access to job opportunities in the central business district than their counterparts in the peripheral communities. The data in Table 5.7 suggest that the worker/enterprise ratios lack any clear or direct relationship with either location or type of settlement. Both the highest (3.6) and the lowest (2.5) ratios are recorded in the two estates: Suntreso (estate-peripheral), and Asawase (estate-inner city).

Table 5.7 Employment Generation by Gender in the Communities

Community	Employees						Worker per Enterprise Ratio
	Male		Female		Total		
	Number	Percent	Number	Percent	Number	Percent	
Ayigya	213	36	379	64	592	100	2.7
Zongo	103	64	58	36	161	100	3.4
Asawase	187	69	84	31	271	100	2.5
Suntreso	74	33	151	67	225	100	3.6
Total	577	46	672	54	1249	100	-

Source: Field Survey, 1991/92

Male dominance in formal economic activities in the economies of the Third World is a well-known fact. Female labour participation in the economies of these countries is mostly concentrated in the informal activities (Page, 1977; Lubell, 1991). In keeping with this trend, women accounted for 54 per cent of the labour force engaged in the enterprises. Child labour accounted for about 7 per cent of all the employees counted. The work force further divides into 55 per cent paid labour and 45 per cent unpaid labour (either family or apprentice labour). Table 5.8 presents these data. The proportion of paid to unpaid employees was fairly close in all the communities except Suntreso which recorded 67 and 33 per cent of paid and unpaid workers respectively.

Table 5.8 Paid and Unpaid Workers

Communities	Paid Workers		Unpaid Workers		Total	
	Number	Percent	Number	Percent	Number	Percent
Ayigya	320	54	272	46	592	100
Zongo	88	54	73	46	161	100
Asawase	132	49	139	51	271	100
Suntreso	150	67	75	33	225	100
Total	690	55	559	45	1249	100

Source: Field survey, 1991/92

It is important to emphasise that unpaid workers normally receive some form of remuneration for their services although they do not receive regular pay. Even though family workers are not paid regular salaries, they often have the liberty to consume goods in kind or receive allowances. Apprentices also receive a regular allowances from their masters on a daily or weekly basis. The difference is that a family worker or apprentice has no defined remuneration as compared with paid workers.

It was further observed that, out of the total of 656 adult female employees in the enterprises, 285 (43 per cent) were unpaid. However, there is no evidence in the study to show that women are

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exploited in this regard, as an equal proportion of males (42.5 per cent) were also unpaid. The study strongly indicates that the enterprises provide opportunities for the development of female entrepreneurship. The data show that for every male entrepreneur, there were 1.7 female entrepreneurs.

5.10.0 Income/Revenue from Enterprises

The overall viability of the enterprises cannot be fully ascertained without assessing their income and revenue flows. Like most income studies in the Third World, efforts to collect data on income in the settlements were not very successful due to the poor recording practices among entrepreneurs. Entrepreneurs were asked to estimate their daily, weekly, or monthly output and the figures they gave were multiplied by the average market price of that product to estimate their total revenue. On the whole, the data collected on income was sketchy but it was the best that could be obtained under these circumstances.

Since the data obtained were not statistically appropriate for the calculation of mean incomes, the best available information that can provide some indication about income is the minimum and maximum income levels for each of the enterprise categories. A minimum gross monthly income of C2000.00 was recorded for urban agriculture as against a maximum of C90,000.00 (US \$ 1=C450, 1991) for retailing and personal/repair services respectively. Within this range, food related enterprises had a maximum income of C80,000; light manufacturing, C75,000; and construction, C3,000. The minimum income figure recorded for urban agriculture is not surprising because, most of the people are engaged in it on a part-time basis. Also, most of the foodstuffs are for family consumption. The minimum income level recorded for agriculture represents about

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17 per cent of the national minimum monthly wage of C11,500 (\$30.00). On the other hand, the maximum income of C90,000 works out to about 780 per cent of the national minimum wage. These figures indicate that income levels are not only low for a significant proportion of workers engaged in the enterprises, but also, income disparities among the enterprises are very wide. Some workers are earning far above the national minimum wage, and even more than many of those employed in government departments and large corporations. These observations are consistent with general trends in the "informal sector" identified in the literature review (World Bank, 1985). The wide income disparity is one of the reasons why informal enterprises cannot be lumped together as a homogenous and distinct economic sector as often done in the literature.

These income figures may be misinterpreted unless they are situated within the context of important local and cultural factors which collectively determine real household income in Ghana. First, it should be borne in mind that the figures presented are mere estimates with a high probability of under-reported incomes for cultural reasons. Ghanaians feel uncomfortable about disclosing their incomes because this is regarded as an intrusion into their privacy. Some entrepreneurs are also unwilling to disclose their incomes due to the fear of taxation. Second, the revenue from the enterprises should not be equated with household income. There are a few households with single incomes. Often, several members of a household, including the wife are economically active and earn income in different sectors of the urban economy. It is common knowledge in Ghana that women contribute a significant proportion of household income. Third, these enterprises cannot be judged exclusively from a commercial-economic perspective. Their concept of business success is different from "modern" assessment criteria. They assess their income in terms of how well they are able to provide for the basic needs of their families such as

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food, clothing, shelter and children's education, as well as return some money into the business. Progress is measured by the extent to which the business has grown and not by monetary profit alone. So, income is better assessed through the spending pattern of the household (Yomi, 1991; Post, 1992).

Another important factor which must be borne in mind is that the value of a dollar in Ghana is several times higher than in western countries due to the low cost of living in the country. For example, the monthly rent of a three bedroom house in a high income residential area in Kumasi is between Canadian \$100 and \$120 dollars whereas a comparable house costs about a \$1000 in Vancouver.¹² This implies that the dollar equivalent of the income figures presented above is a gross underestimation of real income in Ghana.

5.11.0 Income from Rental Housing

The discussion on income, has so far focused on income earned through economic enterprises. Aside from this, the houses also yield rental income to the houseowners. However, this revenue is negligible due to two factors. First, as mentioned in the previous chapter, the landlords are small scale non-commercial producers who on the average supply about five to ten rental rooms. Some of these rooms are occupied by non-rent paying family occupants. Second, rents are generally low in Ghana as a result of a long tradition of rent controls. So, a landlord who rents about ten rooms built of sandcrete blocks earns about C3,000 per month. The total rental income

¹². The researcher used to pay an equivalent of about \$50 for his three bedroom house in a high income residential area in Kumasi in 1990.

is just about a quarter of the national minimum wage. The low rent in Ghana is a disincentive to the rental market which caters for the housing needs of the low income households.

5.12.0 Functional Linkages with the Urban Economy

Apart from income figures, the significance of the neighbourhood enterprises is also seen in terms of their linkage with communities within and outside the city. Linkage is defined by market outlets, that is the proportion or volume of goods and services consumed in each locality or the origin of the customers.¹³ Entrepreneurs were asked to estimate the proportion of their output consumed locally within the neighbourhood, in other neighbourhoods within the city and outside the city. Table 5.9 shows the levels of linkages the various enterprises have with the three defined market areas.

Urban agriculture, which in most cases was undertaken for home consumption rather than on a commercial basis, expectedly has no linkage to other parts of the city or outside. On the other hand, light manufacturing for which the products are frequently exported outside the city, has a greater linkage with the outside.

¹³. Ideally, the definition of linkages should have included the inflow of inputs from various sources. However, this was not possible to establish due to lack of information.

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Table 5.9 Market of Enterprises (where goods and services are consumed : percentages)

Types of Enterprises	Within Neighbourhood	Within City	Outside City	Total
Retailing	58.8	26.6	14.6	100.0
Food related	62.5	28.8	8.7	100.0
Personal Services	63.8	23.2	13.0	100.0
Light Manufacturing	37.6	32.4	30.0	100.0
Construction	55.4	36.2	8.4	100.0
Urban Agriculture	100.0	-	-	100.0
Schools	87.7	12.3	-	100.0

Source: Field survey, 1991/92

Further, the linkages differed for the various communities, as shown in Table 5.10. It can be observed from Table 5.10 that communities closer to the city centre have greater linkage with customers outside the neighbourhood. For example, about 32 per cent of goods and services of Zabon Zongo had contacts with customers from outside the city, and for South Suntreso at the periphery there was no linkage outside the city.

Table 5.10 Linkages of Goods and Services by Locality (in percentages)

Communities	Within Neighbourhood	Within City	Outside City	Total
Ayigya	65.8	22.0	12.2	100
Zabon Zongo	45.1	23.2	31.7	100
Asawase	63.0	26.0	10.7	100
South Suntreso	63.0	37.0	-	100

Source: Field survey, 1991/92

However, for Ayigya which is also at the city periphery, this relationship does not strictly hold. This could be due to the fact that Ayigya has satellite villages with which it maintains traditional linkages and their residents patronise the economic activities at Ayigya. Over 30 per cent of the goods and services produced by the economic activities within Ayigya were sold outside the neighbourhood or were patronised by clients from outside the neighbourhood.

In sum, the activities of 68 per cent of the enterprises surveyed were confined to the neighbourhood economy, 28 per cent had customers in other parts of the city and 4 per cent had access to markets outside the city. This reinforces the point that the enterprises are not just economic activities merely servicing the neighbourhood economy but are also important to the economy of the city and even the country as a whole.

5.13.0 Housing Improvements

The survey revealed that a limited amount of income earned from the enterprises has been

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invested in housing improvements. About two-thirds of the entrepreneurs interviewed have not contributed towards the improvements of their houses. An explanation for this observation was sought from the sampled entrepreneurs. It was learned that since most of the entrepreneurs were renters, they were unwilling to invest their resources in the improvement of houses which were not theirs. In some cases, the income generated from the enterprise were limited and simply inadequate for housing improvements.

5.14.0 Environmental Effects

It was evident from the survey that the enterprises generate various forms of sanitation-related problems such as garbage, smell, visual nuisance, liquid waste, smoke, dust, etc which adversely impact the neighbourhood environment. Other problems include noise and spatial obstructions. The survey revealed that food processing and light manufacturing enterprises had the highest incidence of hazards. That is, 82 and 67 per cent of all food processing and light manufacturing activities surveyed generated some problems such as garbage, liquid waste, noise etc. The reason is that the operation of these two activities involves processing of raw materials which obviously entails the production of waste. Urban agriculture and personal services recorded the least cases of hazards. Obstructions resulting from poor location of enterprises were identified as the commonest problem associated with most of the enterprises. On the whole, the incidence of these environmental problems was higher in the informal communities than in the estates. The proportion of enterprises which generated environmental problems in each of the communities were as follows: Informal - Ayigya, 73 per cent; Zongo, 76 per cent; Estates - Asawase, 57 per cent; South Suntreso, 45 per cent). These observations indicate that planning should play a positive role in controlling pollution in an integrated housing and neighbourhood employment

program.¹⁴

5.15.0 Operational Problems and Required Assistance

The survey asked the respondents to indicate the kind of problems affecting their enterprises. Their responses included lack of inputs, shortage of investment capital, competition, price fluctuations, poor local technology, and high transportation expenses.¹⁵ About 57 per cent of the sampled entrepreneurs indicated lack of capital as the main problem followed by lack of inputs (18.0 per cent) and competition (13.1 per cent).

Lack of capital and inputs are related because the former provides access to the latter. Further enquiries revealed that the respondents use the two terms interchangeably. Based on this understanding, the responses imply about two-thirds of the entrepreneurs are beset with financial problems. In response to these problems, about 83 per cent of the entrepreneurs identified credit as their major needs followed by appropriate local technology (6 per cent) and market (5 per cent).

¹⁴. The lower incidence of environmental problems may also be due to the fewer number of enterprises in the estates.

¹⁵. Inputs comprise mainly raw materials and equipment or machinery. Some of these are locally sourced, while others are imported. Like most informal sector activities, these enterprises do not have access to credit in the conventional financial institutions due mainly to lack of collateral security. Given the easy entry into most of the enterprises, particularly retailing and food sales, many entrepreneurs tend to concentrate in these activities leading to over-supply of certain goods. Variations in demand result in price fluctuations which adversely affect the income of most enterprises. Manufacturing and service enterprises are compelled to rely on local equipment which tends to be inefficient. Finally, the enterprises which depend on inputs from outside the city complain of high transportation charges.

5.16.0 Reactions: Entrepreneurs, Residents, Community Leaders and Technocrats

The researcher elicited the opinions and reactions of neighbours or residents, community leaders, entrepreneurs and technocrats concerning the operation of these economic enterprises in residential neighbourhoods. In generally, the reactions were favourable. Over 80 per cent of the entrepreneurs said the government should encourage full scale development of neighbourhood economic enterprises. A large majority of the residents interviewed in all four communities were not against the operation of these small businesses in their residential environment. About 80 per cent of the residents interviewed felt there was a justification for these enterprises in residential areas because of lack of neighbourhood shopping centres. Most of them saw the enterprises as a local entrepreneurial response to genuine community needs which have been neglected by city authorities. Other residents saw the enterprises as sources of employment and income as well as an opportunity for credit purchases.

However, most of the residents in the informal communities expressed concern about the environmental problems these activities create. Most of the concerns were about noise, smoke and insanitary problems associated mainly with food processing and light manufacturing. Very few of such environmental concerns were expressed by residents interviewed in the estates. The different reaction of residents to the environmental problems in the estates as compared to the informal communities reinforce the earlier assertion made about the positive attribute of planning in low income community development. The issue that needs to be resolved is: what type of planning is required given the poor track record of the orthodox planning system in such communities?

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Community leaders were supportive of the neighbourhood enterprises. While leaders in the estates preferred organising all the activities at a common location, those in the informal communities felt the current dispersed arrangement is more flexible and satisfactory to both customers and entrepreneurs. However, all the leaders interviewed expressed concern about the environmental problems these enterprises create if not properly controlled.

The four town planning officers interviewed gave even deeper and more interesting insights about these neighbourhood enterprises. In answer to a question why these activities operate without planning approval, they gave an unequivocal response that "they operate in the neighbourhoods because there is demand for their goods and services". They went further to argue that these poor households need such enterprises because they lack financial resources not only to buy in bulk, but also to secure modern storage facilities like refrigerators. One senior planning officer remarked that "the existence of these enterprises in residential neighbourhoods make nonsense of our zoning practices. It is a clear indication that our current planning system is out of touch with real local circumstances and needs. Our concept of work is different from western countries. The traditional linkage between work and residence is not reflected in our city and residential plans. It is high time we questioned these planning principles bequeathed to us by the British". There was a consensus among the planning officers interviewed that some selected economic enterprises should be encouraged in residential areas. To this end, they suggested that specific space should be provided for such activities. But, what is the guarantee that these spaces will be utilised as intended? In order to address this problem, they emphasised the need to enforce planning regulations. They however agreed that enforcement will only be possible when realistic and affordable standards are introduced in future plans. The planners admitted the need to

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review conventional methods of planning which dichotomised home and workplace, authorised and unauthorised housing etc. in Ghanaian cities.

5.17.0 Summary of Findings

Empirical evidence from the study shows that a wide variety of predominantly informal economic enterprises operate in residential areas in Kumasi. With the exception of a few schools and drug stores which were partially regulated by the government, the remainder of the enterprises operated without any official registration or regulation. While 76 per cent of the enterprises were home-based, attached to or detached from residential structures, 18 per cent were located within the public domain. The remaining six per cent were sited on undeveloped plots.

Neighbourhood enterprises play a vital role in the family economy of low income households in the communities and the urban economy as a whole. Most of the enterprises emerged as a creative response of the poor to the limited economic and employment opportunities in the city. They serve as a source of income and employment for a significant proportion of the labour force. On average, each enterprise employs about three persons while about half of the employed persons in the communities are engaged in neighbourhood enterprises.

The goods and services produced by the enterprises are not only consumed within the neighbourhood, but also, have market outlets in other parts of the city and beyond. Although income levels were observed to be low, job opportunities offered by the enterprises were not temporary activities, but were permanent sources of employment and income for most of the entrepreneurs and workers. About 72 per cent of the sampled entrepreneurs are convinced about

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the viability and security of their enterprises and are not interested in switching to other jobs.

Regarding gender participation, female involvement was found to be significant in most of the enterprises. Women constituted 64 per cent of the total workforce and 63 per cent of the entrepreneurs. The involvement of women in these enterprises allows them to combine the performance of household responsibilities such as cooking and child care with earning an income. The involvement of child labour was also observed.

The study further established that enterprises spring up in residential communities whether these settlements are planned or informal; whether they are centrally or peripherally located; and whether the residents are of low or high incomes. Specifically, the development of the enterprises is governed by three determinants: income level, proximity of settlement to city centre and the development process of the community. The analysis revealed that there was a higher concentration of neighbourhood enterprises in settlements with relatively lower income; proximity to the city centre; and with greater flexibility in the development process. Based on the data from Kumasi, the study further concluded that the degree of concentration of enterprises in a community is related to: (a) the level of informal processes (i.e., flexibility, incrementalism and minimum regulations) allowed in the development of the settlement; (b) proximity to city centre; and (c) the level of income in the community. Even though the informal communities facilitate the emergence of more enterprises, they also exhibit a higher degree of environmental problems.

Reactions to these neighbourhood enterprises were favourable among entrepreneurs, residents,

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community leaders and planners. Although the respondents favoured the integration of housing and employment, opinions were divided among residents, community leaders and technocrats as to whether the activities should be dispersed on private plots or organised at a common location. It is also significant to note that the planners believe there should be a review of conventional planning concepts that dichotomise workplace and residence, authorised and unauthorised housing in the urban system in Ghana.

In sum, the study has established that although municipal policies pursue the goal of separation between where people live and work, housing practices in low income communities reflect an integration of residence and work. These small businesses thriving in low income communities in Kumasi portray the creative abilities of the poor in integrating their economic survival strategies and aspirations in their housing and residential environments. The next two chapters examine the implications of these findings for the integration of residential and economic development at both city and neighbourhood levels.

CHAPTER SIX - IMPLICATIONS OF THE RESEARCH FINDINGS FOR INTEGRATED NEIGHBOURHOOD DEVELOPMENT

6.1.0 Introduction

This chapter examines the planning implications of the empirical findings for the design of an integrated development at the neighbourhood level. It draws on the background study of Kumasi and the four communities, lessons and experiences from other countries as well as the findings and implications of the empirical research.

6.2.0 Locational and Environmental Implications

Good location was identified to be very crucial to the performance of the enterprises in two respects. First, it determines the extent to which the entrepreneurs can integrate the operation of the enterprises into the day to day functions of their families. It was found in the survey that most of the enterprises operate as family businesses which are functionally integrated into normal family life. This implies that future intervention in the planning of these home-based enterprises would be effective if it explores ways and means to preserve and strengthen this vital relationship. This is important given the dominant role of women in these neighbourhood economic activities. A suitable location allows them to conveniently combine caring of children, cooking, laundering etc with the management of economic enterprises. Decisions on the siting of the enterprises should reflect existing locational patterns identified in the survey, that is attached to or detached from a house, on public space, or undeveloped plots. Since space availability varies from house to house and the enterprises also differ in the amount and nature of space they require, a general locational criteria may not be applicable to all enterprises. The unique characteristics and space needs of each activity should be considered in site selections decisions. It is also important to ensure that space allocated for the economic activities do not

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unduly encroach upon or disturb family life. In short, the lessons learnt from this study imply that space and activity relationships in a house should enhance cultural and economic survival of families in a mutually supportive way.

Second, the study also indicates that the location of enterprises has environmental implications or dimensions. For instance, the main environmental problem identified in the informal communities was spatial obstructions caused by the poor location of enterprises. The impact of location on the residential environment therefore is closely linked with the type of activity and the choice of technology. Since locational and technological choices are made by individual entrepreneurs, it is essential that this vital information is brought to their attention by community leaders. A proper understanding and appreciation of this relationship would go a long way in minimising the adverse environmental effects associated with the activities of the enterprises. Also, given the fact that adverse environmental impacts are not restricted to the individual households, it would be more appropriate if local advisory committees comprising some knowledgeable entrepreneurs and community leaders would be formed in the neighbourhoods to advise on such matters. Further, communities with open spaces particularly the estates, should consider the possibility of creating neighbourhood commercial zones to accommodate certain activities which are either less compatible with domestic living or require more space. Examples are bakeries, metal works, furniture making, soap manufacturing and restaurants.

6.3.0 Design Implications for Settlement Development

Evidence from this study shows that both the informal communities and the estates are going through a continuous process of spatial and architectural transformations at both the housing and

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neighbourhood levels. Spatial designs take on new forms to accommodate expanding domestic and economic activities of households. The process manifests a gradual progression of the use of housing space from mainly domestic activities to increasingly complex and multiple uses. Sections of old structures are either replaced with new designs or are extended in various directions to reflect the changing socio-economic circumstances and aspirations of the family. In fact, these transformations serve as a vehicle for progressive improvement in housing quality.

These findings have profound implications for the design of low income housing and the way housing transformations should be planned. The foregoing observations imply that housing and neighbourhood designs should not only be evolutionary, but more importantly, it should be culturally relevant and economically supportive of the survival of the household. Planning intervention in this design process will not be successful without a thorough understanding of the dynamics of the local economy, family structure, social relations and architectural forms. Planners armed with this kind of vital local knowledge would be able to play a meaningful role in the on-going grassroot community transformation. For example, in order to enhance the cultural and economic utility of the traditional compound houses found in the informal communities, some changes could be proposed in their design. It would be necessary, for example, to introduce some design-modifications that would allow for the convenient incorporation of economic enterprises and tenant accommodation as well as privacy lacking in the original designs. The design of physical layouts and public spaces should be approached with the same evolutionary perspective. The designs should be flexible and adaptive to overall changing community character and preferences.

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Since housing modifications were found to be more extensive in the estates, houses provided by the government for sale should be regarded as potential core-houses open to transformation in a variety of ways. This implies project designers should provide flexible designs with future transformations in mind (Tipple, 1992). By studying current transformation activities in the old estates, they would have some ideas about the nature and scale of future extensions likely to be undertaken. These implications should inform the planning of future improvement programs in low income settlements in Ghana.

Spatial and housing design in new low income housing schemes should also reflect the multi-functional land use patterns prevalent in old neighbourhoods. For instance, the designs should allow for the convenient use of spare rooms, backyards and ground floors for activities like shops, hair dressing salons, carpentry shops etc. In every respect, housing and neighbourhood transformations should be particularly responsive to cultural and economic needs of women, children and the elderly who spend more time in the community.

6.4.0 Housing and Infrastructure Improvements

Poor housing and infrastructure are common problems in the communities, especially the informal settlements. A majority of the houses were found to be in poor physical condition. The common maintenance problems were roof leakage or damage, cracks in walls, plaster peel-off, exposed foundations and decaying wooden members. This is mainly attributed to the poor maintenance practices of the residents. The primary reason is that homeowners are unable to generate adequate income from rents to undertake housing repairs due to the low rent control system enforced in the country. On the other hand, most of the renters are reluctant to make

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improvements, simply because they do not have any equity in the buildings. Given the fact that for political reasons the government is unlikely to increase rents to economic levels, it becomes imperative that a program is designed in which the Kumasi Metropolitan Authority (KMA), the houseowners and tenants could co-operate to maintain the houses in a self-sustaining manner.

The best approach may be to introduce house maintenance drives within the context of an neighbourhood improvement program in which all relevant public and local organisations participate in creating a positive maintenance culture in the communities. Within this framework, the KMA should provide financial assistance in the form of building materials, and technical training of local artisans as well as non-professionals in house maintenance skills. Training non-professionals in simple maintenance skills will facilitate the involvement of many residents in routine maintenance activities. A "do it yourself" philosophy is an important dimension of self-help which is vital for this target group.

In the face of the increasing gap between rental income and the rising cost of maintenance, the whole housing maintenance burden cannot continue to rest on the shoulders of only the houseowners. Against this background, the researcher is of the view that the current passive attitude of most renters to housing maintenance must give way to active involvement of tenants in the housing process. It is therefore suggested that within the proposed maintenance program, tenants should be motivated through negotiations and workshops to make some financial contributions to a house-maintenance fund which will be used for non-structural repairs in houses such as painting, plumbing works etc. This strategy is not new to some of the tenants. The survey found that about 42 per cent of the tenants were making irregular contributions towards maintenance of their houses in terms of cash and building materials. The cases reported were

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mostly situations where the maintenance problem affected the tenant directly or posed a serious hazard or risk of accident for people in the house. Given the previous involvement of some tenants in such activities, this strategy is likely to be successful. However, the chances of success will depend largely on the type of relationship between the houseowner and the tenants. Also if the maintenance fund is jointly managed by houseowners and tenants, many tenants may be willing to co-operate. In fact, this suggestion will serve the interest of the tenants given the strict rent controls and political manipulations in the rental market.

The implementation of the housing improvement program should also tap the employment potential in housing maintenance and reconstruction activities. This has been done successfully in similar projects by designing the programs to boost construction-related enterprises in the neighbourhoods. For example, in the Ougadougou, Burkina Faso upgrading project, local entrepreneurs were assisted to produce blocks, windows, doors, panels etc to be utilised in the on-going construction activities in the neighbourhood. The income generating record of this UNDP funded project is regarded as one of the success stories in the history of low income upgrading projects in Africa (van Dijk, 1990). A similar approach is likely to work in Kumasi.

Given the fact that there is no vacant buildable land for new housing construction in the communities, the housing improvement program provides an opportunity to increase the neighbourhood housing stock in the short-run. Twenty-five per cent of the houseowners interviewed regarded their houses to be incomplete and therefore indicated an interest in constructing additional rooms in their buildings. Experience from other projects suggests that the rate at which individual houseowners proceed with this objective should be dictated by their own

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financial resources and household priorities, not project time-tables and targets.

Finally, the relevant aspects of the locational and design considerations discussed in the first part of this chapter should significantly inform the planning of these housing improvement programs. In order to reduce the cost and inconvenience associated with transformations and use-conversions, it is suggested that economic enterprises should be considered as an integral part of the housing reconstruction process. For example, homeowners involved in the improvement program should make space allocations for such enterprises so that the problems associated with future conversions can be reduced. The main point here is that since neighbourhood economic enterprises seem to be an acceptable feature of the communities, it should not continue to be an after-thought in housing development. For instance, the survey showed that only 8 per cent of the sampled enterprises were initially planned and incorporated into the design and construction of the houses. Residents have much to gain in giving due consideration to this suggestion.

With respect to infrastructure, the survey showed that the communities lacked services necessary for both basic domestic living and economic activities. For example, the survey reported that 60 and 40 per cent of the households in Ayigya and Zongo respectively lacked access to private toilets, while 50 per cent of the private toilets encountered in the survey were of the bucket-type. Further, 71 and 85 per cent of the respondents in Ayigya and Zongo did not have private water connections and therefore relied on public stand-pipes. Although the infrastructure situation was relatively better in the estates, most the facilities were old and had serious maintenance problems. The problem of poor infrastructure in these communities is primarily due to the question of unequal access to government resources discussed in Chapter four (Asiama, 1985). Although

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some of the residents have independently demonstrated self-help in this respect, the communities as a whole have not done much in organising themselves to pressure the municipal government to come to their aid.

It is evident from the foregoing that an infrastructure improvement program which gives priority to sanitation is critical to the development of a healthy environment in the neighbourhoods. Such a program should be an integral part of an upgrading project. In keeping with the relevant observations made in the study, the provision of infrastructure in the neighbourhood should be informed first by the evolutionary and multi-functional nature of the settlements and second by the limited financial resources available for urban development projects in the city. This requires an incremental approach to infrastructure development and low cost services would be the most feasible strategy to adopt. Further, the provision of these infrastructure systems should take into account the many neighbourhood enterprises which are likely to utilise these services. In this regard, the infrastructure systems, particularly electricity, should have the capacity to support both domestic and small-scale manufacturing activities.

According to the study, the priority needs of the informal communities are private toilets, drainage systems and refuse management. Due to limited financial resources, services to be provided in these communities should be low cost options that are affordable to the low income residents. For instance, private K-VIP toilets mentioned in chapter four would be an appropriate alternative for some of the households who will not be able to afford water closet toilets. On the other hand, since all the necessary infrastructure already exists in the estates, what they require is maintenance and upgrading of the existing services to match future increase in population.

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Finally, it is suggested that the project officers should explore the possibility of utilising labour intensive techniques for the installation of the facilities so that employment can be generated in the local communities. Experience in similar projects in Ghana shows that this will not be successful unless the workers are paid wages comparable to the wage-levels in construction projects in the private sector (Daily Graphic, 1989). Another important lesson learnt from projects in Ghana and many other developing countries is that labour-intensive techniques are not suitable for all infrastructure installation projects (Winnpeny, 1976). For example, labour substitution has been found to be low for road construction, electricity projects, and heavy storm drainage systems. These two problems caused some delays in the implementation of Nima-Maamobi Upgrading project in Accra funded by the World Bank. First, the project offered low wage levels which made it difficult to recruit construction workers. Second, the officials realised that it was going to be very difficult and time consuming to construct the storm drains with human labour. They eventually got the job done through the use of heavy machinery.

6.5.0 Community Organisation

Experience from Ghana and other countries suggests that the housing and infrastructure problems identified in the communities cannot be adequately addressed without strong community organisation and mobilisation. This is necessary for two reasons. First, the communities need a strong political force that will lobby municipal politicians to allocate funds for housing and infrastructure improvements in the communities. Unless they organise themselves into such a force, very little is likely to happen in their neighbourhoods. Asiama's (1985) study, which is empirically rooted in Ghana, reinforces this argument because the main reason for the poor physical conditions in these informal settlements is their inability to access the municipal budget.

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The study established that their counterparts in the estates enjoy better housing and infrastructure services not because they have very high incomes, but simply because they could have access to heavily subsidised public housing. Most of the residents in the informal communities are northern migrants who normally stay away from municipal politics. Unless they shed their pilgrim mentality, and become active players in city politics, very little improvement will be seen in their neighbourhoods.

Second, the communities need to mobilise themselves for action within their own neighbourhoods. They need to demonstrate their capability to address at least, some of their local development problems and not to give the impression of being over-reliant on external assistance. The survey found that strong social ties built around religion and ethnic relations exist particularly in the informal communities. Also, there are a number of secondary associations such as food sellers association, retailers association, artisans association, youth clubs, women's groups etc in all the four communities. However, local leaders have not been very successful in harnessing these organisational potentials to solve neighbourhood development problems. It is important to understand the reasons behind this problem so that appropriate measures can be devised to address the apparent social inertia in the communities.

Two reasons account for this. First, most of the secondary associations in the communities are pre-occupied with their parochial economic or social interests. For example, the retailers association is primarily concerned with how the group can act collectively in promoting their businesses in the community. These observations imply that any attempt to promote community participation would be more effective if it begins by strengthening and re-orienting existing

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associations. Since most of the secondary associations are already bound together by common economic interests, it would be more appropriate to re-organise them into producer co-operatives. With some assistance and training, the individual cooperatives would be able to undertake bulk purchasing of inputs, lobby for credit facilities or organise collective marketing strategies. When these groups are organisationally strengthened, local leaders can then re-orient their attention to neighbourhood development concerns.

Second, it was also observed in the survey that previous attempts to involve such groups in community programs were not very successful because the groups were often called upon only to offer "free" labour for community projects. They were not allowed to participate in decision-making processes. This also implies that community participation will be more enhanced if the organisations in the communities are mobilised to participate in all phases of development projects. This can be done by ensuring that all groups are well represented on various neighbourhood committees. Since the majority of the population and the entrepreneurs in both the estates and the informal communities are women, it would be in the overall interest of the communities to encourage their involvement in policy decisions. This suggestion would be culturally feasible in the estates, but it is likely to encounter some difficulties in the informal communities due to the predominant muslim population. The role of women in muslim communities is generally known to be paternalistic.

Although social organisation is essential, the communities should avoid realising this objective through the work of external agents. Experience from other countries indicates that external bodies sometimes have the unintended tendency to "tame" local community groups. Community

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organisation for the purposes stated above should be pioneered and led by local people. During the survey, the researcher interacted with a number of knowledgeable and enthusiastic people who seem to have the capabilities to provide the necessary leadership. But the question is: what leadership organisation exist in the communities? Can they be relied upon to organise the people or a new leadership group should be created for this purpose?

Two main leadership groups were identified in all the communities: the Committees for the Defence of the Revolution (CDR) and Neighbourhood Development Committees (NDC). The CDR is an element of a national leadership structure which was recently introduced by the current military government. The group was created first, to articulate government policies in towns, villages and neighbourhoods, and second, to mobilise people at institutional and community levels. The government intended using this group to mobilise the poor and the powerless to defend themselves against the exploitation of the wealthy at both the workplaces and at the neighbourhood levels. The CDR therefore emerged as a strong pro-government leadership organisation at the grassroots. The group is very powerful in local communities because of its close association with the government. Some of these groups have been accused of abuse of power. The activities of the CDR were initially criticised by the public as defensive and unproductive and as a result, the scope of their functions was broadened to include development projects, farming and commercial ventures. The main problem with the CDR is that it does not seem to have a future. The history of such groups in Ghana indicates that the CDR will survive as long as the present government remains in power. They are likely to disappear whenever this government leaves the scene. Many of the committee members are not popular with the residents due to the aggressive manner in which they carry out their responsibilities. In some of

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the communities, the CDRs have succeeded in improving public sanitation. For instance, the CDRs in the informal communities have taken over the management and maintenance of the public toilets.

The neighbourhood development committee (NDC) is the traditional leadership organisation in most Ghanaian communities officially responsible for development matters. The committee plans and executes development projects through mobilisation of internal and governmental resources. It used to be quite active, but CDRs seem to have usurped their powers. The NDCs identified in communities are virtually defunct. The residents interviewed intimated that the NDC members are conservatives who cannot be trusted to bring about social change in the communities.

Considering the strength and weaknesses of the two leadership groups, it seems much can be done through the CDRs given their cordial relationship with the government. However, working through the CDR is risky because it has an unpredictable future. On the other hand, the NDC has the advantage of stability and continuity. The researcher believes it will be in the short- and long-term interest of the communities, if they could take advantage of the merits of both groups by selecting a joint mobilisation task force comprising members from the CDR, the NDC and new people with credibility and a good reputation in local communities.

The history of previous attempts at social organisation in the respective communities and the level of dynamism of the existing social groups identified in the survey suggest that social mobilisation will encounter more difficulties in the informal communities than the estates. The main explanation for this observation is the high level of illiteracy in the informal communities.

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Experience from Ghana indicates that people with less formal education are relatively slow in responding to social change. This implies it will take more time and effort to organise the residents in the informal settlements for social action.

6.6.0 Integrated Support Services

An integrated housing and economic development strategy in the communities will need technical support mechanisms currently lacking. The results of the study indicate that the following services are required for the improvement of housing and neighbourhood enterprises in the communities: training, credit facilities and market promotion.

6.6.1 Integrated Training Programs

It was observed in the study that although most of the entrepreneurs are making progress in their businesses, productivity, output and income levels are still generally low. One of the interventions that can enhance the economic performance of the enterprises is training in the application of improved technologies and equipments, basic accounting, inventory taking, marketing and management skills etc. As suggested earlier, improved housing construction skills are also needed to support the on-going housing transformation in the communities. Training is therefore required in masonry, carpentry, plumbing, electrical works, painting etc.

The need for this expertise calls for the design of an integrated training program within the upgrading scheme. The curriculum should reflect a balanced focus on entrepreneurship, business promotion and the maintenance of housing and infrastructure facilities. In keeping with the informal skill acquisition pattern characterising the enterprises, training programs should be as

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informal as possible. Emphasis should be placed on "learning by doing". This can be realised by actively involving local producer co-operatives in the organisation of the training programs by way of recommending trainees, sharing their business experiences at the training sessions or allowing their individual businesses and workshops to be used as case studies. It will also be advisable in future to engage some of the experienced artisans and entrepreneurs to handle some of the courses. This will help to gradually reduce their dependency on external experts.

A similar training program was introduced in neighbourhood improvement programs in Cairo, Egypt. In the Egyptian projects, technical resource centres were established in the communities for training and other technical purposes. Such centres would be necessary in Kumasi. It must, however, be emphasised that the delivery of the three technical support services, ie, training, credit delivery and market promotion will be more effective and easy to coordinate if all are placed under the umbrella of the centres.

6.6.2 Integrated Credit System

About 83 per cent of the entrepreneurs expressed the need for capital. Although this issue requires more research, what is more important is a credit delivery mechanism which fits the informal character of housing development and economic enterprises in the communities. A non-conventional credit system with small short-term loans, flexible re-payment arrangements and less bureaucratic processing procedure is recommended (UN, 1978). Experience from other Third World countries indicates that the best way to administer credit facilities to this target group is to work through traditional saving schemes and local credit unions such as "susu" described in Chapter five.

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A community-based scheme tried in Indonesia is worthy of note. In that experiment, existing community-based organisations were selected to serve as financial intermediaries between commercial banks and loan applicants. The banks supplied market-priced lines of credit to financially sound and well-managed community based credit institutions which in turn on-lent these funds at market interest rates to their customers. Thus in the Indonesian case, the funds were advanced at market interest rates. The creditors defend their position on the grounds that market-priced interest compensates lenders for the various costs and risks involved and also that this interest rate is often lower than the rates paid by those who rely on local money lenders.

Some of the secondary associations identified in the communities have the organisational capability to play such a role in Kumasi if a similar scheme were introduced to supply credit for the development of both housing and neighbourhood enterprises. Such a scheme is likely to motivate the small-scale entrepreneurs to cultivate the culture of regular savings as a way of de-linking the financial aspects of their business transactions from family expenditures. This will not only ensure proper accounting, but will also lead to the mobilisation of domestic capital for investment purposes. It is necessary to reiterate that the "susu" system which is currently popular in the communities only serves as a monthly saving facility for its customers and therefore does not create any standing capital to grant credit to people. Small scale entrepreneurs are likely to respond if the pay-in and withdrawal procedures are not cumbersome. Since the entrepreneurs do not use cheques, access to cash is essential. Finally, in the administration of credit, one fundamental point that must always be ascertained by the staff in charge of the program is to ensure that a sufficient market exists for the goods and services to be produced. For any particular activity, the number supported should not be too large and a healthy competition must

also be maintained among the entrepreneurs (Risbud, 1990).

6.6.3 Market Expansion

Given the fact that limited markets are one of the crucial problems confronting most of the neighbourhood enterprises, policies are required to promote demand for their goods and services. Observations made in the survey suggest that many of the enterprises have the capacity to expand production if only they can dispose of their products. Market expansion is critical to the future survival and growth of the enterprises. Various strategies are therefore required at the local and national levels to expand existing market outlets and also create new ones both within and outside the city.

Evidence from this study and many others in Ghana suggest that external market potential exists for some of the goods produced by the neighbourhood enterprises, particularly manufacturing, retail stores and chemical shops. The survey revealed that over 30 per cent of all the goods and services produced by the enterprises in Zongo were patronised by customers outside the city. It was also observed that 30 and 14 per cent of the goods produced or sold by manufacturing and retail stores respectively went to external markets (see Tables 5.8 and 5.9). Economic transactions between rural communities and urban centres in Ghana have been found to be significant. The rural settlements often market their foodstuffs and other agricultural products in the urban areas and in turn procure manufactured goods from the urban centres. The informal sector in Kumasi is noted for the production of good quality furniture, traditional and modern shoes, weaving and dyeing of local clothes, dress making, soap production, cutlasses and hoes. The market for these products is increasing in other towns and villages in Ghana. It is important

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to mention that many elementary school graduates in the city are currently involved in the marketing of these goods in other regions. Some of these products even cross the national frontiers into Togo, Cote D'Ivoire and Burkina Faso.

At the local level, it is necessary that the secondary associations, i.e., the proposed cooperatives, play an important role in finding markets for their goods. One way to do this, is through training programs at the technical resource centre. Through collaborations with the co-operatives and other relevant private and public organisations, the centre could mount different marketing strategies. Possible strategies that could be introduced in collaboration with other agencies include arranging contracts with manufacturing enterprises, organising marketing co-operatives, arranging for bulk purchases with guaranteed prices, setting production targets, exploring external markets outlets and even exports to foreign markets, price negotiations, provision of cooperative storage facilities etc. For example, the Intermediate Consultancy Centre in Ghana has been very successful in securing contracts or production orders for their trainees. The implementation of the suggested strategies will be more effective if it begins with research aimed at understanding the local economy, its potential to grow in specific sectors, its linkages with different enterprises and external markets as well as the patterns of existing informal economic activity in the city (Risbud, 1990).

At the national level, concrete policies are required to link output in the informal enterprises with larger industrial establishments not only as a way of expanding the market for the small scale firms, but most importantly, as one of the decisive steps to bridge the artificial dualism between the "formal and informal sectors". It is interesting to learn that the big computer manufacturing

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firms in South Korea rely on small home-based enterprises which supply them with the computer parts. With a regular supply of parts from the small firms, the big companies concentrate on assembly, research, marketing etc (KCTS television documentary, 1991). Opportunities exist for such linkages in Ghana. For example, the big furniture companies in Kumasi can award contracts to small-scale manufacturers to provide them with different types of finished or knocked down furniture for sale in other towns.

Finally, in the provision of all these three services: training, credit and market promotion, it should be borne in mind that different enterprises need different supports. Over provided and misplaced supports which are not responsive to specific needs may actually be counter productive and ineffective. Therefore, more investigations are required to ascertain the real needs of the various ventures.

6.7.0 Fundamental Flaw in Previous Projects

All the interventions suggested above are proposed to be carried out within an integrated program. However, it is important to question whether the type of integrated program proposed in this study is different from those found in housing project documents, i.e., upgrading and site and services implemented in the 1970s and 1980s. Aside from housing provision, most of the World Bank projects also had job creation objectives. If they were not implemented as intended, then what is the guarantee that this program will not suffer a similar fate? What hindered their implementation and what is different and new about the integrated program suggested in this chapter?

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The main explanation for this problem is that the twin-objectives were to be implemented by institutions and professionals with a mindset that viewed these residential enterprises as an anomaly or an illegal development that needs to be addressed rather than an opportunity that must be seized and stimulated to the advantage of housing goals. In most cases, necessary steps were not taken to change the planning regulations which prohibited the operation of economic enterprises in residential areas. A case in point is the STEP-UP¹ program initiated by the Madhya Pradesh state government in India to support housing improvement and home-based economic activities of the low-income population in the slums of Bhopal. It is surprising to observe that whereas the STEP-UP program made provision for credit assistance to develop economic enterprises in homes, the official lease granted to the squatter households did not allow the use of their premises for any purpose other than residential. Due to the failure to undertake fundamental reforms or resolve possible conflicts in the twin project objectives at the policy level, the home improvement component of the STEP-UP program was not implemented at all. Even though one department was tasked to implement the land tenure/housing improvement and STEP-UP programs, the conflict could still not be resolved at the implementation level (Risbud, 1990). Another case in point is the site and services project in Darkar, Senegal initiated by the World Bank in 1972. Although the project document indicated that 30 per cent of the project cost, that is \$4 million would be spent on job-creation, Annex 10 of the Appraisal Report specified that plots could only be used for housing (van Dijk, 1990).

Similar examples can be cited from many former British colonies. Due to this obstacle, most

¹. Special Training and Employment Program for the Urban Poor (STEP-UP).

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projects ended up focusing mainly on the housing and infrastructure improvements. Even in cases where some attention was given to the employment component, efforts were limited mainly to employment generation in housing construction and the installation of infrastructure. That is the reason why this dissertation addresses this fundamental problem from its roots by advocating a radical reform of the conventional land use segregation concept which separates housing from workplaces and thus prohibits the operation of economic activities in residential areas. Without such a fundamental change, project planners cannot develop a disposition which will enable them to design and implement integrated housing and employment programs effectively.

6.8.0 New Institutional Framework

Aside from urban planning reforms, one other means through which the fundamental problems discussed above can be alleviated in Kumasi is to introduce structural change in the current institutional framework governing urban development in the city. In fact, the multi-faceted nature of the proposed strategy calls for an inclusionary institutional structure which will be able to respond to the varying concerns of different communities as well as the different components of the program. The current institutional structure is exclusionary because it does not serve the interests of the socially disadvantaged groups. For instance, there is no single department in the present institutional arrangement which attends to the development affairs of the low-income communities. It is important to mention that low-income neighbourhoods constitute a unique target group whose development needs cannot be adequately addressed through conventional municipal procedures. In view of this limitation, it is suggested that a separate Urban Improvement Department (UID) should be established within the Kumasi Metropolitan Authority to promote economic, housing and infrastructure development in the poor neighbourhoods.

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Specifically, the UID should be responsible for the planning and implementation of integrated settlement upgrading programs in low-income communities (see fig. 6.1). The objective is not to embark on ad hoc projects tied to the availability of only external funds. Rather, the researcher is of the opinion that what is needed is a self-sustaining program which makes housing and infrastructure improvements a permanent feature fashioned to stimulate local economic development in the communities

Given its multiple responsibilities, it is suggested that the UID should have the following three inter-linked units:

- (a) Policy and Planning Unit
- (b) Mobile Action Research Unit
- (c) Project Implementation Unit

The Policy and Planning Unit should oversee and coordinate the activities of the UID. This unit initiates the planning process by selecting a number of communities for upgrading projects. Following this, the Mobile Action Research Unit would conduct social and technical investigations in the selected communities with the participation of the residents. Given the social conditions and physical characteristics in the communities, the research unit would not be able to produce the desired neighbourhood transformation unless it relies more on participatory research approach. "Participatory research aims to develop critical consciousness, to improve the lives of those involved in the research process, and to transform fundamental social structures and relationships.....Rather than merely recording observable facts, participatory research has the explicit intention of collectively investigating reality in order to transform it" (Maguire, 1987). The

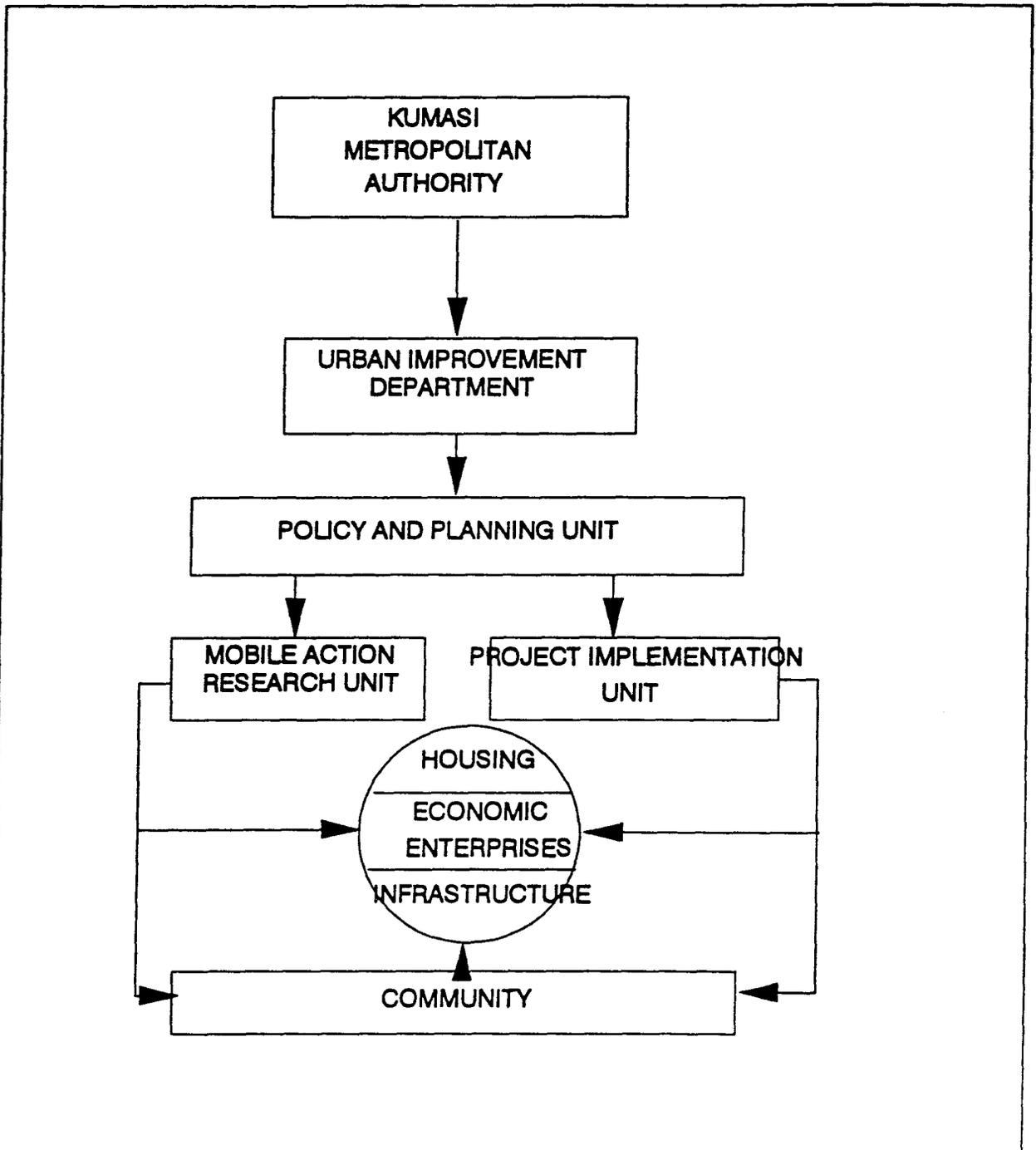


FIG 6.1 Institutional Framework for Integrated Neighbourhood Improvement Program

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results of the field studies and recommendations will be submitted to the Policy and Planning Unit for major project decisions. After the considerations of other technical and financial factors, the Project Implementation Unit would then see to the implementation of the projects by collaborating with the communities and relevant service agencies such as electricity and water companies. As an action research project, the research unit would continue to conduct evaluation studies periodically throughout the implementation process so that necessary changes can be effected in the program at appropriate times.

Briefly the specific functions of the three sections would be as follows:

1. Policy and Planning Unit

- preliminary selection of communities;
- mobilisation of internal and external funds;
- costing and programming;
- general coordination and documentation.

2. Mobile Action Research Unit

- housing and infrastructure needs assessment;
- neighbourhood economic enterprises assessment;
- local land tenure arrangements;
- site analysis and density studies;
- socio-economic surveys;
- organisational analysis.

3. Project Implementation Unit

- management of the proposed technical resource centre;

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- procurement of inputs;
- allocation of materials to contractors and houseowners;
- programming of activities;
- sub-contracting, supervision and monitoring.

The local resource centres will also serve as the office for both the research unit and the implementation unit in the various communities.

Finally, given the current budgetary constraints facing the KMA, the upgrading program will definitely require external funding from international agencies such as the World Bank. However, the researcher is of the view that in order to make the program self-sustaining in the long-term, reliance on external capital should gradually shift to local resources. Although income levels are generally low in Ghana, it should be noted that "in economies of scarcity, the mass of the common people, though poor, possess the bulk of the nations human and material resources for housing" (Turner, 1976). Turner's point is valid and instructive for Ghana. External capital is very necessary but it cannot substitute for local resources in the long-run.

6.9.0 Conclusions

The survey found that the location of the enterprises in relation to the house has important functional and environmental implications for the family. Since the enterprises operate as family businesses functionally integrated into the lifestyle of the households, it is argued that future intervention in the planning of the neighbourhoods should explore ways and means to strengthen this vital relationship. In line with the settlement development process and land use patterns observed in the communities, housing and neighbourhood planning should not only be

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approached from an evolutionary perspective, but more importantly, it should be culturally appropriate and economically supportive to the survival of the family.

In order to enhance the cultural and economic utility of the traditional compound houses, some design-modifications are required to ensure that they allow for the convenient incorporation of economic enterprises, tenant accommodation, and privacy lacking in the original designs. In the development of new low-income housing schemes, spatial designs and housing forms should reflect the multi-functional land use patterns existing in old neighbourhoods.

An integrated upgrading program has been proposed in response to the poor housing and infrastructure situation in the communities. Within the framework of this program, the city council, houseowners and tenants should co-operate in mounting a house maintenance drive. Given the strict rent control legislation in the country, it is suggested that tenants should contribute towards the maintenance of their rented houses. The upgrading program should incorporate an incremental infrastructure improvement strategy which gives priority to sanitation and low-cost technologies. In keeping with the employment generation objective of the study, housing maintenance and infrastructure programs should be designed to stimulate local construction activities by way of utilising labour intensive methods and appropriate low cost technologies.

Strong social ties built around religion and ethnic relations were found particularly in the informal communities. In addition, there were a number of secondary associations in all communities. Unfortunately, their organisational potential has not been harnessed to address local development problems. It is argued that the poor housing and infrastructure conditions in the communities are

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primarily due to the problem of unequal access to public resources. This problem cannot be effectively addressed unless the people organise themselves into a strong political force that will be able to persuade the city authorities to allocate resources for the improvement of housing and infrastructure in their neighbourhoods. Efforts to promote community participation should begin by strengthening and re-orienting existing social groups and associations. Participation could be effectively encouraged by ensuring that all the groups are not only well represented on various neighbourhood committees, but also participate in all phases of community projects.

Finally, it is evident in the study that the implementation of an integrated development program requires upgrading of housing and entrepreneurial skills, credit facilities and expansion of markets. In view of this, local technical resource centres have been suggested to provide these services in an integrated manner. Experiences from other countries suggest that much can be accomplished if all the three support services are administered by a single agency based in the local communities. The resource centres will be part of new institutional framework which reflects the multi-faceted nature of the upgrading program. The functions of the proposed Urban Improvement Department to be established in the KMA should be executed by three inter-linked departments: Policy and Planning Unit, Mobile Action Research Unit and Project Implementation Unit. The next Chapter discusses the kind of reforms that will be required at urban level to ensure the implementation of the proposed integrated neighbourhood development.

CHAPTER SEVEN - IMPLICATIONS OF RESEARCH FINDINGS FOR URBAN DEVELOPMENT

7.1.0 General Implications

What generalisations can be made out of the empirical analysis and findings and what new insights do they bring to planning thought? What reforms are necessary at the urban level to facilitate an implementation of integrated development, i.e., housing and economic activities, at the neighbourhood level. And what challenges do these pose to current urban planning practice in Ghana?

The results of the study demonstrate that in Ghana low income households put their housing and neighbourhood spaces to multiple use. This evidence provides sufficient grounds to question the split between housing and workplace formalised through conventional urban planning. The features and patterns observed in both the informal communities and even the government built estates suggest that the planned separation of the urban fabric into production and consumption sectors creates an artificial dualism. In particular, it is evident from the rich diversity of adapted spaces, land use patterns and housing formation in the informal communities that natural community development processes lean towards the integration of work and residence. Thus, when there is a minimum of formal planning and technological intervention in the human settlement process, there is a greater tendency towards functional and spatial integration of human activities. Recent evidence from the estates is also consistent with this implication. After the privatisation of the estate houses, planning intervention in the estates was considerably reduced and this sparked various modifications and extensions for commercial and other purposes. This does not mean urban planning is a negative instrument per se. The challenge however is: what model of planning will create functional unity of societal activities, particularly

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work and residence in the development of human settlement in the Third World?

It was observed in the study that although official policy promotes a fundamental separation between work and housing, residential outcomes reflect an integration of the two activities. This reveals a gap between what housing is and what housing means to technocrats and to residents. The development and physical characteristics of the estates indicate that even if housing is planned and built according to the official policy, in the long run the aspirations of users have a greater weight in the determination of housing outcomes. Even though the initial housing design and neighbourhood structure of the estates represent the ideals of policy makers and technocrats, the current outlook is more reflective of the changing needs and aspirations of users. These observations indicate that planning practice in Kumasi is not responsive or sensitive to the differing roles housing plays in the household economy of different social groups. Consequently, middle class values and standards are the prism through which urban development is viewed. To the poor, a house is not just a physical dwelling place, but a place where people "live, work and struggle for survival" (Stein, 1989).

If housing means different things to different people, then the conventional perceptions and notions about housing, the neighbourhood, employment and zoning embodied in physical planning systems must be questioned. Coupled with the different economic opportunities in the city, a common definition of housing and employment for all social groups is not only inappropriate, but also oppressive to the poor majority in Third World cities. When the housing process is mainly controlled by policy-makers, their idealistic perception of housing shapes the housing outcomes and this invariably results in mismatches between what people need and what government

delivers.

This study provides some insights and explanations for the imperfect correspondence between public policies and their outcomes. The gap between public policy and the actual housing situation in the communities studied reveals the limits of public policy in controlling human behaviour in the housing development process. The empirical evidence from the study established that although public policy disallows the operation of economic activities in residential areas, the material conditions or economic circumstances of people dictate otherwise. This means, in a situation where the implementation of public policy requires substantial inputs and resources from people, policy outcomes are determined largely by the material conditions of people. Particularly, in the case of housing, what eventually gets built and how the house is used are dictated mainly by the financial circumstances of people. This is especially common in many Third World cities, where the institutions for the enforcement of policies and regulations are woefully lacking.

This particular inference is different from Van Meter and Van Horn's hypothesis tested by Morah for Nigeria's new capital project at Abuja (Morah, 1990). Their hypothesis states that public policy outcome is determined by the "disposition of officials". This outcome is due to the fact that most of the resources required for the implementation of that project were provided by the government. When the resources come directly from individuals, the outcome is largely determined by peoples' financial ability to meet goals or standards. This implies that standards become irrelevant when there are no resources to achieve them. On this score, planning and housing policies which seek to bring all categories of people to the same residential standards are inappropriate given the

different affordability levels in the city.

In the final analysis, what are the real problems affecting the performance of neighbourhood enterprises? Is it the regulations which discourage their establishment or is it the failure to anticipate and plan for these enterprises? Evidence from this study indicates that due to weak enforcement the regulations do not pose an obstacle. Although these enterprises are officially prohibited in residential areas, several thousands thrive openly in almost all neighbourhoods in the city providing essential services and employment opportunities the government has failed to deliver. On the other hand, the operation of these small enterprises in an urban system which is not supportive in terms of financial, infrastructure and technological facilities prevent them from maximising their potential. In practical terms, failure to anticipate and plan for these enterprises hurt more than poorly enforced legislation which is supposed to prohibit their establishment. On another level, they generate environmental problems which could have been minimised through planning as was observed in the planned estate communities. This observations imply that in a situation where material conditions of people dictate a particular course of action, planning to accommodate such action is more realistic than to ignore or resist it through legislation.

7.2.0 The Need for Urban Planning Reform

The empirical findings from this study and their planning implications provide cause to argue that in Ghana a reform of the current planning philosophy based on formal segregation of human activities in space is needed. The housing-workplace split is currently under attack even in its birthplace (i.e., the western world) as a result of changes in technology, family structure, role of women and environmental concerns. Two critics of this approach are Hayden (1984) and Hague

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(1984). Based on her analyses of changing family structure, life styles, residential zoning and transportation in America, Hayden argues that American housing patterns reflect the dreams of the mid 19th century more than the realities of the 20th century. She concludes that the design of American cities is still informed by Victorian spatial ideals of the house as a woman's sphere and the city as a man's world.

Hague (1984) criticises the spatial division between home and work on the grounds that it accentuates the sexual division of labour. His rationale is that a closer association of home and work holds possibilities for strengthening community solidarity and for the sharing of roles. He also questions the dichotomy between production and consumption in city planning and stresses the need to "plan production as part of planning the city". Arguing from a Marxist perspective, he advocates for a design perspective that is geared to the production of more use-values instead of exchange-values.

A new trend is gradually emerging in western cities reversing the unifunctional residential land use approach. With the mounting concern about pollution caused by motor vehicle traffic and growing sophistication in communication technology such as fax, electronic mail systems etc, more and more jobs are returning to homes and residential areas. If this planning system is no longer sustainable in the west, then the need for change in the Third World is more justified and long over due.

It is abundantly clear that the economic resources, technological facilities, and socio-cultural life-styles necessary to sustain this model of urban development are simply non-existent in the poor

countries of the developing world. Rather, the realities in Third World cities, dire poverty, limited formal employment opportunities, chronic housing shortages, atrophied infrastructure, long commuting distances and pollution, etc. make it unquestionably necessary for Third World planners to re-think their planning concepts and policies.

7.3.0 Towards a Paradigm Shift

It is impossible to talk about reforming the urban planning system without recourse to the fundamental principles which determine urban form and structure and how it functions. So, the starting point of the reform package should be the formulation of a new urban planning paradigm which defines the framework for an integration of work and residence. The new urban form envisioned suggests that there may be a need for a paradigm shift. This would involve shifting from the "rational" model of land use segregation to *a holistic perception of the urban system and the organic integration of its functions in space*. The unique aspect of this concept is that it maintains a holistic world-view of society and recognises the inseparable relationships between the conceptual dualisms: formal and informal structures, production and consumption, work and residence, rich and poor, legal and illegal, etc. These dualisms are nothing but the different or opposite sides of the same issues be they economic, housing, industrial etc. It is simply a question of who defines and draws the boundaries between what is legal or illegal, formal or informal, and standard or sub-standard etc.

The conceptual separation of these elements in current urban planning practice in Ghana and the Third World is artificial and out of touch with the realities in the cities. An appreciation of the inter-connections between the various facets of human settlements will result in the evolution of

urban spatial system which fit the unique cultural and economic circumstances in the urban environment.

7.4.0 Feminist Contribution

Although recent literature in planning, architecture, urban sociology etc have raised concerns about the conventional land use segregation model, it is significant to mention that some feminists have been more vocal and instrumental in advocating a paradigm shift. Two cases are cited below. Hayden argues that:

Housing issues must include "work" as well as "home". Better spatial planning and design requires concern for employment patterns and household work as the basic economic issues connected to residential neighbourhoods. Private life and public life, private space and public space are bound together, despite all the cultural pressures to separate them (Hayden, 1984, p.227).

Yomi, (1991) arguing from a feminist perspective, raises similar concerns about the separation of work and housing and how it affects women in Nigeria:

Most of the planning concepts used in the country are anti-women, for example the concept of the separation of place of work and home Priority has never been given to spaces for public utilities relevant to women's needs (eg. child care centres, health clinics, market and schools) ... Because of the erroneous assumption that women are entirely involved in domestic and household responsibilities and that men are bread winners, working mainly outside their homes, the need for space for income generating activities within the community is overlooked. Zoning legislation mostly prevents the development of income generating activities in residential areas resulting in particular problems for women" (Yomi 1991, p. 11).

It is also significant to note that a similar concept is currently evolving at the global level. A "One world view of planning" is now emerging as an important concept in development literature.

Proponents argue that we now live in 'one world' which is becoming increasingly linked through commodity trade, technology and financial transfers, communication networks as well as common environmental problems. In response to this new challenge, Sanyal (1988) suggests that planning education should provide the framework for planners to think globally and act locally. The evolution of a holistic perception of the global system lends credence to an organic integration approach in planning at the urban scale.

7.5.0 Defining the Essential Elements of the New Emerging Paradigm

The organic integration paradigm has five essential building blocks:

- (a) Redefinition of housing, work and the neighbourhood;
- (b) Variable and evolutionary planning standards;
- (c) Community economic development;
- (d) Integrated and multi-functional land use system;
- (e) Incremental Planning;
- (f) Structural political reforms.

7.6.0 Redefinition of housing, work and the neighbourhood.

It was argued earlier that since housing means different things to different people, a common definition is inappropriate in an urban setting with vast economic and cultural diversities. Consequently, organic integration of where people live and where they make a living requires a new and relevant definition and perception of work, housing and the neighbourhood within the context of the available technological facilities and economic realities in Third World cities. In this light, the conventional definition of work limited to formal employment located away from the

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residential area is not tenable. A new conceptualisation of work not tied to a particular location or to formal institutional structures is needed. Hayden amplifies this point: "To correct the artificial split between 'home' and 'work' would require a new redefinition of GNP and all national accounting methods." Hayden's point is philosophical and its implications are profound. By this statement, she is calling for the review of the traditional notion of work limited to activities undertaken for payment at a location outside the home.

Milroy (1991) gives a detailed critique of the conventional conception of work from a feminist perspective. She questions its traditional notion and underlying assumptions which view employment as that "separate from, and of a higher order than activities that are not strictly-speaking productive". Simply put, she means the concept of work should encompass non-wage household services (Milroy, 1991). Arguing from these criticisms, conventional perceptions and standards restricting the use of housing to a dormitory or consumption commodity should give way to new a perception which combines both consumption and production in a manner responsive to the changing needs of the occupant (Hague, 1984). The existential value of housing which emphasises the supportiveness of housing to the user should be upheld (Turner, 1976). The neighbourhood should no longer be seen as solely a residential domain of the city, but should also provide a diversified array of economic and social opportunities which respond to the varied needs of differing social groups.

This new concept of housing and work is consistent with current practices in the neighbourhoods of Kumasi. For instance, it was found in the survey that about half of employed persons in the communities were engaged in neighbourhood enterprises. If people view their housing

environment as a place to live, work and struggle for survival, then public housing policies should reflect this popular perception. Without such a change, housing policies will continue to be in conflict with local housing practices.

7.7.0 Variable and Evolutionary Standards

Housing development in the communities was found to be characterised by a continuous process of housing transformation that results in progressive improvement in housing quality. The rate at which this transformation process proceeds differs from family to family due to varying financial circumstances and priorities of individual households. It was also observed that although the houses in the estates were built to acceptable city standards, more of them have been transformed than the houses in the informal communities. These observations undermine the two principles associated with conventional standards. First, if housing is an open-ended process, then static standards are inappropriate. Second, if the rate of housing transformation varies from household to household, then uniform standards are contrary to local housing development trends observed in the settlements.

Another flaw of mandatory standards is that they are supposed to promote the welfare of all and also minimise the risk of health and accidental hazards. But the question is: whose standards are followed and who determines an acceptable risk? Generally, planning standards reflect middle-class values and their universal imposition across the board in urban planning penalises the poor. The universal application of standards is unethical and should be rejected.

Contrary to conventional standards, the concept of organic integration calls for a shift from the

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static and uniform application of standards to a new concept of urban planning standards that allows for variability and evolutionary standards which are socially relevant to and economically achievable by different social groups. In addition, this new concept of standards should recognise the heterogeneity of society and therefore allow for the co-existence of different standards. Evidence from both poor and rich countries indicates that the enforcement of uniform high standards prices people out of the housing market. Even improved squatter housing in Third World cities, on account of its new desirability and enhanced market value, becomes vulnerable to upward transfers and eventual displacement of former low income occupants (Johnson Jr., 1987). The validity of applying rigid standards and defining substandard housing at the city level has been questioned by Abrams as early as 1963 and later by Turner (1972). Similar criticisms have been aired by Fraser (1969) and Rapoport (1977) in the field of architecture.

According to Turner (1972), minimum standards are generally counterproductive on two counts:

First, when there is a significant gap between the levels of investment they require and effective demand; and second, when that gap cannot be closed with subsidies, whether through lack of financial resources or lack of will on the government's part. (Turner, 1972, p.150).

Turner continues with these questions:

If government cannot, or will not make up the difference between what housing laws require and what the effective demand can purchase, then why do they create these problems? Why is the commonsense solution of allowing and encouraging people to make the best use of what they have, treated as subversive nonsense by the technocratic and bureaucratic institutions?...Why are these problems so universally defined in terms of what people ought to have (in the view of the problem staters) instead of in realistic terms of what people could have? Turner, 1972, p.151).

Although standards have their rightful place in all types of planning, it is improper to use them as

a universal measure of human value. For example, uniform standards on densities are untenable. Density after all is relative and not very meaningful in planning without reference to the culture and quality of life of a particular social group. Conditions which may be stressful for some people may be wholesome for others (Asante-Kyeremeh, 1980). Standards should then be user-relevant and evolutionary. They should not deny the poor the right to make do with whatever resources are available to them. In short, standards should be affordable to the user. This will be possible, if the definition of acceptable standards is not controlled only by technocrats. The key issue then is who defines the acceptable standards or boundaries.

7.8.0 Community Economic Development (CED)

It is evident from the literature review and background information presented on Kumasi that conventional planning practice separates housing and work. In particular, the spatial, economic and social dimensions of urban development are often treated as separate entities in master plans.

Unlike the conventional planning system, an organic integration of urban development calls for a policy perspective that promotes the twin objectives of advancing economic development of communities as well as providing decent housing within livable neighbourhoods. The concept of community economic development provides the framework for the concurrent pursuit of both goals. To this end, this concept should be at the core of urban planning in Ghana.

This concept evolved in North America in response to the needs of communities plagued with continuing problem of economic stagnation and dislocation. These communities were often

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characterised by chronic unemployment, out-migration and lack of business opportunities. Even though CED programs varied among different types of communities, their general objectives have been the same: "to take some measures of control of the local economy back from the markets and the state" (Boothroyd, 1991). However, emphasis within the CED concept differs. It ranges from controlling the local economy for narrow economic ends such as increasing the capacity of a community to make money, or for broader purposes such as to increase economic stability and control of resources, or to serve fundamental goals of economic justice. Thus, CED programs are variously oriented to either economic growth (E), structural change (D), or communalisation (C). While the economic growth driven programs measures success by indicators like output, employment and investment, the development oriented programs place a high premium on goals such as stability, sustainability, independence, equity and quality of working life. Lastly, communalisation approach to CED emphasises caring and sharing attitudes, distribution, non-cash mutual aid and democratic management principles.

It is important to mention that the concept of community economic development is not new in Ghana. As observed in the study, the natural settlement development process integrates people's economic survival strategies into housing development. In fact, the unity of labour and residence has its roots in the traditional urban culture of Kumasi and other Ghanaian cities as indicated in Chapter two (Hull, 1976). Unfortunately, this important attribute of Ghanaian pre-colonial cities was not preserved in the master-plans that were produced in Kumasi in the late 1940s. If this practice has survived over 40 years of conventional master-planning in Kumasi, then it is high time its merits was recognised and re-introduced in current planning activities in the city. It was encouraging to learn in the survey that some of the planners in the city are beginning to think in

this direction.

The re-introduction of this concept in urban development in Ghana would enable planners to support programs that build neighbourhoods which are not only more prosperous, but also stronger, healthier, more skilful and self-assured. Second, the CED program will introduce a diversified array of projects and activities designed to achieve self-reliance, stability and sustainability of the overall development effort. In sum, the organic integration model provides the framework which treats economic issues as an integral part of urban and neighbourhood development process.

7.9.0 Integrated and Multi-functional Land Use Design

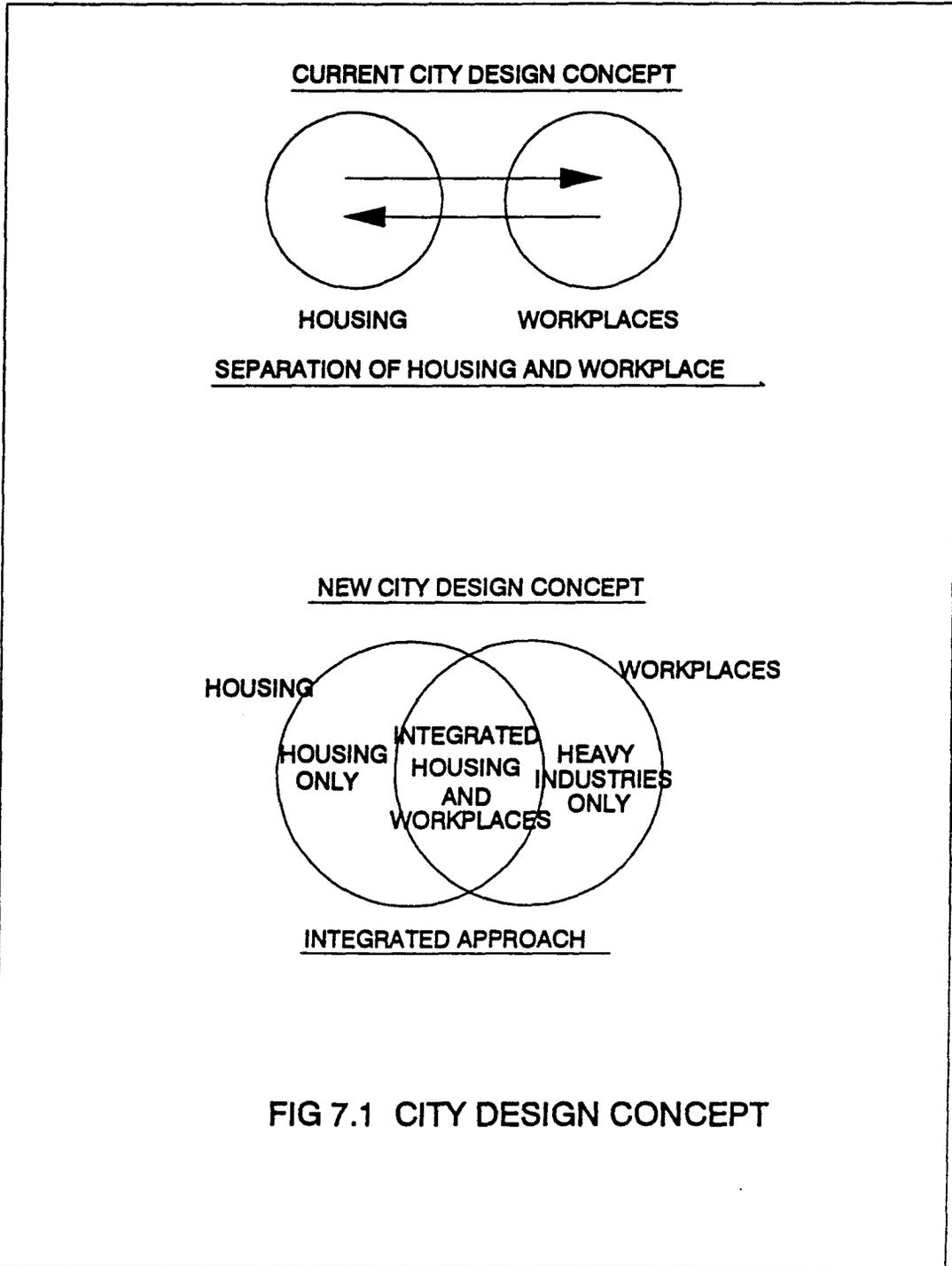
The fourth strand examines the spatial implications of the organic integration concept. The integrated and multi-functional land use patterns observed in the communities should be reflected in urban design for Ghanaian cities. Unless this is done, public housing policies will be out step with local housing practices tied to the economic survival of families. The organic integration concept provides the framework for this change. Unlike the conventional planning system based on land use segregation, this new concept promotes an integrated and multi-functional land use pattern that is more in harmony with nature and the techno-economic resources available in Ghana. It therefore rejects the current design approach which divides the city into large, visible and discreet land uses and rather, advocates: (a) small mixed land uses at city and neighbourhood levels, and (b) decentralised employment zones within the city.

The integration of housing and employment at the city level is conceptually illustrated in Figure

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7.1 in comparison with the land use segregation concept. Whereas the former requires movement of people between homes and workplaces, the latter integrates the two functions as much as possible. The diagram of the new model suggests that a large part of the urban area would be designed for multiple and integrated functions, particularly work and housing. On the other hand, given the fact that some economic activities are incompatible with residential living, the model makes room for special areas designated for the exclusive use of heavy industries associated with harmful environmental effects. In keeping with current practice, the model also provides exclusive housing zones for people, particularly the rich, who may want to live in suburban areas and commute to workplaces. Through discriminatory tax policies and incentives, more people could be encouraged to live in areas designated for mixed uses. The wealthy who would prefer to live in the exclusive housing zones may be required to pay higher land and service costs.

In actual fact, evidence from this study shows that the "new" model is the current (although unauthorised) land use practice in Kumasi and other Ghanaian cities. Whereas municipal policies represent the former, i.e., separation of housing and work, housing practices in the neighbourhoods reflect the latter, i.e., integrated development. On this score, what is being advocated here is a shift from idealism to realism in urban planning practice in Ghana. In sum, apart from being consistent with local housing and land use practices, it is believed that this new urban design model will help in reducing urban sprawl, mass movement of people and commuting distances, traffic congestion, environmental pollution and urban management costs.



7.10.0 Decentralised Employment Zones

A four-tier employment zone hierarchy is suggested comprising: home-based economic activities, neighbourhood employment zones, city centre business zone and heavy industrial zones.

7.10.1 Level 1 - Home-Based Economic Activities

These are economic enterprises that can be sited in or around houses as observed in the survey. They comprise economic activities which are needed for domestic life and free of environmental problems particularly, noise and solid or liquid waste. Examples are corner shops, groceries, food related activities, sewing, hair dressing, radio services, typing, photography and urban agriculture.

7.10.2 Level 2 - Neighbourhood Commercial Zones

These are public spaces that can be demarcated for neighbourhood shopping centres and light industrial workshops. They are particularly earmarked for economic activities using production technologies which require either large space or generate some environmental hazards and pollution. These may include light manufacturing firms like bakery, metal works, gold smithing, furniture making shopping centres, restaurants etc. The allocation of enterprises to levels one and two may differ from community to community.

7.10.3 Level 3 - City Centre Business Zone

This zone is the typical central business district which accommodates institutional offices, shopping centres, and hotels.

7.10.4 Level 4 - Heavy Industrial Zones

This zone is for heavy industrial establishments which normally generate a large amount of waste products. Examples are oil refineries, iron and steel plants, automobile firms, electrical and electronic firms, chemical industries etc.

The employment zones are defined here at a conceptual level. The specific application of this concept in a community should be based on extensive research and an interactive planning process with local people.

7.11.0 Incremental Planning

The next building block of the organic integration concept is incremental planning. Perhaps, the most striking feature characterising the development of the neighbourhood enterprises and housing in all the communities is its evolutionary nature. As discussed in Chapter four, this is primarily due to the fact that the houseowners and entrepreneurs rely mostly on income resources rather than capital resources. Housing development was found to be governed by an open-ended process tailored to changing aspirations and priorities of families. Coupled with this, urban management in Kumasi is faced with limited financial resources. Under these circumstances, the most feasible and pragmatic strategy is to adopt an incremental approach to urban planning. This strategy is consistent with the inherent principles characterising the other building blocks of the organic integration concept. For example, multi- functional and integrated land use systems require a flexible design process that is able to respond to the changing space needs of neighbourhoods and households. Also, it is an incremental approach to urban development that can provide the necessary framework for the implementation of variable and evolutionary

standards. In effect, what is advocated here is a shift from rational comprehensive planning which tries to define the entire trajectory of settlement growth to a more decentralised piecemeal approach. Critics of the rational comprehensive approach believe such a piecemeal approach is the best we can hope for in planning (Propper, 1944; Lindblom, 1979).

7.12.0 Structural Political Reforms

It was argued in the literature review that the current planning practice in Kumasi and most Third World cities is dominated by the wealthy and the educated elite who run the affairs of the city. It was also mentioned in Chapter four that the poor housing and infrastructure conditions in the low income communities are primarily due to the question of unequal access to government resources. Evidence available suggests that this problem cannot be adequately addressed without structural changes in the political system which defines and controls urban planning.

McConnell (1981) acknowledges the dominance of political power in planning:

Public planning exists because those in power have willed that it should exist, and it operates in each country in the world today more or less exactly in the form sanctioned by those currently in power. Every planning decision made by a group of elected or appointed people is a reflection of their political stance. As different political parties gain control so the form of planning changes. (McConnell, 1981, p. 104).

Since the rational land use planning concept is sustained by the dominant interest group with a particular urban vision, the alternative of organic integration cannot survive in isolation. This new vision requires a new political arrangement anchored to responsive planning strategies and economic justice (McConnell, 1981; Rawls, 1971; Macpherson, 1987).

Responsive planning involves the sharing of planning responsibility among technocrats,

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politicians, affected people and interest groups. It requires that those who are most affected by planning should influence the decisions and those who are responsible for planning decisions should be accountable to the people. These principles challenge the myth of planning based on narrow technical expertise. The traditional notion of technical planning dominated by professionals should be rejected and broadened to include professionals skilled in eliciting varied ideas and concerns and non professionals representing affected groups. The experiences from many housing projects suggest that more humane and functional neighbourhoods are produced when facilitative professionals and interest-oriented non-professionals are allowed to contribute to the planning of such projects (Hulchanski, 1990).

The central issue in responsive planning is participation. Whether a planning decision will be responsive to the preferences of people depends on the degree of participation allowed in the decision making process. Simply put, the people who are going to be affected by the consequences of decisions should have an unrestrained opportunity to influence the choices and the decision. Thus, important planning decisions and standards will not be hijacked by a few to the disadvantage of the majority.

Meaningful structural political reform cannot be realised when women who constitute the majority remain in a paternalistic position in the development process of the communities. Consequently, given the predominance of the female population in both the communities as well as the enterprises as evidenced in the study, the necessity of their active involvement in shaping the future of the neighbourhoods cannot be over-emphasised. This will not only satisfy the requirements of responsive planning but would also be in the overall interest of the communities.

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To this end, first, it would be necessary for the government and local community leaders to encourage the participation of women in decision-making processes by ensuring their representation on various development committees. Second, city authorities should strengthen women's groups through funding, literacy training programs and the introduction of activities that are more responsive to the cultural and economic needs of women. Third, it is vitally important that some of the women begin to take up leadership positions at both urban and neighbourhoods levels to ensure that their concerns are sufficiently addressed in development policies.

The current inequalities in the urban system require some measure of economic justice. The principle states that (a) planning should positively discriminate in favour of the most disadvantaged; and (b) inequality in the distribution of resources should only be allowed when it favours the least advantaged. Economic justice as defined by Macpherson has two stipulations:

- (1) It treats economic relations as having become distinct from social relations in general, and now requiring principles more specific than those of justice in general,
- (2) it seeks to impose on economic relations some ethical principle deduced from a supposed nature of man (Macpherson, 1989, p.2).

Macpherson's theory of economic justice goes beyond abstract human rights and focuses on the economic and material well being of people: an acceptable standard of living, guaranteed access to decent housing, adequate medical care, education and social services as enshrined in article 25 of the UN Charter on Human Rights. Economic justice demands state intervention to ameliorate possible distortions of the market. Planning should therefore be interventionist, producing results different from what is commonly associated with market forces. In sum, responsive planning and economic justice will create the necessary structural transformations

within which an organic integration concept will be politically feasible.

The building blocks of the organic integration concept are diagrammatically illustrated in Fig. 7.2. These elements are compared with that of the land use segregation concept in Table 7.1.

Table 7.1 Comparison of Planning Concepts

Conventional Land Use Segregation	Organic Integration
<ol style="list-style-type: none"> 1. Discrete Zoning 2. Unifunctional land use 3. Uniform Standards 4. Centralised Regulatory Process 5. Assumptions of Consensus 	<ol style="list-style-type: none"> 1. Integrated land use 2. Multi-functional land use 3. Variable and Evolutionary standards 4. Community Economic Development 5. Decentralised Planning (political reform) 6. Incremental Planning

7.13.0 Conclusion

This chapter examined the implications of the research findings and how these insights inform an urban planning reform program that will facilitate an integrated development of housing and work. It was deduced from the empirical analyses that (a) natural community development processes lean towards spatial and functional integration of human activities; (b) since perceptions about housing and affordability levels differ, the universal imposition of a particular residential pattern or housing standards for all categories of people is not only inappropriate, but also oppressive to the poor; (c) in a situation where the implementation of public policy requires substantial inputs and resources from people, policy outcomes are determined largely by the material conditions of people; (d) in an instance where material conditions of people dictate a particular course of action, planning to accommodate such action is more realistic and effective

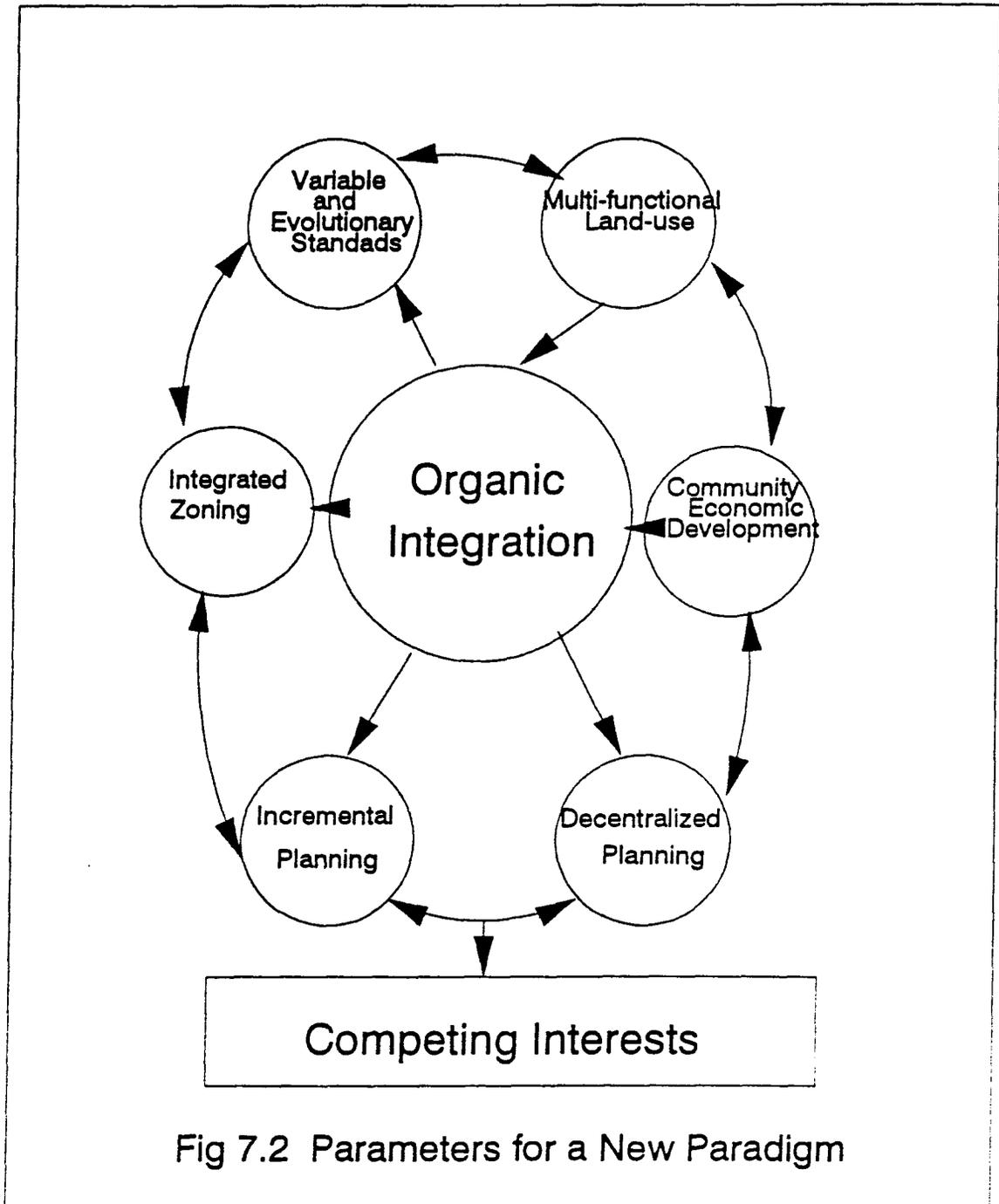


Fig 7.2 Parameters for a New Paradigm

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than to ignore or resist it through legislation.

Based on these generalisations, a trend towards a paradigm shift seems discernable. The need to shift from the conventional rational land use segregation concept to a holistic perception of the urban system and organic integration of its functions in space was suggested as an alternative model. This new vision of the urban system rests on five building blocks: (a) a redefinition of housing, work and the neighbourhood; (b) the introduction of variable and evolutionary standards; (c) a community economic development approach as the backbone of urban development; (d) an integrated and multi-functional land use system; (e) incremental planning and (f) structural political reforms in urban governance.

These reforms should constitute the basis of a comprehensive review of current planning legislation and practice in Ghana and other Third World countries that have fashioned their planning on western models. With such a review, neighbourhood economic enterprises will be formally recognised as legitimate developments in the urban system. It is believed, these suggested transformations at the urban level will create the appropriate framework that will facilitate the integration of housing and work at the neighbourhood level.

CHAPTER EIGHT - SUMMARY AND CONCLUSIONS

This dissertation questions the rationale and appropriateness of the land use segregation concept of planning which separates residential areas from workplace and standardises this unifunctional land use pattern as the norm to which all social groups must conform. The literature reveals that the separation of land uses is not so much "western", but it rather developed out of a particular set of circumstances related to the expansion of industrial capitalism. This concept is governed by principles emanating from utilitarian and rational comprehensive traditions of planning: unifunctional land use, discreet zoning, uniform standards, regulatory processes and an assumption of consensus in society (Faludi, 1973b; Hudson, 1979).

Empirical research for this study examined the creative processes through which low income households in Kumasi, Ghana integrate their economic survival strategies into the design and use of their housing spaces. Specifically, it analysed the extent to which income, settlement typology (i.e., informal and government built estates) and location (i.e., inner-city or periphery) have influenced the development of neighbourhood enterprises in four low income settlements in Kumasi. The study also analysed the kinds of impact the enterprises have on family income, employment generation, the use of housing space and the functional linkages of the enterprises with the urban economy.

The study found that a wide variety of informal economic enterprises operate in residential environments in Kumasi. About 1289 enterprises were surveyed ranging from informal to semi-formal activities; home-based to non home-based businesses; goods- to service-oriented activities; and those which service the neighbourhood market to others with markets outlets outside the city. With the exception of few schools and drug stores which are partially regulated

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by the government, the rest of the enterprises operate without any official registration or regulation. While 76 per cent were home-based, i.e., attached to or detached from buildings, 18 per cent were located within public domain and the remaining six per cent were sited on undeveloped plots. Often, the home-based enterprises operated as family businesses which were functionally integrated into the day to day family chores. In terms of housing development, the study revealed that the housing process manifests a gradual progression from mainly domestic land use to increasingly complex and integrated activities.

On average, each enterprise employs about three persons while about half of the employed persons in the communities are engaged in neighbourhood enterprises. The goods and services produced by the enterprises are not only consumed within the neighbourhood, but also, have market outlets in other parts of the city and beyond. For example, the activities of about 68 per cent of the enterprises were confined to the neighbourhood economy, 28 per cent had customers in other parts of the city and four per cent had access to markets outside the city. Female involvement was found to be significant. Women constituted 64 per cent of the total workforce and 63 per cent of the entrepreneurs. These home-based enterprises allow women to conveniently combine household responsibilities such as cooking and child care etc with the earning of income. The emergence of the enterprises are influenced by three determinants: income level, proximity of settlement to city centre and the development process of community. The analysis showed a higher concentration of the economic enterprises in settlements with relatively lower income; proximity to the city centre; and with greater flexibility in its development process. Based on these findings, the study concluded that the degree of concentration of enterprises in a community is closely related to (a) the level of informal processes (i.e, flexibility,

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incrementalism and minimum regulations) allowed in the development of the settlement; (b) the proximity of the settlement to the city centre; (c) is inversely related to the level of income in the community.

Poor housing and infrastructure was common problem in the communities especially, the informal communities. Although the residents have not demonstrated sufficient local initiative to improve the physical conditions in their neighbourhood, the problem of poor housing and infrastructure in these communities is primarily due to the question of unequal access to government resources as argued by Asiama (1985). The study established that their counterparts in the estates enjoy better housing and infrastructure services not because they have very high incomes, but simply because they could manoeuvre to obtain access to heavily subsidised public housing. In fact, most of the residents in the informal communities are northern migrants who normally isolate themselves from municipal politics.

The study revealed that although municipal policies pursue a goal of separation between where people live and where they work, housing practices in low income communities reflect an integration of residence and work. The foregoing findings lead to the conclusion that natural community development processes lean towards spatial and functional integration of human activities and thus to the poor, a house is not just a dormitory but also a place where people live, work and struggle for survival.

8.1.0 Implications for an emerging paradigm

Based on these findings and conclusions, the dissertation suggests a shift from the conventional

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land use segregation planning system in Kumasi and the Third World to a more holistic perception of the urban system and the organic integration of its functions in space. This new vision of the urban system rests on six building blocks: (a) redefinition of housing, work and the neighbourhood; (b) introduction of variable and evolutionary standards; (c) community economic development approach as the backbone of urban development; (d) integrated and multi-functional land use system; and (e) incremental planning (f) structural political reforms in urban governance. These reforms should constitute the basis of a comprehensive review of current planning legislation and practice in Ghana and other Third World countries that have fashioned their planning on western models.

At the neighbourhood level, it is argued that housing and neighbourhood planning should not only be approached from an evolutionary perspective, but more importantly, it should be culturally appropriate and economically supportive to the survival of the family. In this regard, it is suggested that future intervention in the planning of neighbourhood enterprises should explore ways and means to ensure that the businesses remain functionally integrated into the lifestyle of the households as was observed in the study. In the development of new low income housing schemes, spatial designs and housing forms should reflect the multi-functional land use patterns existing in old neighbourhoods. Given the increasing responsibilities and role of women the neighbourhood economy, such designs should be more responsive to their cultural and economic needs.

8.2.0 Policy Suggestions

In the face of the increasing gap between rental income and the rising cost of maintenance, it is

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suggested that the Kumasi Metropolitan Authority (KMA), homeowners and tenants should cooperate within the framework of an upgrading program to launch a house maintenance drive in the communities. Within this framework, the KMA will provide financial assistance in the form of building materials, and technical training of local artisans, while homeowners and tenants contribute to a house-maintenance fund which will be used for non-structural repairs such as painting plumbing etc in the houses. With respect of infrastructure, the communities need an incremental infrastructure improvement program which gives priority to sanitation and low-cost technologies. For instance, private vented indirect pit toilets (K-VIP) would be an appropriate alternative for some of the households who may not be able to afford water closet toilets. In keeping with the employment generation objective of the study, it is suggested that housing maintenance and infrastructure programs are to be designed to stimulate local construction activities by way of utilising labour intensive methods and appropriate low cost technologies.

Although strong social ties built around religion, ethnic relations and secondary associations exist particularly in the informal settlements, community leaders have not been very successful in harnessing these organisational potentials to address local development problems. Future improvement in the communities will depend largely on their ability to organise themselves for both local and external action. First, the communities need a strong political force that will lobby municipal politicians to allocate funds for housing and infrastructure improvements in the communities. Unless they shed their pilgrim mentality, and become active players in city politics, very little improvement would be seen in their neighbourhoods. Second, the communities need to mobilise themselves for action within their own neighbourhoods. They need to demonstrate their capability to address at least some of their local development problems and not to give the

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impression of being over-reliant on external assistance. It is suggested that the two leadership groups in the communities (i.e, neighbourhood development committee and the committee for the defence of the revolution) should jointly appoint a community mobilisation committee to organise the residents for social action. Since local groups already exist in the communities, mobilisation will be more effective if it begins by strengthening and re-orienting existing social groups and secondary associations.

Finally, technical support services have been suggested to provide training, credit facilities and market promotion to enhance the development of housing, infrastructure and neighbourhood enterprises in an integrated upgrading program. Local technical resource centres have been suggested to provide these services in the communities. Experiences from other countries suggest that much can be accomplished if all the three support services are administered by a single agency based in the local communities. The resource centres will be part of new institutional framework which reflects the multi-faceted nature of the upgrading program. It is suggested that an Urban Improvement Department (UID) should be established in the KMA to plan and implement improvement programs in the settlements in close collaboration with the residents. The functions of the department will be executed by three inter-linked departments: policy and planning unit, mobile action research unit and project implementation unit.

At the national level, there is a need for a change of attitude and policy shift towards the informal sector in general. The needs of these small scale enterprises should be addressed in national development plans. Their requirements should be clearly defined in the formulation of policies on education, technology and industrial planning and investment priorities. The current national

education reform program in Ghana, i.e, the junior secondary school system, which gives priority to vocational and technical training is a positive step in that direction. National policies should demonstrate concrete steps that will link the "formal and informal" economic enterprises through strategies like sub-contracting and market promotion.

8.3.0 Future Scenarios

In the final analysis is there any future for neighbourhood enterprises in Ghanaian cities? If there is, what factors will determine that? Based on this study, there are at least three possible future scenarios. The first is to enforce the legislation which prohibits the operation of economic activities in residential areas. This scenario is not likely to be realised because of the weak law enforcement tradition in the city. The best the authorities can do is to streamline their activities in order to minimise any environmental problems associated with their operations. The second scenario is to recognise the enterprises and introduce programs that will stimulate their performance. This scenario is the most desirable option but it does not look possible in the immediate future given the disposition of officials and politicians who control affairs in the city now. The third scenario is benign neglect. It represents the status quo. City officials feel this scenario is safe because it gives them room to introduce selective controls without necessarily imposing a general ban on people's means of survival. This implies that as long as the activities of these enterprises remain confined to the neighbourhoods without any significant environmental impact on the city, authorities will pretend they do not exist. On the other hand, if their activities begin to impair the beauty and image of the city, then steps are likely to be taken to control and streamline their operations. This scenario confirms Gilbert's observations on public discretion towards illegal developments in cities. One can therefore argue that these enterprises are

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existing not simply because there is demand for their services, but also because discretion is exercised towards them by those who decide on what is acceptable or unacceptable in the city (Gilbert, 1991). On this premise, the future of the neighbourhood enterprises depends significantly on the support and attitude of the city authorities in Kumasi.

The main contribution this dissertation makes to knowledge is the organic integration vision of urban planning which recognises the inseparable relationships between work and residence, formal and informal structures, production and consumption, legal and illegal etc. The concept aims at promoting a human settlement strategy which combines the twin objective of advancing economic development of communities as well as improving housing conditions. The study also provides some critical insights about the imperfect correspondence between public policy and people's responses. Ironically, it was observed that the resident's means of livelihood were in conflict with official planning/housing policy. This divergence reveals the limits of public policy in controlling human behaviour in the housing development process. It was established that in a situation where the implementation of public policy requires substantial resources from people, policy outcomes are determined largely by the material conditions of people. This simply means, standards become irrelevant if there are no resources to meet them. These insights lead to the conclusion that housing policies which seek to create a standard residential model for all categories of people are inappropriate given the differing affordability levels in the urban system. The central issue is: housing means different things to different people. On another level, the study also reveals that in a circumstance where the material conditions of people dictate a particular course of action, planning to accommodate such actions is more realistic and beneficial than to ignore or resist it through ineffective regulations.

CHAPTER 8. SUMMARY AND CONCLUSIONS

Finally, given the increasing inability of the poor to find gainful employments and decent affordable housing in Ghanaian cities, the development of residential environments that facilitate the multiple use of housing and residential spaces for a variety of social and economic activities in a mutually supportive manner is vital for the transformation of the uncontrolled low income settlements into viable, self-reliant and sustainable neighbourhoods. Such a move will not only address the chronic housing and employment problems facing the poor, but will also have significant impacts on the entire urban system by way of reducing urban sprawl, mass movement of people, commuting long distances, traffic congestion, environmental pollution and urban management costs. How far this twin objectives can be achieved would invariably depend on the disposition of the educated elites and authorities who run the affairs of the cities.

APPENDIX ONE

QUESTIONNAIRE

Housing and Employment Survey in Kumasi

Name of Interviewer: _____ 2. House Index: _____

A. Housing and Household Data

1. Questionnaire no.:

2. Respondent: a) Houseowner
b) Representative of houseowner

3. Personal profile: a) Age _____ b) Sex _____
c) Occupation
1. Farmer
2. Trader
3. Artisan
4. Civil servant
5. Commercial/Accounting
6. Other

d) Education
1. None
2. Primary
3. Secondary
4. Post-Secondary

4. Types of house: 1. Single storey compound
2. Multi-storey compound
3. Semi-detached
4. Detached bungalow

5. Type of building materials:

a) Walls	i) Swish 111) Wattle and daub	ii) Bricks iv) wood
b) Roofing	i) Iron sheets iii) Shingles	ii) Asbestos iv) Tiles
c) Floor	i) Laterite iii) Terrazo	ii) cement screed

16. Did you pay any amount for the plot? a) Yes b) No

17. If yes, how much did you pay?

17. You made payment to whom? a) Chief
b) Family head
c) Land dealer
d) other

18. Have you registered the land with the Lands Commission?
a) Yes b) No

19. How long did the land acquisition process take?

20. Do you have any legal document on the plot?
a) Yes b) No

21. Do you consider your house to be completely built?
a) Yes b) No

22. If no, what is the state of completion?
a) Aspects completed b) Aspects uncompleted

23. Physical housing conditions:

a) Walls i) Severe cracks ii) Few cracks
iii) Few cracks iv) Other
b) Roofs i) Leakages 2) No leakages c) Other

24. When did the construction begin?

25. What were your sources of finance?

a) Personal
b) Family assistance
c) Loans from friends and family
d) Loans from banks
d) Other

27. Any reasons for your reliance on a particular source?
- a) Availability and easy access
 - b) Low interest rate
 - c) Less harassment in case of default in payment
 - d) Others
28. Why didn't you go for a bank loan?
- a) Not available or accessible
 - b) No information
 - c) Just don't like it
 - d) High interest rates
 - e) Fear of consequences of default
29. Were you or any member of your family directly involved in the construction?
- a) Yes
 - b) No
30. If yes, what was your contribution?
- a) blockwork or masonry
 - b) carpentry
 - c) painting
 - d) plumbing
 - e) electrical works
 - f) design
 - g) management
31. What were your sources of building materials?
- a) Informal small-scale dealers
 - b) large building material companies
 - c) Government sources
 - d) Other
32. Why this particular source?
- a) Availability and accessibility
 - b) Low price
 - c) Credit facility
 - d) Other
33. Any particular problems with your choice?
- a) Lack of regular supply
 - b) Long distance
 - c) High prices
 - d) Other
34. What was your procurement approach?
- a) incremental purchase and latter use
 - b) incremental purchase and direct use
 - c) bulk purchase
 - d) other

35. Which of these factors is particularly responsible for the delay of the construction?
- a) Building materials
 - b) Finance
 - c) Labour
 - d) Lack of immediate need of rooms
 - e) Lack of infrastructure services
 - f) Processing of documents
36. Which of these factors was more difficult to mobilise?
Rank in order
- a) Land
 - b) Building materials
 - c) Labour
 - d) Infrastructure
 - e) Finance
37. If your house is not completed, how do you intend financing the completion of the house?
- a) Personal and family source
 - b) Loan from friends
 - c) Loan from bank
 - d) Loan from private money lenders
38. Given opportunity, what would you prefer?
- a) Personal and family sources
 - b) Loan from friends
 - c) Bank loan
 - d) Loan from money lenders
39. What transformation (improvements) have you made to the original design?
- a) Additional rooms
 - b) Additional storey
 - c) Balcony or parlour
 - d) Commercial conversions
 - e) Others
40. If any, what was your contribution?
- a) Blockwork
 - b) Design
 - c) Carpentry work
 - d) Plumbing and other services
 - e) Painting
41. What necessitated the transformation?
- a) Lack of space for increasing household
 - b) Rental demand

- c) Commercial purposes
- d) Common neighbourhood trend
- e) Other

42. How did you finance the transformation?

- a) personal or household
- b) Loans from friends and family members
- c) Loans from private money lenders
- d) Bank loans

43. Did you employ skilled labour? a) Yes b) No

44. If yes, what particular tasks?

- a) Blockwork
- b) Design
- c) Carpentry work
- d) Plumbing and other services
- e) Painting

45. Were you or the household directly involved in the transformation?

- a) Yes b) No

Which of the services were provided before the house was occupied?

- a) Water b) Electricity
- c) Toilet d) Bathroom
- e) Kitchen

46. These services were provided in what order?

- 1.-----
- 2.-----
- 3.-----
- 4.-----
- 5.-----

47. What part did you play with regard to the supply of

- a) Water b) Electricity

- i) provision of materials i) provision of materials
- ii) payment of cash ii) payment of cash
- iii) Lobbying iii) lobbying

48. When was the last time you carried out repair works on this house?

49. What did you repair and who did it.

Type of repairs	Self-help	Paid Labour
a) Wall b) Roofing c) Wooden members d) Plumbing e) Electricity f) Painting g) Floor		

50. How did you finance the maintenance works?

- a) personal or household
- b) Loans from friends and family members
- c) Loans from private money lenders
- d) Bank loans

51. If there are renters in this house, do they contribute to maintenance?

- a) Yes
- b) No

If yes, in what ways?

- a) Financial
- b) Direct labour
- c) Provision of materials

52. Have you put any of your rooms to commercial uses?

Rental rooms: Rent per room:
 Neighbourhood enterprises: Rent per room:

53. Indicate the type of neighbourhood economic enterprise (NEE):

54. Was the enterprise originally planned? a) Yes b) No

55. If no, what necessitated the conversion?

- a) Personal business or financial interest
- b) External request
- c) Common neighbourhood trend
- d) Other

56. What specific transformations did you undertake for commercial purposes?

- 1) Additional
- 2) Converted a patio or kitchen
- 3) Converted a room or rooms
- 4) Frontal changes

5) Others

57. Has the use conversion affected you in anyway?

- a) Structural effects on house
- b) Family life or user comfort
- c) Living space
- d) Nuisance effect
- e) Other

58. Do you regard the commercial use as permanent? a) Yes b) No

59. Is there any particular NEE you would disallow in your house?

- a) Personal services
- b) Retailing
- c) Food processing
- d) Light manufacturing
- e) Animal rearing
- f) Education
- g) Construction
- h) Others

60. Do you think NEEs should be extensively encouraged in the neighbourhood?

- a) Yes
- b) No

61. Do you foresee any problems if this is done on a large scale?

- a) Noise
- b) Waste problem
- c) Congestion
- d) Others

62. Can you indicate where the employed residents in your house work?

Residents	Within house	Outside house but within neighbourhood	Outside the neighbourhood
Resident 1			
Resident 2			
Resident 3			
Resident 4			
Resident 5			
Resident 6			
Resident 7			
Resident 8			
Resident 9			
Resident 10			

63. Do you stay regularly in this house?

- a) Yes b) No

B. Neighbourhood Economic Enterprises (NEE)

1. House Index:

2. NEE Index:

3. Type of enterprise:

- a) Personal services
- b) Retailing
- c) Food processing
- d) light manufacturing
- e) Urban agriculture
- f) Education
- g) Construction

4. Personal profile of entrepreneurs:

- a) Age:
- b) Education
 - i) None
 - ii) Primary
 - iii) Secondary
 - iv) Post-secondary

c) Tenurial Status a) houseowner b) renter Sex: a) male b) female

(d) Ethnicity:

- a) Akan
- b) Northerner
- c) Ewe
- d) Ga Adangbe
- e) Non-Ghanaian

5. Is this your first job? a) Yes b) No

6. If no, what was your previous job?

7. Why did you leave that job to start this?

- a) Lost previous job
- b) Low wages
- c) Lack of convenience
- d) Other

8. How did you start this enterprise?

9. If you are a renter, how did you get houseowner to approve of the enterprise?

- a) Relative to houseowner
- b) Houseowner is a partner in the business
- c) Sheer kindness
- e) Payment in kind
- f) Other

10. How many people do you employ?

Category of labour	Full-Time			Part-time		
	Male	Female	Child	Male	Female	Child
Paid labour						
Unpaid Labour						

11. What was your source (s) of initial capital?

- a) Personal
- b) Family or friends
- c) Local credit union
- d) Bank credit

12. Why did you choose this particular NEE?
- a) Personal choices
 - b) Family occupation
 - c) Popular ethnic occupation
 - d) Last resort
 - e) Other
13. Does your enterprise require a special skill?
- a) Yes
 - b) No
14. What special skill is required? Specify
15. How did you learn this skill?
- a) From the family
 - b) From apprenticeship
 - c) From formal vocational training school
 - d) No formal training (natural gift)
16. Why this location?
- a) Convenience and availability
 - b) Proximity to market
 - c) Proximity to house
 - d) Proximity to source of raw materials
17. Are you satisfied with your location? a) Yes b) No
18. If no, what are the problems of the site?
- a) Limited space
 - b) Not easily seen by customers
 - c) Objections from neighbours and landlord
 - d) Lack of infrastructure
 - e) Other
19. Do you have any intention to relocate? a) Yes b) No
20. If yes, to where?
21. Locational Characteristics:
- a)
 - i) Length
 - ii) Breadth
 - iii) Area
 - b)
 - i) Attached to house-frontal
 - ii) detached from house
 - iii) In internal courtyard
 - iv) Other

- d) Distance from major street:
 i) Less than 100 meters ii) 101 - 500 meters
 iii) 500 meters - 1 km.

22. Use of space:
 a) Only business use
 b) Business and domestic (sleeping and cooking)

23. What are your market outlets?

Market Outlets	Quantity	Proportion
Within Neighbourhood		
Within City		
Outside City		

24. On the average, what quantity do you produce or sell per day/week/month?
 What is your unit price?

25. Do you depend on any infrastructure services?
 a) Water
 b) Electricity
 c) Drainage system
 d) Access roads

26. What problems are associated with these services?
 a) Irregular supply
 b) High service charges
 c) Other

27. How do intend solving it?

28. Does the activity create any environmental problems?
 a) Noise b) Visual nuisance
 c) Smell d) Spatial conflict
 e) Liquid waste f) Solid waste

29. Are you satisfied with your job? a) Yes b) No

30. Given opportunity, would you like to shift to another job?
 If yes, what job?
 a) Self-employed job outside home
 b) Non-public employment outside home

- c) Government employment
- d) Other

31. Do you think NEEs should be encouraged on a wide scale?

- a) Yes
- b) No

Give reasons:

32. Name 3 major problems confronting the NEEs

- a) -----
- b) -----
- c) -----

33. What assistance do you require from the government?

- a) -----
- b) -----
- c) -----

34. What is the impact of your business on the following:

a) Living space (area)

- i) Serious encroachment on living space
- ii) Limited encroachment on living space
- iii) No encroachment on living space

b) Family life

- i) Serious interference in family privacy
- ii) Limited interference in family privacy
- iii) No interference in family privacy

c) Family income

- i) A drain on family income
- ii) Small addition to family income
- iii) Substantial addition to family income

d) Does your business operate during the night?

- a) Yes
- b) No

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