

COMPOUND CULTURE REVISITED

A lived-in assessment of low-income housing strategies in Tema and Ashaiman through tenure, value and mobility.

PART 1



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KU LEUVEN

**FACULTEIT
INGENIEURSWETENSCHAPPEN**

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A lived-in assessment of low-income housing strategies in Tema and Ashaiman through tenure, value and mobility.

Thesis voorgedragen tot het behalen
van de graad van Master of Science
in de ingenieurswetenschappen:
architectuur
Promotor:
dr. Viviana d'Auria

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Master of Science in de ingenieurswetenschappen: architectuur

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Korte inhoud:

Ghana has a long tradition of multi-habitation in compound and family houses, which has proved to be a valuable housing strategy for low income households. However, as a result of socioeconomic changes during the past decades, an increasing modernisation and urbanisation, the traditional family systems and housing in urban areas are transforming. New housing typologies are emerging and there is a gradual shift from multi-habited compound houses to other typologies such as self-contained and/or single family dwellings. Nevertheless, the compound-culture and the idea of the extended family continues to exist, retaining its multilayered value. Looking into three urban areas - Community 8 in the formal city of Tema, the indigenous Ga-context in Tema New Town and the informal settlement Ashaiman - the different housing strategies will be assessed through tenure, value and mobility; three key concepts to interpret the present housing culture in Ghana.

Thesis voorgedragen tot het behalen van de graad van Master of Science in de ingenieurswetenschappen: architectuur

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oioewadong (thank you)!

TABLE OF CONTENT

PART 1

TERMINOLOGY	16
1 INTRODUCTION	20
COMPOUND CULTURE REVISITED...	22
...ASSESSING THE ROLE OF TENURE, VALUE AND MOBILITY...	24
...FOR LOW-INCOME HOUSING STRATEGIES IN TEMA AND ASHAIMAN	26
METHODOLOGY	30
2 TIMELINE	32
3 HOUSING STRATEGIES	52
 TEMA NEW TOWN	54
RESETTLEMENT TO TEMA NEW TOWN	56
PROVIDING A LAYOUT TO REPLACE AN INDIGENOUS VILLAGE	58
CHANGES IN SOCIAL STRUCTURE	62
SOCIAL BARRIERS IMPOSED BY PHYSICAL PLANNING	
BLURRING GENDER-BASED DISTINCTIONS	
A NEW TOWN, YET IMMEDIATELY OUTDATED	72
INADEQUATE SANITARY FACILITIES	88
SPACES SAFEGUARDED FROM DENSIFICATION	90
MORE RECENT DEVELOPMENTS IN THE SURROUNDINGS OF TEMA	92
 AWUDUNG	94
THE BEACH SIDE OF TEMA NEW TOWN	100
RESETTLEMENT FROM AWUDUNG TO MANHEAN	102
AWUDUNG ANNO 2013	104
MANHEAN ANNO 2013	106

ASHAIMAN	108
THE GROWTH AND DEVELOPMENT OF ASHAIMAN	110
DISTINCT DEVELOPMENT PATTERNS IN ASHAIMAN	
 SECTION E	124
SECTION E, THE INDIGENOUS SETTLEMENT	126
TRANSITION FROM TEMPORAL TO PERMANENT SETTLEMENT	
OVERLAPPING RESPONSIBILITIES OF TDC AND ASHMA REGARDING DEVELOPMENT CONTROL	
INSUFFICIENT SANITARY FACILITIES	
DIFFERENT APPEARANCES OF ROADS	
 LOW-COST AREA	134
LOW-COST AREA, THE PLANNED SETTLEMENT	149
'SITES AND SERVICES' APPROACH	
LACK OF RECREATIONAL ZONES AND SUFFICIENT SANITARY FACILITIES	
FORMAL AND INFORMAL REFUSE COLLECTION	
DIFFERENT AREAS DUE TO VARYING PROVIDED INFRASTRUCTURE	
 AMUI DJOR	156
AMUI DJOR, THE INFORMAL SETTLEMENT	164
TOP DOWN SLUM UPGRADING PROGRAMMES	166
ASSEMBLY APPROACH	
UN-HABITAT	
BOTTOM UP SLUM UPGRADING PROGRAMMES	168
AMUI DJOR LANDLORDS ASSOCIATION	
 AMUI DJOR HOUSING PROJECT	170
INITIATION	180
AMUI DJOR HOUSING COOPERATIVE SOCIETY	182
PILOT PROJECT	184
HOUSING UNITS	
COMMERCIAL FUNCTIONS	
CONTINUATION OF THE DEMONSTRATION PHASE	194

 TEMA CO-OPERATIVE HOUSING SOCIETY	196
THE ORIGIN OF HOUSING COOPERATIVES IN GHANA	208
THE INITIATION OF THE FIRST URBAN COOPERATIVE HOUSING MOVEMENT	210
THE FIRST PHASE: 1971 - 1973	212
ORGANISATION OF THE SOCIETY AND OTHER PARTIES INVOLVED	
DESIGN OF THE CORE HOUSES	
THE SITE LAYOUT	
COMPLETION OF THE FIRST PHASE	
THE SECOND PHASE: 1974 - 1982	220
THE ABSENCE OF A PERMANENT TECHNICAL SERVICES ORGANISATION	
THE THIRD PHASE: 1983 - 1992	222
RETROSPECT AND THE SOCIETY AS IT IS TODAY	226
 MULTI-STOREY HOUSES	230
THE EMERGENCE OF STOREY BUILDINGS	242
TEMA NEW TOWN	246
ASHAIMAN	250
TEMA CO-OPERATIVE HOUSING SOCIETY	254

REFERENCES	258
CASES	260
LITERATURE	268
ENDNOTES	271

PART 2

4 TENURE 14

OWNERSHIP OF LAND	18
LAND MARKET IN GHANA	
TEMA METROPOLITAN AREA	
LAND CERTIFICATES	
TENURE SECURITY	24
OWNERS	
TEMPORARY OWNERS	
SQUATTERS	
TYPES OF TENURE	48
MULTI-HABITATION IN COMPOUND HOUSES	
LIVING TOGETHER IN MULTI-STOREY AND COOPERATIVE HOUSES	
RENTAL MARKET	
DIVIDED OWNERSHIP OF HOUSES	72
TRANSFER OF ROOMS IN COMPOUND HOUSES	
POSSIBILITY OF TRADITIONAL INHERITANCE IN MULTI-STOREY AND COOPERATIVE HOUSES	
BUILDING FOR THE NEXT GENERATION	

5 VALUE 90

THE VALUE OF FAMILY HOUSES	92
REDUCING RECIPROCITY IN FAMILY NETWORKS	
SHARING IS NOT ALWAYS CARING...	
INTERCONNECTING SPHERES OF TRADITIONAL AND MODERN LIFESTYLE IN TEMA NEW TOWN	106
INDIGENOUS CUSTOMS	
SPIRITUAL BELIEFS	
TRADITIONAL CUSTOMS INFLUENCED BY CHRISTIANITY AND THE ADOPTION OF A MODERN LIFESTYLE	
FAMILY MEETINGS	
THE COURTYARD IS HERE TO STAY	122
THE ECONOMIC VALUE OF DWELLINGS	126
INFORMAL SECTOR EMPLOYMENT	
HOME-BASED ENTERPRISES	
EXPLOITING THE ASSETS OF THE PLACE OF RESIDENCE	
EXPLOITING THE (LACK OF) INFRASTRUCTURE	

6 MOBILITY **156**

(RURAL-URBAN) MIGRATION	158
REASONS FOR MIGRATING TO TEMA/ASHAIMAN	
TIES WITH THE HOMETOWN AND ETHNIC IDENTITY	
SPATIAL MOBILITY IN THE TEMA AREA	168
MOVE OR IMPROVE	172
MODELS AND THEORIES TO DESCRIBE HOUSING CHOICES	
(IM)MOBILITY IN OLD TEMA	
CONCEPT OF TEMA TOWNSHIP AND POLICIES REGARDING RESIDENTIAL MOBILITY	
RESIDENTIAL MOBILITY: MOVE	
IMPROVING AS A WORTHY ALTERNATIVE TO MOVING	
PREFERENCE TO IMPROVE	
COMBINATION OF MOVING AND IMPROVING: UPWARDLY MOBILE FAMILY MEMBERS	

7 CONCLUSIONS **240**

'THE IDEAL URBAN FUTURE': TOWARDS MODERN LIFESTYLES AND SWEEPING GLOBAL MODELS	243
URBAN LIFE IN REALITY: THE 'IDEAL MODERN FUTURE' ITS COUNTERWORKS	244
FABRICATING HYBRID HOMES: NEITHER COMPOUND NOR VILLA BUT SOMETHING IN BETWEEN	246
STEPS AHEAD FOR FULLY-FLEDGED CITY COMPOUND	250

REFERENCES **258**

CASES	260
LITERATURE	268
ENDNOTES	271

TERMINOLOGY

Tema Township:

Communities forming the formal city of Tema.

Tema New Town:

Resettlement town of Old Tema.

Sometimes the town is referred to as 'Tema Manhean', especially by older inhabitants or in earlier literature. The term '*Manhean*' is used for a town at the time of construction. Nowadays the town is usually referred to as 'Tema New Town', which is also adopted in this thesis.

Manhean:

Many Ghanaian towns have a newer ward called 'Manhean'. In this thesis the name is used for a ward in the north of Tema New Town.

Amui Dzor:

'Amui Dzor' is used in this thesis to appoint a ward in the south of Ashaiman. Other names used for the same area are 'Amui Dzor', 'Tulaku' and 'Tulako'.

Household:

A household is formed by people living together in the same dwelling. Groups of residents in compound houses that do not share meals or use private rooms together are considered separate households.

Keyholder:

A compound house can be owned by different persons. Each room has a 'keyholder' who has the right to decide what happens with the room or who may occupy it.

Landlord:

This term is used to refer to the owner of a house, not of land, who rents a housing unit to a household, referred to as the tenant. The landlord does not necessarily have to own the entire building, different housing units within the same compound can be owned by different people.

Nuclear family:

'Nuclear family' is used to define a family consisting of parents and their children, as contrasted with the larger 'extended family', including many distant relatives. Houses in Ghana traditionally are occupied by extended families, sharing a home with only the nuclear family is introduced by western lifestyle and promoted by the government.

Self-contained:

Contrary to a traditional compound house where facilities have to be shared, a self-contained house is equipped with a kitchen, bathroom and toilet and is therefore more autonomous.

Slum:

This is an informal settlement with little government interference. Although words as 'slum' and 'squatter' often are related to negative connotation, the settlers are often resilient because of the willingness to gradually upgrade their neighbourhood according to their abilities. When dwellers stay there long enough and see the environment evolve they become proud of what they have achieved with the community although they have no formal right of ownership.

Stool land:

Land vested in Chiefs is defined by the term 'stool land'. This title originates from the use of traditionally designed stools as a symbol of a chief's authority in Southern Ghana.

Strangers / Migrants:

While these terms are used for people migrating from other parts of Ghana or from other countries, the word 'aliens' is exclusively referring to foreigners moving to Ghana.

ABBREVIATIONS

TTC:

Tema Traditional Council

TDC:

Tema Development Corporation

TMA:

Tema Metropolitan Assembly

ASHMA:

Ashaiman Municipal Assembly

UST:

University of Science and Technology

Changed into **KNUST**:

Kwame Nkrumah University of Science and Technology

SAP:

Structural Adjustment Programme

TCHS:

Tema Co-Operative Housing Society

UN-Habitat:

United Nations Human Settlements Programme

PD:

People's Dialogue

GHAFUP:

Ghana Federation of the Urban Poor

TAMSUF:

Tema Ashaiman Slum Upgrading Facility

ADLA:

Amui Djor Landlords Association

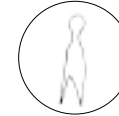
SYMBOLS



House owner



Family of the owner



Tenant



Interviewee



Interviewee's age



Compound house



Self-contained house



Piped water connection



Amount of electricity meters

INTRODUCTION

1

“The urban African compound is created and peopled by individuals who hail from collectivistic cultures. They bring with them templates of a communal lifestyle, which they have applied to their urban living situation. If planners are to understand compound attachment, or any other element that links users with a space, they must take note of the primal sensibilities that tie people to this particular space, of the symbolic representation embodied, of the relationship between place and cultural memory.”¹

Generally speaking, Ghanaian housing, but also Ghanaian culture and lifestyle overall, is rooted in its compound house typology, dominating the urban housing stock. A compound house is a cluster of single rooms or units, having a shared space, usually an open space enclosed by those units and/or another enclosure such as a wall. The actual spatial organisation, appearance and materialisation varies throughout the country as there are many different Ghanaian or even West-African cultures for that matter, as they cross nations' borders. In the specific context where this study is focusing on, a compound house is typically described as a large rectangular, one-storey structure consisting of singular rooms facing a courtyard with a veranda or porch in between. But compound houses are not simply defined by its physical appearance. Essentially they are 'socio-physical structures'², originally centred around the concept of the 'extended family'. In the physical form as described above, they are so typical in urban family houses that the term 'family house' is sometimes loosely applied to that traditional house type.³ However, compound houses do not necessarily house members of one and the same family anymore and as such do not need to be 'family houses'. Instead, it is more about the multi-habitation of different households, whether or not of the same extended family, sharing outdoor spaces, facilities and infrastructure. Not only physical amenities but human relationships are shared as well under multi-habitation.⁴

Several advantages are associated with multi-habitation in compounds, such as the social security systems and relations they establish, the low cost, the sharing of facilities and the integration of affordable rental units in a compact entity.⁵ Of course, the compound house is not a flawless housing typology. Issues such as the lack of privacy and conflicts regarding maintenance and the sharing of space and facilities have always been intrinsic to compound housing.⁶ However, more recently, changing socio-economic conditions and cultural attitudes in modernising and urbanising centres are leading to the individualisation of family systems.⁷ The increasing negative perception towards compound houses is also attributed to its limited economic value in the sense that they are owned in common.⁸ All these factors are contributing to the fact that compounds tend to be associated with traditional indigenous lifestyles and as such seen as old-fashioned or even stigmatised as housing for the poor, who cannot afford the modern and more Westernised ideal of the self-contained and uni-nuclear accommodation.⁹ This is leading to a gradual shift from multi-habitation in compounds to newer typologies such as detached self-contained houses or so-called bungalows or villas and flats.

Ghana is suffering from a substantial housing deficit. Although compound houses still dominate the existing housing in urban and rural Ghana with a share of 51,5%¹⁰, multi-habitation dwellings such as compound houses have hardly been an integral component of Ghana's urban development and housing strategy.¹¹ Policy documents on housing such as the 1993 *National Shelter Strategy* and its revisions indicate that the state is not ignorant on the need to provide affordable homes for the poor. 'But none of these documents has been formally accepted and officially adopted to use in the country as a substantive policy.'¹² Other past development plans are mostly based on increasing the proportion of single-household dwellings, rather than encouraging the multi-habited compounds.¹³ Even if housing policy supports multi-habitation and incremental housing, current planning and building laws do not encourage such dwelling types.

The trend to 'build for individuals instead of the traditionally accustomed one of building for groups makes it difficult for the state to turn its vision of developing housing sector into reality'.¹⁴ Scholars are not taking a completely unanimous stand regarding policy makers their attitude towards compound housing. Where for example Korboe in the 1990s revealed a marked anti-compound stance among municipal administrators¹⁵, Addo recently stated that '[most] policy makers were of the opinion that multi-habitation is an affordable and sustainable option of addressing urban low income housing needs in Ghana'.¹⁶ Our own interviews with local policy makers did not result in univocal results as well, although more officials believed in the slow death of the compound houses.¹⁷

Where policy makers and the Ghanaian government are maybe not completely sure which position to assume, a lot of authors take a clear stance against normative policies and neo-liberal governments which see compound houses and multi-habitation as informal and as such unwished-for. Loopmans and Danso-Wiredu (2013) recently stated that 'the informal sector should be utilised as the basis for housing supply policies', assisted by a suitable financing system. According to them, 'the state should therefore make efforts in encouraging more compound houses built to accommodate the urban poor'. Longer ago, John Turner (1976) while discussing realistic housing policies stated that legislation should be more proscriptive instead of conventional and prescriptive, allowing local communities and residents a wide range of actions as to stimulate them for providing economic solutions to their own real problems. Also inherent in the compound culture, and often seen as a malignant tumour by policy makers, are the incremental transformations that residents undertake to adjust their housing situation to family dynamics and changing socio-economic conditions. Tipple (2000) is fiercely fighting the accusation of planners that those residents transforming their houses - 'transformers' - are building slums. According to him, governments should establish a policy framework for stimulating all actors to be involved in the housing process instead of a top-down approach, as 'transformers' are house suppliers as well. His study on

user-initiated transformations of government-built housing exposed the importance of the compound typology in Ghana as owners were transforming their (semi-)detached villas into substantial compound houses. Also the *Ghana Housing Profile* (UN-Habitat, 2011) in a more policy-oriented and Pellow (2002) in a more anthropological point of view mentioned the importance and worth of compound housing.

It is also crucial to not only look at the position of Ghanaian policy makers and professional authors but to listen to the voice of the urban dwellers as well. In the end, one could say that many builders remain quite faithful to the compound form but that does not apply to all cases in general. The grassroots opinion on categorising the compound house as inferior as well as the aspiration to pursue the modern life and live in villas or other self-contained units is quite present among urban residents. In Kumasi for example was found that half of the recent individual builders chose to build villas or apartments instead of compounds.¹⁸ In our cases, 55% of the interviewees expressed a negative attitude towards the compound house in general, compared to 37% with a positive attitude and 8% who did not chose for one side but acknowledged good as well as bad characteristics of the compound house. But in the end, we see that many residents remain faithful to the compound form.

This thesis will look therefore into the compound culture in urban Ghana nowadays and what the role of the compound house is or can be in the future development of Ghanaian urban areas. How are compound houses working on multi-dimensional levels? What are their advantages and what are their problems? Is it something that is fading away? If so, due to government actions and top-down decisions or due to changing lifestyles and preferences of the residents themselves? Are compound houses able to deal with these changing conditions? Even if compound houses in its typical appearance do not have a future anymore, we can look into newer emerging typologies and strategies to understand how they work in relation to the compound house and how they can learn from its virtues.

“A house can be a home if and only if it is minimally accessible, provides minimum shelter, and a minimum security of tenure. But, [...] as everyone’s own experience shows, these limits are immensely variable.”¹⁹

To result in a more focused, in-depth and relevant analysis, the study is made in a specific conceptual framework. The fieldwork material and discussion will be unravelled into three main themes, which emerged by the processing of our fieldwork material as key concepts, appearing to be determinative and elucidative in most of the processes underlying the built and socio-economic urban space. These concepts are ‘tenure’, ‘value’ and ‘mobility’. Each of them have many dimensions, which can all contribute in grasping the complexity of the compound culture and the urban context. Moreover, these three themes are not ‘invented’ and introduced by us as being key concepts but are in a substantive way discussed and used in literature, which can form a background for our analysis. The three main chapters of the thesis will consequently deal with these concepts separately. However, tenure, value and mobility are not isolated but all active at the same time and place. They are in close relationship with each other leading to the fact that actually a lot of processes are fuelled by them.

A sense of ownership is indeed crucial for building a home. Relatedly, **TENURE** and tenure security are important factors for the determination of dwellers’ livelihoods. The possibility of eviction influences the construction process, the use of resources for a house’s maintenance of buildings and the evolution of an entire neighbourhood. While policymakers state that land titles should be fixed and focus on individual ownership, provisions on the ground come about very slowly. Meanwhile dwellers from the different researched areas do not refrain from taking action, although their tenure status can range from legally fixed and/or very secure to exactly the opposite. This chapter not only analyses land ownership, but also that of the home. Often inhabitants of varying profiles, featuring different types of tenure status, live together in compound houses in multi-owner configurations. How will the common practice of multi-habitation evolve in the future, as policymakers now encourage building new housing typologies based on nuclear families? Although the housing needs of inhabitants in Tema and Ashaiman are changing, indigenous practices of dwelling, related to multi-habitation - and the time-honoured use of compound houses - exert a great influence on endogenous typologies such as multi-storey houses.

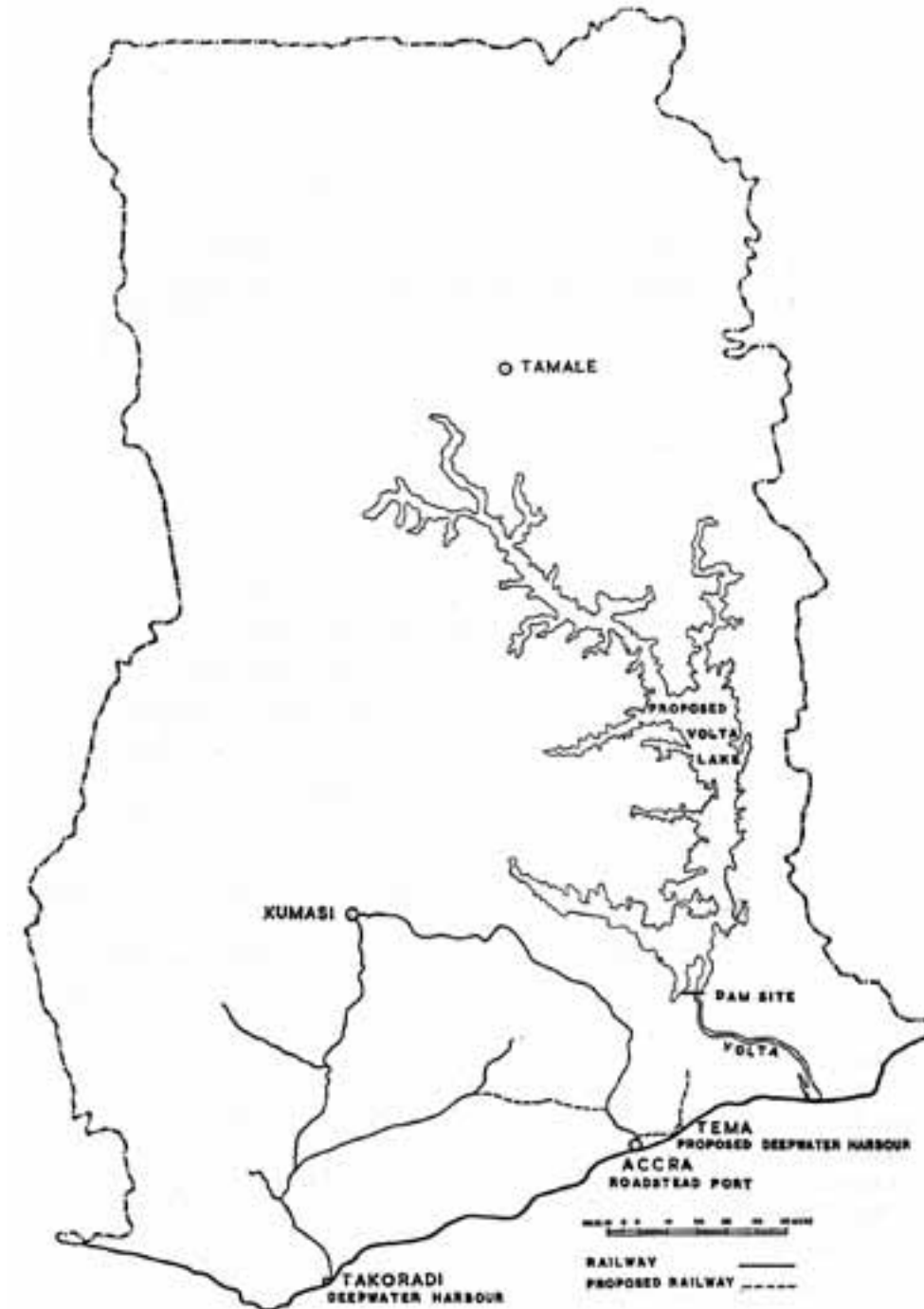
“Family housing [...] tends to provide some of the potentially lowest price accommodation in West African cities. In so far as it is occupied free of charge by those members of families who are perceived to be poorest, it is distributionally efficient and provides an extremely valuable safety net against homelessness. Some very low rental accommodation is also available when tenants are taken in simply to raise money for service charges and maintenance. [...] The family house survives along with other reciprocal kinship obligations in parallel with modernisation [...] It appears to be valued for itself and cannot be regarded as outmoded or vestigial to a bygone age.”²⁰

VALUE is not at all essentially about money and capital, especially in Ghana, where compound houses are not perceived as marketable goods. As such, a compound house does not really have a market value. If we want to determine the economic value of a dwelling, then we can look at what it would cost to rebuild the house in the same state, which is different from the market value, or what income it generates for its owners by renting out rooms, home-based enterprises or exploiting infrastructure and facilities. But as mentioned before, market value and economic value are not the only things to consider. Even if a compound house has no economic or market value at all, it can still have a great social and symbolic value, motivating residents to keep living in their compound house. These dimensions of value are more present in the indigenous settlements where compound houses are still strongly connected to the concept of the family than in the newer and more individual typologies where market or economic values can be more determining.

“Mobility can be seen as a relevant and even strategic analyser which the debates on the future of Africa can no longer overlook. [...] Beyond just quantifying the flows, the movement and its spatial orientations refer to broader determinants. [...] Mobility probes the process of urbanisation in Africa.”²¹

MOBILITY can be used to explain and illustrate many phenomena in urban areas in developing countries. It has, just as tenure and value, many dimensions, which are all centred around the aspirations of individuals, households or groups to improve their housing situation, livelihoods and living conditions in general. Literally, this can be done by spatially moving from one place to another. Rural-urban migration for instance is one of the major factors contributing to the explosive growth of cities and informal settlements. But besides this mobility on a bigger scale, residential mobility (or the lack thereof) within the city can be of a great importance. Two types can be distinguished: inter-residential mobility which refers to movements between different residential areas and intra-residential mobility, movements within one residential area. Planners often count on a certain link between different house types and different socio-economic classes and family dynamics resulting in a movements of residents between them. On the contrary, residents, especially house-owners, are often spatially immobile and rather chose to or have no other option but to improve and transform their dwelling to adjust their housing situation to their changing socio-economic status and family dynamics. Ghanaian dwelling cultures are largely oriented towards this kind of housing transformations, which can be understood as mobility as well as it concerns movements from one condition to a better one, not in a spatial kind of way but in a more symbolic and social way.

This thesis will focus on a specific urban area in Ghana, the Tema area in the Greater Accra Region, where different contexts, conditions and housing strategies come together. Before 1950, the area was occupied by a traditional fishing village, surrounded by farm and empty lands. But when the government decided, in relationship with the plans for the Volta River Project, to construct a big harbour and industrial area in the vicinity of Accra, the indigenous village, now called Old Tema, had to be resettled to a new site, called Tema New Town. Next to the harbour, a modern city, Tema Township, was planned and constructed, made up of different communities. As with many formal cities in the developing countries, an informal settlement arose next to the formal city of Tema, which is called Ashaiman.



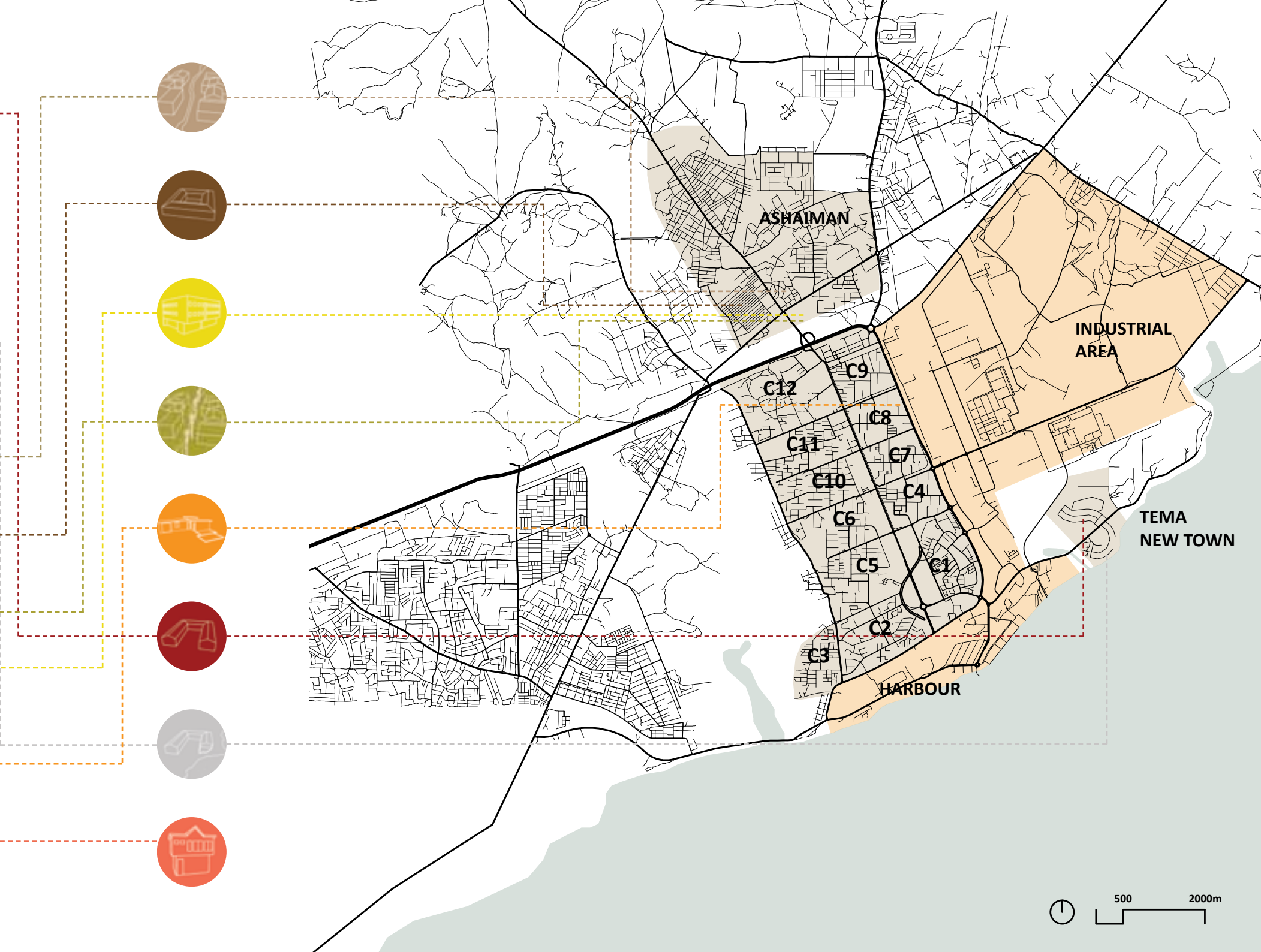
Map of Ghana, showing the proposed deepwater harbour at Tema and Volta Lake in 1951. (Amarteifio, Butcher & Whitman, 1966, p.35)

The thesis will focus on eight different lower-income 'housing strategies' within this Tema area which in most cases corresponds with a specific area or project. To start with the beginning and the traditional compound house, **TEMA NEW TOWN** will be discussed from its inception through government-built compound houses for the indigenous Ga up to its current inhabited situation, where still 62% of all housing units are rooms in compound houses.²² Tema New Town is also very interesting when it comes to Ga traditions as it was based on the assumption that as a physical environment to replace an indigenous village, Tema New Town should be a separate entity from the communities of the township which contain mainly cosmopolitan people who have come to Tema to work on the construction of the harbour and township.²³ Since New Town its general history and post-realisation assessment has already been studied elaborately in literature and a previous thesis,²⁴ we will not discuss those matters here in detail but start mainly from Tema New Town in its present form as to understand the compound culture and way of living as it is today.

A smaller but nevertheless important aspect or strategy is the resettlement of some houses from the beach side in Tema New Town, **AWUDUNG**, to Manhean, a more recent settlement in the outskirts of New Town because the area is threatened by sea erosion. It is an interesting issue to discuss as it involves the resettlement of some of the resettled Ga and resettling residents is a strategy that is used a lot by governments and much can be learned from such cases.

Whereas in Tema New Town compounds are government-built, they are generally self-build in Ashaiman, with 77% of all house units being rooms in compound houses.²⁵ **SECTION E** is one of the oldest settlements of Ashaiman besides Moneombaanyi where some indigenous Ga settled. It was initially seen as a temporary settlement for migrant workers and characterised by informal self-build compound houses, often with poor quality. But as it is the main market area of Ashaiman, it is also developing very fast as a commercial centre. In contrast with section E, the **LOW-COST AREA** is also a very interesting area as it is a variation on the sites and services approach, implemented by the government to tackle the uncontrolled and informal growth of Ashaiman. Most houses there are self-build compound houses like in section E, but generally of a higher quality and situated on fixed rectangular plots. **AMUI DJOR** is a settlement next to section E as well but with slightly different and worse characteristics according to the local authorities who labelled it as a slum area which has to be upgraded with priority. As such, in collaboration with NGOs, they initiated a slum upgrading project in the form of multi-storey and multi-habitation structures, the **AMUI DJOR HOUSING PROJECT**. Besides this ongoing development, the landlords in the Amui Djor area have mobilised themselves as to defend their interest and urge on development.

In addition to the Amui Djor Housing Project as a non-compound housing strategy, two more newer typologies will be discussed. Firstly, the **TEMA CO-OPERATIVE HOUSING SOCIETY**, a pilot project located in Community 8, which was intended as a cooperative, self-build and incremental housing project for low-income workers in the formal city of Tema. The Society, which still exists today, provides an alternative to compound housing as well as to lower-income workers settling in Ashaiman. Secondly, but not linked to a specific area, there is the emergence of **MULTI-STOREY HOUSES**, mostly two storeys, that upwardly mobile residents are building themselves in most of our case study areas. Chapter three will discuss these eight strategies in detail, followed by the analysis of them in general by looking at tenure, value and mobility in the chapters four, five and six.



METHODOLOGY

The study will be mainly based upon own fieldwork material. The focus is on the in-depth interviewing of dwellers and mapping their houses and adaptive use of space by observing, sketching and photographing. Another cornerstone of the fieldwork is archival material, maps and other information, subjective as well as objective, obtained from government officials, architects, housing experts, academics, NGO's and traditional organisations and leaders. This is supplemented with mapping, photographs and observations of the city on a broader scale. By building upon previous theses and framing our research into the existing relevant literature, we can immediately come to the essence of our fieldwork and make a relevant contribution regarding our research question. Important to mention is that our fieldwork materials contains rather qualitative material instead of quantitative and as a consequence, statistics are mostly not derived from positivistic surveys but from more informal interviews. At the end of the book, in the references chapter, an overview is given of the interviews of residents in the different case study areas.

Satellite image of the Tema area (Yahoo Maps) 



THE VILLAGE OF OLD TEMA

Before the 1950s there was only a fishing village where currently Tema Township and the harbour are located. This village, now called Old Tema, was a home of the Ga people and had about 4000 inhabitants. It was located in between the *Sakumo* and *Chemu* lagoons, which were of a great importance to the indigenous population as they were the residence of two of their gods and also for the extraction of salt.

Old Tema was initially established by three 'Houses' (families) according to Field.² They are the main families of the village who have further divided themselves in sub-Houses as their families expanded. The main family house could not reside all these family members and many overflow houses were built around the main family house. Clusters of houses of the same family created distinct areas in the village, dividing the village into four quarters: *Aboitse We*, *Ablewonkor*, *Ashamang* and *Awudung*. This was not a mere physical demarcation, but a representation of the social structure in the village.³ Every quarter is a cluster of families from the same main House. Members of a House could build anywhere on the land of the quarter belonging to their family. Every quarter had a family elder who was appointed priest (*wulomo*) of their family god, which at the same time acted as a god for the whole village. A *wulomo* is the ceremonial head of the House, not the directing head. These four *wulomoi* were regarded as the leaders of the village. The *Sakumo wulomo* from *Awudung* and *Na Yo wulomo* from *Aboitse We* were the senior *wulomoi* of the village because their gods, the *Sakumo* and *Chemu* lagoon embracing the village, are the inalienable owners of the land. They had more power than the other two priests, *Tshade wulomo* from *Ashamang* and *Awudu wulomo* from *Ablewonkor*. These last two priests both have a stool (fetish) that was seen as war medicine to make the warriors fearless in battle. The British colonists wrongly interpreted this stool as a symbol of leadership and appointed the *Tshade wulomo*,

also called *mantse*^{*}, as political leader of the village with the *Awudu wulomo*, also called *mankralo*^{**}, second in line. That is why today there still is only one of the four priests regarded as political leader while the others only have a spiritual function. The gods, their family custodians and the specific rituals inherent in their spiritual culture have a great impact on the social and spatial organisation of the village.

Most of the inhabitants were engaged in the traditional activities of fishing and the treatment of fish. This was supplemented with farming and some other smaller activities such as extracting of salt, resulting in a self-sufficient village. During periods the sea was rough and fishing was not possible, a lot of fishermen went to Ashaiman to farm. The area was first called '*Mpo Asei*' which means 'the sea is spoiled'. This led to the settlement of some Ga families there in the area called *Moneombaanyi*⁴ which means 'if only you can get there' because of the long walking distance to Tema. The name 'Ashaiman' originated from people saying they were going to 'Ashai man' since Nii Ashai was one of the first men to settle there and 'man' means area.

The traditional compound houses were family houses, separated into male and female houses, although due to Western influence, a few mixed compounds could be found. Compounds were built of rough mud plaster walls with corrugated iron sheets. The village had its own market but infrastructure and public services were almost nonexistent and the living conditions were very basic.⁵

^{*} *mantse* literally means "town-father" or more exactly "father of the military confederation"⁶
^{**} Literally the word *mankralo* means: "a person holding the keys to the town". He is a second *mantse* with a similar stool.⁷



Situation of Old Tema between the two lagoons and Ashaiman.



Situation of Old Tema with the proposed developments.



Plan of Old Tema.



Old Tema.

Ghana was an important colony for the British because of its wealth of raw materials such as gold and manganese. In 1921 they decided to construct a **harbour at Takoradi** so they could introduce these products on the international market. This imposed a large pressure on the coastal road between Accra and Takoradi, leading to large transport delays and spoiled goods.⁸ At that time, Accra only had a surfboat-harbour, inadequate to handle the large cargo ships and the **need for a new port** with sufficient capacity therefore became clear. In the meantime, the government tried hard to carry out the idea of a **Volta River Project**, which entailed the construction of a large dam at the Volta lake to generate hydro-electric power that could be largely used for aluminium smelter works. These activities also required a new deep-water port.

In 1949, a **British Consultancy Firm, William Halcrow and Partners**⁹, is appointed to analyse the Volta River Basin to examine the most adequate area to implement the new port.



Jopp (1961)

1947

1949

The first political party, **United Gold Coast Convention (UGCC)** is established. Dr. Kwame Nkrumah accepts the post of General Secretary. As the opinions of the party leaders do not correspond on how the independent movement is to be planned, Dr. Kwame Nkrumah starts his own political party: the **Convention People's Party (CPP)**.

At the same time Kwame Nkrumah's party comes to power, the British Consultancy Firm who analysed the Volta River Basin for the **implementation of the new port**, designates **the fishing village Tema as most adequate**. The area is preferred for its good natural conditions and proximity to Accra, being located only 29 kilometres further down the coast. Not only a port is to be constructed, but also a new township to anticipate future expansions of Accra, based on a twin-city model such as Sekondi-Takoradi. The port has to become part of a new large-scale industrial centre, connected to Accra by roads and a railway. Tema at that time is a small fishing village with no more than 2000 indigenous Ga people living there. It is a self-sufficient community that barely has contact with neighbouring villages. Since the village falls within the proposed site for the planned harbour and industrial city, the **villagers have to be resettled** by the government to a newly planned town.



1951

The **Convention People's Party (CPP)** of Kwame Nkrumah comes to power and commits itself to make a success of national projects such as the Volta River Project in favour of rapid industrialisation and modernisation.



A **social survey** is conducted in Tema by the Department of Social Welfare and Community Development to count the population and the structures that need to be replaced. The officers however are opposed by some residents who do not allow them to enter their houses. This leads to poor assumptions of the population and the number of houses required in the newly planned town.

The *mantse* of Tema is accused by a group of young men of supporting the government by selling the stool lands from their ancestors. The youth, supported by the *mankralo*, demand the destoolment of the *mantse* and appoint the *mankralo* as the new political leader of Tema.¹⁰

1952

In 1952, the **Tema Development Corporation (TDC)** is established by an Act of Parliament. It is appointed to construct not only the harbour but to develop the entire area around it, entailing a new township and industrial area. The government therefore acquires a large piece of land from the stools of Tema, Kpone and Nungua, who are the owners of the land. TDC is given a 125 years lease term to plan and develop this area known as '**Tema Acquisition Area**'.



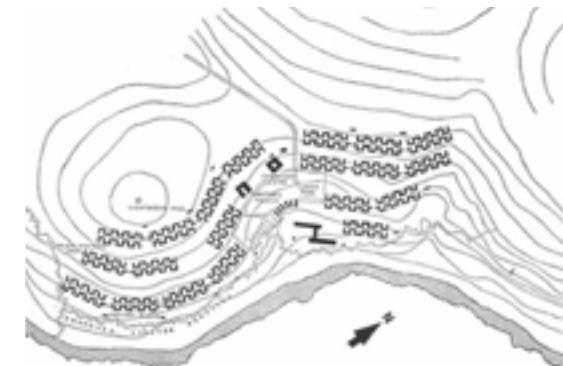
Open compound house in the first layout for Tema designed by Fry and Drew.

Jackson, Oppong (2014)

1953

In the first half of 1953, a **layout for Tema New Town is designed** by British modernist architects Maxwell Fry and Jane Drew, who already did some work for the British government in Ghana and other West-African countries.¹¹ They design a **variation on the traditional compound house**, arranged in terraces facing the sea. The compound house is modified to enable a more private family life since it is expected to replace the tribal extended family in the future.¹² The plan they propose is based on the results of the 1952 survey which has strongly underestimated the required number of houses. This insufficient supply and the general rejection of the villagers required the architects to come up with a better proposal.

The government reluctantly agrees to no longer recognise the *mantse* in an attempt to go through with resettlement. The *mantse* does not give in and takes the matter to court.



First proposed layout for Tema designed by Fry and Drew.

Jackson, Oppong (2014)

Jackson, Oppong (2014)



Second proposed layout for Tema designed by Fry and Drew.

A **second layout** is proposed by Fry and Drew. The terraced open compound houses of the first plan are replaced by closed compound houses, grouped in clusters from six to ten and arranged according to the curvature of the principal roads. Three standard housing types are provided that enable residents to make modifications in order to meet their changing needs. Prototypes are built to seek the opinion of the villagers, but they reject them and some rebellious youth even destruct the houses, not really in reaction to the architecture itself, but to show their aversion against the whole idea of a forced movement. After seeing the plan, some of the villagers indicate that the houses are built to close to the sea where they can be affected by strong winds and high tides. This advice is considered in the **final and built layout**.¹⁶

A **second social survey** is conducted to record additional rooms that have been added to the estimated 408 structures in the 1952 survey since families have built extra rooms to meet their growing family size. This is done to provide the exact number of rooms for the households that are entitled to free accommodation.¹⁵

The Ministry of Justice and Local Government decides to give in to the opposing youth in their request to **declare the mantse destooled**, as they were willing to relocate only under this condition.¹⁷

Anarteifo, Butcher, Whitman (1966)



Final and built layout for Tema designed by Fry and Drew.

A **third survey** indicates all the houses built after the 1952 survey and considers them unauthorised. The 408 structures estimated in the 1952 survey are the only ones legally entitled to resettlement.

The **resettlement to Tema New Town** can finally go through after a seven-year delay caused by several conflicts. By this time, the population has grown from 4.000 up to 12.000. The planned amount of houses already is no longer sufficient. Structures built after the 1952 survey were originally not regarded to be replaced by the government. However the government eventually constructs **100 extra houses** for these people, mostly Tema natives who came back after the survey and migrant workforce employed in the construction of the harbour. After each compound house is assigned, there are still families left without a home. The government again decides to provide accommodation by the construction of **temporary zinc huts**, offering 200 more rooms.¹⁸

The **movement of migrants to Ashaiman** and the growth of the settlement is linked up with the construction of Tema. Construction workers building the harbour and accompanying town, mainly migrants, who were living on the land preserved for the formal town are excluded from this new settlement. They are allocated small plots of land at Ashaiman where they can build their own house.¹⁹

1954

United Nations mission to Ghana which initiates the government's **Roof Loan Scheme** for financing rural housing and leads to the founding of the first rural co-operative housing societies in Ghana. The Roof Loan Scheme makes it possible for people with a low income to get a loan to build their own house. Instead of giving a loan for a complete building, only parts of the house are covered; therefore more dwellers can benefit from this measure and self-building is encouraged.¹³

1955

The **Building Society Ordinance** regulates the establishment of building societies to assist members to acquire housing by savings and loans. Building societies must be registered. Their income is tax-exempt except that derived from a business carried on by the society.¹⁴

1956

Independence of Ghana. Dr. Kwame Nkrumah becomes the first prime minister of Ghana. In 1960, the country becomes a republic of which he is appointed the first president.

1957

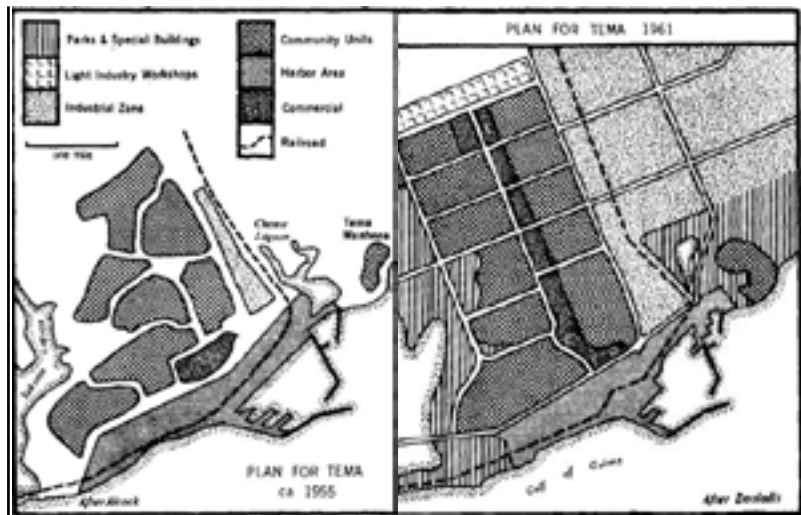
1958

1959

The functions of TDC are divided among two new authorities: **Tema Corporation** is responsible for administration maintenance and development and **Tema Development Organisation (TDO)** has to plan and build Tema.²⁰

Construction of the central sewerage system for communities in Tema.²¹

1960



Since the arrival of migrants in Ashaiman, spontaneously built houses made of impermanent materials characterized the area. The primitive state of these shelters may be due to the limited financial resources of the residents. It can also be explained by the insecurity of land ownership and tenure and as a result, the fear of being evicted by the demolition of their illegal houses, as TDC had indicated. In 1966, TDC becomes aware of the urgent need to tackle the fast growing irregular settlement and in response to this problem it **recognizes Ashaiman as a permanent settlement** and establishes a sub-office of its estate department there as an effort to control the development. Despite TDC's efforts, spontaneous housing continues unabated on the eastern side of the settlement.²⁶

Start of the **first urban co-operative housing movement in Ghana** with the initiation of a governmental pilot project in Tema, which eventually leads to the **Tema Co-Operative Housing Society (TCHS)**. The actual research and establishment of this society is entrusted to the Kumasi University of Science and Technology (UST). They conduct socio-economic surveys in search of potential cooperative members.³⁰



The '**Ghana Aliens Compliance Order**' gives all immigrants without residence permits two weeks time to obtain them or to leave the country. This is perceived to have a great influence on Ashaiman since the large number of aliens was felt to be a political hindrance to the town.³¹

TDC designs a **layout for the low cost area in Ashaiman**, the few structures that are already erected on the land are incorporated in the plan. As a kind of **sites and services** program, streets, gutters and streetlights are (partly) provided and dwellers are free to build their own houses on the square plots. The secure tenure allows people to build permanent structures of a better quality. In 1968 the first houses are constructed according to the scheme.²⁸



In Tema New Town the houses were built very close to the shore, according to the layout by Fry and Drew. Due to severe **sea erosion**, these houses are no longer safe to live in. TDC makes plans to **resettle** the families occupying the houses closest to the beach to **Manhean** and leave the zone south of the first road as a sea barrier.³²

1961

1962

1963

1964

1966

1968

1969

Doxiadis Associates is appointed by TDO to **revise the master plan regarding Tema Township**. The basic idea of village-scaled neighbourhoods together with a centre forming a community, initiated by the former Town Planning Advisor Alock during the 1950s, is kept.²²

Start of the Volta River Project with the resettlement of 80.000 people who are affected by the creation of the Volta lake.

Official **opening of the port** in Tema.²³

Industrial boom in Tema.

The entry into force of the **Rent Act** which lays down a few obligations and rights for landlords, e.g. they can charge rent in advance of no more than six months. An important right is that they can evict tenants if their rooms are needed for family members of the landlord or if the tenants fail to pay the rent within one month. This act also founds The Rent Control Department of the Ministry of Water Resources, Works and Housing. This governing body is charged with the administration of the rental sector and has powers to mediate rent issues between landlords and tenants.²⁴

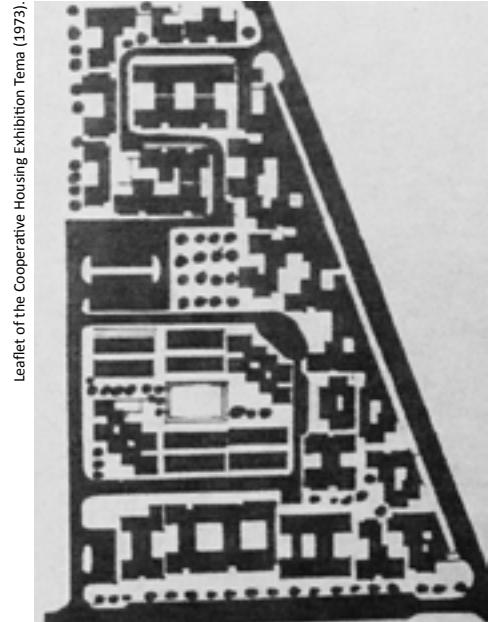
Construction of the motorway connecting the new industrial area and harbour of Tema with Accra.²⁵

The regime of President Kwame Nkrumah is overthrown by a military coup by the **National Liberation Council (NLC)**.²⁷

By 1986 the **Tema harbour**, including all its facilities, is **completed**. Apart from the main harbour, a fishing harbour, related port facilities and off-shore installations are implemented.

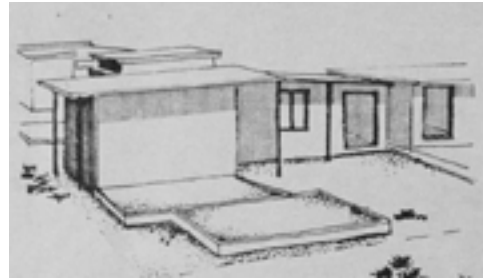
Establishment of an institutional framework for the cooperative housing sector with the **Cooperative Societies Act** which requires all cooperatives to be registered at the Registrar of Cooperative Societies. The Act covers the procedure for registration, duties and privileges, rights and liabilities of members of registered societies, methods of handling disputes and the procedure for dissolving a registered society.²⁹

Official inauguration of TCHS in Community 8 on June 10th. A board of 9 members is elected to manage the Society. The objective is to provide incremental and self-help housing for workers at low cost. UST starts with the design of the site layout and the house types. Finances come from a government loan and the members have to repay the loan through collective savings.³⁴



Leaflet of the Cooperative Housing Exhibition Tema (1973).

Completion of the **first 21 core-units** and infrastructure of TCHS by the Pioneer Builders Society, a cooperative building society. The completion is followed by an exhibition to encourage and facilitate other cooperative housing schemes throughout Ghana.³⁹



Leaflet of the Cooperative Housing Exhibition Tema (1973).

Registration of TCHS as an official housing co-operative within the framework of Decree 252 in the Co-Operative Societies Act of 1968.³⁶

Construction of the **second phase** of TCHS by the Pioneer Builders Society begins. UST is gradually handing over the management and control of the project to TCHS itself.⁴⁰

Before 1960, the vast majority of migrants settling in Ashaiman were former residents of Tema. During the 1960-1975 period, the main source region of settlers changed. A greater proportion of migrants now are from other parts of the country than the nearby city Tema as the result of the interplay of cultural, economic and social factors such as ethnic and friendship networks, the ongoing housing crisis in Tema in the early 1970s, occupation, level of income, education level, etcetera.⁴¹

By the end of the 1970s the focal point of the **economy shifts from the agrarian to the informal sector**. In 1948, Ashaiman was primarily an agrarian community with all of its 185 residents working as a farmer or fisherman. Now engagement in farming and fishing is reduced to less than 10%, while the informal sector provides employment to about 80% of the population, who engage themselves in trading, tailoring, carpentry, dressmaking, plumbing, small-scale metal fabrication, and repair and maintenance services.⁴⁴

After a lot of problems with the Pioneer Builders Society, leading to multiple construction standstills, **TCHS succeeds in taking over the construction of the second phase**. This was done with the technical assistance and supervision of the Department of Rural Development and financial help of the government's Low Cost Housing Program.⁴²

Foundation of UN-Habitat, the human settlements agency of the United Nations. Their goal is to promote environmentally and social sustainable towns with decent accommodation for everyone.⁴³

Ashaiman becomes a major settlement, characterized by a continuous expansion. The most rapid population increase occurred between 1960 and 1970, with a growth of 23,5%.³³

The **first United Nations International Co-Operative Housing Development Association (ICHDA) mission to Ghana**, jointly undertaken with ECA (Economic Commission for Africa). It recommends to support the TCHS in Community 8 as a West African demonstration project.³⁵

Establishment of the Department of Rural Development within the Ministry of Water Resources, Works and Housing, which starts promoting the concept of co-operative housing societies and appointed the DHPR of UST for promoting and establishing such societies.³⁷

Foundation of the **Low Cost Housing Programme**. The government promotes development through provision of public housing. TDC was subsidized for the construction of three more communities.³⁸

1970

1971

1972

1973

1974

1975

1978

1979



TCHS appoints the **Architectural Engineering Services Corporation** (AESC), a public design and construction company, to consult and supervise the second construction phase as the Department of Rural Development is delaying the construction. With the help of AESC, new contractors are selected.⁴⁵

Because TDC has not developed section E by that time, it has to **return the right to allocate plots back to the stool**. Consequently the Traditional Council receives the lease revenues paid for plots in the area.



Completion of the 31 core-units of the second phase in Community 8.⁴⁷



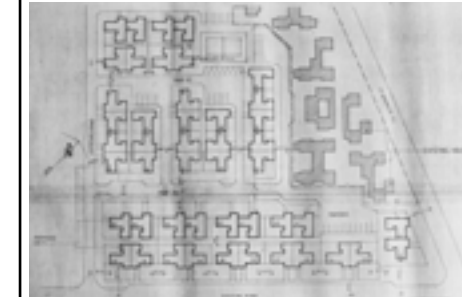
TCHS manages to obtain the land lease from TDC for the third phase and starts planning it. However, finances become a problem when the government does not provide any financial support anymore. Consequently, the original concept has to be revised and the phase needs to be financed mainly by the contributions of members.⁵¹



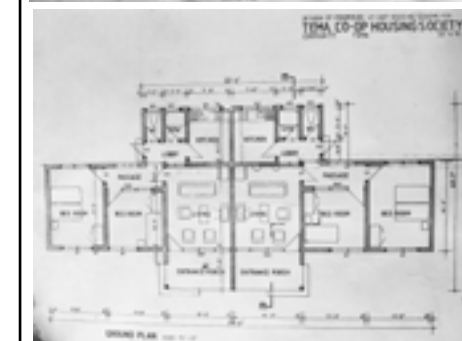
In 1984, **part of the land in Amui Djor is claimed by the government** to construct a water connection, as part of the network from the Kpong water works, which also serves the Tema Metropolitan Area and parts of Accra. The residents from these addressed plots are compensated for their loss and are allocated new plots in Adjei Kojo, a neighbourhood near Ashaiman. Most of them continue living in Amui Djor and sell their new plots or build a house there for family members and/or possible tenants.⁵²



The design of the third phase of TCHS was made by private architect D. K. Dawson and uses a different typology compared to the two previous phases. Due to financial problems, only the design of the houses and the construction of the infrastructure and the foundations of the houses are provided by the Society.



TCHS archives



TCHS archives

1980

1981

1982

1984

1986

1988

1989

Start of the military regime led by Jerry Rawlings after the elected president is overthrown by a coup.

As a result of the funds and actions by the government and the Department of Rural Development, a large number of housing co-operatives is organised (91 registered and 58 proposed in 1981 according to regional co-operative officers and 120 registered according to the Department of Co-Operatives in Accra).⁴⁶

With the World Bank's support, the government of Jerry Rawlings launches a **structural adjustment program** (SAP) to adjust Ghana's malfunctioning economy and promote greater economic efficiency.⁴⁸ This results in a drastic reduction of government financial support to the co-operative housing sector and the end of the Roof-Loan Scheme.⁴⁹

By 1982, TCHS and the Offinso Co-Operative Housing Society are the only two urban housing societies supported by DHPR that actually have built some houses.⁵⁰

Sharp increase in housing costs due to the adjustment of the currency (i.e. cedi) in Ghana.⁵³

Land Title Registration Act, 1986. The Land Title Registration Law provides for the registration of all interests held under customary and common law. The interests to be registered include allodial title, usufruct/customary law freehold, freehold, leasehold, customary tenancies and mineral licences. Title Registration has two purposes, first to give certainty and facilitate proof of title; second, to render dealings in land safe, simple and cheap as well as prevent fraud on purchasers and mortgagees.⁵⁴

Establishment of **Tema Municipal Assembly** (TMA) leading to the restructuring of TDC in 1991.⁵⁵

The Tema Corporation and the Tema Development Organisation (TDO) are both put together again under the name of **Tema Development Corporation** (TDC).

The government used to own the land at Amui Djor as part of the Tema Acquisition Area. TDC had to develop the area, but in the meantime they leased the land to families looking for available land. In 1991, a national policy states that the government should release the land they did not develop to the traditional owners of the land, who in this case is the Tema Traditional Council (TTC). TTC asks the residents if they want to 'buy' (lease) the land. A committee representing the landlords is formed to negotiate the price with TTC.⁵⁷

The roads in the Low-Cost Area in Ashaiman were already demarcated but not paved until 1991. However, about half of the roads are still not paved.

Ashaiman expanded from less than one km² in 1948 to about six km² by the early 1990s. The majority (69%) of the migrants settling in Ashaiman moved there between 1976 and 1990 when it establishes itself as a township.⁵⁶

Enstoolment of Nii Adjei Kraku II as the Paramount Chief of Tema.

End of Jerry Rawlings' military regime when he is elected president.
Act 462: Local government or **decentralisation act**. This act for example gives assemblies the right to demolish properties constructed without building permits and to grant permits for the development of land.⁵⁹

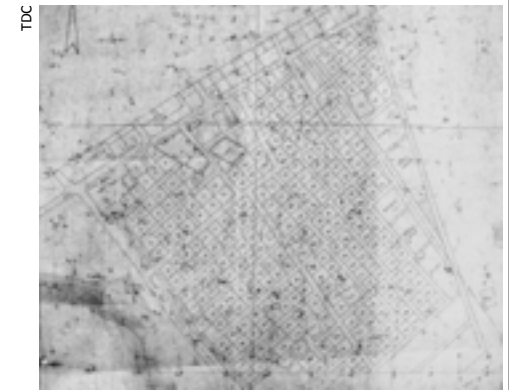
Act 480: National Development Planning and System act.⁶⁰
Acts 462 and 480 give the municipal assemblies the mandate to plan, initiate & implement development programmes at local level.
Conform Act 481, Offices of the Administrator of Stool Lands can be established to organize the collection of payments for land.⁶¹

Establishment of **Slum Dwellers International (SDI)**, a global organisation that supports local initiatives to help the urban poor.⁶²
The **National Building Regulations** apply to the erection, alteration or extension of buildings in the country. They grant the right of approval over all construction activities to local authorities and impose compliance requirements on all prospective developers. In the event that the local authority fails to respond to an application for a building permit after 3 months, prospective developers gain the automatic right to initiate or continue the construction activities without the official approval granted to the assembly.⁶³

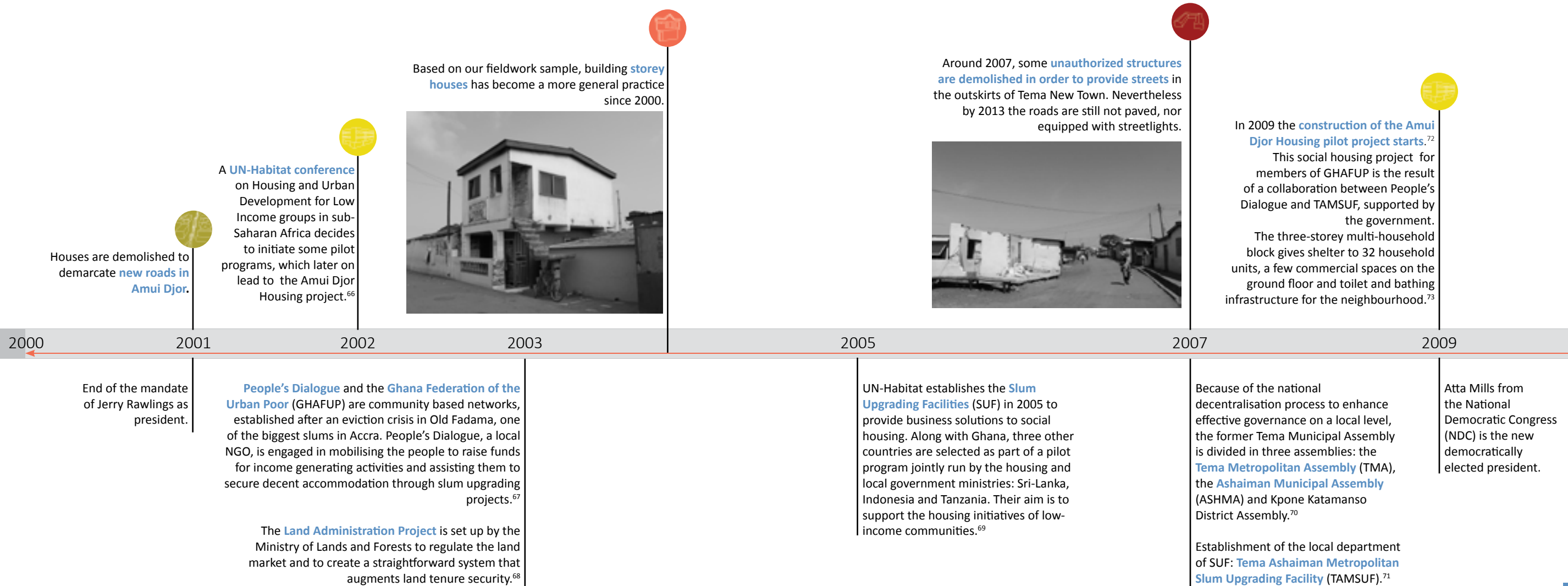
The first "Ghana Vision 2020" medium term development plan is determined by the government. The purpose is to reduce poverty and enhance the socio-economic status of citizens by 2020.⁶⁵

Completion of the third phase of TCHS, i.e. the site infrastructure and the foundations of the 52 houses. Members still have to build and finish their houses themselves, following the design made by TCHS. This marks the end of the society's house building activities because the leased land in Community 8 is completely finished. The society however continues to exist as it keeps managing the society and providing services such as savings and loans schemes for members.⁵⁸

In 1997 the landlords of Amui Djor joint forces in the '**Amui Djor Landlords Association**' and ask TTC to produce a lay out of the area so they can start developing it. TDC is appointed for the task of demarcating the different plots and roads. The layout is delivered indeed but the residents are still waiting now for the allocation of their promised 50 x 50 feet plot. The Amui Djor Landlords Association has been established to fight for this cause.⁶⁴



For the **demarcation of different roads in Section E**, multiple structures are demolished. The assembly wants to make the area accessible for the fire department. In the past there have been several severe fires, caused by the densely built area, mainly consisting of wooden shelters.





Inauguration of the Amui Djor Housing pilot building.

After revising the pilot project, two more stages should follow on the plot next to it, considering the lessons learnt from the first phase.⁷⁴



2010

2011

2012

Resolution signed by TDC and TMA on streamlining the grant of development- and building permits.⁷⁵

The Consortium in Accra is selected by TDC in a competition to **review the masterplan of Tema**.⁷⁶

Establishment of a Joint Technical Sub-Committee comprising officials of TDC, TMA and other municipalities like ASHMA to examine and assess collectively the building applications submitted by dwellers.⁷⁷

President Atta Mills died, Vice president John Dramani Mahama was named president the same day as the Ghanaian Constitution prescribes it.



TEMA NEW TOWN



RESETTLEMENT TO TEMA NEW TOWN

The construction of the new city and port facilities in Tema was planned on the site where the old fishing village was located. The government decided to relocate the inhabitants to a new settlement, 3 miles east down the coast. Instead of promoting self-build houses by providing a basic core house and cash compensation, they decided to replace each house in the old settlement at their expense¹, in order to encourage a quick and smooth relocation process and to avoid that the villagers would continue living in the old structures. However, the majority of villagers, especially spiritual leaders, powerful market women and a section of the youth, did not want to leave their sacred ground and move out of the protective arms of the *Sakumo* and *Chemu* Lagoon, two of their most important gods. They considered this as a loss of dignity and therefore strongly resented the forced resettlement. Especially a section of the youth was a fierce opponent of the government and formed an association, called Tema Progressive Union², against this involuntary relocation. These young men tried to persuade their fellow villagers with militant slogans to evoke a patriotic feeling and form a strong front against the minister in charge of resettlement. Since the government saw no other option than yielding to the opposing villagers in order to finally start the whole project, they decided to design the villagers' new settlement differently from the modern communities in Tema Township, treating it as a separate community to conserve and protect their traditional customs as the villagers themselves had demanded. Separate dwellings for male and female members were therefore planned as it was customary for the Ga and Adangbe, although there were already some mixed compounds in the old village. The indigenous residents also considered a house to be lived in by multiple households, rather than a single family per house. Their particular way of living challenged the architects to come up with a solution that was compatible with their traditional lifestyle. The resettlement team decided to provide 'a room for a room' where the number of rooms one was having in the old village determined the amount of rooms he or she would receive in the new settlement. However, the enduring hostility of the villagers complicated the survey to count the number of family members per house unit, leading to inaccurate data on which the housing requirements of the new settlement were founded.



Social welfare officers try to persuade a villager to move to the new settlement. (Jopp, 1961, p.40)



Before moving to the new settlement, important spiritual customs had to be performed. (Jopp, 1961, p.40)

PROVIDING A LAYOUT TO REPLACE AN INDIGENOUS VILLAGE

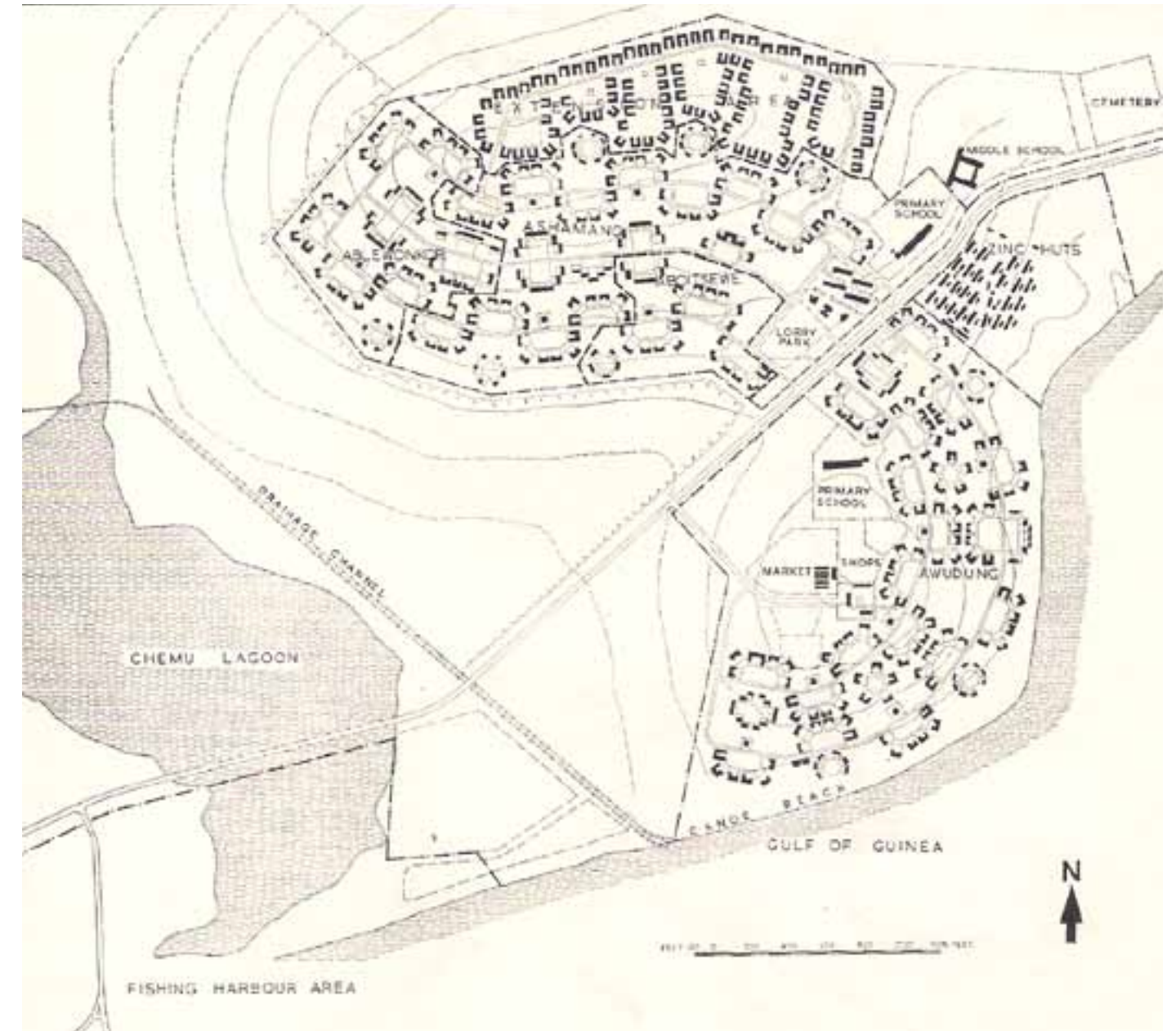
In 1952, the London architects Fry and Drew were appointed to design a plan for the new settlement since they had a lot of experience in building in tropical climates. Previously, they had worked mostly in West-Africa and had recently started working in Chandigarh. In Ghana, they had already developed plans for Takoradi, Kumasi and Accra.³ They were appointed to produce a layout for the new town as well as to design the houses. Residents were asked their opinion on the design of the layout and house units. The plans were repeatedly rejected, not so much in response to architectural aspects, but mainly as general disapproval of the forced relocation. Their first and second proposal were criticised for being inflexible vis-à-vis future development with impractical remote collective fish-smoking kitchen areas and houses too close to the sea. These objections were met in the final proposal where kitchens were integrated into all house units, either male, female and mixed compound houses, thus removing all gender-based distinctions that had commonly existed in Ga settlements.

The architects provided two basic types of compound houses, made of sandcrete blocks and asbestos cement roofing. 'A' houses, also called 'walled compound'⁴, had five to twenty rooms with one or two kitchens on the sides. All rooms had their entrance in the enclosed yard with a veranda in front of each room. Occupiers could build extra rooms within the compound. The 'B' houses or 'hedged compounds'⁵ were similar but smaller with a maximum of four rooms and without a sandcrete block wall enclosing the yard. They were designed to have hedges enclosing its property but since animals such as sheep and goats were damaging the plants, the planners decided not to provide them anymore.⁶ This strongly affected the privacy of these residents since they did not have the semi-public courtyard 'A' houses were having. Many residents of 'B' houses therefore enclosed their veranda as extra barrier to the public domain. All compound houses were clustered and arranged in the layout. 'A' houses were arranged around a quasi-rectangular field, facing the road. 'B' houses formed circles, creating a more private exterior space than clusters of 'A' houses. All clusters varied in size, having an average of forty to fifty rooms.

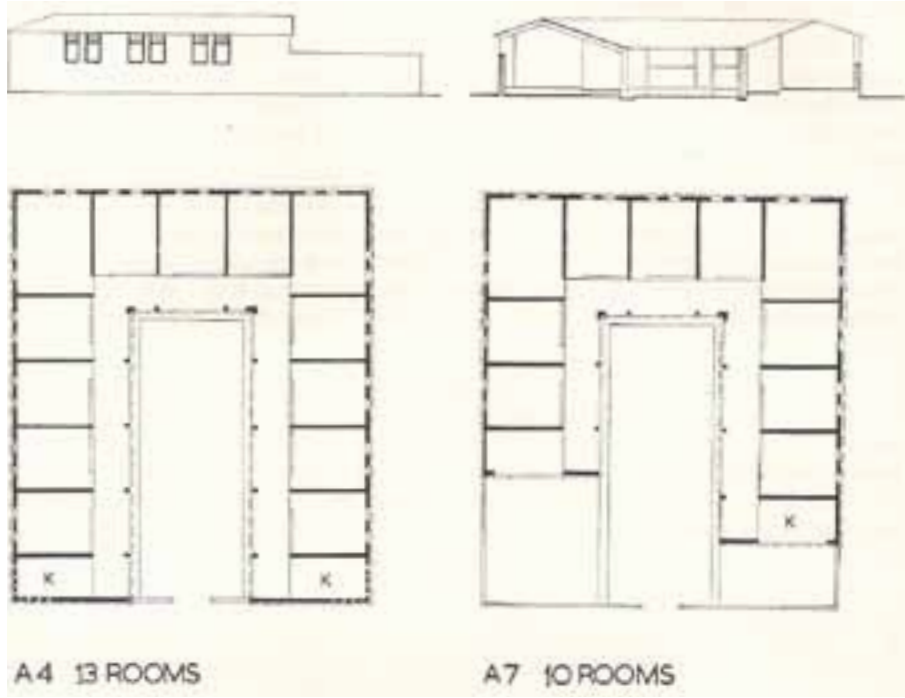
An extension area of 100 houses was not part of the layout designed by Fry and Drew, but planned by TDC for the families who were not living in the village at the time of the first social survey in 1952⁷ which was conducted to estimate the amount of houses and households. The 100 houses composing the extension area were quite similar but much smaller than 'A' houses and they did not have the option to construct extra rooms within the compound. Villagers therefore referred to them as the 'U' houses, clearly U-shaped by being completely built up with rooms within the compound. They had ten rooms, two kitchens, two bathhouses and a yard, all within the enclosure of a surrounding wall. The arrangement of these 'U' houses was much more spacious than the clusters of 'A' or 'B' houses. The extension area had six clusters of 'U' houses, each surrounding a large open space; the largest one having the size of a football field. This particular space is best preserved and nowadays serves as playground for children and stage for football competitions of local teams. A general problem 'A', 'B' and 'U' houses are facing, is the lack of planning in view of a good orientation.⁸

After allocating the 'U' houses in the extension area, there were still some families left without residence. The government eventually decided to relocate these people to houses in the zinc hut area, deriving its name from the 29 elongated houses, constructed with aluminium sheets, each having eight rooms.⁹

Initially the shared facilities would contain both latrines and showers, but during construction it was decided that only latrines would be implemented. Small bathhouses had to be built individually for each compound house. Water standpipes were provided at certain intervals within the settlement since there was no piped water in the houses.

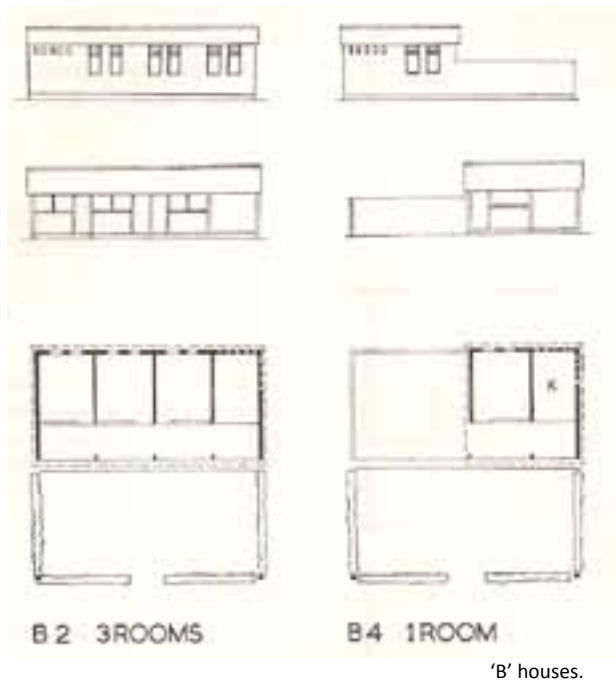


Fry and Drew's final plan for Tema New Town complemented with TDC's design of an extension and zinc hut area. (Amarteifio, Butcher & Whitman, 1966, p.58)



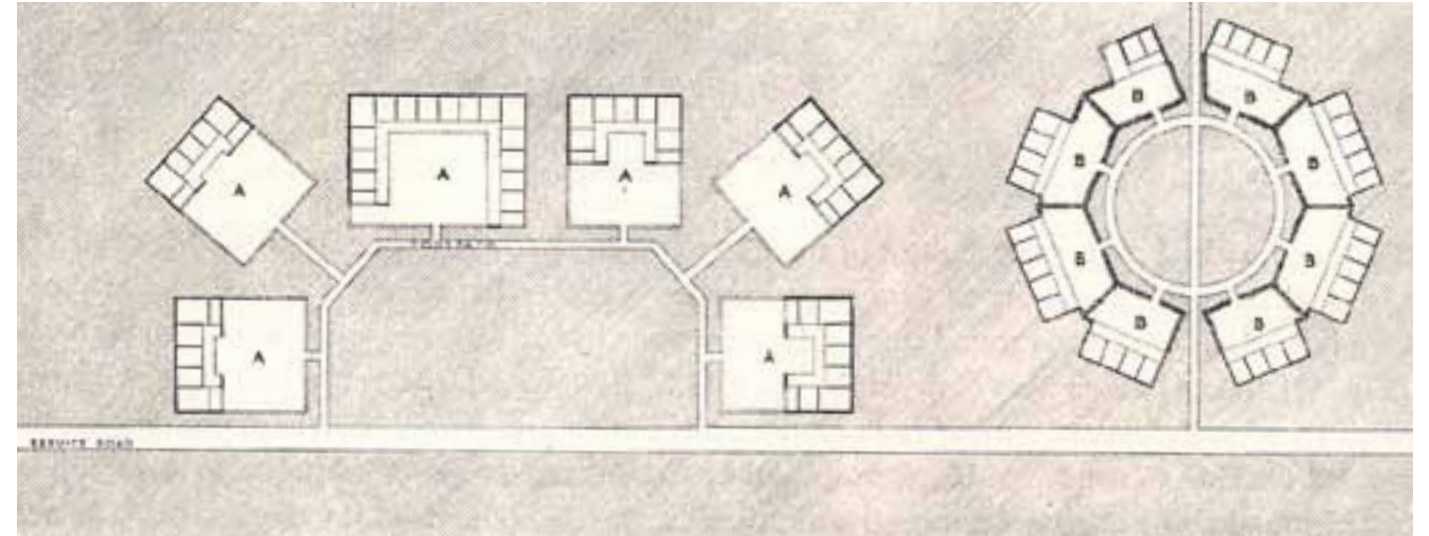
'A' houses.

'U' house.



'B' houses.

(Amarteifio, Butcher & Whitman, 1966, p.60-62)



Clusters of 'A' and 'B' houses, containing between forty and fifty rooms. (Amarteifio, Butcher & Whitman, 1966, p.59)



Aerial photo showing clusters of 'U' houses in the extension area. Clusters of 'A' and 'B' houses can also be distinguished in the background. (Amarteifio, Butcher & Whitman, 1966, p.58)

CHANGES IN SOCIAL STRUCTURE BETWEEN QUARTERS

Old Tema comprised four quarters: *Awudung*, *Ashamang*, *Aboitse We* and *Ablewonkor**. As mentioned before, these quarters were more than a physical demarcation, they resembled the social structure of the village in which families belonging to the same House arranged their compounds in clusters and only built on land within their quarter.¹⁰ The planning of Tema New Town was based on the existence of these four quarters. However, this social cohesion is being affected by several weak planning aspects. Due to the curvilinear layout, the vertical cross-section of the town is almost three times as large as the horizontal one. The three northern quarters are cut off from *Awudung* by the Fishing Harbour Road, acting as both a physical and social barrier since people are more likely to make friends on their side of the road.¹¹ Being remotely situated from each other and separated by the main road, the internal communication between residents of the four quarters is hampered.

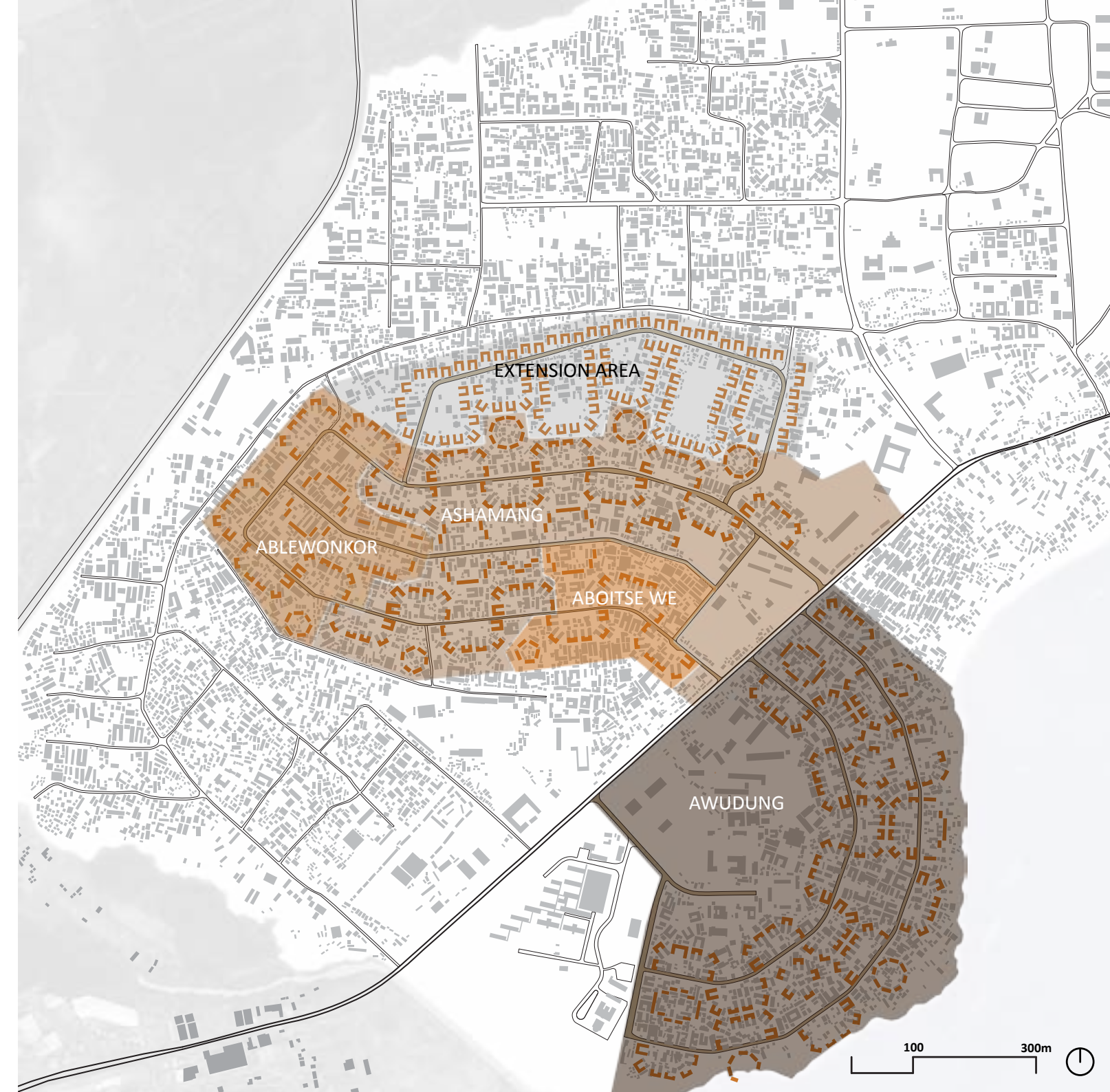
The architects also did not consider future expansion of the four quarters being planned too close to each other with limited vacant land within their boundaries. On top of that, TDC had warned residents that houses could only be extended by in-fill building as far as the design of the houses allowed it. If a compound house already extended up to the enclosure wall, residents had no other alternative but build a new house on empty land rather far away. Since the villagers were used to building new structures close to their family, this was not an option for them. It is inherent to their culture to put up makeshift structures for a domestic kitchen, storage, an extra sleeping room or shed for their goats. Hence many started extending to the outside or building structures on vacant land between their family house and that of neighbours. The distribution of this shared space in between compounds is mutually agreed upon by the

* *Ablewonkor* means “where the old lady could not go” since it was a place hard to reach due to some gutter that separated it from the other three quarters.

neighbours involved. TDC tried to control this sprawl by imposing a few regulations for building outside the compound boundaries. For example, the fish smoking kitchens could be constructed outside the compound if they followed the approved design and were painted white.¹² TDC was however never consistent in their approach to prevent what were termed ‘unauthorised structures’. For quite long periods they tolerated the new buildings, however makeshift, while at other moments they suddenly enforced their removal, including petty trading stalls that were very important for supplying inhabitants with daily necessities.

Another planning aspect that had an impact on traditional social organisation was the allocation process of rooms in the extension area. These ‘U’ houses were built to accommodate families who were not living in Tema at the time of the 1952 survey. Families belonging to different quarters were allocated rooms in the same compound house.¹³ This cohabitation of different families affected their privacy and was the cause of many disputes.

The original layout of Tema New Town (orange compounds), comprising the four quarters and the extension area, complemented with the current congested situation (grey structures).



BLURRING GENDER-BASED DISTINCTIONS

The social organisation in the old fishing village required men and women to live in separate compound houses. Cooking was generally done in the wife's house where she lived with her mother, sisters, daughters and grandchildren. The food was then carried to the husband's house by one of their children. All-male houses therefore did not have a kitchen or fish smoking oven.¹⁴ When designing the houses for Tema New Town, the architects provided domestic kitchens in all-male, all-female and mixed compounds. As a result, married people started living together since it was more convenient for women to cook their husband's meal in his house. Already in the first years after resettlement, the concept of living in all-male or female houses was abandoned. The 1961 survey by Butcher¹⁵ found that only 10% of all the households were still purely male or female. Nowadays this custom has almost completely disappeared, except in some clans *who still proudly perpetuate their traditional life. Other clans have chosen to leave this custom of separate compound houses and have taken measures in order to enable this. A general issue being that male clan houses usually comprised a shrine for their family god(s) who do not tolerate the presence of women as they are affected by their menstruation. Many clans have therefore moved shrines out of the male compound house so that women could join them.

* There are about 23 clans in Tema New Town, each belonging to one of the four quarters. They perform important traditional functions in town such as priests, priestesses and warriors of the chief. Every clan selects family members who are suitable for these specific functions. Those who are appointed, are expected to live in the main family house of the clan.

In Old Tema, all-male houses had a roofed patio that served as a reception hall and space where family meetings were held.¹⁶ When relatives sat down to discuss family matters, it was traditional to arrange the seats in an arc.¹⁷ This design feature characteristic to men's houses was omitted in the new houses and replaced by a veranda. However, this confined space required men to sit in line next to each other, instead of forming an arc. Few clans have therefore reintroduced this traditional custom by transforming the courtyard to a covered patio. Some have also constructed an arc-shaped covered space outside the compound to give shade during funerals, weddings and other festivities organised by the family.

Reintroduction of the traditional roofed patio in an important clan house, still lived-in by men only. © Luigi Caterino



Fishing was one of the main occupations practiced by the villagers of Old Tema. Today, inhabitants of Tema New Town still use the small dugout canoes. While men go fishing, women dry and smoke the fish. This traditional custom continues to exist, despite the presence of the industrial harbour.



Traditions are still very important in Tema New Town. Customs may have been adapted to enable a more modern life, they still have a great influence on the social organisation of the town.



Tema comprises 23 clans (*Aboitse We* is one of them). Every Tema inhabitant belongs to one of these main families. Clans select adequate members among themselves to perform specific traditional functions in their family and for the whole town. The main family compounds are the scene for several town festivities and family events such as child naming ceremonies, funerals and family meetings. Its appearance is very important as it displays the status and pride of the family. Painting the house is therefore a common practice.



A NEW TOWN, YET IMMEDIATELY OUTDATED

In Old Tema, villagers had a strong social life and cherished their traditions and customs. Though facilities were inadequate and the economy was rather unstable being dependent on seasonal fishing and farming activities, they were happy because they did not know otherwise. For quite a long time, their village was practically self-sufficient and contact with neighbouring villages was almost nonexistent.¹⁸ When the villagers moved to Tema New Town, they were happy with the better facilities. The close proximity to the township however opened their eyes, as people living there were enjoying much higher standard facilities, having their own bathroom, flushing toilet and kitchen. It became a desire for many to live in these modern communities. Residents of Tema New Town travelled frequently to the township for shopping, entertainment and facilities that were not available in the new town. The only attraction of this town therefore was the cheap rental accommodation offered by residents. Since Tema New Town was incorporated in the Accra-Tema Municipal Area in 1963, inhabitants were supposed to contribute for the government provided houses, facilities and services. However the rates paid for the houses in Tema New Town were much lower than rent and rates for houses in the township.¹⁹ The lower rents and poor provision of services attracted only the poorest migrants who came to Tema in search of employment. Many residents engaged themselves in renting out rooms to these low income households and the compound houses soon became crowded with a mixture of different tribes and religions. Families vacated and built as many rooms as was necessary to provide for their livelihood and the payment of house and property rates. Tenant households often grouped themselves with as many people in one room to reduce the rent per head.²⁰ People who were better off started leaving their family houses, vacating even more rooms to be replaced by lower income groups.²¹ Residents continued building extensions and makeshift structures to meet their growing need for more rooms and as the population was mainly composed of low income households, maintenance of houses and facilities was not of primary concern. The town started degenerating and turning into an overcrowded environment with badly maintained services, inadequate to cater for the increasing population. The original layout of major compounds is barely recognisable in the current appearance of Tema New Town since the settlement is completely congested.

Shortly after resettlement, the proximity to the highly industrialised city opened the resident's eyes to a modern life, but the provided facilities in Tema New Town did not enable him to pursue this new lifestyle. Within a short time, the houses and provided facilities, which at first were considered an improvement, turned out to be outdated. Residents of Tema New Town are still confronted with the highly urbanised city every day. A modern lifestyle is desired by many but will possibly never be reached, so for the time being they manage.





A compound is typically occupied by different households. This involves the sharing of spaces, facilities and infrastructure such as the courtyard, electricity, a water connection and bathhouses. Sharing reduces the cost of living and allows low-income households to enjoy facilities and services they otherwise could not access.



Many compounds are not in a very good state as multi-habitation and shared ownership often leads to quarrels regarding maintenance of the house. However, some residents of New Town are making an effort.

In Ghanaian culture, houses are built 'small small' according to family dynamics and financial means. Transformations and additions can be done in many different ways: extending inside or outside the compound, attached or separated from the original compound, horizontal or vertical.





To provide more rooms, residents will first exhaust all available space within the compound. A second step is enclosing the veranda in front of the room, transforming it into a sleeping room. More prosperous residents may use the two rooms as 'chamber and hall' or even go further by building a self-contained unit.

The courtyard is the only space safeguarded from infill building and extending rooms within the compound. This indicates the important value of a courtyard as the core of a compound house. It is a multifunctional space, featuring different activities throughout the day and enabling social interaction among residents.





When the compound is completely built up, residents start extending outwards by building structures attached to the compound or on vacant land around it. Structures from adjacent compounds are built close to each other, creating small alleys in the dense fabric.

Since extending within and outside the compound is no longer possible due to scarce land, a new trend of extending vertically is emerging. This introduces also a different construction method. Usually, a concrete frame is filled in with sandcrete blocks.



INADEQUATE SANITARY FACILITIES

Shared toilet blocks (indicated by T followed by a number) were originally implemented by TDC who were responsible for the proper planning of Tema New Town. When responsibility for the provision of urban infrastructure and facilities was handed over to TMA through the Structural Adjustment Programme in order to have a more efficient political organisation, they did not take measures to improve these facilities. TMA was not capable of maintaining all these toilet blocks and they handed the management over to individuals, mostly committees of residents living near the toilet block. TMA setting the charges for use and receiving a monthly rate paid by these operators. They do not have the financial means to improve the outdated facility to meet the higher sanitation requirements. Today these toilet blocks still consist of concrete hollowed seats to sit or squat on. These toilets are only used for defecating, whereas urinals are provided either in front of the toilet block or by wooden shacks over a drain. Many also just urinate by squatting over a drain or against every possible fence or wall in town. Some residents engaged themselves in providing toilet or shower facilities since the public services are incapable of providing sanitation facilities to all inhabitants. Some have built toilets for their own family and sell this service also to neighbours. A lock on the door prevents people from using it without the owners' permission. Most houses have a bathhouse where residents take a shower using buckets. Those who can afford to wash themselves with running water can use the showers built by individuals who installed a piped water connection and sell water, making use of the opportunity to also offer showers with running water.



Public toilet owned by TMA and managed by a committee of residents.



Shared neighbour toilets.



Resident selling water and offering showers.

SPACES SAFEGUARDED FROM DENSIFICATION



Large open space surrounded by 'U' houses in *Ashamang*, mainly used as playground and competition football field for local teams.



The lorry station, located in between the Fishing Harbour Road and the present market area.



Area adjacent to a school and church, mainly used as playground and football field.

Despite the congested fabric of Tema New Town, there are some spaces safeguarded from the expansion of residential quarters. A first example is one of the six large open spaces in the extension area that were shaped by the clustering of 'U' houses. Only one of them has remained almost completely intact. The space is used as a playground by children and hosts the football competition of local teams. On the side, there are benches covered by a canopy where men gather to play local board games. Another playground can be found close to the lighthouse in *Awudung*. A primary school and church are defining the boundaries of this space which seem to be respected by residents. Initially a market area was planned here, but its decentral location was considered too far away for the residents of the quarters above the Fishing Harbour Road. A new market was therefore created more centrally in *Ashamang*, next to the lorry station. The station itself is actually too large for the small number of trotros and taxis passing through. Some residents built a structure for their enterprise on the sides of the station. The stool recently started building a two-storey building with commercial units that will be rented to residents so they can operate their business from a proper space. When evening falls, women sell prepared meals from a temporary booth set up on the outer sides of the station. Afterwards they vacate the space again.



MORE RECENT DEVELOPMENTS IN THE SURROUNDINGS OF TEMA

Tema New Town already expanded beyond its quarters to provide for the ongoing need for accommodation. However, the town is further restricted in this outward expansion by multiple physical boundaries: the aluminium smelter and industrial area in the north, Paradise Beach (a holiday resort²²) in the south-east, the Gulf of Guinea in the south and the naval barracks and harbour in the south-west.

North of the extension area, TDC planned a new extension area called Manhean, when revising the master plan of Tema New Town. They allocated plots and demarcated the roads. Accommodation had to be constructed by the occupier himself. Since many of these roads were not paved, residents of Manhean built or extended their houses on the road. In 2007, TDC decided to take action and destroyed the structures and parts of the houses that were standing on demarcated roads. Despite their enforcement, they did not pave the cleared roads and only a few years later some structures had been built on the road again.

In the south-west New Town started expanding towards the *Chemu* lagoon. This specific area was never planned by TDC, people just started occupying the land without permission. Nowadays there are many people living too close to the *Chemu* lagoon. Once filled with aquatic life, the lagoon has become a dumping site and poses a big threat to residents as the spreading of filth during flooding can cause health epidemics. Flooding has already claimed several lives, nevertheless people remain living in this dangerous environment since it provides them with free accommodation. In 2012, TMA decided on dredging and restoration of the lagoon, but up till now, implementation has not yet started.

One of the most recent developing areas is Bankuman, located east of Manhean. This area is better provided with facilities and features a higher income group than the poor households in New Town. Houses are built by inhabitants themselves and also rental accommodation is provided by individuals. A common rental unit comprises three rooms: chamber, hall and kitchen. Facilities such as bathhouses and toilets are shared among tenants. The area is currently very spacious, but it is questionable whether it will remain so, looking at the evolutions New Town has been through and the present limited options for expansion.



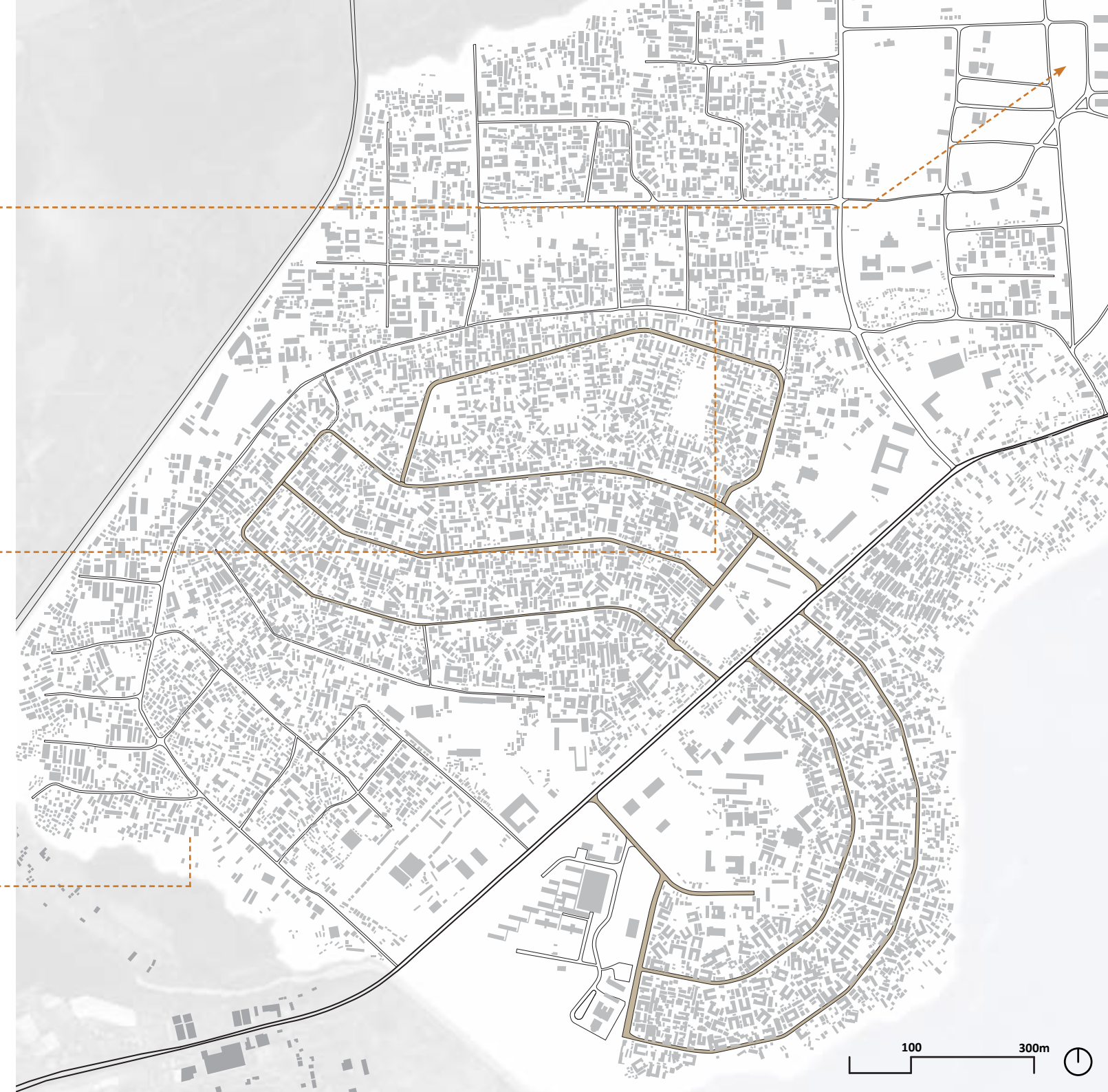
Bankuman is a fairly recent development, characterised by a better provision of facilities and more modern types of accommodation.



A resident living in Manhean lost a part of his house since it was standing on the demarcation of a road.



Flooding occurs at a place called 'Ziggy Shore'. Houses are built in the floodplain of the *Chemu* lagoon.





AWUDUNG



Severe sea erosion affected the residential environment in Awudung badly. No matter the general condition of the house, dwellers keep occupying their individual room as long as the walls and roof have not collapsed.



An important practice in Awudung is fish smoking and drying, which occupies a certain amount of the land.



THE BEACH SIDE OF TEMA NEW TOWN

With the resettlement from Old Tema to Tema New Town in 1959, four wards were implemented on the site: *Ablewonkor*, *Ashamang*, *Aboitse We* and south-east of the Tema-harbour road *Awudung*, where the original resettlement houses were constructed quite close to the sea shore. Soon it was noted that the beach sand in front of the houses was eroding. To stop this process TDC planted trees, protected by a layer of stones along the coastline to delay undercutting from the sea. Erosion problems, caused by the rapid runoff from the cleared site, were present from the beginning but the measurement taken by TDC was not very effective, mainly because of the dwellers themselves, who collected the stones and sold them off as building material. Consequently the coconut trees along the beach were uprooted only few years after their planting.¹ No further measurements were taken on the site itself and the sea kept coming closer to the houses.



Erosion on the beach. The stones have been dumped by TDC in an attempt to protect the coconut trees.



At the beach of Awudung the stones have been collected.




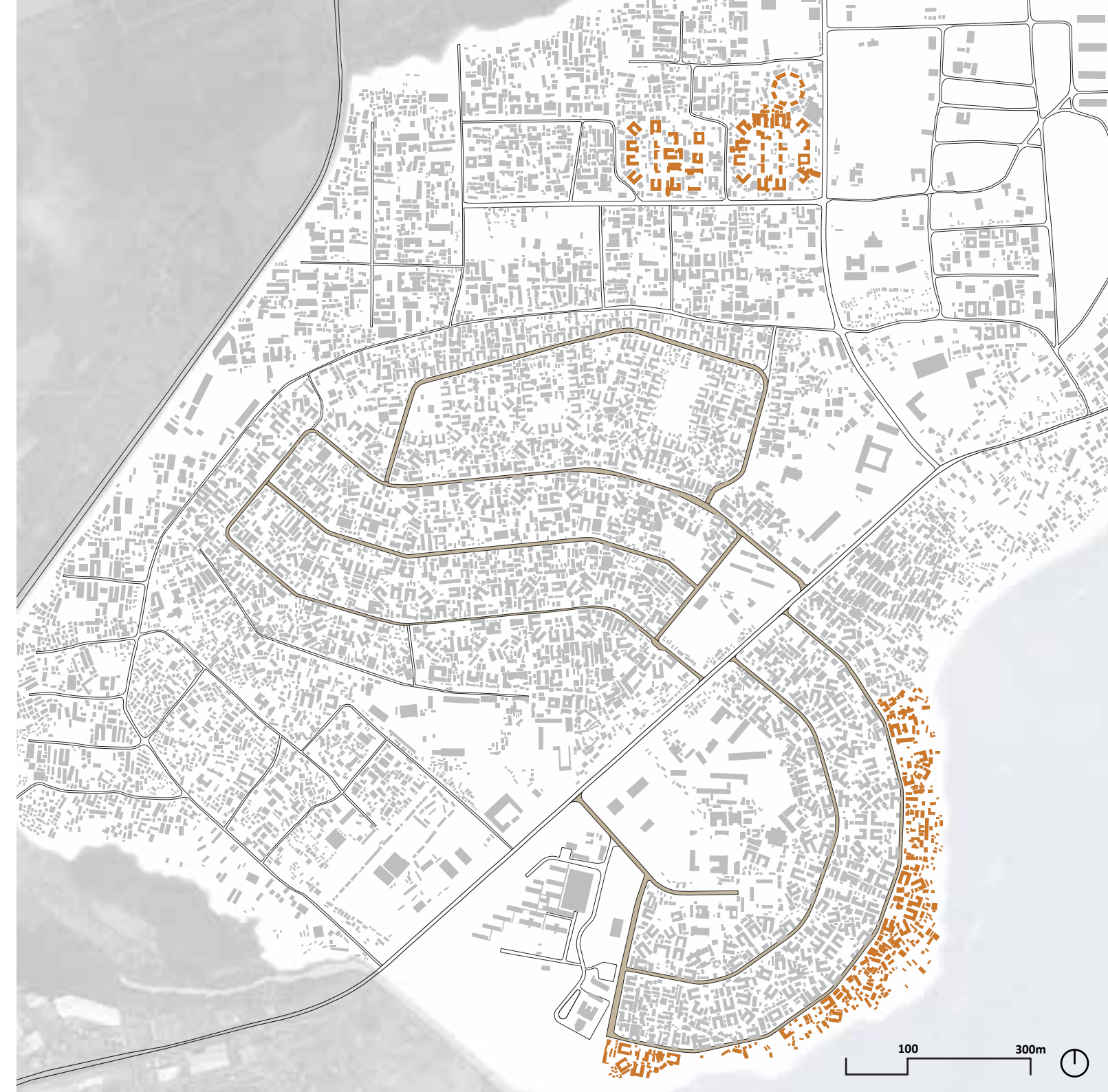
Collecting stones as a building material, on the shore. (Amarteifio, Butcher & Whitman, 1966, pp.67, 69)

RESETTLEMENT FROM AWUDUNG TO MANHEAN

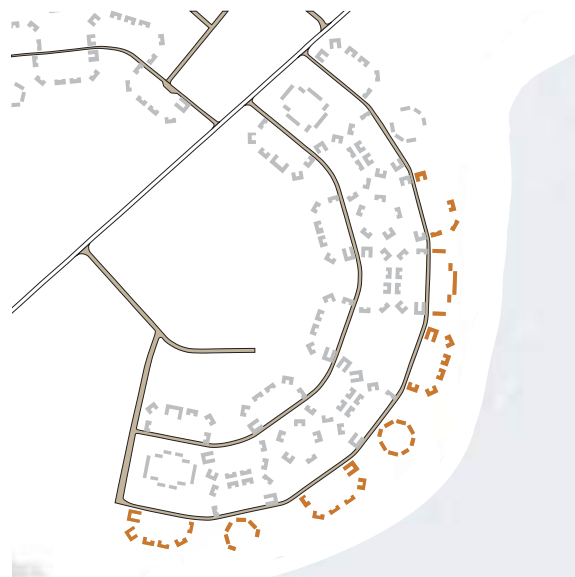
Only five years after the resettlement Oko Adjete, former inhabitant of Old Tema and current board member of TDC, already mentioned in his research on the impact of the resettlement from Old Tema to New Town on its citizens, that the foundations of houses in Awudung near the beach are being disintegrated by sea erosion. He concluded that one of the possible scenarios for the future of Tema Newtown was to demolish Awudung and to resettle the dwellers to new houses elsewhere in the town.² In 1969, merely ten years after the houses were occupied, the situation was getting too dangerous and TDC made plans to evacuate the inhabitants of the affected houses. They provided new compound houses in Manhean, a site to the north of Tema Newtown. The planners counted the number of rooms the families had in Awudung and constructed new houses with the same amount of rooms. The resettled families could not choose their house or location but the original setup was kept in mind. The new house was a compensation for the damaged one.³

The first paved road in Awudung was then meant to become a barrier for the sea. However the government did not do anything to upgrade the houses, nor were they demolished. People have therefore continued to live there or have rented the empty rooms to strangers in spite of their highly damaged condition.

Houses in Awudung and Manhean affected by the resettlement. 
= Paved roads



AWUDUNG ANNO 2013



Awudung as it was planned in 1959.



The growth of Awudung anno 2013.

By now some houses have been completely washed away whereas in other cases a number of rooms have been gradually damaged while the rest of the house is still inhabited. People who are staying there do this at their own risk. Because the government relocated all 'original' residents, they do not consider current inhabitants entitled to receive support. Dwellers stay as long as possible in the rooms, but they do not take action to prevent the rooms from collapsing. Despite the threat of the sea, the number of houses built along the beach side increased significantly since the 1960s and people keep investing in their homes if they have the means to do so.

Many dwellers are involved in fishing practice. While going to the sea is an activity reserved for the men, women are involved in the treatment and smoking of fish. Ovens and fish-drying areas occupy the spaces left open between the houses. This leads to unhealthy conditions, not only because the fish is stored unhygienically, but also because the smoke present around the houses causes health problems.

Inhabitants of the rest of the town consider the area a degraded neighbourhood and tenants in the area indicate their main reason to stay there is because of low rental compared to other wards in Tema Newtown. The first obvious reason why the area stands in bad repute is the bad state of many dwellings. A second cause is related to the people occupying the houses. Although many Ga families live in Tema New Town in combination with other ethnicities, Awudung seems to have a greater proportion of migrants than the rest of the town. Fieldwork shows that people from the same tribes often seem to stick together. Lastly the beach side is dirty, not only because this is the place where sewage drains enter the sea but also because the beach is often used as a public toilet and dump.

According to Oko Adjetey there are plans to demolish the remaining houses on the coast side in Awudung and to implement new techniques to prevent damage from erosion.⁴ If the government takes action the people living there will have to move. They will not receive any compensation because the original owners already received this.



The current situation in Awudung: the erosion causes severe damage.



Manhean as it was planned by TDC.



The growth of Manhean anno 2013.

Most of the families moved into their new compound houses but also kept using the houses at the beach site for family or to rent. The site in Manhean evolved in a similar way as the rest of the town. Dwellers keep extending their houses according to their means and needs. Apart from family, some tenants live there too, even though family members are very often still living in inferior conditions on the affected site in Awudung, retaining possession of the family's initial property.



Compound houses in Manhean.



ASHAIMAN

THE GROWTH AND DEVELOPMENT OF ASHAIMAN

Ashaiman was originally founded in the 17th century by Nii Ashia, a Tema-born man, Ashaiman meaning Ashai's town. His two brothers, Nii Amui and Nii Oko, followed and settled near their brother in villages now called *Mantseman* and *Moneombaanyi* respectively. At the time, Ashaiman was a small farming village.

When in 1959 the government finally acquired the land where Old Tema was sited to develop the new industrial and harbour city, they compensated indigenous Ga people through resettlement. Non-indigenous people, employed in construction of the harbour and meanwhile living in rental accommodation offered by villagers, were excluded from resettlement since they did not have any customary title to the land, nor were they given any compensation for the loss of their properties. Instead, they were allocated small plots in Ashaiman to build their own houses. Government allowed migrants to reuse the corrugated iron sheets, timber and other building materials from the demolished houses in the old village to construct their houses in Ashaiman.¹

The initial intention was to provide a temporary resettlement camp for the households displaced by the construction of the new city and to provide temporary sleeping quarters for the labour force employed in the new city's construction.² This temporality, inherent to a camp, gave TDC the justification for neither planning for further growth, nor providing basic infrastructure such as social and public facilities. Hospitals, schools, market areas and other facilities were therefore not implemented in the plan. While TDC was very occupied with the development of the communities, they somewhat neglected the illegal building activities taking place in Ashaiman. Building regulations were not strictly enforced and monitored by TDC.

Following the establishment of this temporary settlement, Ashaiman grew at a fast rate. The population increased from approximately 185 people in 1948 to 190,972 in 2010.³ The largest growth rate was measured between 1960 and 1970 when Ashaiman grew from 2,624 to 22,549 inhabitants, corresponding to an index of 21.5%.⁴ This

evolution must be viewed against the background of the growth and development of Tema as the industrial and harbour city of Ghana. These new economic activities attracted many migrants in search of a job. Their growing influx created an increasing demand for housing which was taken into account when planning Tema New Town. TDC was specifically established in 1958 to cater for the expected increase in housing demand of both low- and high-income groups and to provide the necessary public infrastructure. However, they did not manage to build the intended amount of houses because of economic and political reasons. From the beginning of the 1970s, the number of built houses did not meet TDC's annual construction target. As the supply could not keep up with the demand, housing prices and rents went up and made living in Tema unaffordable for many migrants. This marked the beginning of a major housing crisis. Ashaiman on the other hand offered cheap rental accommodation and was lacking governmental control regarding land allocation and building regulations. It thus became a popular destination for migrants. Another important factor that affected the growth of Ashaiman was the structural adjustment programme (SAP) launched by the government of Jerry Rawlings in 1982. This resulted in widespread unemployment and wage restraints, enlarging the group of low-income households who were no longer able to afford housing in the whole of Tema and had to relocate to Ashaiman where rents were lower and the informal sector offered many opportunities to earn a living.

Due to the attraction of migrants, Ashaiman now has a diverse population with approximately 42 different ethnic groups according to the elders of the municipal.⁵ They are coming from all over Ghana and other West-African countries such as Nigeria. Zongo Laka is the area referred to when speaking about the place of residence of these strangers. Many soldiers, returning from their military services, also moved to Ashaiman and the areas where they resided were often named after the place they had been stationed like Lebanon, Middle East, Jericho and Betlehem.⁶



Migrants working in the construction of the harbour and Tema Township. (Jopp, 1961, p.21)

DISTINCT DEVELOPMENT PATTERNS IN ASHAIMAN

Ashaiman is a diverse environment hosting a wide array of ethnic and socio-economic groups, densities, housing strategies and infrastructure development. The negligent attitude of the government, lack of formal urban planning, migrant inflows and overlapping tenure systems are at the root of this heterogeneous layout. On the west side of the main Ashaiman road, an area called low-cost area, was developed by TDC roughly between 1960 and 1980. They planned the area following a 'sites and services' scheme*. The layout is based on a grid pattern supplied with roads, a main water pipe, electricity, public lighting and toilet blocks. The most dominant dwelling feature of the fabric is the compound house. The area east of the main road is older than the low-cost area and was inhabited by indigenous Ga people who were living more to the north in a village called *Moneombaanyi*, Section E is situated more to the South, closer to the main junction. Migrants moving to Ashaiman in search of cheap rental accommodation or tempted by the lack of building regulations ended up in this area. In short time, temporary structures sprouted all over the land. TDC initially made a layout for this area but as their attention was fully focused on the construction of Tema Township, they did not pay close attention to the development that was taking place in eastern Ashaiman and could not prevent its rapid growth and expansion. Traditional chiefs were managing this indigenous area without considering possible future developments controlled by a proper plan. Today 55% of the roads are still unpaved, meandering through the densely built

* 'Sites and services' schemes usually involve the acquisition of urban land that is divided in a large number of small plots and made available to the target population, typically low-income groups. The land is provided with basic infrastructure such as access roads, sanitary facilities, water supply (usually standpipes), street drainage, public lighting, waste disposal and some community facilities. Plots are then parcelled and allocated to households who are considered to build their own houses. This approach allows low-income households to build and improve their homes incrementally, according to their changing requirements and financial means.

fabric, featuring mostly irregularly shaped plots. A third distinct area, Amui Djor, can be found in eastern Ashaiman, south of the Ashaiman Lashibi Road. This spontaneous area is one of the most recently developed areas without prior planning by the government. Density values and socio-economic characteristics of the population are unevenly featured across the area with the west side of Amui Djor being more densely populated. The roads are neither paved, nor provided with gutters and lighting.

Three distinct areas in Ashaiman. ◀



SECTION E



Many houses were initially built with impermanent materials such as rusty galvanised iron sheets, wood and cardboard because of limited financial resources. Another important reason was insecurity of land ownership and the possibility that TDC would demolish their houses without compensation, as TDC had indicated.



Over the years, many have obtained legal land titles and a permit for their structure. This security allowed them to replace the existing impermanent structure with permanent materials such as cement or concrete blocks.



55% of the roads are neither paved, nor provided with cemented gutters. Rain fall turns the streets into muddy paths mingled with liquid waste. Drainage is obviously a problem here.





For many years, TDC had turned a blind eye to the spontaneous housing. About ten years ago, TMA started demarcating roads. Some residents lost parts of their house without compensation, but they approve these actions since the area being affected by several fires is now accessible for fire interventions.



Section E is a vibrant and rapidly developing area. It is the commercial centre of Ashaiman and has the biggest market in its heart. Living close to the market is regarded as a major advantage. Many residents of section E are working in this lively environment as traders or carriers.

SECTION E, THE INDIGENOUS SETTLEMENT

TRANSITION FROM TEMPORAL TO PERMANENT

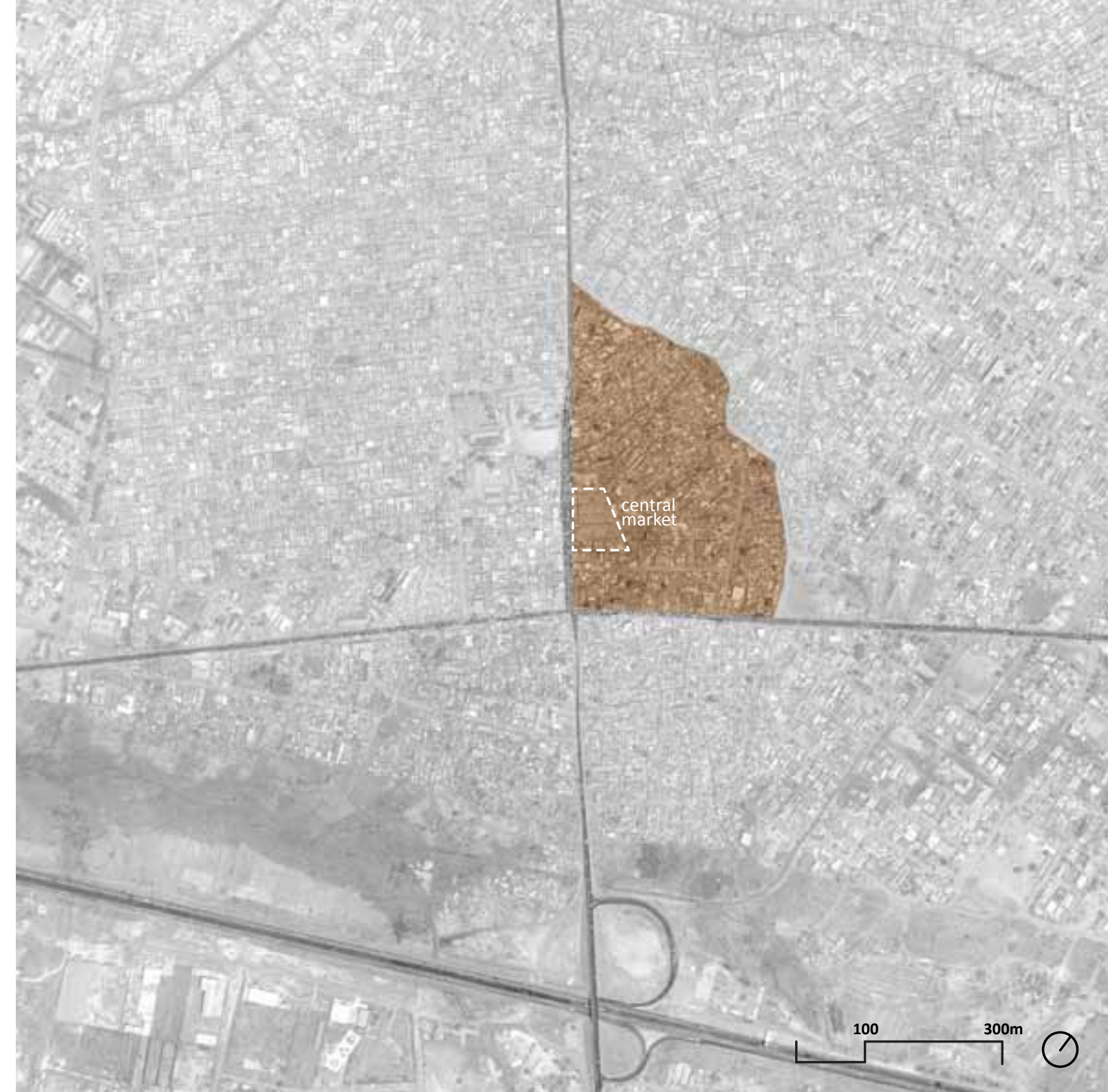
“It is a notable slum, hidden behind the motorway but detracting from the planned splendor of Tema. From time to time there are plans to replace it with government housing making it another Tema ‘community’. So far, government resources have been inadequate to replace a town of the present size and until a decision is finally reached, the unplanned settlement is causing no trouble and can safely be ignored”¹

As mentioned before, section E was a result of the sprawling indigenous area of Moneombaanyi, the first built area in Ashaiman. The land belonged to Tema people who have seven villages under its stool, including Ashaiman. Tema people were mainly working as farmers and fishermen. According to the season, they either stayed in Tema or in Ashaiman. When the sea became too rough, fishing season was finished and the fishermen would move from Tema to Ashaiman to farm crops in plots ranging from 5 to 10 acres.

Farmers and other traditional land owners engaged themselves in providing cheap rental accommodation for job-seeking migrants without following the layout designed by TDC. They rented out parts of their houses or built extra rooms. A few individuals, including government employees, made illegal plot allocations to incoming migrants.² Some migrants also occupied land and built makeshift shelters on it, mostly made of cheap and temporal materials such as timber because they were not planning to stay forever and did not want to invest in a decent structure. According to the elders of Ashaiman³, migrants were not here because they liked it. They just came for employment, earn some money and send it home. They intended to go back to their hometown after completing the job. This is why they did not want to invest in a good structure. However, after having lived in Ashaiman for several years, many migrants got stuck to the place as they had started a family or were being joined by spouse, children and relatives who came to live with them, seeking for job opportunities as well. They continued to live in their temporal shelters, incrementally adapting their dwelling to their changing needs. Since TDC was nowhere to control this rapid sprawl of unauthorised structures and plot allocations, the temporal settlement grew and changed into a permanent one.



TDC's layout for the eastern part of Ashaiman.



OVERLAPPING RESPONSIBILITIES OF TDC AND ASHMA REGARDING DEVELOPMENT CONTROL

Most of the people living in section E were living there without legal titles to the land. Structures were built and extended without seeking permission from TDC or the traditional leaders. In 2009 a team of the Ashaiman Municipal Assembly (ASHMA) started registering the houses and providing them with a house number. Residents without permit had to pay a fine for not registering their house earlier. If ASHMA encountered cases where someone had bought land from an individual who probably did not own it, the occupants did not have to pay a fine on top of the registration cost as they could not be held responsible for the malpractice of these individuals pretending to be landholders. Some residents had already obtained a permit before this registration action, since some of them were planning to replace wooden structures with cement or concrete blocks and did not want to risk that TDC would demolish their new structure because they had no legal ownership.

Nowadays TDC and ASHMA are both in charge of development control and of building permits. These overlapping functions are making the management of well-thought development in Ashaiman rather complex. The two different authorities even both have their own task force for marking illegal structures with red paint, indicating that owners have to remove structures that fall within the demarcation of a road or other planned infrastructure. They also urge residents who are building structures without their consent to collect a permit before continuing construction. This is confusing both inhabitants and authorities. As a result, people mainly feel authorities do not often enforce their regulations and therefore continue to construct new 'unauthorised' structures. The final dates by which structures should be demolished, if owners do not want to incur in fines, are often expired while structures are still standing.



TDC warning to remove unauthorised structures.



ASHMA commanding residents who started construction to produce a permit for the property.

INSUFFICIENT SANITARY FACILITIES

The houses in this area are some of the oldest in Ashaiman and the inhabitants used to practice open defecation in fields around the indigenous area as it was not yet a general necessity to have a toilet at home. Today these defecation fields do not exist anymore because of the continuously outwards expansion of the built environment. Toilets or bathrooms were rarely provided in houses since extra rooms were mostly built to use as rental rooms; sanitation was never considered as a basic need of a household. Due to the urban growth and disappearance defecation fields, a few commercial public toilets were built near the central market to meet the need of new sanitation infrastructure.⁴ The increasing population triggered the further provision of commercial toilets in the whole neighbourhood. Since TDC was not actively developing this part of Ashaiman between 1960 and 1980, they barely provided toilet blocks here. The inhabitants were therefore reliant on individually informal or privately operated commercial sanitation facilities. Some prosperous individuals used vacant land on their plot to provide toilets and showers, others integrated a few showers in their house, often together with a water supply business. These smaller facilities are often run with the participation of the whole family. The facilities provided by private operators are usually of a larger scale and owned by businessmen who own similar facilities in other municipalities and hire attendants to manage their business. However, many of the residents also mentioned the use of neighbour shared toilets. Some individuals built one or two toilets for their own family and are selling this service to their neighbours as an additional source of revenue. Charges may vary from one situation to another, according to the relationship between the owner and user. These toilets are mostly run by the children of the house.⁵



Large-scale commercial toilet and shower block.



Small-scale home-based enterprise providing shower facilities and selling water.



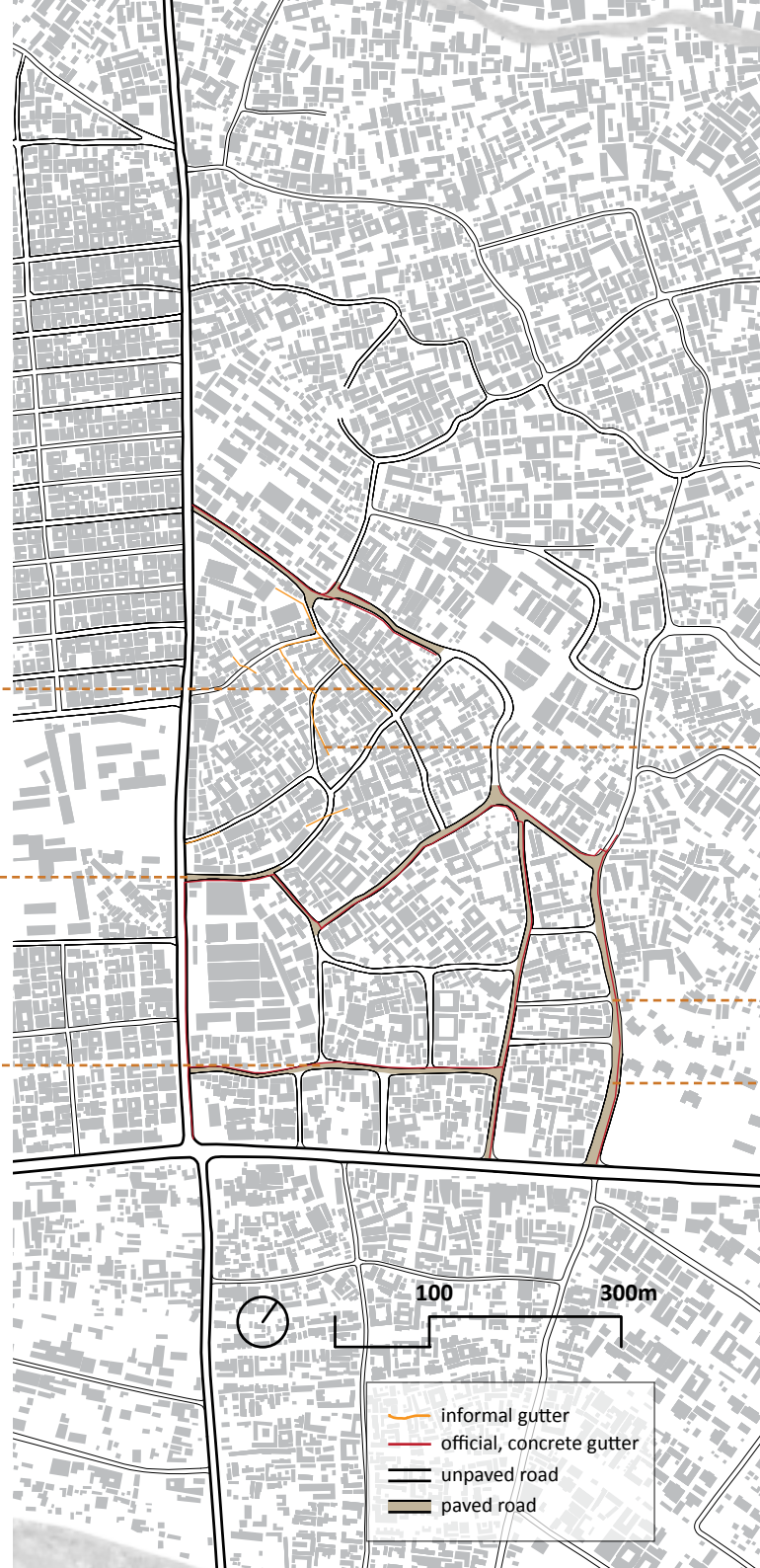
Queuing trotros blocking traffic in a residential street.



Taxis waiting in line at the departure point where someone from GPRTU collects a station fee from the drivers.



Trotros congesting a street near the market.



Informal gutter, contaminated with liquid and solid waste.



Transition from paved to unpaved road when entering the area.



The peripheral roads in section E are largely paved and equipped with a wide open drain which is covered at some places.

DIFFERENT APPEARANCES OF ROADS

It was only in the late 1990s that TMA started demarcating the roads based on the layout designed by TDC. Since TDC did not control the unauthorised building of houses, they could not prevent these structures of being built on sites where roads were to be developed. TMA therefore had to demolish many structures. 55% of the demarcated roads are still not paved today. The worst roads neither have street lighting, nor proper drains. In some of these areas, residents have made their own informal gutters, meandering through the street, but many still dispose their liquid waste on the streets. The few existing drains provided in the area are choked with solid waste since residents do not want to contribute for the refuse they generate. This indiscriminate refuse disposal occurs all over Ashaiman.⁶

Another feature affecting residential streets as well as the market area in section E is the congestion of roads caused by trotros and taxis. These have to wait in line before reaching the official starting point at the main Ashaiman road, where a station fee must be paid to GPRTU* for exploiting a private vehicle as means of transport. This hinders the accessibility of the area for possible fire interventions and disrupts daily traffic flows of traders and carriers moving around in the neighbourhood. It also limits the residents along congested roads in their use of space and privacy.

For the past few years, the Assembly has demarcated some roads to make the area more accessible. There have been some major fires in the area where fire fighters could not access all the structures in the dense fabric. The Assembly wants to solve this problem by creating roads that are wide enough for fire trucks to pass. This also enlarges the distance between the houses and prevents the rapid spread of fire since a lot of the structures are made of timber and easily catch fire.

* Ghana Private Road Transport System (GPRTU) was established in 1967 to provide for an efficient management of private road transport in Ghana.⁷

LOW-COST AREA



50% of the roads are paved and provided with gutters on both sides and street lights. This imposes a limit to extending dwellings up to the street border. These areas are easily accessible by cars and fire trucks.



The other 50% of roads are neither paved, nor provided with cemented gutters. Some residents like it that way because otherwise there would be more cars and extending dwellings would be reduced by the imposed boundaries of the paved street.



TDC imposed a few building regulations. Houses had to keep a distance of two meters from the plot boundary for easy passage and to provide accessible infrastructure.



Not everyone follows these regulations, creating a dense environment. A major complaint about the area is the lack of open space where you can be at ease and where children can play. A resident mentioned that recreational zones were initially planned, but never executed because they were sold as plots.

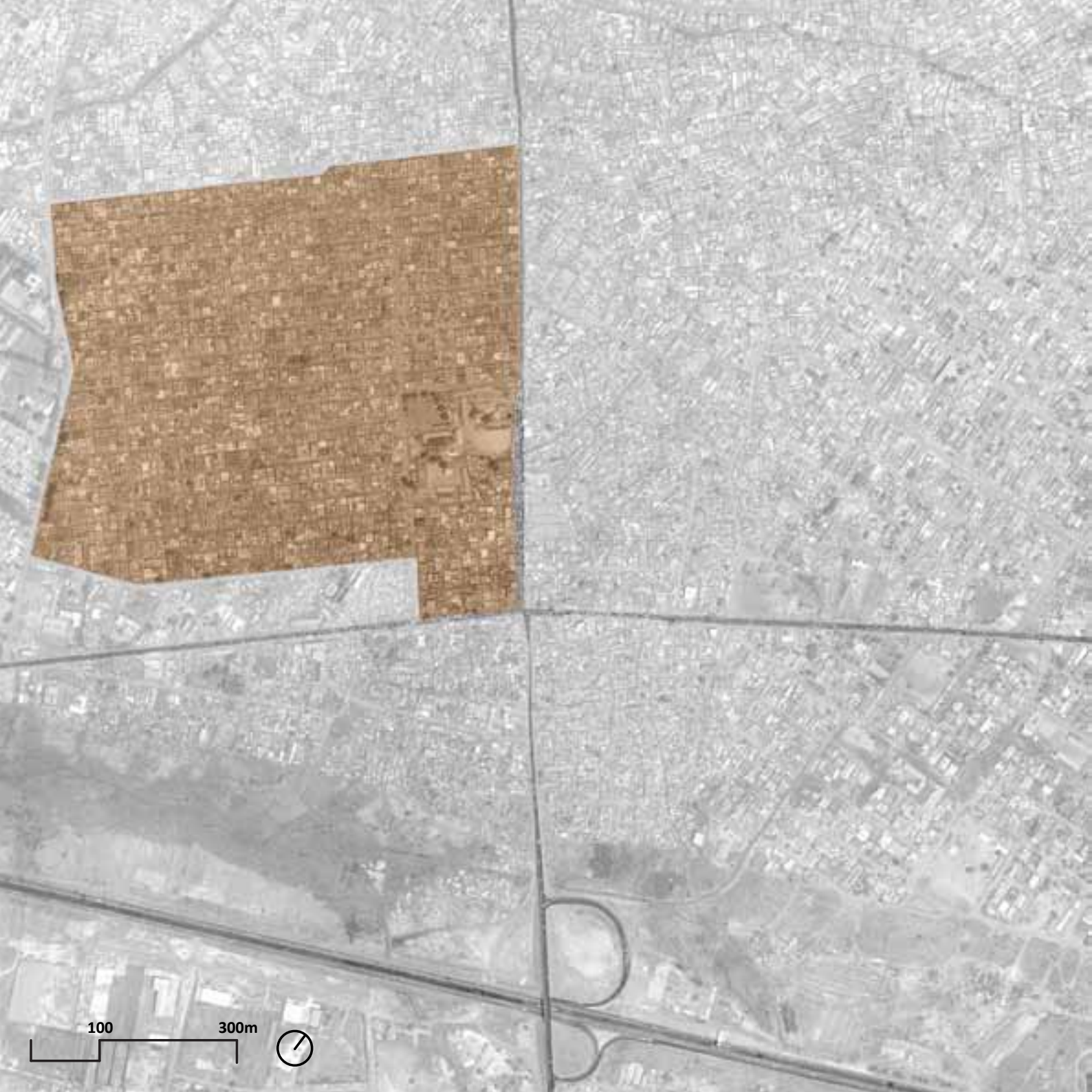


A large open drain passes through a small section of the area. Many improvised bridges enable passing to the other side. Waste is carried along by the water, creating an unsanitary environment for the adjacent dwellings.



Some houses do not have a water connection and have to fetch from others. Specific taps are made for women carrying buckets on their heads.





LOW-COST AREA, THE PLANNED SETTLEMENT 'SITES AND SERVICES' APPROACH

By the 1960s, Ashaiman was developing into two different configurations.¹ The indigenous and oldest settlement in the east of Ashaiman was sprawling without any former planning due to the migration influx and completely ignored by TDC even though they made a layout for the area. In 1966 TDC could no longer ignore the rapidly deteriorating environment and in an attempt to improve the situation, they recognised Ashaiman as a permanent settlement, establishing a sub-office of its estate department there and enforcing building regulations more strictly. The west side of Ashaiman, the low-cost area, was also integrated in their plan and was the only available land at the time where a 'sites and services' scheme could be implemented. They designed a grid-based layout of plots, equipped with streets, drains and services such as schools, medical centres and toilet blocks.

Houses in this area are not provided by the government, but self-built. TDC provided those who bought a plot with standard dwelling plans. Landowners could either use these available plans or propose their own building plans. When their proposal was approved by TDC, they were allowed to start construction. Besides individuals, also big industrial companies, based in Tema, who built flats for their workers in Ashaiman. The Volta Aluminium Company (Valco) was the largest industrial sector in Tema when the aluminium smelter started producing in 1967. At inception, the firm employed 1000 Ghanaians and 100 expatriates. By the mid 1970s, the smelter had expanded as well as its workforce, and over 2000 Ghanaians were working in the aluminium industry by then. The workers could enjoy housing and cost of living allowances*. A small number of workers were living in certain Tema communities, while the large majority was accommodated in Ashaiman, in the low-cost area.²

* The cost of living allowance (COLA) implies periodic adjustments of salaries, based on a cost-of-living index, to compensate for the higher cost of living due to inflation. Thus they get extra money to maintain their same living standard since life has become more expensive.³



Layout designed by TDC.

LACK OF RECREATIONAL ZONES AND SUFFICIENT SANITARY FACILITIES

A resident of the area mentioned that TDC initially demarcated land for recreational zones and allocated spaces where community centres had to be built. However, these spaces were never developed since the land was sold as housing plots. Therefore, there is no space for recreation such as a football field or park where residents can come together.

Another flaw in the formal planning is the shortage of public toilet infrastructure. In TDC's initial design, it was assumed that each house would have its own toilet. Public toilet blocks were considered only to serve visitors and the residents of houses that still needed to be equipped with house toilets. Due to the political changes in the 1980s however, the construction of these public toilet blocks slowed down. As the area became more crowded, the existing public toilet infrastructure was insufficient to serve the growing population. A study by Mazeau⁴ found that more than one-third of the surveyed house units without toilet infrastructure previously had a house toilet, since it was common to plan two smaller rooms for a shower and toilet when building a compound house. The majority of these toilets were bucket toilets (called 'pan latrines' by the Ghanaians). Nowadays fewer houses have this type of toilet and its use is limited to the landlord's household or all households living in the same compound house, depending on the relationship between landlord and tenants. The closing-down of house toilets was due to the

growing number of occupants per house and the challenge created for the landlord to manage the shared toilet facility for so many residents. It was also strongly recommended by the government in the context of the National Environmental Sanitation Policy.⁵ On top of that, Ashaiman is not even connected to the central sewage system constructed in 1960 to serve the communities in Tema. Most houses with a toilet therefore use septic tanks.⁶ Nowadays, many of the old toilets in these compound houses have been converted into showers, rental or storage rooms and the majority of the residents are dependent on shared toilet facilities, either commercial, ASHMA or neighbour toilets. The majority are commercial ones with a price varying from 10 to 35 pesewas* for their use. The ASHMA toilets are less expensive, with an average cost of 10 pesewas. The neighbour toilets outnumber the larger commercial and ASHMA facilities, but they provide only an average of 2 instead of 10 toilets. They are scattered all over the area and they are all different in cleanliness, price, amount and type of toilets. However, there is a serious over-dependence on public facilities, leading to defecation in nearby open spaces or drains. A new trend among the inhabitants is defecating in plastic bags and later disposing them in refuse containers, drains or

* 1 Ghanaian Cedi (GHC) is divided into 100 pesewas and equals 0,24 Euros according to the currency rate on 1/06/2014.



Medium-scale commercial toilets.



Newly built ASHMA toilet facility.



Small-scale commercial toilet and shower facility, integrated in a compound house (within the most expensive range).



FORMAL AND INFORMAL REFUSE COLLECTION

A private service provider called ZoomLion, which is contracted by TMA, collects refuse. Residents can apply for a refuse bin at the Assembly and they have to pay 15 GHC per month for this service. ZoomLion comes twice a week to empty their refuse bins. Informal service providers, known as 'truck pushers', perform a more important role.⁸ They operate in house to house solid waste collection and offer a cheaper, quicker and daily service. Charges are determined by the truck pusher, but they are negotiable, depending on the type and amount of refuse. The truck pushers are not recognized by the local government although they play an important role in keeping the community clean. ZoomLion also has truck pushers, collecting refuse from house to house. In spite of the efforts of all these actors, some inhabitants keep disposing their refuse in other people's refuse bin, in bushes or in gutters. The latter occurs especially at night and during rains. The Assembly attributes the problem to inhabitants' attitudes. Most of them refuse to pay their refuse fees. They do not feel responsible for the environment of their community and since the Assembly is not taking measures such as enforcing sanitation laws and instituting payment of huge fines to encourage particular behaviours, waste dumping continues. On the other hand, there are residents that do feel responsible for their environment and clean the drains in front of their house. Some schools assign their students to clean the drain next to their school. Every week alternating classes are responsible for this.



Refuse being collected by a private operator ZoomLion.



Truck pusher on his daily routine, collecting solid waste from house to house.



Paved and equipped with gutters.



Unpaved, but equipped with gutters.



Neither paved, nor equipped with gutters.

DIFFERENT AREAS DUE TO VARYING PROVIDED INFRASTRUCTURE

“The basic aim of site and service housing schemes is to facilitate the provision of as many houses as possible. Anything which impedes the attainment of this object should be rigorously and critically examined, for each reduction in the number of housing sites provided results in an increase in unplanned squatting. Thus provision of tarred roads, individual water supply, electricity and reticulated sewage systems is normally ‘excluded.’”⁹

This perspective of Norwood seems largely applicable to the ‘sites and services’ scheme in the low-cost area since most of the normally excluded facilities were not present in the beginning. Although the roads had been demarcated by TDC, it was only in the early 1990s that some were actually paved and provided with cemented gutters by TMA. The paved and unpaved roads are marked by a different evolution. Where the roads are paved, the cemented gutters prevented residents to extend their dwellings onto the street and keep the area accessible to cars and trucks. The unpaved streets are characterised by the extending of dwellings and positioning of wooden structures or kiosks on parts of the road. They know TDC can demolish these unauthorised structures; therefore they are constructed with temporal materials such as timber and corrugated metal sheets. These streets are not easily accessible to cars, which is considered to be positive by residents. The downside, however, is that fire fighting trucks cannot access all the structures due to irregular road sections. Another issue here is the absence of gutters. Some unpaved streets are provided with cemented gutters and others not. Since the government is not providing them, most residents do not feel responsible for constructing gutters, resulting in the emergence of meandering gutters on the sandy road.



AMUI DJOR



Amui Djor was never intended to become a permanent settlement, therefore the plots are not properly demarcated.



Most residents obtained a temporary certificate, which only allowed them to build with temporal materials.



Some houses were partially demolished for the construction of new roads. This leaves the affected dwellers with very little space. In order to be able to rebuild their home, a new plot demarcation of the area is needed.



AMUI DJOR, THE INFORMAL SETTLEMENT

Amui Djor is a big slum in the outskirts of Ashaiman. The section that stretches between the Ashaiman Lashibi road, the main road in the centre, and the highway that connects Tema with Accra is the most recent expansion of the town with informal settlements. Amui Djor is the western part of this area, as indicated on the map. It is the most densely inhabited and poorest part.¹ Because of its location, the ward acts as a signboard for all people passing by. It embodies the contradictions of the city that extends behind it, with wooden shacks and little formal planning, if any at all.

Amui Djor, with an estimated population of 6.808 slum dwellers, covers about 2,7% of the municipality's population, estimated to be 250.314 in 2013.² Most of the 1.860 households came to Ashaiman several decades ago* and although the circumstances they live in may seem very bad, the large majority obtained the ground legally. Nevertheless their stay is not very secure and was never planned as part of the town as such. They received a 'Temporary Certificate' that allowed only temporal structures made of materials such as wood and metal sheets. Only a small number of buildings are built with solid materials, mainly the few multiple storey houses located along the main road that have a commercial or mixed function.³ The education level and formal work rate is rather low compared to Tema Township but the community is very connected and together with the local assembly man they are willing to improve their living circumstances.⁴

Most houses are connected to the electricity network but water, sanitary facilities and gutters are largely unavailable, which leads to unhealthy conditions. Because of the dense housing fabric and lack

of proper roads, rescuers such as fire trucks have a hard time to reach the affected location in time. After some fire outbreaks in the past, the government finally took action and provided some streets during the past decade. The owners of properties on the affected land saw their property being demolished and were never compensated although many of them are left with a significant smaller home. The surrounding fabric remains untouched: there are no streets, sewage systems nor streetlights available. Ashaiman is known as a quite dangerous town as compared with other cities in Ghana. The inferior living conditions explain why especially Amui Djor seems to struggle with small crime and prostitution problems.⁵

The 10-acre land in Amui Djor originally was stool land, belonging to the Tema chief. Together with the rest of Ashaiman it is part of the acquisition area TDC is in charge of planning and developing. TDC was supposed to develop the land but, as in many parts of Ashaiman, this never happened. Dwellers pay ground rates and were allowed to build in the area although their status was kept to that of temporal settlers.

In 1984 a part of the Amui Djor land was claimed by the government to provide a water connection from Kpone to Accra. The dwellers of this this land received compensation in the form of a new piece of land in Adjei Kojo, another part of the town. As nothing really happened with the land because the actual part needed for the pipeline was much smaller than the cleared zone, most people kept using the land in Amui Djor illegally, apart from their newly obtained land further away. Because TDC had not developed the land by 1991, the right to manage the land in Amui Djor was given back to the traditional council.⁶

*The respondents in the area settled in Amui Djor between 1971 and 1986.



TOP DOWN SLUM UPGRADING PROGRAMMES

Amui Djor is the setting for different kinds of slum upgrading projects, both top-down and bottom-up. Not all of them are specific for this area or unique in their intention to improve, but the conjuncture and the many activities make Amui Djor an interesting case of possible slum development and can be an example for other areas.

Assembly approach

As part of a slum upgrading programme for the entire town, the Ashaiman Municipal Assembly made a first Medium Term Development Plan for the period between 2008 and 2011. Less than 30% of all the programmes were implemented. For the following years, 2010 until 2013, they revised the plan and set some new goals to make the town more liveable.⁷ The Plan Preparation Task Force of the assembly focuses on different aspects of slum upgrading, not just on physical changes but also on social improvements for the inhabitants of the Ashaiman municipality.

The congestion of the land is a critical problem, since it causes dangerous situations such as fire outbreaks or flooding after heavy rainfall. Water retention areas should be protected and the construction of roads and drains is a priority. Most drains along major roads are well engineered but drainage within urban areas is very poor. To prevent the sewage from choking, inhabitants should be encouraged to stop the indiscriminate disposal of refuse. Because most people do not have home-based toilets, there is an over dependence on public facilities, therefore more sanitary facilities should be constructed. To counter the many robbery cases streetlights will be provided in most crime-prone areas.

Besides the upgrading of the neighbourhood, the inhabitants themselves can receive help from the government to improve their social and economic status. The education level of the Ashaiman youth is slightly lower than in the rest of Tema with a literate population of 87% in comparison with an average of 91% in Tema Metropolitan Area.⁸ Moreover the equipment of state schools is very poor. The construction of extra classrooms, a library facility and an ICT centre should improve the next generation's education and

help them to access better jobs. As a follow-up measure the national youth employment programme is supported and small-scale loans for businesses are granted to incentive business development in the municipality.

A last goal of the Medium Term Development Plan is to increase the citizens' confidence in the assembly. Zonal councils were established and councillors trained to represent the inhabitants of their wards. With this zonal orientation the assembly aims to bring politics closer to citizens. It is hoped that, as a consequence it will be easier to intercept citizens' needs and aspirations, regaining their faith in policy-makers.

Amui Djor is identified as one of the five slum areas in Ashaiman which is prioritised by ASHMA. Due to its central location it is crucial to upgrade the neighbourhood to make Ashaiman more liveable. For Amui Djor specifically, the assembly has focussed on a new development plan for the area that includes the provision of new services. Based on the Amui Djor Landlords Association's ownership scheme, a re-demarcation of the plots is planned, followed by the re-alignment of housing.⁹

UN-Habitat

A site in Amui Djor was chosen for another kind of slum upgrading project, initiated by UN-Habitat. Together with local organisations, UN-Habitat acquired a piece of land in Amui Djor for their pilot project. This building project provides a subsidized housing unit for households who cannot afford a home for their family. This approach will not change the whole neighbourhood but it will help some people who cannot financially fend for themselves. Members of the Ghana Federation of the Urban Poor, for whom it is more important to own a comfortable and safe housing unit than to own a piece of land, can obtain a unit. The demand for proper housing units in the area is high, therefore more phases are intended to be constructed on the acquired land in Amui Djor.

This project will be discussed more elaborately as a separate housing strategy.

Distribution of bins by ASHMA for a clean environment. ◀



BOTTOM UP SLUM UPGRADING PROGRAMMES

Amui Djor Landlords Association

Since 1991 the dwellers in the Amui Djor slum area organized themselves to stand up for their rights and improve their neighbourhood themselves. Their board communicates with the leaders from the traditional and the regular government to convince them to invest in the area. This is a significant benefit for the community; as they are a strong group the risk of eviction is smaller. An important demand of the Association is a proper plot demarcation for the area. Up until today everyone has been living in temporary houses, but people have been in the area for several generations and the settlement is not considered temporary anymore. A new plot division is necessary so the dwellers can start building with better materials and basic infrastructure can be implemented. After negotiations and several meetings with representatives from the chief and ASHMA, the Traditional Council agreed to the demarcation process and all the landlords paid 50 GHC to the traditional chief for the lease of the land. In addition 7 GHC per owner was collected to hire a planner from TDC to survey the land and to draw a plan. Everyone will get a 50 by 50 ft (15,24 by 15,24 m) piece of ground. This land division scheme is especially crucial for the people affected by the road construction. Additional facilities such as a church, a clinic, a community centre and a school were also incorporated. The plan was finished in 1994 but the inhabitants are still waiting for the chief to implement it. This bottom-up approach could be very effective as the people are willing to invest time and money in their community.¹⁰

This strategy does not take in account the many tenants present in the area. Their tenure situation may become insecure as landlords can start rebuilding and upgrading their properties. Because of this the Ghana Federation of the Urban Poor (GHAFUP) and People's Dialogue (PD), two community based organisations that defend the rights of the urban poor, were already negotiating with the chief to reconsider the initial proposal with the consequences for vulnerable tenants in mind. When Amui Djor was chosen as the scene for a UN-Habitat slum upgrading project, in which GHAFUP and PD were also involved, the initial idea was to develop the whole ward with housing blocks, part of them for the social market. This would significantly upgrade the neighbourhood that in turn would attract private sector developers to invest in up-scale housing to make it a mixed income setting. The proximity of and good connection with Accra would attract the wealthier class but the plan fell apart as the real estate agents and their bankers were not convinced by the proposal. This caused the UN-Habitat project to be scaled-down. It was limited to a smaller plot, which allows the current landlords to pursue their individual land title in the rest of Amui Djor as yet.¹¹

None of these slum upgrading strategies prevent others from succeeding. Quite on the contrary, if they interact well, these strategies could complement one another and achieve better results. The three programmes focus on different factors of the slum and separate actors and investors are approached; by combining their forces, more dwellers' needs can be fulfilled.





AMUI DJOR HOUSING PROJECT



BEAD ENT.
IceCool

BEAD ENT.
IceCool

The Amui Djor Housing Project provides a home for 32 households on the top two floors, arranged around the open core of the building. The ground floor offers space for commercial units.





The courtyard has multiple functions, both public and private. This makes it difficult to find a balance between the different uses.

People still occupying the plot that was assigned for the housing project were temporarily sheltered in a wooden structure next to it. Three years later most of them are still living there.



The plot for the second and third phase is still occupied by the previous owners although they were resettled long time ago.



INITIATION

A UN-Habitat conference on Housing and Urban Development for Low Income housing in sub-Saharan Africa in 2002 initiated this project. Without committing to a certain location, in the following years private actors and companies were convinced to finance and participate in a pilot project for slum upgrading. In 2005 UN-Habitat established the Slum Upgrading Facility (SUF) to coordinate initiatives to raise financial means, bring together relevant actors from different government levels and the private sector to provide business solutions for social housing and to improve urban infrastructures through slum upgrading. Affordability for the beneficiaries was an important criterion but the security for investors was a key factor too. Risk of investment had to be minimal. Ghana was chosen to initiate a demonstration project because the possible viability of slum upgrading projects seemed credible. A well-organized local government supported by the central leaders, well-functioning community organisations and a vibrant private capital market were crucial qualities they were looking for. TAMSUF (Tema Ashaiman Metropolitan Slum Upgrading Facility), a local branch of the SUF, was in charge of coordinating the collaboration between the different stakeholders and of providing the technical help that the community needed. They worked together with GHAFUP and PD to complete a pilot project which took the form of an affordable housing block.¹

PD and GHAFUP are community-based organisations active in multiple cities nationwide. The Federation has over 13.000 members spread over the country. Their goal is to group the urban poor and to support them in different ways to organize themselves and to establish relations with local governments to provide necessary infrastructure and improve their circumstances in life.² These intermediate organisations are important to help the urban poor cope with the complex political, financial and technical difficulties. They need to be credible in relation to investors and officials, who would probably be unwilling to support slum dwellers directly, and at the same time gain confidence from the community-based organisations and work intensively together with them.³

After a team from UN-Habitat came to Ghana in 2004 to explore possible areas where it could support the development of private investments in slum upgrading projects, Ashaiman was chosen for a demonstration project. Obviously many people were looking for affordable housing, but a strong community-based network was already present to support the programme.⁴

When the organisations were looking for an area to start their pilot project, land in Amui Djor that was disowned for the construction of a pipeline in 1984, was proposed. Negotiations with TDC and the chief of the Traditional Council about its use were difficult. The chief required compensation in return for the land, he wanted privileges for the original Ga inhabitants and the dwellers in Amui Djor were afraid they would lose their property. In addition, before the chief was able to lease the ground for the project, the land had to be formally transferred from TDC to TTC because it was part of the acquisition area. In 2008, after negotiating for over two years, TAMSUF and GHAFUP were provided with part of the disowned zone, called the “Green Belt”, in return for a financial compensation for the traditional council. The next wave of difficulties was related to the site’s unclear boundaries and the fact that there were still people occupying the plot. Although the owners had been relocated to Adjei Kojo, they continued to rent out land and housing units in Amui Djor illegally.⁵

Housing specialist Ohene Sarfoh, a consultant for TAMSUF, convinced Ghanaian architect Tony Asare to participate in the project. Asare, working for Tekton Consult, was interested in designing an affordable building for the urban poor in his country. The design process took about two months in which several concepts were presented to the stakeholders and through a participatory process the plans were finalized. The actual construction started in July 2009 and the demonstration building was completed on the 12th of October 2010.⁶



Locals in Amui Djor discussing the slum upgrading project.
©Ruth McLeod.



Location of the plot and the demonstration building within Amui Djor.

The project was intended for members of GHAFUP. To become part of the federation an amount of 50 GHC has to be paid. Everyone has to add 2 GHC per month to the Urban Poor Fund. Additionally members can save any amount they wish for themselves. These savings are used for members' business loans. All the people living in the pilot building became members of the Amui Djour Housing Cooperative Society, a sub-organisation of GHAFUP, by signing up on a waiting list for affordable accommodation. The GHAFUP selected households who could take up residence and had to reduce the risk that people were not able to pay. Even with all the subsidizing this was not an easy goal. The total amount residents have to pay consists of 10.000 GHC for the single units and 20.000 for the double units. The selected families had already paid 10% of this amount, which could come from their savings. A major requirement was the likelihood of households to pay a monthly fee of 75 GHC for the next 10 years to complete their purchase. If these financial demands could

be fulfilled, the Federation verified who needed it the most and who attended the monthly meetings regularly. The chosen members are expected to pay in time, participate in the weekly meetings and pay a small extra amount for maintenance costs. Although GHAFUP has members nationwide, the inhabitants of the pilot building were already living in Ashaiman and represent the diverse origins as present in other parts of the town.⁷ According to Ohene Sarfoh there is still need for more transparency in the selection process. To avoid speculation, the owners of the units should not have the possibility to sublet rooms or sell them. At the moment some families have more than one unit, whilst other members were excluded completely from the building. The said families applied for a double room, but as these were already allocated, they obtained two single units. This interferes with the philosophy of the Federation. The largest possible number of families should be helped first even though the capacity of the units is very small to accommodate large families.⁸

The table is titled "AMUI-DZOR HOUSING CO-OP-REPAYMENT" and is organized by year: 2011, 2012, and 2013. Each year has 12 columns representing months. The rows list individual residents, such as ERNESTINA BOGUE, ANNAKUTU JIMFRAN, PATRICK AMBAH, ERNESTINA BARTON, FELICIA AMBAH, C.O. MARTIN, KADIA OYUNAA, ADUA BANGA, SEATRICE NASH, PATRICK AMBAH, GUADUPE BOGUE, SHARA DEBY JIMFRAN, GRACE ATTMAN, JOYCE TETIN, MARY MARTIN, SEATRICE BANGA, LERENE VOUCU, ROBERT SIMPSON, JIMMY BANGA, HANSON BANGA, SILVIA MURRAY, ANJUNO MACKO, ABBA ABUKAI, ALIUS ABUKAI, and TRADITIONAL AUTHORITY. Each cell in the table contains a numerical value representing the payment for that month.

Re-payment schedule of the Cooperation: some residents are months behind with the payment of the rent.



Partners of the Amui Djour Housing Project.

**PILOT PROJECT
HOUSING UNITS**

Designing a new typology that combines 'traditional' with 'modern' living at an affordable price is difficult. A 0,337-acre plot has been cleaned up for the pilot phase of the Amui Djour affordable housing project. The three-storey building provides a home for 32 nuclear families. The housing units are located on the first and second floors of a building wrapped around an open-air space. A semi-private courtyard for the inhabitants of the building is also present. The ground floor hosts 15 commercial units that are rented to individuals, in addition to public toilets and bathing facilities for the surrounding community.

A standard unit is divided into two rooms: a hall and a chamber. All the apartments are attached to an open air corridor surrounding the courtyard below. All households have their own kitchen and every two families share a toilet and shower but those are not attached to the residential rooms. To reduce building costs 'dry' and 'wet' areas are grouped separately.⁹ A lot of beneficiaries complain about it but they seem to forget that inhabitants of compound houses also have to cross the courtyard to take a shower, and that this layout does save money. All together a standard unit has a surface of 16m². Five self-contained units consist of two bedrooms, a living room and incorporate a kitchen and bathroom.

The standard units are meant for households of maximum five people, tailored for the Ashaiman household with an average of 4,6 members.¹⁰ In order to be able to live with so many people in the small spaces most of the rooms are used differently during the day and night. Mattresses are placed aside during daytime when the family is at home. The small room and kitchen areas lead to a shortage of storage space. The compound house inspired the design entailing the inclusion of a central courtyard. However, since this important space is not connected with the inside living areas, it does not have the same value. Apart from the traditional family use of the courtyard as an extension of the house, users of the communal toilets and showers cross it continuously. As in family houses the courtyard serves as location for the weekly family meetings on Sunday, in a similar way the federation chose this setting for their meetings on Thursday mornings. On this occasion new members are introduced, savings can be paid and written down in their personal booklets, members can propose new ideas for businesses and apply for a loan etc. Once a month a meeting specifically for the inhabitants of the building is held.¹¹



Robert bought a small piece of land from an owner who got resettled for the pipe line. He built a wooden construction on this land, without knowing it was allocated to the Federation. When the construction for the Amui Djour Housing Project started he chose to become a member. *"I am happy to be moved here but the rooms are too small. The hall and bedroom in my self-built wooden house were bigger. The kitchen is very small but I use it to cook anyway, my laundry is done in the bathroom. I do not mind the kitchens being grouped together as long as everyone has its own. We arranged a rotating system to clean the bathroom, nevertheless it is sometimes dirty because we have to share it."* (Robert Nunekpeku, ADHP5)



Kodji lives in a self-contained two-bedroom unit on the second floor. All the dwellers have to finish their room themselves. *"I put tiles in the kitchen and bathroom, I also replaced the front door and used the previous one as an interior door. I placed interior louvers and when I have more money I want to replace the exterior louvers by glazing."* (Kodji Ernestina, ADHP4)

The size of the units is a problem however, especially due to the lack of storage space. This is dangerous since hallways are now filled with personal goods that impede safe passage. 95% of the people living in Amui Djor do not have a kitchen¹² and they mostly use the porch or the courtyard to prepare traditional dishes and cook with charcoal. The kitchen is a big adaptation. Members of the Amui Djor Housing Project enjoy the benefit of having a secure home with decent sanitation but a lot of them miss the social networks embedded in compound house living. The indigenous courtyard fulfils an important role in this matter since it serves as an extension of the home where women can work on housekeeping while children play and men can mend their nets while meeting. These activities are now moved indoors which makes the rooms' small size apparent. The absence of outside space attached to the residential units implies a change of habits. The social function of the courtyard got lost because of the overload of functions and users. Widening the sidewalks, so they can be used as an extension of the residential area, could partly solve this problem, but this would also translate directly into an extra expense.

To keep the accommodation affordable the size of the housing units had to be controlled and the degree of finishing was an important issue. The target group should be able to pay the complete amount for their house within ten years and this restricted the construction budget. It is with these issues in mind that the architect designed the units and decided to cut costs on finishing touches in order to make rooms of an acceptable size. Tony Asare describes it as an incremental project where dwellers will have to finish their homes according to their needs, taste and financial means.¹³ The entire necessary infrastructure is provided such as the sandcrete walls and the apartments' outer shell. However the walls are blank and the partition that separates living room from bedroom has two holes in it, since the window and door have to be provided by inhabitants themselves. In the past two years almost everybody changed the front door into a stronger model. Some residents changed the louvres into 'real' windows while others tiled the floor or walls. Although this allows the occupants to give an identity to their home, most of them said they would prefer finished accommodation at a higher price. In contrast to the dwellers comments it is very common in Ghana for people to already start living in their houses although they are not finished. In many cases a house is never completed, owners keep changing or extending their structures depending on the amount of money available and in accordance with shifting aspirations.

Use of the corridor on the residential floors. ◀





Corridors are used to dry clothes.



Upgrading the personal space in front of the housing unit with tiles and furniture.



Personal belongings from owners stored in the hallway.



The open core of the building: Clothes are drying around the corridor and on the roof top.



Floor plan of the second floor as designed by Asare (the final implementation is slightly different)
First floor is similar but with less improvements made by the residents.

Windows
Tiles
Personal belongings

1 3m

COMMERCIAL FUNCTIONS

To further reduce the costs for the occupants, some extra functions were implemented in the building. Individuals can rent the commercial units. Most shops have a surface of 12,6m² but a few double units are also available. They all face the street and in this way there is no interference with inhabitants' private spaces. The first five years the units are leased to the bank to pay back part of the mortgage. Handing over of commercial unit ownership alleviates pressure on the GHAFUP to rent all the units. Once tenure is returned to the federation, they can use the money to increase their fund for new projects.¹⁴ The commercial units and the project as a whole benefit from its central location close to the market area and it involves more citizens than exclusively the residents of the pilot building, but the disadvantage is that the shops are rented out to outsiders, which the community might reject.¹⁵ Many inhabitants are involved in informal business that often takes place in or around the house. The project does not respond to this demand since the commercial units are rather expensive and are not appropriate for informal jobs such as petty trading and home based enterprises that can be combined with housekeeping. The Amui Djor Federation is quite flexible, a member who used to have his photography kiosk on the plot was permitted to place his wooden shop next to the building for free.

The 12 public toilets and bathing facilities are used to fund the federation and reduce the price for the individual families as well. Improving the sanitary conditions for the urban poor also is a goal of GHAFUP.¹⁶ 78% of the families in the Amui Djor slum have no bathroom and 86% do not have a toilet, all these people depend on the rare public facilities. The flush toilets are a special innovation for the area and using them costs 0,30 GHC.¹⁷ Although this is more expensive than the average of 0,20 GHC ASHMA charges for the use of basic public toilets, many dwellers living close to the housing project prefer to use the flush toilets.



Commercial units on the ground floor facing the street.



Public toilets and showers in the courtyard.



Part of the hall is secluded for storage space for the Cooperative.



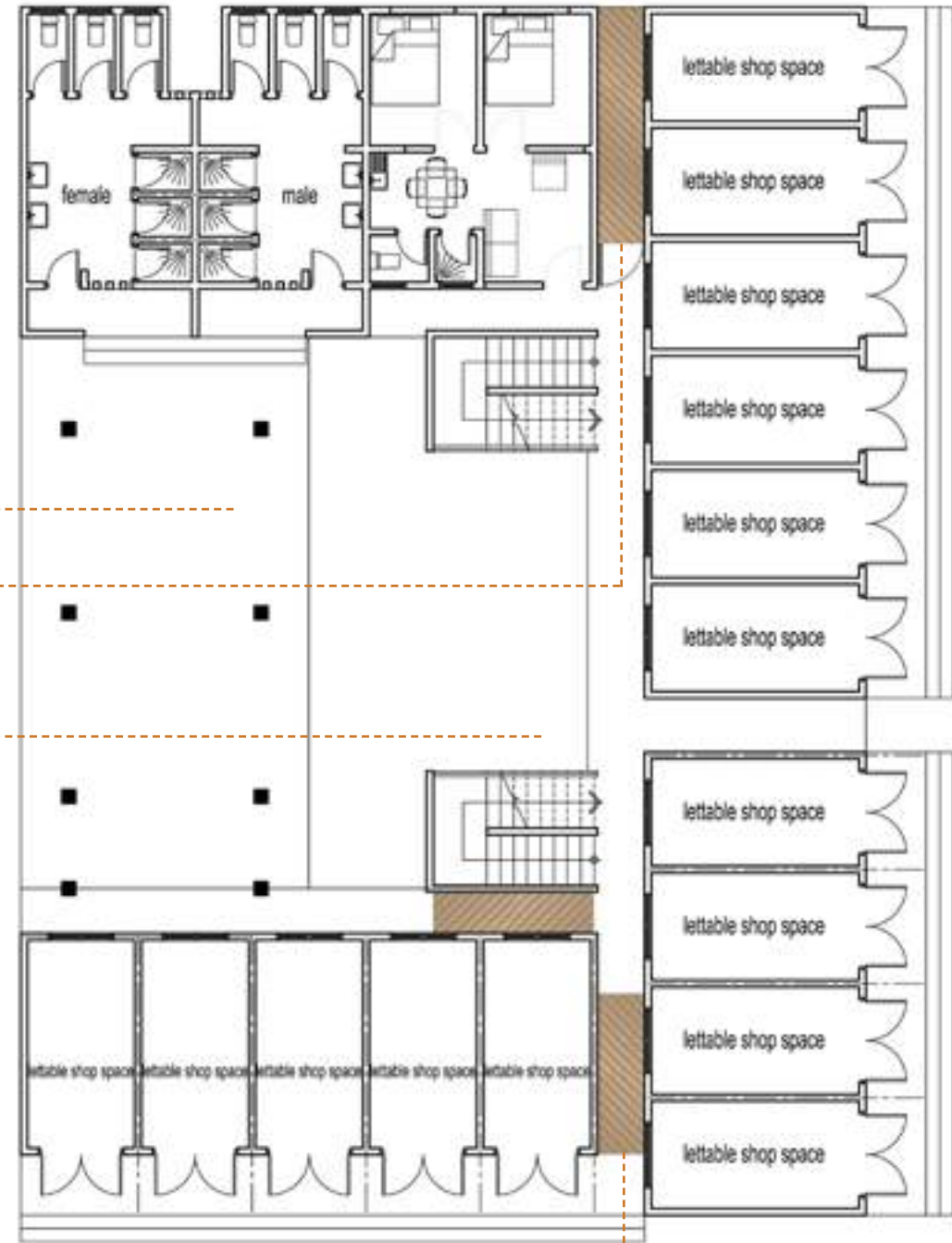
The courtyard used for meetings of the Federation.



The side entrance is blocked by personal belongings of the residents.

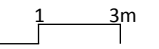


A local NGO educates young mothers on caring for their youngsters and checks the weight of the babies in the courtyard.



Communal storage and personal belongings

Floor plan of the ground floor as designed by Asare. The final implementation is different: all the shops are closed towards the core of the building.



CONTINUATION OF THE DEMONSTRATION PHASE

When the construction started, there were still ten families living on the site because the previous landlord kept renting land or rooms to them. All of them were asked to become a member and join the project. Because their tenure situation was so severe they were even given priority on other members who had been saving for a long while. Only one person agreed to become a member and received a housing unit in the pilot building.¹⁸ The other dwellers on the plot, all tenants, were not interested, not well informed or did not have the financial means to participate. They were sheltered in a two-storey building made of plywood. This was a temporary solution but most of the people are still living there - in bad conditions - because they do not have to pay any rent. Two families moved out of the building but they managed to rent the room out to other households and make money out of it.

After revising the pilot project, a second stage is expected to begin on the adjacent plot, taking into account the lessons learnt from the first phase. To lower the costs for the beneficiaries, the implementation of other profitable functions will be necessary, without saturating the offer in the neighbourhood. The proposition is to sell 60% of the residential units on the regular market for middle income workers and reserve the remaining 40% for the urban poor. Commercial functions such as professional kitchens will be added as well.¹⁹ The influence of the surrounding community should not be underestimated and good communication therefore is crucial. The involvement of the community is very important and will be even more crucial in the following stages as the area is still occupied, although it was claimed for the construction of the pipeline and the landlords already received a new plot in Adjei Kojo. The dwellers in the wooden structure will also be evicted,

to make room for the newly removed people of the second stage. During construction, unemployed GHAFUP members could join the building team. However more efforts have to be made to involve and inform the surrounding community and to convince them of the benefit of the project, because up until now neighbourhood dwellers have a completely different view of the project and of the Federation's activities. They see the former occupants of the plot have been moved to a wooden shack while the residents in the building are strangers to them. Due to slow government action and bad communication between several authorities, the ownership situation in Amui Djor remains unclear and is not transparent enough.

The design for the Amui Djor Social Housing Project was awarded 'the best designed architectural concept for a mixed use development in social housing for the urban poor' at the 2011 Conference for Housing Excellence.²⁰ As a demonstration project it was meant to experiment with different techniques in terms of building concepts and materials but also to find new possibilities for capital investments and private and public partners to work together. In the four selected countries various approaches were used to support the purpose of the UN-Habitat slum upgrading programme. Key players at both city and national level have been involved, different forms of funding were used to make the project affordable and private companies such as banks provided loans in order for the project to succeed. This combination made it possible to surpass the problem of housing provision for the urban poor and also address the sanitation problem of the neighbourhood. Because of the very specific conditions and partnerships in this case it might be difficult to apply the scheme to other slum areas.²¹

The living circumstances in the shelter building are very basic as it was meant as a temporary stay. ◀



**TEMA CO-OPERATIVE
HOUSING SOCIETY**



Most houses have been transformed and extended significantly. Some have rooftop terraces, verging to second storeys which are not allowed on the site.



All houses have modern kitchens but some dwellers prefer cooking traditionally in the courtyard, using charcoal and gas cylinders.



All roads are unpaved, although the Society and a lot of members prefer them being paved. Most residents enclosed their plots by building walls on the boundaries.



Two open spaces are included in the site. The biggest one was intended as a commercial parking space, today it is a more or less empty public space where not much is happening.



Although the project was intended as a residential site for workers, a lot of commercial activity in the form of small shops and kiosks can be found today.



THE ORIGIN OF HOUSING COOPERATIVES IN GHANA

Tema Co-Operative Housing Society and UST staff
(Economic Commission for Africa, 1976, p.120)

'A cooperative society is a legally incorporated group of individuals, generally of limited means, pursuing an economic purpose in which membership is voluntary and control is democratic. A cooperative housing society is therefore an organization in which groups of people undertake to pool resources together in order to obtain housing to be owned by those who occupy them, either on individual basis or collectively. It is a non-profit organisation'.¹ In Ghana, cooperative organisations have a long history in the form of traditional savings and loan associations and credit unions because of the financial constraints individuals are facing, especially the low- and middle-income groups, and the lack of commercial banking possibilities.

In case of housing provision, financial problems are not the only stumbling block for a lot of individuals; the acquisition of land and building materials, site planning and expertise in house construction are also major hindrances.² The first cooperative housing societies in Ghana were founded as a result of the 1956 Roof Loan Scheme (RLS) which in turn was the outcome of a United Nations mission to Ghana in 1954. The RLS granted loans for participants to construct roofs and standardised doors and windows, as those were the most problematic elements impeding the self-building of houses.

With this scheme, self-building was encouraged and more people could be helped. In spite of recommendations by the United Nations to consider urban areas, the RLS was only implemented in rural environments.³ The condition for obtaining a loan was that beneficiaries had to participate in cooperative arrangements as to make it easier for the government to distribute the finances and to identify the beneficiaries in order to prevent default in loan repayment. Most rural housing societies later were organised on the same basis as the Roof Loan Societies.⁴

A legal and institutional framework specifically regulating housing cooperatives was not enforced until 1968, when the Ministry of Works and Housing proposed the Cooperative Societies Act. It covers the procedure for registration, duties and privileges, rights and liabilities of members of registered societies, methods of handling disputes and the procedure for dissolving a registered society. When a proposed society wants to register itself, it must have at least ten members, a secretary with a knowledge in accounting, a management committee of seven members and a piece of land on which it intends to build.⁵



THE INITIATION OF THE FIRST URBAN COOPERATIVE HOUSING MOVEMENT

Community 8 with the TCHS
indicated in orange. ◀

The very first urban housing cooperative was initiated by the Department of Housing and Planning Research (DHPR) of the University of Science and Technology (UST) in Kumasi. Initially, when the idea to start a pilot project to deal with the problem of housing the urban poor originated in 1969, the location of the project was unknown and only UST was involved, although it was in a context where cooperatives were more and more promoted by the Ghanaian government and international organisations.

When UST was searching for a suitable context to initiate their pilot cooperative housing project, Tema was selected for multiple reasons. In the first place, the area was a perfect breeding ground for such an urban pilot project given the housing problems Tema and Ashaiman were facing. Tema was designed as a collection of different residential neighbourhoods or communities. Community 8 is one of those, hosting a share of 3% of the total population of the Tema Municipality in 2000.⁶ Each community was planned to be more or less self-contained, having its own facilities and public spaces. Another concept was the provision of mixed residential areas, covering different socio-economic classes and consequently house types. However, low-income workers were not always able to find a place in those communities and had to settle in Ashaiman.

Under the lead of UST research fellow Mr. Francois Pfister, a survey was carried out in Tema to ascertain the housing needs of the low-income workers in the city. The conclusion was that 'one method

by which the acute housing shortage confronting the low- and middle-income industrial workers could be solved was a system of cooperation whereby the resources of individuals who could not single-handedly solve their shelter problems could be pooled together for community housing'.⁷ This pilot project was expected to be able to do things differently than what TDC was doing, especially cost-wise.⁸ One of the other factors was the presence of church-based credit unions in Tema and surrounding neighbourhoods that formed a basis for the research.⁹ The fact that an entire plot could be leased from TDC further contributed to the preference for Tema. As such, a vacant plot in an area called Sraha next to the Harbour Road in Community 8 was leased to TCHS for 100 years.

UST researchers searched for prospective members by visiting homes and workplaces where people were given questionnaires to fill in for assessing their qualifications for admission. On this basis, it was possible to select the members to form the Society. These consisted initially of about 33 households, most of which were living in Ashaiman and part of the same church.¹⁰ The TCHS was officially inaugurated on June 10th 1971 but it was not until 1972 that it was registered as an official housing cooperative within the framework of Decree 252 of 1968, the Cooperative Societies Act, with the objective of 'providing members with housing and community facilities on a non-profit basis'.¹¹ An interim board of ten members was established to manage the Society, with the help of UST.



THE FIRST PHASE: 1971 - 1973

ORGANISATION OF THE SOCIETY AND OTHER PARTIES INVOLVED

“Unfortunately, the co-operative movement has not enjoyed the best of conditions in the past, some unscrupulous employees of the various societies take advantage of the members. [...] Mr. Chairman, we are not going to venture into another exercise only to end up in failure and futility. This pilot Housing Co-Operative Society is being given birth in a new and revolutionary age. We are sparing no efforts to organise it on the true principles of co-operative. We shall tolerate no cheating, and dishonesty will have no place in this Society. Only service shall be its dominant aim. [...] Honesty, trustworthiness and integrity are the bedrocks of any co-operative movement. Practice these simple virtues and you will have an enviable Society.”¹²

At the end of 1971, a proper board with nine members was elected to replace the interim board. The board was made up of a chairman or president, vice chairman, secretary, assistant secretary, treasurer, assistant treasurer and three general board members. The first years of the Society its existence proceeded relatively smoothly, especially since a lot of support was given to the project. In the first place, the government wanted to institute a Technical Service Organisation (TSO) that has the capability and technical expertise to help cooperative housing societies to design, supervise, manage and administer their buildings.¹³ However, since it was not established yet, the board had the help of a team of DHPR of UST under the lead of Francois Pfister to solve all management, design and technical issues. As a maiden urban housing society in Ghana, UST had the prerogative in the management of the Society and the selection of new members.¹⁴ Together with UST, the board drew up the society its legal framework, including by-laws and occupancy agreements.

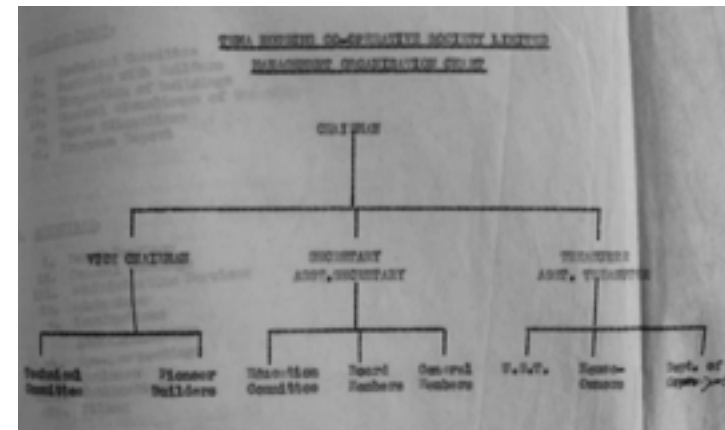
Secondly, as part of the vigorous promotion of cooperative housing societies by the Second Republic from 1969 to 1972, the project was supported and funded by the government. Measures taken by this government were the creation of the Department of Rural Development (DRD), which started promoting the concept of housing cooperatives, and the Low Cost Housing Programme. The DHPR of UST was entrusted with the responsibility of carrying out research, finding out effective means of promoting and establishing cooperative housing societies in the country and to provide technical supervision. The DRD was charged with the registration and regulation of those cooperatives.¹⁵

TCHS succeeded in placing itself into the government its Low Cost Housing Programme. The condition for joining this Programme was that the money had to be released under a government agency. As such, it was released under the responsibility of TDC. A system of repayment to TDC was worked out and if the Society failed to do so, the houses would be reverted to TDC.¹⁶ This loan was paid back by the members by paying monthly rents during a 30-year pay-off period and contributed through monthly savings and the purchase of shares in the Society. Furthermore, members had to pay an entrance fee, monthly dues for the operating costs of the Society and their share in the TDC ground rent for the whole site. With this money, all costs were covered as a package such as a group insurance for all members, the maintenance costs and a welfare fund used to finance events requiring communal participation such as births, weddings, funerals and refreshment during community work.¹⁷

Thirdly, in 1971, the United Nations became involved in the project after their International Co-Operative Housing Development Association (ICHDA) mission to Ghana, jointly undertaken with the Economic Commission for Africa (ECA). The team included Charles Abrams and Otto Königsberger who recommended support to TCHS as a West-African demonstration project and helped organise the housing cooperative movement in Ghana.¹⁸ The United Nations also placed emphasis on the establishment of a Technical Service Organisation. The preparatory work for this was done, but it was never established.¹⁹



Board meeting. (Economic Commission for Africa, 1976, p.121)

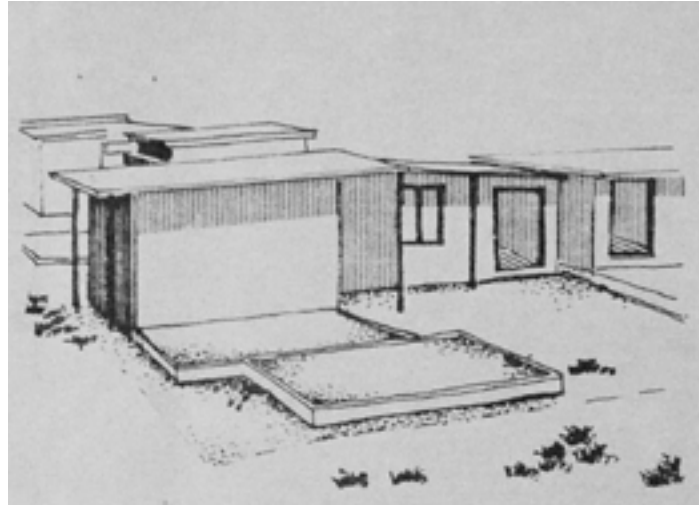


Management organisation chart. (TCHS archives)

CLASS	TITLE	PAGE
CLASS 1	TITLE	1
CLASS 2	DEFINITION	1
CLASS 3	AMENDMENTS	1
CLASS 4	OBJECT	1
CLASS 5	GENERAL PROVISIONS - FUND OF THE SOCIETY	2
CLASS 6	TECHNICAL SERVICE ORGANIZATION (T.S.O.)	2
CLASS 7	CENTRAL SOCIETY	2
CLASS 8	ELIGIBILITY OF MEMBERSHIP	3
CLASS 9	ADMISSION OF MEMBERSHIP	3
CLASS 10	LIABILITY OF MEMBERS	3
CLASS 11	TRANSFER OF MEMBERSHIP	4
CLASS 12	EXPULSION OF MEMBERS	4
CLASS 13	ANNUAL GENERAL MEETINGS	4
CLASS 14	SPECIAL MEETINGS	7
CLASS 15	NOTICE	7
CLASS 16	QUORUM OF GENERAL MEETING	7
CLASS 17	AGENDAS OF MEETINGS	7
CLASS 18	VOTING	8
CLASS 19	PROXIES	8
CLASS 20	ORDER OF BUSINESS	8
CLASS 21	ELECTION	8
CLASS 22	VACANCIES	9
CLASS 23	REMOVAL OF COMMITTEE MEMBERS	9
CLASS 24	CONFIRMATION	9
CLASS 25	POWERS	9
CLASS 26	SUB-COMMITTEE	10
CLASS 27	COMMITTEE MEETINGS	10
CLASS 28	NOTICE OF MEETINGS	10
CLASS 29	QUORUM	10
CLASS 30	PRESIDENT & VICE PRESIDENT	11
CLASS 31	SECRETARY & ADJ. SECRETARY	11
CLASS 32	TREASURER & ADJ. TREASURER	11
CLASS 33	3 BOARD MEMBERS	11
CLASS 34	FISCAL YEAR	11
CLASS 35	AUDITING	11
CLASS 36	INDUCTION	12
CLASS 37	EDUCATION BY DOCUMENTS	12
CLASS 38	SAVINGS	12
CLASS 39	BANK ACCOUNTS	12
CLASS 40	LOANS TO MEMBERS	12
CLASS 41	PREPAYMENT	12
CLASS 42	S. OFFICE OF CHIEF	12
CLASS 43	SEAL OF THE SOCIETY	12
CLASS 44	NON-RESIDENCY	12

Index of the by-laws on the 7th of January 1972. (TCHS archives)

DESIGN OF THE CORE HOUSES



UST students and staff started with the design and construction of two experimental units to demonstrate the concept of core-housing. The idea was for the Society to provide infrastructure such as roads and drains and core-units for the members themselves to be completed in the long run according to financial means. This incremental and partially self-build aspect is a key element of this cooperative project since without it, it would be very hard for the Society and most of the members to raise enough money to complete all houses at once.

In the first phase, 21 houses were planned, divided among two different house types: MC2 and MC3. The cores have everything a basic house needs to function: a kitchen, a bathroom with toilet, one room and an additional room for the MC3 type. Two foundations were provided for the members themselves to put up two extra rooms. One of these rooms is seen as a living room so the MC2 has two bedrooms, the MC3 has three in the completed stage. The presence of foundations was seen as a guarantee that incremental constructions would conform to UST design.

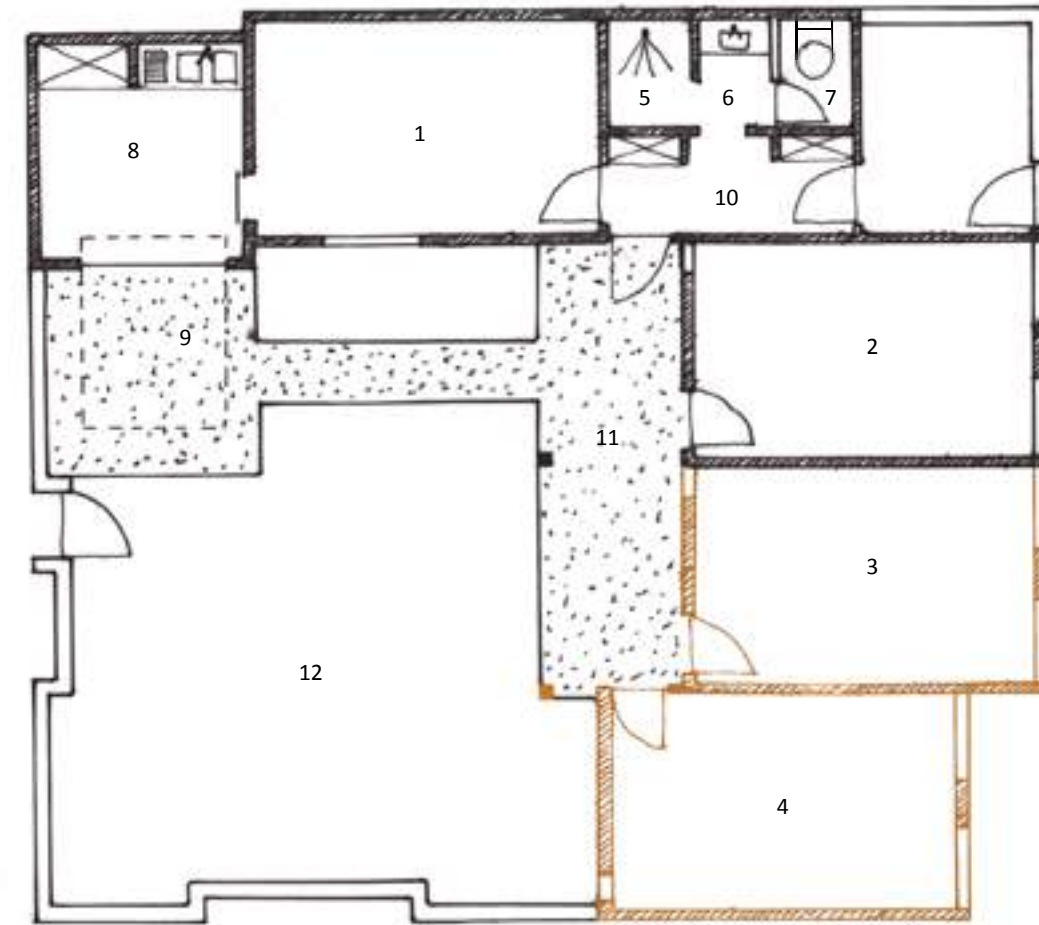
Elements of the traditional compound were implemented in the design of the houses. The bedrooms are linked through an outdoor porch instead of an indoor corridor, and centred around a courtyard. In the design of the kitchens, the Ghanaian way of cooking, mostly done in the open with charcoal and firewood, had been carefully considered. The pivoting kitchen doors were not only regarded as ordinary doors but, when opened, as an additional protection for an extension of the cooking-washing space into the courtyard.²⁰



Sketches of the core-house.

(top image: leaflet of the Cooperative Housing Exhibition Tema, 1973)

(bottom image: Economic Commission for Africa, 1976, p.121)

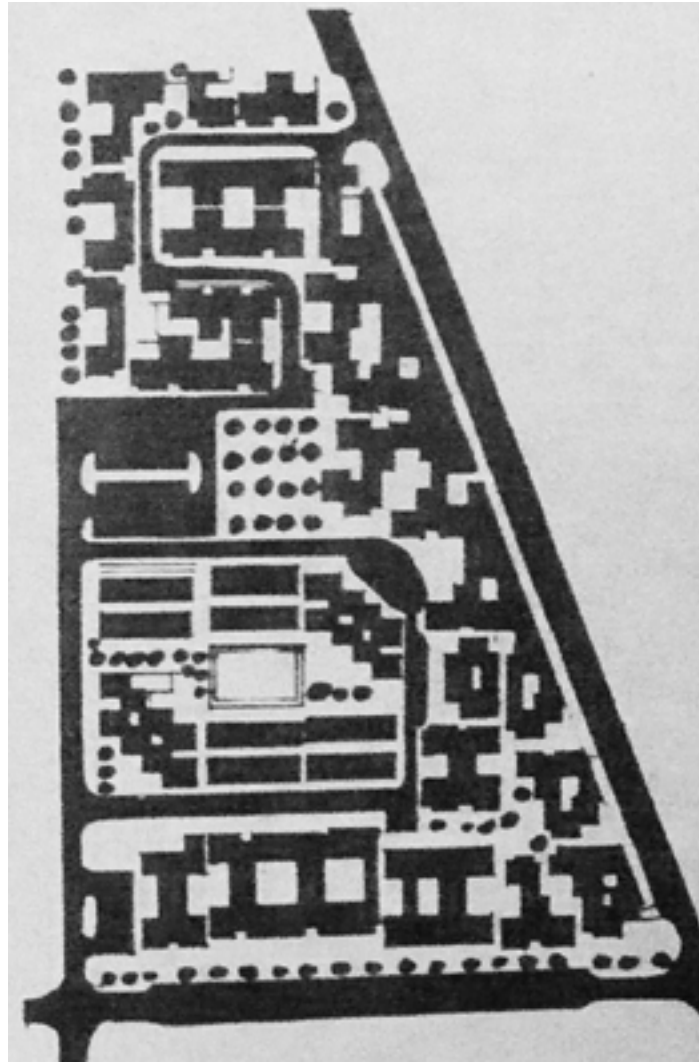


DESIGN OF A COMPLETED MC3 HOUSE
based on a plan drawn by F. Pfister, 13/12/1971

- | | |
|---------------------------------------|---------------------------------|
| 1. living room | 7. toilet |
| 2. room 2 | 8. cooking/washing area |
| 3. room 3 (initially only foundation) | 9. outside cooking/washing area |
| 4. room 4 (initially only foundation) | 10. entrance |
| 5. shower | 11. cemented porch |
| 6. wash hand basin | 12. courtyard |

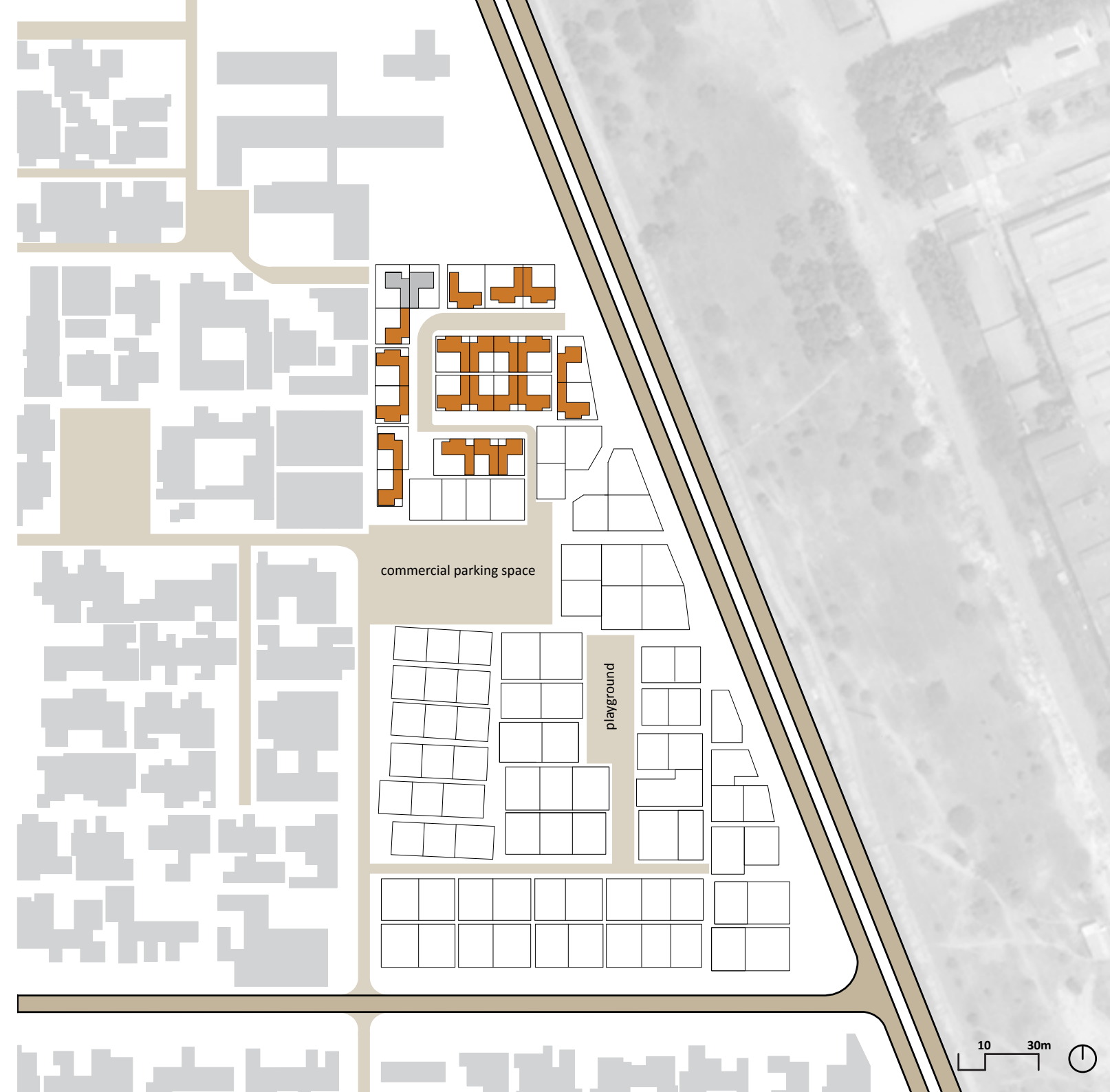


THE SITE LAYOUT



One of the site layouts by UST.
(leaflet of the Cooperative Housing Exhibition Tema, 1973)

A site layout was designed by UST as to fit 105 houses on the given plot. Many layouts have been made and the original ones have not been followed in the later phases. In the first phase, 21 MC2 and MC3 houses were planned at the northern part of the site. All MC2s are identical, as well as the MC3s, although some are (semi-)detached, some are not and plot sizes are not equal either. Some essential roads were demarcated but not paved. Two open spaces have been designed: a playground and a commercial parking space as an extra revenue for the Society and because it was not the intention for each house to have access by car and private parking space.



Layout showing the current 105 plots in the present context with the original two experimental houses in grey and the 21 phase one houses in orange. ◀

COMPLETION OF THE FIRST PHASE

The Society contracted the Pioneer Builders Society, a group of building craftsmen and artisans who constituted them into a cooperative building society, to start with the construction of the 21 core-units in 1972.²¹ An official exhibition was held in January 1973 at the site by UST as to demonstrate the first urban cooperative housing scheme in Ghana and first of its kind in West-Africa as 'a self-reliant solution to mass housing' as to 'facilitate its adoption throughout Ghana for the benefit of all low-income Ghanaian workers'.²²

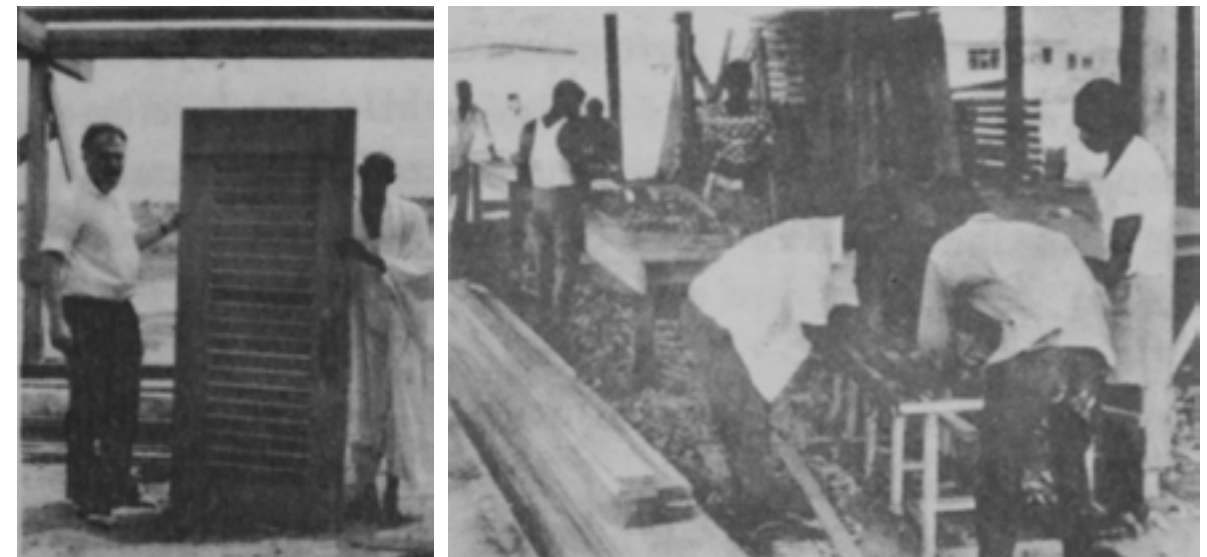
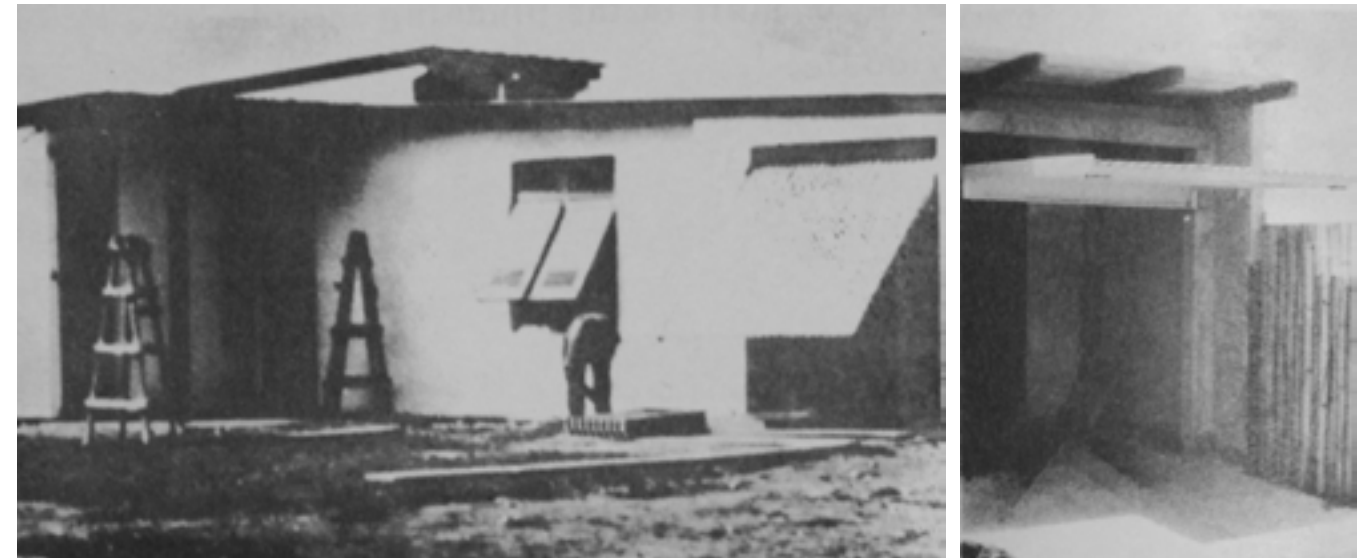
In February 1973 those first houses were completed and officially opened without any major problems and the payback period of 30 years for these houses started. The two experimental houses were temporarily allocated to UST staff and students and with the allocation of the other houses, priority was given to members acutely in need of houses. Factors which were taken into account are among other things the condition and location of the present house, family composition, occupation and their participation in and contributions to the Society. In this view, houses built in the first phase were not allocated to any board member, even though some of them were qualified. The two different house types MC2 and MC3 were allocated on the basis of the preferred number of rooms indicated in the application forms members had filled in.

Not all members were completely satisfied with the design of the houses and complained about things lacking. Other complaints were the different plot sizes which were seen as not fair since the cost for members is the same. A big discussion arose immediately concerning the pivoting kitchen doors. After the collapsing of such a door, members expressed their doubt about their durability. UST

explained that some of the complaints could not be modified as it was too late to bring any major modifications to the present houses but stated the remarks are very helpful and would be considered in the design of the second phase.²³

One and a half year after completion of the cores, half of these 21 members had started, in some cases completed, the extensions of the initial core of their houses. According to the Occupancy Agreement, members were not allowed to make any structural or technical alterations without the written consent of the Society, but soon some members started extending their houses not in conformation to the plans and foundations laid down by UST. To prevent the project to be turned into a slum Francois Pfister formulated some guidelines and rules in 1974 concerning the self-construction by members and a Sub Technical Committee was set up to check extensions which abuse to the laid down plan of the Society.²⁴

Besides the problem of unauthorized extensions, there was also the risk of members subletting and selling their houses to non-members. As included in the Occupancy Agreement and the by-laws, subletting of the entire dwelling is not allowed and the house is not transferable except to husband or wife or next of kin as their names are written down on the Beneficiary Nomination Form. If a member wants to leave the Society and does not transfer his or her membership to them, the Society will have the right to purchase the house at an amount determined as the 'Transfer Value'. Backed up by these rules, the Society took multiple court actions as to recover houses which had been unlawfully transferred to non-members.



Construction of the first phase houses by UST and the Pioneer Builders Society. (Economic Commission for Africa, 1976, p.120-121)

THE SECOND PHASE: 1974 - 1982

THE ABSENCE OF A PERMANENT TECHNICAL SERVICES ORGANISATION

After the completion of the first phase houses, plans were made in 1973 for the construction of another 31 core units. The design of the first phase houses was slightly adapted by UST architect Mr. Mitchell. All main elements have been preserved, including the pivoting kitchen doors. The major change was the fact that one extra room was already constructed, leaving one foundation to be completed by members themselves instead of two. A third house type MC4 is included, identical to MC3 but with an extra bedroom in the completed stage. After the plans were drawn, UST started gradually handing over the project to the Society itself and withdrew its function as TSO. The two experimental houses that were given to UST were transferred to the Society in 1976. One was allocated to a member, the other one became the Society its consumer store and later its office, meeting room and guest house. Alike the first phase, the construction was done by the Pioneer Builders and a government loan provided for the necessary financial means.

However, construction soon came to a standstill at the end of 1974 because of financial and contractual problems with the Pioneer Builders Society, that as a relatively new society had no capital so they were to be paid in advance by TCHS. Unfortunately the work they did in the second phase did not cover the amount they were paid. A lot of problems and quarrels emerged, worsened by the fact that there was no contractual obligation for the Pioneer Builders to complete the 31 houses and as such they could 'walk away from the project without incurring any legal liability'.²⁵ Work was resumed in 1975 but came to a standstill again in 1976.

Because the Society and its own Technical Committee was not able to deal with all these problems without the full assistance of UST and a proper paramount TSO in Ghana was still not established, the government its Department of Rural Development (DRD) was called in to function as TSO to overcome this difficulties. In 1978, the Society succeeded in taking over the construction of the houses from the Pioneer Builders, whilst the government its Low Cost Housing Programme continued funding and the DRD started providing technical supervision. It was decided that, in order to speed up work on the houses, members would be called upon to loan extra money to the Society. These loans would be guaranteed by the government.²⁶

But the DRD, as a new institution, 'lacked experience and commitment to carry on the supervision and administration of the project'. Besides these issues, there was a struggle between the DRD and the Ghana Cooperative Housing Association over who should be in charge of TCHS when the latter asked TCHS to join the Association.²⁷ When the DRD was delaying the construction, the Society successfully asked for the withdrawal of the DRD by a petition submitted to the Ministry of Works and Housing, where the DRD is part of. The Architectural Engineering Services Corporation, a public design and construction company, was appointed as the new consultant. With the help of this consultant, three new contractors were selected and the work was completed in 1982.

Layout showing the current 105 plots in the present context with the 31 original phase two houses in orange. ◀

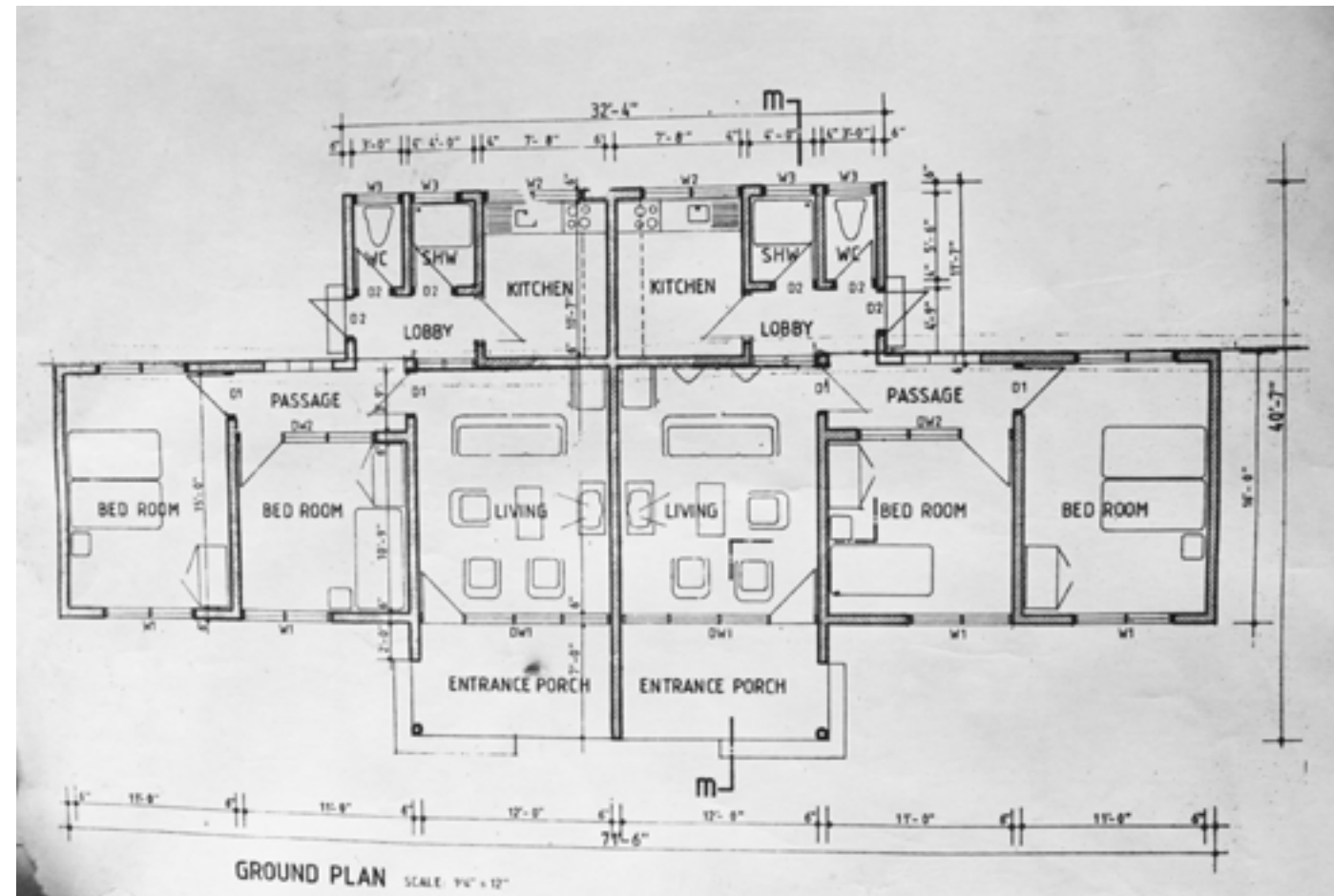


THE THIRD PHASE: 1983 - 1992

Problems of a different kind arose in the third phase. A first one was that TDC had reallocated the plot earmarked for the third phase and it took the Society almost two years to obtain the land lease in 1984. Secondly and more crucial, finances became a problem when, as a consequence of the Ghanaian Structural Adjustment Programme, the government did not provide any financial support anymore and advised the Society to apply for loans at commercial banks.* Consequently, the third phase had to be financed mainly by the contributions of members.

* the Society did apply for loans but it is not clear if any apply was approved

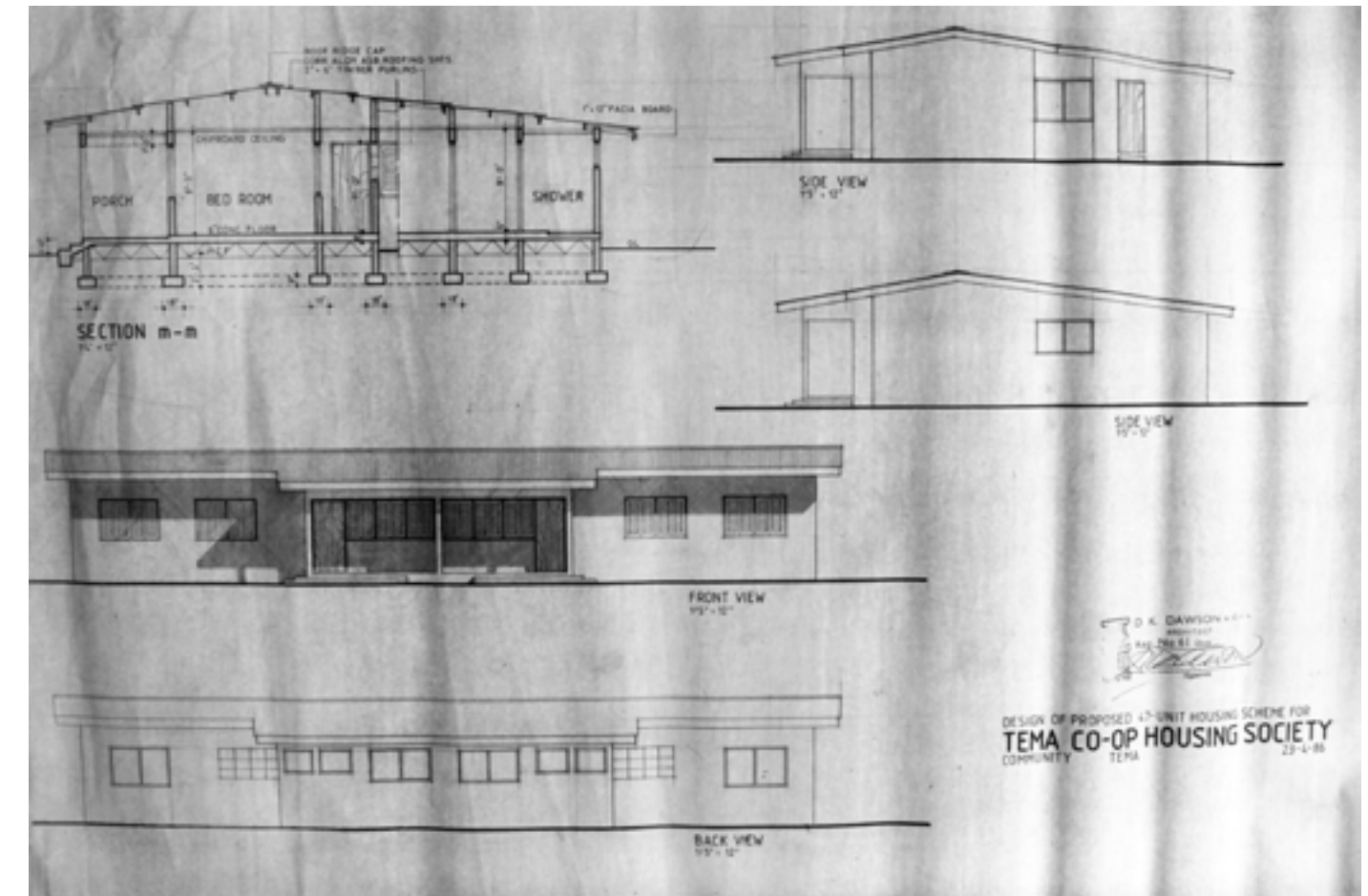
Unfortunately, the savings were insufficient to construct 52 completely finished houses. The Society therefore provided only in the design of the houses, the construction of its foundations and the site infrastructure such as the unpaved roads, drains, electricity and water connections and central sewer system. Members then had to build up the rest of the houses according to their own means, following the design made by an architect commissioned by the Society and approved by TDC.



Design of the third phase houses by D.K. Dawson, 23th of April 1986. (TCHS archives)

The design was a more western style of house or bungalow with less elements of the traditional compound house. All rooms were linked through an indoor passage instead of a courtyard and the kitchen was a modern indoor kitchen. Members had to follow this design but most of them immediately made some internal changes and extended their house with extra bedrooms up to their plot boundaries resulting in houses with almost no private outdoor space. This practice was not condemned by the Society. The houses were placed in rows with alternating orientation in two different types of roads or passages: those who give access to the front and those at the back of the houses.

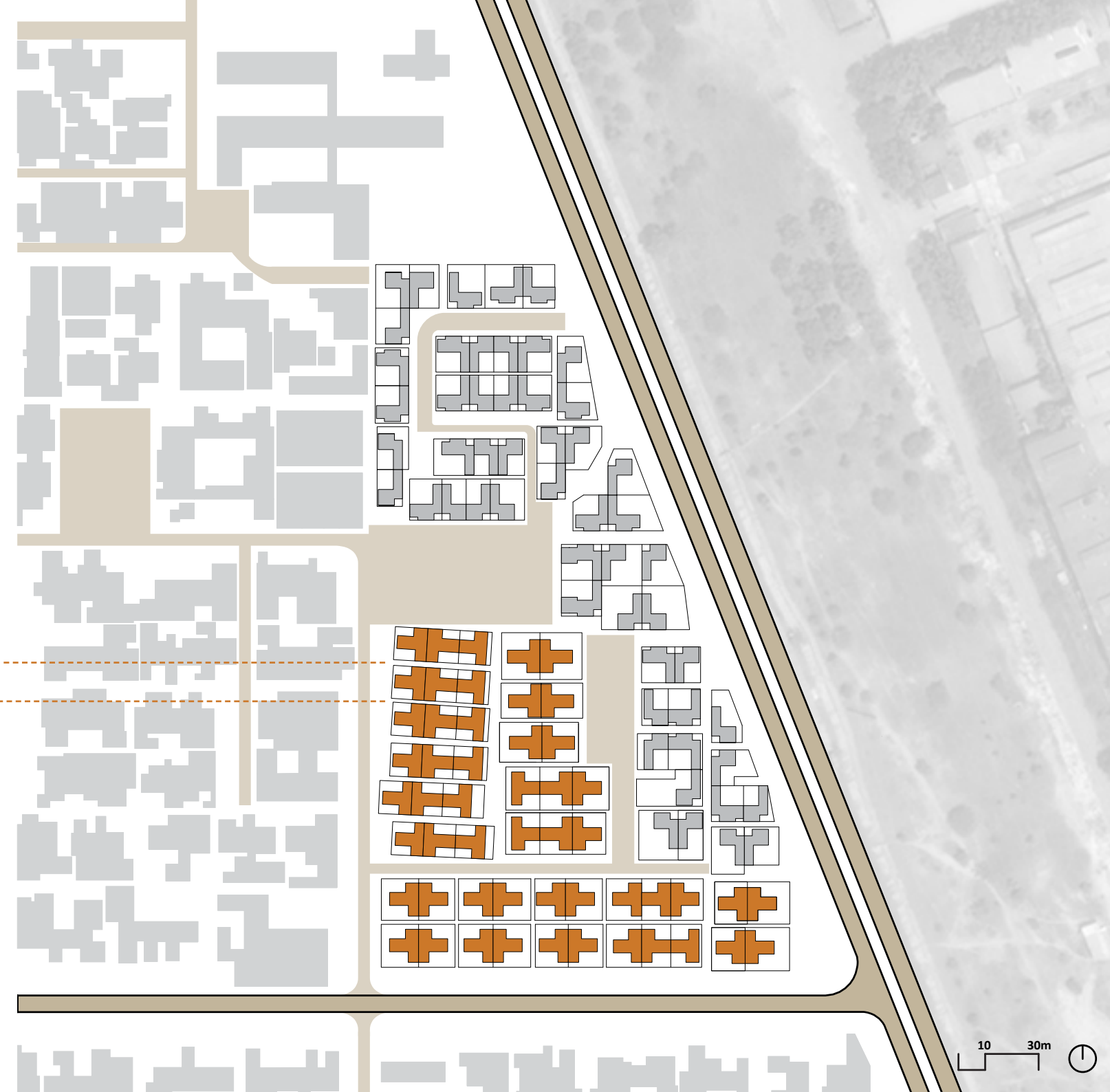
In order to complete the work, all members, including those of the first and second phases, had to make extra contributions several times. In 1986 the rents were increased, members were obliged to make up a minimum share capital and a minimum deposit and in 1990 members were forced to pay outright the remaining balance of the 30 year payback period of the estimated cost of their houses. Those who were not able to do so and acquire their house within a fixed period were confronted with reviewed prices, resulting in higher monthly rents. Completion of the work and the allocation of all platforms was achieved in 1992.



Design of the third phase houses by D.K. Dawson, 23th of April 1986. (TCHS archives)



The two different type of passages, front side and back side, between the houses which almost all have been extended beyond the design of Dawson immediately.



Layout showing the current 105 plots in the present context with the 52 original phase three houses as designed by Dawson in orange. ◀

RETROSPECT AND THE SOCIETY AS IT IS TODAY

Today, the Tema Co-Operative Housing Society, one of the rare permanent urban housing cooperatives in Ghana, still exists but it no longer constructs houses or acquires new members. Although the Society has indefinite plans for developing another phase it has not succeeded in acquiring land elsewhere, as the land leased by TDC is completely finished and a fourth phase in Community 8 is impossible.²⁸ Most members have finished acquiring their houses including individual property titles. However, when a member succeeds in acquiring his or her house by having paid off the remaining balance of the 30-year payback period, he or she still remains a Society member and is liable to payment since the Society is still managing and maintaining the site, organising community events and providing members with insurances, refuse collection and their own savings and loans scheme.

Looking back at its 40 years of existence, the 'success' or 'failure' of the TCHS is still widely debated today. Most professionals encountered, as well as the current president of the Society expressed a largely negative opinion about the project, emphasising that its initial purpose was lost.* The Society was not completely viable without government financial support but it also proved that such cooperatives stand a better chance of getting assistance from the government and other institutions vis-à-vis individuals. Also the support of UST and of TSO was crucial in the management and maintenance of the Society. Whereas UST always kept harping on the original intentions and by-laws, the Society did attempt to keep faith to these, but they failed to enforce some of their own rules. In combination with members' frequently problematic mindset this lack of enforcement led to some difficulties.

Firstly, members tend to reduce their contributions to the Society once they obtain their own house. This is also believed to be one of the major reasons why the Society was not able to construct

* persons stating during interviews that the project was not really a success: Mr. Xorla Ahadji (architect at TMA, 02/09/2013), Mr. Joseph A. Abbey (managing director TDC, 26/08/2013), Mr. David L. Abruquah (director of the architecture department TDC, 09/10/2013) and Jerome Doe-Seshie (president of TCHS, 08/10/2013)

complete houses in the third phase. Owusu (1988) stated that 'it is a wrong approach to make potential co-operators feel that they will obtain a housing unit on an individual ownership basis. The right approach should be to make the co-operators understand that they are coming together in order to pool their individual resources into providing housing'.²⁹ Archival material proves that the board was indeed struggling with this issue already from inception. In a discussion about the allocation of the first phase houses, the board replied that 'members should not forget the objective of forming a co-operative which was aimed at feeling for others. Members should concentrate on contributing to build more houses rather than struggling for getting the first houses'.³⁰

Secondly, and in theory, when a member acquires the house he or she does not have the right to do whatever he or she wants with the house and can only sell it to those individuals listed in the Beneficiary Nomination Form, i.e. husband or wife or next of kin, and cannot sublet the entire dwelling. But currently, out of the 105 houses, 37 are being rented out to non-members and a lot have been sold in ways that do not correspond to the Society's original intentions.³¹ Originally, in accordance with TDC's concept of Tema Township, it was meant that houses were to be inhabited by people of a certain socio-economic class. In the case of TCHS its main target group was that of low-income workers. The prime idea was not private ownership of houses, but life on a collective basis, as long as they belonged to this particular socio-economic group. When the houses did not correspond to their needs anymore, they were expected to move out. However, it is hard to define current residents as 'poor' and with low-incomes. They also all own their extended houses. People who moved out and sold or sublet their house often could not afford living there anymore because the area is highly-serviced. Expensive bills related to the use of several facilities and contributions that have to be made to the Society became impossible to fulfil.³²



Certificates of house ownership and individual land title of EC1.



The 'playground' where members are stocking building materials.



Refuse is collected at a specific location every Wednesday.



Layout showing the plots and present buildings with the extensions in orange and the original houses in grey.

Thirdly, the design can be praised for its flexibility but it also can become a hazardous environment due to lack of enforcement of primary building regulations. The Society was well aware of this danger and on multiple occasions the board drew members' attention to the fact that extensions beyond those laid down in the layout leads to slum conditions. In spite of rules clearly written down, the TCHS could not prevent these processes from happening or turned a blind eye to it. A lot of examples can be identified as most members have extended their houses beyond the original foundations and in some cases even beyond their plot boundaries. In the end, TDC is in charge of what is happening at TCHS because the site is part of the Tema Acquisition Area. So in theory, when members want to transform their houses, they ask for permission to the Society, who in turn passes the information on to TDC. But in practice, this is not always what occurs. As a result, a lot of quarrels emerged between TCHS, TMA and TDC. For example when members in the third phase immediately extended their houses beyond the design approved by TDC, even after TCHS warned them not to do so, TDC and TMA intervened with demolition orders but in the end, the Society stood up for its members and assured the authorities that no members will be allowed to encroach on lands reserved for public use. Sometimes, the TDC task force comes into the site to intervene where members are putting up unauthorized structures. This is especially true in the case of rooftop constructions that are almost complete second storeys as those are not allowed on the site.

When comparing the original intentions with TDC's ideas for Tema's development, it is difficult to consider the project successful. However, it remains debatable whether the presence of a normative planning perspective and strict guidelines are the most effective conditions for urban development in this context. A more loose, flexible and vibrant atmosphere might not only be more desirable, but it might also be more tailored to dynamics inherent to Ghana's compound culture

and indigenous lifestyles and construction practices. Residents did indeed extend their houses beyond those foreseen in the design but is this necessarily a problem as in most cases, the units were not expanded beyond individual plot boundaries? Is it a problem that nowadays the residents cannot be considered poor and the area is no longer characterised as a low-income working class site because it has gentrified? Besides this interrogations, a survey conducted by Konadu-Agyemang showed that 'the members were satisfied with the idea that they were occupying self-contained units with their families on a permanent basis without any let of hindrance from any landlord. This made their dreams of becoming owner-occupiers a reality, which due to financial constraints could not have been possible through individual action.'³³

One has to keep in mind that TCHS was an experimental pilot project and first of its kind in West-Africa. The importance of TCHS reaches far beyond the site in Tema as 'the first impact of the scheme was as a demonstration to the rest of the country and housing cooperatives sprang up all over Ghana following its inception'. It was an important experience that motivated the DRD to start the rural cooperative housing programme and it caught the attention of the United Nations which seconded an expert to help the government organise the housing cooperative movement in Ghana.³⁴ But most other urban housing cooperatives initiated by UST were not been able to construct any houses.³⁵ Companies often initiated other housing cooperatives in Tema following the example of TCHS for their workers, but most of them were not permanent societies and died out. They acquired a piece of land, divided it and after that was done, members were left to their own devices to construct the houses. There was no collective approach regarding planning, design and managing of the site. Most of them were not even registered as a housing cooperative.³⁶



Members mostly extend within their plot boundaries but in some cases, they have built upon the public space next to roads.



Marking by TDC to warn a member she has to produce a building permit (they thought she was constructing a second storey).



Third phase houses where TDC and TMA intervened when members extended their houses, but as the Society assured the authorities, almost none of them encroached on public lands.



Layout showing the plots and present buildings with the extensions in orange and the original houses in grey.

MULTI-STOREY HOUSES



In Tema New Town, all multi-storey houses only have a second storey. They are typically built next to existing compounds instead of on top of them.



In Ashaiman, multi-storey houses up to four storeys can be found.



The typical construction method is the use of a structural frame of concrete pillars, beams and floors, filled-in with sandcrete blocks. A lot of buildings are 'under construction' for a very long time.



Staircases are typically placed on the outside, often because of the difference in function between the floors.



Most storey buildings have a partially or complete commercial character. Especially in the market area of section E in Ashaiman, with its high concentration of storey buildings.



THE EMERGENCE OF STOREY BUILDINGS

In the 1990s but especially since 2000, there has been a gradual increase of multi-storey buildings in the case study areas. It is a phenomenon mostly driven by individuals who try to get maximum return on their land and it is perceived to be determinant by the authorities, professionals and the residents as well for the future development of Tema New Town and Ashaiman. Storey buildings are not new in Tema Township as different kinds of storey buildings and high-rise flats are planned in the official communities by TDC. According to TDC, the future of the Tema area is redevelopment in a vertical way because the city is growing too fast horizontally. New strategies for revising the communities, such as the redevelopment plan for Community 4, which is one of the communities where multi-storey flats were included from inception in the design, are highly focused on high-rise development to increase densities.¹ In the areas where TDC is not focusing its redevelopment schemes, individuals are the main builders of multi-storey edifices. They construct multi-storey houses in an ad hoc manner, without any larger scale strategy and without the active involvement of TDC, although individuals do have to apply for building permits. One aspect that clearly emerged from respondents' interest for vertical development was that not one person was against the process. Especially in Tema New Town, it is believed to be a remedy against congestion. TMA and TDC officials also support these individual actions, although some stated more governmental involvement and intervention is needed, particularly with regard to zoning in high-rise and low-rise areas. This should ensure that development is happening in a good, safe and sustainable way and that the process does not disadvantage minority groups such as poor tenants.

Different types of multi-storey buildings can be distinguished. The most obvious distinctions are based on actual size, the number of storeys and programmatic functions can be residential, non-residential or mixed, but there are also different typologies, ways of inhabiting them and motivations for constructing vertically. Inhabitants' perceptions and aspirations also differ as they can be constrained to the nuclear household or open to the extended family or tenants. Furthermore, a distinction can be made in relation to the presence of facilities such as bathrooms, showers, kitchens and toilets. In general, but not to the same extent in every area, multi-storey houses are often self-contained as they are built by rather prosperous individuals and embody a more 'modern' lifestyle.



Mixed storey building in the low-cost area of Ashaiman.



Commercial storey building in the low-cost area of Ashaiman.



Residential storey building in Tema New Town.



Modern bathroom in a three-storey house in the low-cost area. (C/658A)



Shower under construction in a three-storey house in the low-cost area. (D/17)



Living room or hall in a two-storey house in the low-cost area. (D/22A)



Kitchen in a three-storey house in the low-cost area. (C/658A)

Striking is the absence of complete multi-storey compounds with courtyards that exist in Kumasi for example, where about a quarter of the Kumasi population lives in such multi-storey compound houses where the courtyard maintains its central function.² There, upper floors are reached via a staircase in the courtyard and each floor has a veranda facing the courtyard from which rooms on the upper floors are accessed. Kitchen, bathroom, and bucket latrine are usually found at each level, and are shared by all households residing on that floor.³

It is unclear why such multi-storey compounds are hard to find in our case study areas, where vertical development is mostly undertaken by individuals rather than families or groups and focused on single-household units instead of multi-habitation. An exception is the Amui Dzor Housing Project that has a lot in common with the multi-storey compounds in Kumasi. The absence of courtyards in case of multi-storey houses might be explained as a consequence of the fact that those houses are mostly not multi-habitated. The courtyards in multi-habitated compounds function as circulation and shared space where children play, residents cook, wash and dry clothes, socialise, relax and store all kinds of things. In some cases where the multi-storey house is an extension of an existing compound, the residents rely on the courtyard of the existing compound for some of these things. However, in most cases they do not. Most respondents expressed not missing a courtyard at all. Many of the functions of the courtyard became redundant in the case of self-contained storey buildings such as cooking when having a modern kitchen or relaxing at one's leisure when having a living room or so-called hall. Another explanation for the absence of courtyards might be the maximisation of land use as it is the major reason for constructing storey buildings in the first place. Some compensate the lack of a courtyard by (roof) terraces or verandas, which is then used for things such as sitting outdoors and drying of clothes.



Ben is living with his household in a self-contained floor above his work space. He has no private outdoor space but he does not miss the courtyard and the contact with the ground level. *"I only go up when my shop closes and then I do not need that contact anymore."* (Ben Annang Kojo, 52C ext.)



This house is one of the rare storey houses with a typical rectangular compound shape and a courtyard. However, the courtyard is not used intensively as a shared space like in a compound house but is limited to functions such as circulation and the drying of clothes. Everyone is living separately in his or her own unit around the courtyard. (C/126B)



Detached two-storey extension of a compound in Tema New Town, including an office on the ground floor and a self-contained residential unit with veranda on the top floor. *"I do not miss a courtyard. When I am about to go up to rest, I do not need it. Rest is important for the human being. Upstairs it is more quiet and comfortable. In the family courtyard, everyone sees what you are doing."* (Nii Agbaafoi Atse I, 51B ext.)



Three-storey house in the low-cost area of Ashaiman with spacious terraces on both of the upper floors. *"I do not miss contact with the ground floor. I like sitting on the terrace."* (Gideon Adjyekum Yeboah, C/658A)



Two-storey extension of a compound in Tema New Town. A veranda or open-air hallway is included where the dwellers can access their rooms and dry their clothes. On the ground floor, one separate bathroom is provided for the residents of the main compound. (D12)



"I do not miss having a courtyard. I usually sit in front of the house or upstairs on the veranda." (Mercy Okoh, D/22A)

TEMA NEW TOWN

In Tema New Town, multi-storey buildings can be roughly divided into two categories. On one hand we have large buildings such as churches and schools, which represent important institutions. On the other hand there are the typical two-storey houses, which mostly have a residential function on the upper floor and a store or workshop beneath it. These houses rarely have more than two storeys and are typically small because they are built on the small pieces of land that are available next to the family compound and as such they are owned by the Ga. Strictly residential or commercial storey houses that are privately owned are less common and far from all houses come with a kitchen, bathroom, shower and toilet. The first examples were built by prominent Ga personalities, such as the case of the chief's palace, which is the only storey building built upon an existing compound. The house and office of Nii Agbafoi Atse I of *Aboitse We*, the traditional healer, is another example. Some important Ga families such as *Aboitse We* and *Obuor We* both expressed their ambitions to construct a complete second storey on top of their main compound in the near future, following the example of the chief's palace. Reasons for constructing two-storey buildings always relate to the lack of available land. To a lesser degree, multi-storey houses also embody the desire to live in a more individual and 'modern' way. They are havens for nuclear household structures instead of sites of conflict between extended family members and tenants. Significantly, none of the surveyed storey buildings housed tenants.

Most professionals are in favour of the on-going vertical development. According to Oko Adjetey of TDC, it is not only because of the lack of space but it relates to a socio-economic change that is unstoppable and is also a result of modernisation and the breaking down of family ties.⁴ Frank Tackie, CEO of a consulting planning firm, predicts the dominance of such building typologies. Currently not everybody wants to live in flats or storey buildings but in his view this is going to change because people are changing and 'the compound house is dying with the social pressures of urbanisation'.⁵ However, the head of the department of Town and Country Planning of the TMA stressed the importance of government intervention. According to him, vertical development up to two storeys can be positive but attention has to be paid to structural issues, zoning, the interests of tenants and the social context. To give but one example, he mentioned that 'the social structures and livelihoods, such as the processing of fish, of many families in New Town make high rise development inappropriate'.⁶ Lastly, the Tema chief expressed his support to two-storey buildings, but he also emphasised the importance of zoning and the involvement of TDC. He linked their emergence to the fact that everyone wants to stay next to his or her family and that remittances from family members abroad enables people to construct such 'nice houses'.⁷



Strictly residential house for the nuclear household.



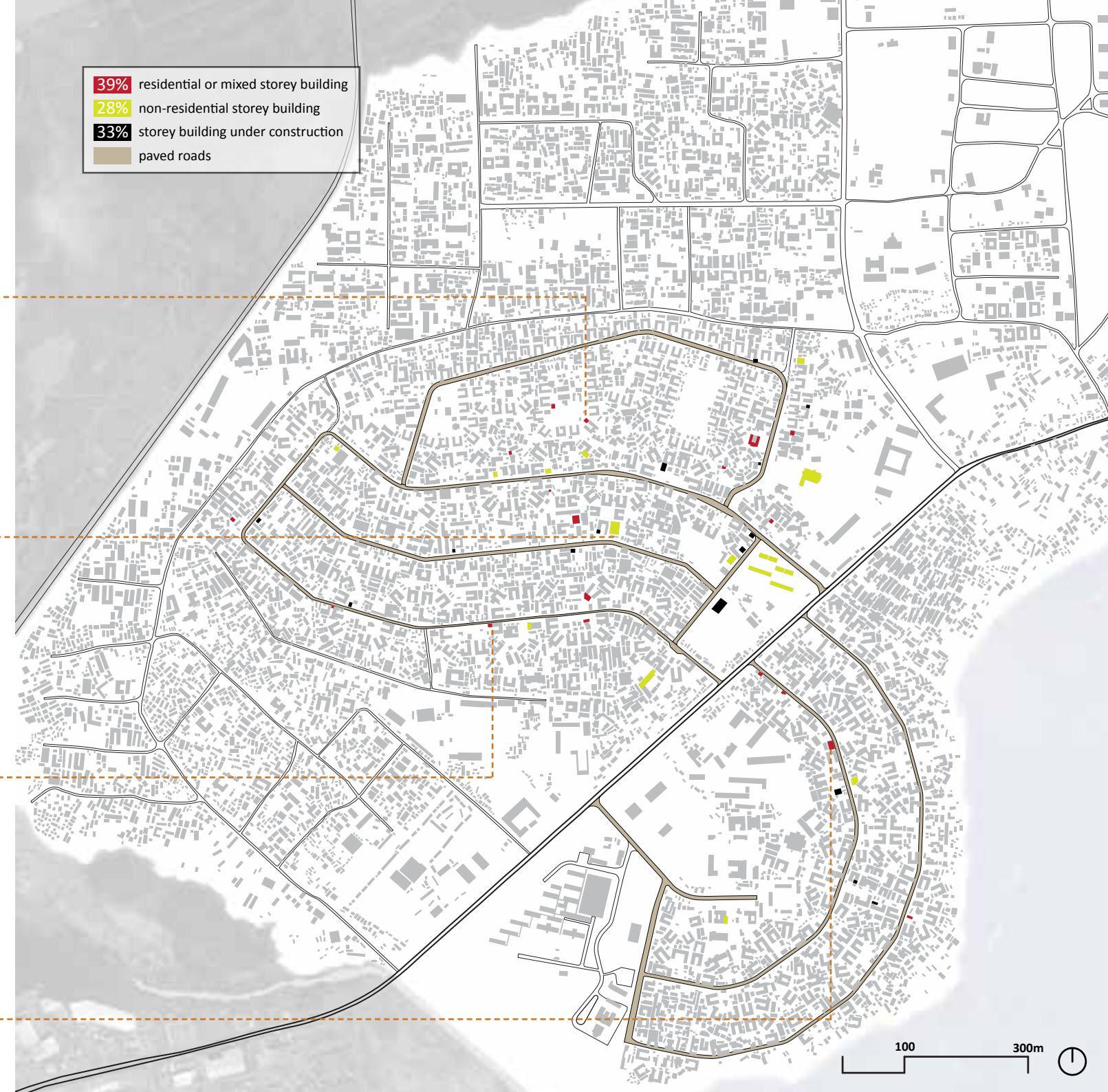
Church of Pentecost.



Mixed two-storey extension of a compound.



Residential floor above a commercial ground floor.



52C ext.: Ben Annang Kojo

Ben built this extension because his work as refrigerator repair man was already here and he wanted an apartment for his wife and three children next to his working space. Because of lack of land, he built a second storey. The ground floor is his work space and upstairs his apartment with own kitchen and toilet. The staircase is outside because of this difference. He likes to be on his own upstairs after work with his household.



51B ext.: Nii Agbafoi Atse I

This building is Nii his office as traditional healer on the ground floor and house on the second floor where he lives with his wife and children. A clear distinction is made between the two floors with the staircase outside. During the day, he is working in his office and people can come to him. But when he needs his rest, he goes upstairs and nobody can disturb him.



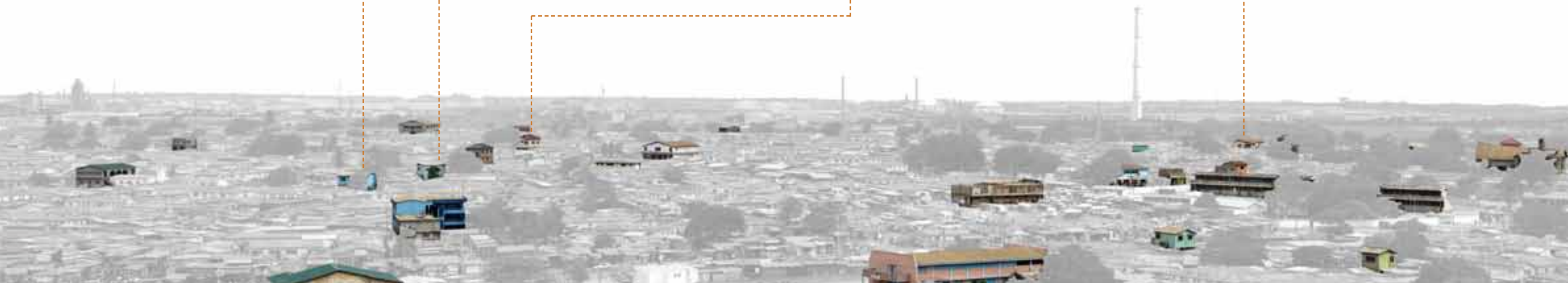
47D ext.: Emmanuel Adjerteh Annang

Emmanuel built this house because he wanted his own self-contained house for his household. It is a storey building because he do not want to waste his mother's land. He was thinking of constructing three storeys but was afraid of the reactions because it would be the first in New Town and privacy of the neighbours would be a problem. He is building other storey buildings in other areas as an investment.



Chief's palace

The chief's palace with the offices of TTC and the residence of the chief is one of the first second storey buildings in New Town when construction started around 1998 and is the only second storey which is constructed on top of an existing compound. Now construction work has started for the addition of a third storey, the first one in New Town besides a school.



ASHAIMAN

In some parts of Ashaiman, multi-storey buildings are common and it is a practice that is highly supported by ASHMA as they reduced the building permit fees for those who want to construct multi-storey structures. This is especially true for areas next to the main roads where ASHMA compels constructors to put up multi-storey buildings. Besides that, ASHMA began regulating existing buildings with a priority for those located in the market area and next to the main roads. This regulation includes the demolition of wooden shacks and their replacement by the individuals themselves with 'proper' structures, preferably storey buildings with commercial ground floors.⁸

A clear difference can be seen between the low-cost area, section E and Amui Djor. In the latter, storey buildings are non-existent, except for the Amui Djor Housing Project and some buildings located next to the main roads. However, landlords of the Amui Djor Landlords Association expressed their desire to start constructing storey buildings as soon as their layout is implemented, their 50 by 50 feet plots are assigned to them, and land tenure is secured.

In the low-cost area, storey buildings are homogeneously spread over the whole area with a balance between residential, mixed and commercial only functions. Most of these houses are self-contained and have a mixed function, particularly stores to rent out on the ground floor and residential functions above them. Some have a strict commercial character. Residential purpose only occurs less often. Storey buildings are of a very different character when compared to those in Tema New Town. In general, they are bigger, feature more than two storeys and have more facilities such as kitchens, showers and toilets. Whereas in New Town commercial functions pertain to the owner's own business, in Ashaiman they are often rented out to third persons as an extra source of income. Ashaiman is very dependent on self-employed activities and therefore ground floor commercial spaces are very valuable, especially when located next to the main roads. Besides renting out commercial spaces, the renting out of rooms to tenants is also common compared to New Town. Mostly it is not foreseen or sought-after to have tenants in the self-contained house but the tenants are there to adjust to family dynamics. Houses are generally made big enough to house all the children and in many cases some of the (future) grandchildren and extended family as well. Those empty rooms, waiting to be inhabited by family members or empty upon their departure, are often filled-in with tenants.

Storey building development is quite different in section E as well, as it is close to the market area and also the liveliest area of Ashaiman. Storey buildings are predominantly commercial and are concentrated around the market sheds instead of homogeneously spread out. The area is still under rapid development and a lot of buildings are under construction.



Commercial second storey building.



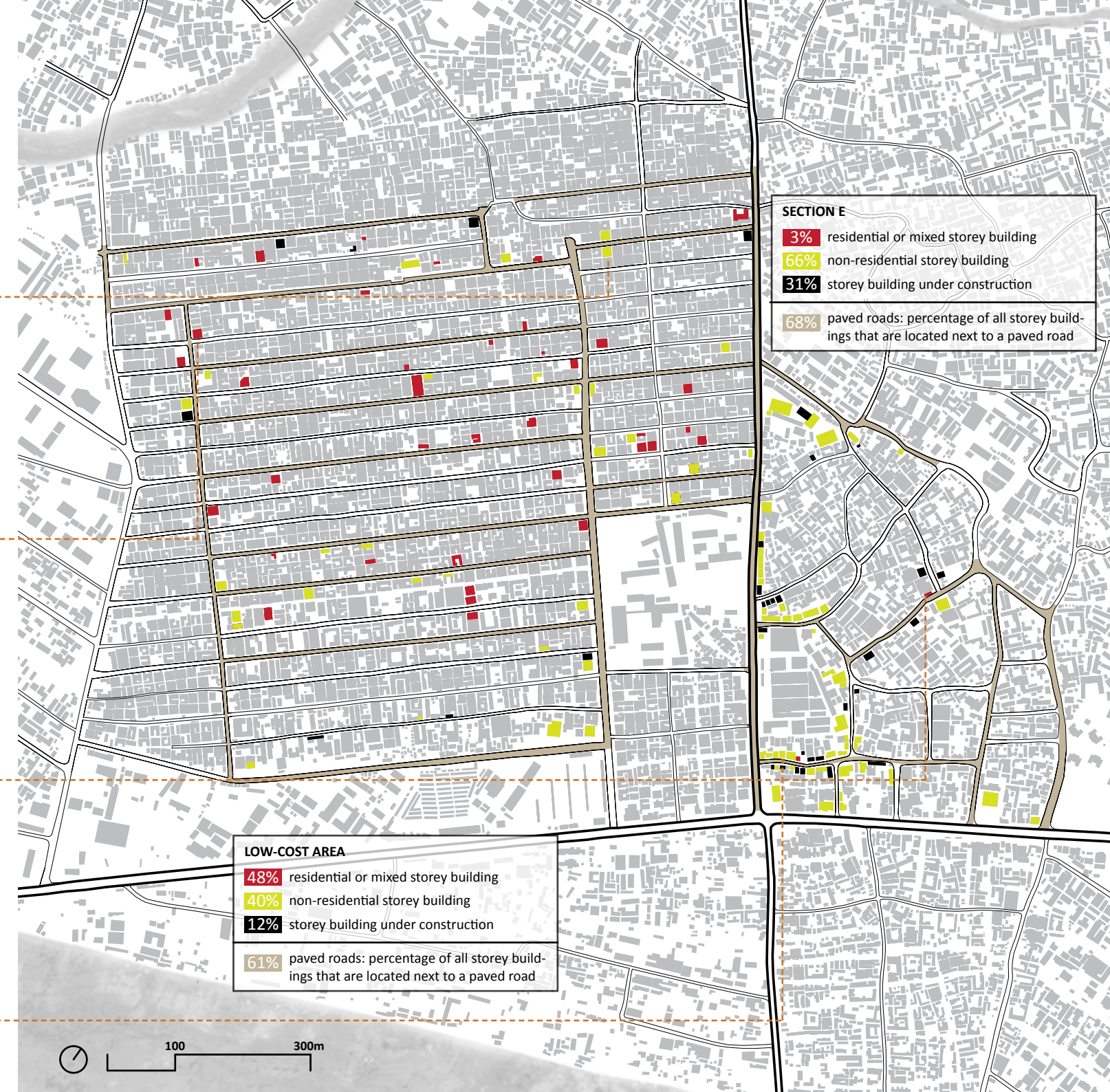
Residential building with commercial ground floor.



Residential building with commercial ground floor.



Market area with commercial storey buildings.



C/126B: Getrude Adjeley Wemegah

Gertrude her parents built this house gradually, the second storey is very recent. She is living here with her parents, four siblings and one tenant household. She also has her beauty salon here. Tenants, parents and children all live on their own in their separate units, that is why there are three different staircases. In the future, when the family grows, the tenants will have to move out.



D/17: Ante Bee

Antee her husband built this house before they married. She is living here with her children and some guests, who are missionaries. The third storey is under construction but she is not finishing it because currently no family members need the space and it is not meant for tenants. It is a family house so they do not want strangers. All six store rooms are rented out, except one at the ground floor.



C/658A: Gideon Adjyekum Yeboah

Gideon his parents built this house long time ago. He is living here with his parents and siblings, his uncle and his children who are living here rent-free and a maid. The ground floor is used for the kitchen, the maid her room and commercial stores. He loves being on his own with his family. They can see their neighbours in the compound but then they just say "Hi, how are you?" and there are no comments about this from them.



D/22A: Mercy Okoh

After her husband died, only Mercy and her children were living here but a few years ago she decided to rent out the ground floor to tenants because some of her children are at boarding school and as such she has space left and needs the money to pay the school fees. When the children come back home, the tenants will have to leave and she will place the stairs inside. The store rooms on the ground floor are used as storage by herself.





Rooftop covering under construction.



Rooftop covering; open-air bar/restaurant.



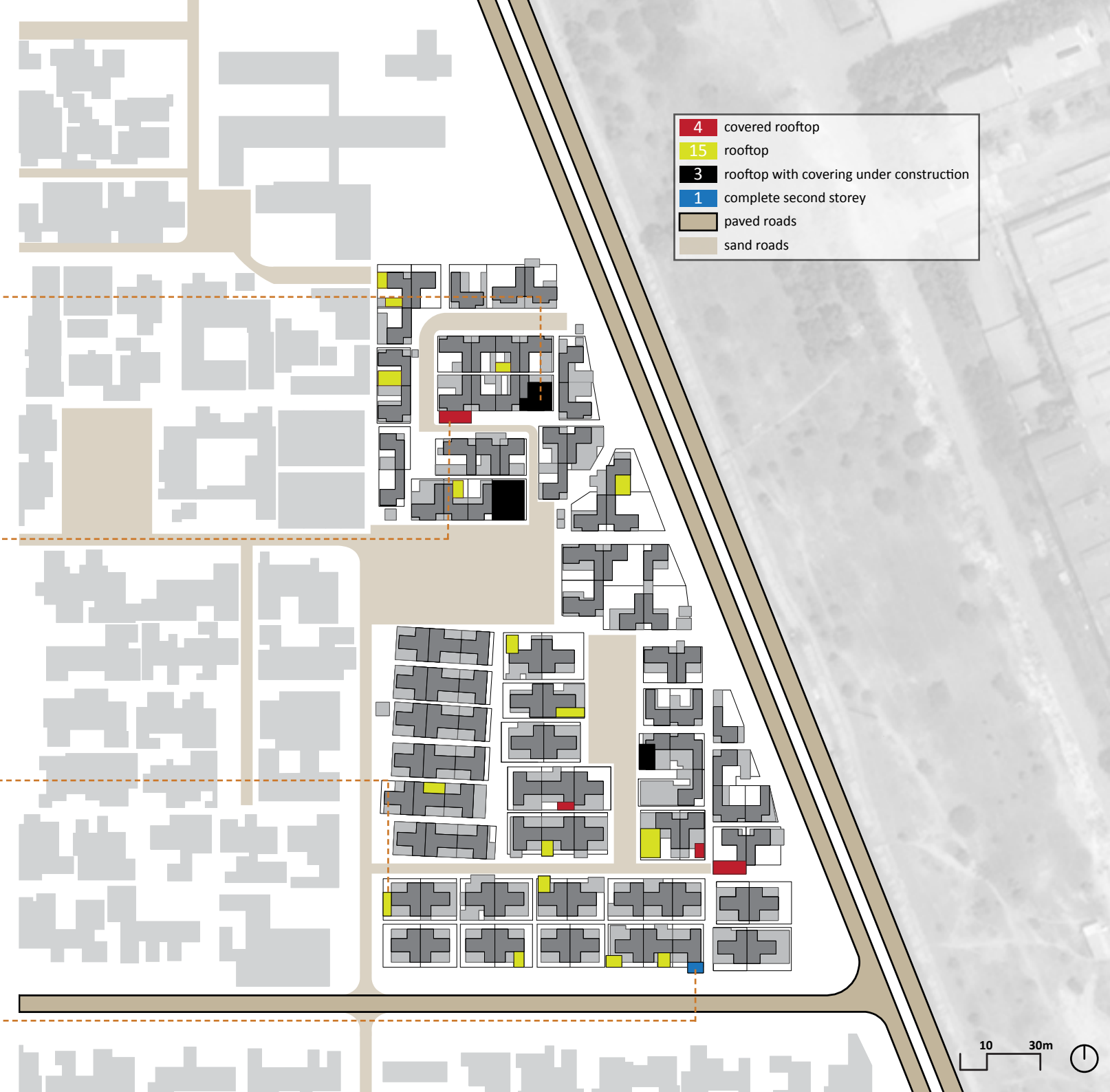
Rooftop.



Complete second storey.

Storey buildings are not allowed on the site of the TCHS by TDC because the foundations that were used are low-cost and not suited for hosting additional storeys. If someone wants to construct a second storey, a special planning permission and structural tests are needed. According to the TDC director of the architecture department, the whole area of TCHS has to be redeveloped with higher buildings because the current density is too low.⁹

One two-storey building can be found on the site. It is a newly-constructed extension and is not located on top of the original house. A lot of residents constructed roof terraces or 'rooftops' as they often built on their entire plots and have not much private outdoor space left on the ground floor. Another reason that is mentioned a lot for constructing such rooftops is the fact that it gets very hot in the existing courtyards because the buildings are blocking the wind. Residents then can enjoy a fresh breeze on their rooftops and hang their clothes to dry. Some went further by constructing coverings or permanent sunshades on top and one member even constructed an open-air bar on the second floor, which is not very different from a complete residential second storey regarding the loads on the low-cost foundations.



COOP25: Nobel Morgan

The landlord is constructing a covered rooftop to get some fresh air, a breeze. When TDC saw the construction, they thought it was going to be a complete second storey, that is why they painted the warning on the house. Nobel would like to see more storey buildings in the area to solve the housing problems but he does not know if it would be good since *"I am not an architecture student."*



EC1: George Kwasi Tweneboa

The land is finished and George can not extend any further. He would like to construct a second storey for his family if it was allowed but the cooperative only allows terraces since the foundation is calculated on just one floor. Some times it can get really hot in the room and to save electricity he prefers to sit on the terrace for fresh air instead of using the fan.



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- David L. Abbruch**, director of the TDC architecture department, Tema, 09/10/2013.
- William Osei**, Planning Department TDC, Tema, 2/09/2013.
- coordinating director TMA**, Tema, 26/8/2013.
- George Temakloi**, head of the Town and Country Planning Department of TMA, Tema, 02/09/2013.
- Xorla Ahadji**, architect TMA, Tema, 02/09/2013.
- Mr. Amantey**, Ashaiman Municipal Assembly, Ashaiman, 04/09/2013.
- Mr. Anass**, Ashaiman Municipal Assembly, Ashaiman, 04/09/2013.
- Dr. Kwadwo Ohene Sarfoh**, housing specialist and urban planner, Accra, 03/10/2013.
- Frank Tackie**, CEO of private planning firm 'the Consortium', Accra, 07/10/2013.
- Tony Asare**, architect at T ekton Consult, Tema, 29/09/2013.
- George Owusu**, professor and head of the geography department, University of Ghana, Accra, 06/09/2013.
- William Asamoah**, geography student, University of Ghana, Tema, 20/09/2013.
- Prince Anokye**, professor at the planning department of the KNUST, Kumasi, 09/09/2013.
- Nii Adjei Kraku II**, paramount chief of Tema, Tema New Town, 17/09/2013.
- Ashaiman Divisional Council**, Ashaiman, 20/09/2013.
- Janet Adu**, president of the Ghana Federation of the Urban Poor, Ashaiman, 02/10/2013.
- Nini Mensah Darkuy III**, board member and former president of TCHS, Tema, 07/10/2013.
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- 17 professionals expressing a rather anti-compound attitude (Frank Tacki, CEO of the private planning firm ‘the Consortium’; Xorla Ahadji, architect at TMA; Emmanuel Oko Adjetey, architect at Planarchitects and board chairman of TDC) compared to one who expresses a more positive attitude (George Temaklo, head of the Town and Country Planning Department of TMA).
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COMPOUND CULTURE REVISITED

A lived-in assessment of low-income housing strategies in Tema and Ashaiman through tenure, value and mobility.

PART 2



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KU LEUVEN

 **FACULTEIT
INGENIEURSWETENSCHAPPEN**

Compound Culture Revisited

A lived-in assessment of low-income housing strategies in Tema and Ashaiman through tenure, value and mobility.

Thesis voorgedragen tot het behalen
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Academiejaar 2013 – 2014

Master of Science in de ingenieurswetenschappen: architectuur

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Korte inhoud:

Ghana has a long tradition of multi-habitation in compound and family houses, which has proved to be a valuable housing strategy for low income households. However, as a result of socioeconomic changes during the past decades, an increasing modernisation and urbanisation, the traditional family systems and housing in urban areas are transforming. New housing typologies are emerging and there is a gradual shift from multi-habited compound houses to other typologies such as self-contained and/or single family dwellings. Nevertheless, the compound-culture and the idea of the extended family continues to exist, retaining its multilayered value. Looking into three urban areas - Community 8 in the formal city of Tema, the indigenous Ga-context in Tema New Town and the informal settlement Ashaiman - the different housing strategies will be assessed through tenure, value and mobility; three key concepts to interpret the present housing culture in Ghana.

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TABLE OF CONTENT

PART 1

TERMINOLOGY	16
1 INTRODUCTION	20
COMPOUND CULTURE REVISITED...	22
...ASSESSING THE ROLE OF TENURE, VALUE AND MOBILITY...	24
...FOR LOW-INCOME HOUSING STRATEGIES IN TEMA AND ASHAIMAN	26
METHODOLOGY	30
2 TIMELINE	32
3 HOUSING STRATEGIES	52
TEMA NEW TOWN	54
RESETTLEMENT TO TEMA NEW TOWN	56
PROVIDING A LAYOUT TO REPLACE AN INDIGENOUS VILLAGE	58
CHANGES IN SOCIAL STRUCTURE	62
SOCIAL BARRIERS IMPOSED BY PHYSICAL PLANNING	
BLURRING GENDER-BASED DISTINCTIONS	
A NEW TOWN, YET IMMEDIATELY OUTDATED	72
INADEQUATE SANITARY FACILITIES	88
SPACES SAFEGUARDED FROM DENSIFICATION	90
MORE RECENT DEVELOPMENTS IN THE SURROUNDINGS OF TEMA	92
AWUDUNG	94
THE BEACH SIDE OF TEMA NEW TOWN	100
RESETTLEMENT FROM AWUDUNG TO MANHEAN	102
AWUDUNG ANNO 2013	104
MANHEAN ANNO 2013	106

ASHAIMAN	108
THE GROWTH AND DEVELOPMENT OF ASHAIMAN	110
DISTINCT DEVELOPMENT PATTERNS IN ASHAIMAN	
SECTION E	124
SECTION E, THE INDIGENOUS SETTLEMENT	126
TRANSITION FROM TEMPORAL TO PERMANENT SETTLEMENT	
OVERLAPPING RESPONSIBILITIES OF TDC AND ASHMA REGARDING DEVELOPMENT CONTROL	
INSUFFICIENT SANITARY FACILITIES	
DIFFERENT APPEARANCES OF ROADS	
LOW-COST AREA	134
LOW-COST AREA, THE PLANNED SETTLEMENT	149
'SITES AND SERVICES' APPROACH	
LACK OF RECREATIONAL ZONES AND SUFFICIENT SANITARY FACILITIES	
FORMAL AND INFORMAL REFUSE COLLECTION	
DIFFERENT AREAS DUE TO VARYING PROVIDED INFRASTRUCTURE	
AMUI DJOR	156
AMUI DJOR, THE INFORMAL SETTLEMENT	164
TOP DOWN SLUM UPGRADING PROGRAMMES	166
ASSEMBLY APPROACH	
UN-HABITAT	
BOTTOM UP SLUM UPGRADING PROGRAMMES	168
AMUI DJOR LANDLORDS ASSOCIATION	
AMUI DJOR HOUSING PROJECT	170
INITIATION	180
AMUI DJOR HOUSING COOPERATIVE SOCIETY	182
PILOT PROJECT	184
HOUSING UNITS	
COMMERCIAL FUNCTIONS	
CONTINUATION OF THE DEMONSTRATION PHASE	194

 TEMA CO-OPERATIVE HOUSING SOCIETY	196
THE ORIGIN OF HOUSING COOPERATIVES IN GHANA	208
THE INITIATION OF THE FIRST URBAN COOPERATIVE HOUSING MOVEMENT	210
THE FIRST PHASE: 1971 - 1973	212
ORGANISATION OF THE SOCIETY AND OTHER PARTIES INVOLVED	
DESIGN OF THE CORE HOUSES	
THE SITE LAYOUT	
COMPLETION OF THE FIRST PHASE	
THE SECOND PHASE: 1974 - 1982	220
THE ABSENCE OF A PERMANENT TECHNICAL SERVICES ORGANISATION	
THE THIRD PHASE: 1983 - 1992	222
RETROSPECT AND THE SOCIETY AS IT IS TODAY	226
 MULTI-STOREY HOUSES	230
THE EMERGENCE OF STOREY BUILDINGS	242
TEMA NEW TOWN	246
ASHAIMAN	250
TEMA CO-OPERATIVE HOUSING SOCIETY	254

REFERENCES	258
CASES	260
LITERATURE	268
ENDNOTES	271

PART 2

4 TENURE 14

OWNERSHIP OF LAND	18
LAND MARKET IN GHANA	
TEMA METROPOLITAN AREA	
LAND CERTIFICATES	
TENURE SECURITY	24
OWNERS	
TEMPORARY OWNERS	
SQUATTERS	
TYPES OF TENURE	48
MULTI-HABITATION IN COMPOUND HOUSES	
LIVING TOGETHER IN MULTI-STOREY AND COOPERATIVE HOUSES	
RENTAL MARKET	
DIVIDED OWNERSHIP OF HOUSES	72
TRANSFER OF ROOMS IN COMPOUND HOUSES	
POSSIBILITY OF TRADITIONAL INHERITANCE IN MULTI-STOREY AND COOPERATIVE HOUSES	
BUILDING FOR THE NEXT GENERATION	

5 VALUE 90

THE VALUE OF FAMILY HOUSES	92
REDUCING RECIPROCITY IN FAMILY NETWORKS	
SHARING IS NOT ALWAYS CARING...	
INTERCONNECTING SPHERES OF TRADITIONAL AND MODERN LIFESTYLE IN TEMA NEW TOWN	106
INDIGENOUS CUSTOMS	
SPIRITUAL BELIEFS	
TRADITIONAL CUSTOMS INFLUENCED BY CHRISTIANITY AND THE ADOPTION OF A MODERN LIFESTYLE	
FAMILY MEETINGS	
THE COURTYARD IS HERE TO STAY	122
THE ECONOMIC VALUE OF DWELLINGS	126
INFORMAL SECTOR EMPLOYMENT	
HOME-BASED ENTERPRISES	
EXPLOITING THE ASSETS OF THE PLACE OF RESIDENCE	
EXPLOITING THE (LACK OF) INFRASTRUCTURE	

6 MOBILITY **156**

(RURAL-URBAN) MIGRATION	158
REASONS FOR MIGRATING TO TEMA/ASHAIMAN	
TIES WITH THE HOMETOWN AND ETHNIC IDENTITY	
SPATIAL MOBILITY IN THE TEMA AREA	168
MOVE OR IMPROVE	172
MODELS AND THEORIES TO DESCRIBE HOUSING CHOICES	
(IM)MOBILITY IN OLD TEMA	
CONCEPT OF TEMA TOWNSHIP AND POLICIES REGARDING RESIDENTIAL MOBILITY	
RESIDENTIAL MOBILITY: MOVE	
IMPROVING AS A WORTHY ALTERNATIVE TO MOVING	
PREFERENCE TO IMPROVE	
COMBINATION OF MOVING AND IMPROVING: UPWARDLY MOBILE FAMILY MEMBERS	

7 CONCLUSIONS **240**

'THE IDEAL URBAN FUTURE': TOWARDS MODERN LIFESTYLES AND SWEEPING GLOBAL MODELS	243
URBAN LIFE IN REALITY: THE 'IDEAL MODERN FUTURE' ITS COUNTERWORKS	244
FABRICATING HYBRID HOMES: NEITHER COMPOUND NOR VILLA BUT SOMETHING IN BETWEEN	246
STEPS AHEAD FOR FULLY-FLEDGED CITY COMPOUND	250

REFERENCES **258**

CASES	260
LITERATURE	268
ENDNOTES	271

“Tenure can be defined simply as the right of an individual to hold something (land, a structure). In the literature on informal settlements, implicit or explicit recognition of tenure is often seen as a minimum condition for investments that will help improve the housing stock and the settlement in the medium to long term.”¹

Gulyani and Basset (2010) consider four indicators that help determine the living conditions of inhabitants of informal settlements. Apart from *tenure, infrastructure, unit quality* and *neighbourhood and location* have an influence.² Although their study is limited to the informal context, their findings are relevant to compare with our fieldwork as many of our research areas involve spontaneous settlements. Five characteristics, expressing the different aspects of both tenure of land and dwellings, can be distinguished. *Formality* expresses whether tenure right is officially recognized and influences tenure *security*. The *type of tenure*, owner or tenant, and the *tenure mix* generate a different approach towards upgrading dwellings and neighbourhoods. Owners have more rights and gain more from improvement of their property, although this does not necessarily mean that tenants have a bad influence on the improvement of an area. The last factor is the *duration of stay*, since transient populations are believed to contribute less to the improvement of the living conditions of a community because they are less connected.³ Aside from these general characteristics describing tenure, the influence of the compound house and overall multi-habitation characterizing the area are discussed in this chapter as well.



OWNERSHIP OF LAND

LAND MARKET IN GHANA

Article 25 of the Universal Declaration of Human Rights, drafted by the United Nations in 1948, states that everyone has the right to housing in order to have 'a standard of living adequate for the health and well-being of himself and of his family'. One of the main necessities in order to accomplish decent housing for everyone is the accessibility to land.⁴

Rather than being based on private property acquisition as happens in Western societies, the land market in Ghana is divided into a customary and a non-customary sector. About 90% of the land in the country is managed by traditional landholding institutions, the land is vested in chiefs and families and is referred to as stool and family land. The acquisition of land by these traditional owners is mainly because of first settlement or through conquest after disputes. The most common way for individuals to obtain land nowadays is through the traditional sector, where the land is owned and controlled by local customary landholding institutions, representing the community.⁵ However in metropolitan areas the proportions can be very different. In Accra one third of the land is held by the government and 50% of the Ga land has been acquired to develop the area.⁶

The Ghanaian constitution forbids to sell the land and only allows leases. Most arrangements concerning the ownership are rather indistinct. Practically most people, 'buyers' as well as 'sellers', speak of selling land, time periods are often discussed vaguely and allocations for residential purposes are generally considered as agreements infinite in time between the two parties.⁷ Another uncertainty is the fact that stool land, managed by the chief, is mostly communal land, hence the rights of the community have a higher importance than the usufructuary right of the member. This means that the land is considered the property of the beneficial user as long as he is occupying it but that he will have to leave the land once it affects the right of the legitimate owners (the community) to use it for their benefit.⁸

The government has tried to clear the transfer of land through multiple acts and the establishment of new governmental institutions. The 1971 Lands Commission Act was the start of many adaptations in the constitution regarding land policies. The Lands Commission is in charge of the management of all public and vested lands, and has to decide on land use and development and facilitate the registration of land titles. The District Assemblies are referred to as the main planning institutions, since the introduction of the Land Government Act in 1993. Land use and planning schemes, that have to be followed when allocating ground, had to be drawn for all towns and villages, with the support of the Town and Country Planning Department of the Assembly.⁹ Another attempt was made in 1994 with the addition of act 481, which allowed to establish an Office of the Administrator of Stool Lands. The Office is in charge of organizing the collection of all payments for land and divide it between the beneficiaries: 10% to the Office itself, 22% to maintain the stool, 18% to the traditional authority and the other 50% to the District Assembly. A major problem was the unwillingness of chiefs to cooperate. When land was not scarce, a bottle of schnapps was sufficient to settle the debt; with increasing pressure on land a small amount had to be paid, referred to as 'drinks'. Conform to the demand, the price of land increased gradually but chiefs still consider it drink-money instead of payment for the land that needs to be given to the Office of the Administrator of Stool Lands. Another unanticipated issue was the liberty of the chiefs to use the money given to the stool, with no obligation to invest it in the community.¹⁰ The Land Administration Project was set up in 2003 by the Ministry of Lands and Forests with multi-donor support and its objective was to regulate the land market and to create a straightforward system that augmented land tenure security for dwellers.¹¹ The lack of cooperation by traditional authorities and the shortfall of political support retained the attempts to transfer the management of land and to increase tenure security of land.

Construction site in the low-cost area in Ashaiman. ◀



TEMA METROPOLITAN AREA

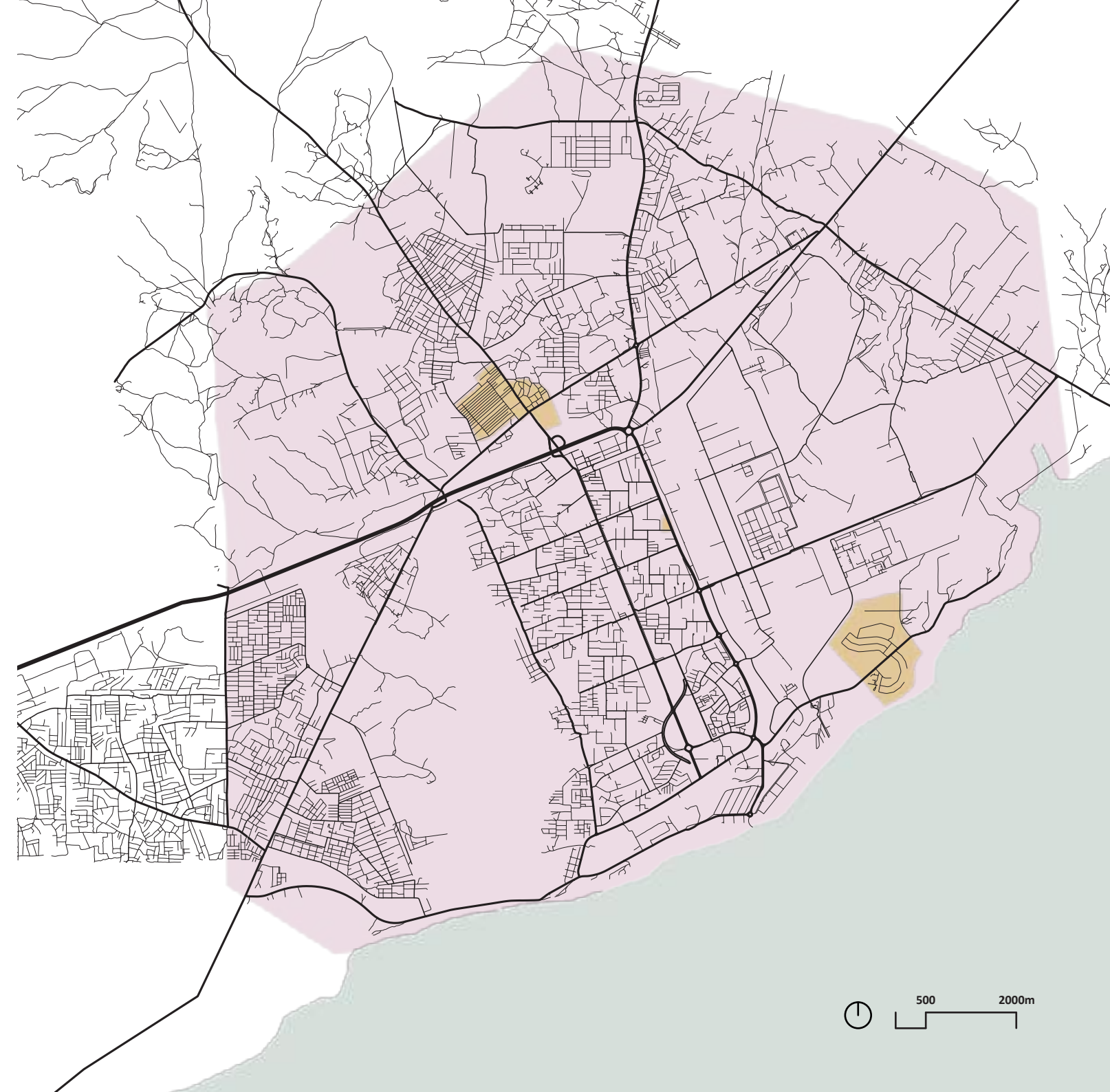
Originally the Traditional Council controlled all the land and was in charge of developing the area and the allocation of land to individuals. Due to the history of the research area with the resettlement town and the planned formal city, the complex situation demanded more interference from the government than only the right to control urban development. When the plans for the harbour industrial zone and accompanying town were made, Tema Development Corporation was established and leased land from the stool for a period of 125 years, known as the Acquisition Area.¹² In such a case, where the government needs land to develop the area, the original inhabitants have little chance of participation in the decision-making process. In the situation of Old Tema the initial occupiers were able to delay the resettlement process for many years and they destooled their chief because he sold their land to the government. After struggling for almost seven years they were nonetheless forced to move.¹³

After the local assemblies -TMA and later on ASHMA- were established, the control over land became even more complicated with the involvement of three partners: the traditional stool, Tema Development Corporation and the assemblies. 'TDC was set up in 1952 by an Act of Parliament with the sole responsibility to plan and develop about 63 square miles of public land for various land cases and also manage the township that had been created to provide accommodation to those that would be engaged in these economic operations.'¹⁴ Under more recent acts, TDC remains the planning and developing authority, but the overall management of the town was handed over to the local Assemblies after their nationwide establishment. Another mandate of TDC is the provision of infrastructure, the planning of housing schemes and the development of industrial and commercial areas with prior approval of TMA. After TDC develops an area, TMA is in charge of provision and maintenance of urban services such as public buildings, parks, street lightning, sewerage system, water, electricity, etc. However their individual roles are similar and not very clearly distinguishable.

For example granting building permits to prospective developers is ambiguous. If a landlord acquires a permit from TDC, supervisors from TMA can apply painted warnings to stop building and likewise vice versa, which causes delay and frustration for the builders.¹⁵ The Non-Acquisition Area in the district is still owned by various traditional authorities and managed by TMA with the help of the Town and Country Planning Department.¹⁶ For example Bankuman, to the east of Tema New Town is still stool land and managed by TTC.

The Tema Traditional Council, representing the indigenous Ga, is still the rightful owner of the land, including the Acquisition Area as it was never sold but only leased to TDC. Therefore the board should be consulted and informed when land is sub-leased. Residents do not pay fees specifically for the land to TTC. However TDC needs to give part of the land rate to the Land Commission, which pays TTC.¹⁷

Up until now, TDC still is the main planning institution. In 2012 a competition was set up to choose an external planning firm to revise the master plan for the whole township. The selected firm, called The Consortium, is working on new layouts for all the communities in Tema Township and once this is done efforts will be devoted towards Tema New Town. TDC is kept posted through presentations but TMA is barely involved in the process. TDC is supposed to work closely together with the Town and Country Planning Department from TMA but it is clear that the exchange of information is very difficult. In 2011 a joint technical sub-committee with employees from TDC and TMA was established. The committee does not only supervise the revision of the master plan but it was initiated to centralize submissions for permits. However at the TMA Department of Town and Country Planning staff members explain that TDC is in charge of the master plan and that it is very reluctant to give any information about it. According to the Town Planning Officer from TMA, TDC has to inform them and provide them with the plans. TDC is however very reticent because it fears TMA will change the plans or sell plots without informing TDC.¹⁸



All researched areas lay within the Acquisition Area. ◀

LAND CERTIFICATES

As TDC was developing Tema, it was also managing the new township. However as the town was growing the government decided that Tema had to be managed by the local assemblies as was customary in other towns in Ghana. Only at that time TMA did not have the trained people necessary for the tasks it was supposed to take over. Since the employees of TDC had built some knowledge, they started a collaboration with TMA. Dwellers who want to acquire a piece of land in the Acquisition Area should have permission from both TDC and the Assembly. The application of individuals is addressed to TDC, which consults the local Assembly before a decision is made about the allotment of a land certificate or building permit.¹⁹

In the future the responsibility for managing Tema Metropolitan Area might be completely handed over to the assemblies due to the insecurity of the presence of TDC in its current occurrence. Its main activity already shifted from primarily providing public services to designing and selling houses for individual high class workers. The privatization process was initiated in the late 1990s with the shift to an open and free market housing policy which also induced the sale of all rental government houses.²⁰ The most common prediction of TDC employees is the continuation of this privatization resulting in an independent consulting firm that can use its gained knowledge in the rest of the country. This would result in a bigger assignment for TMA and ASHMA with the full authority over the management and development of their area. Others predict the handover of more responsibilities to TDC leading to its decision power over management and development.²¹

House building problems occur in other districts of the area as well, the difficulties Bertrand, Schandorf & Yankson (2012) describe considering Accra also happen in Tema. A first problem is the high cost of land, especially in well located areas where empty plots are scarce, which makes it very hard for the urban poor to develop land in a legal way. Another difficulty is the acquisition of land because of lack of centralized information about the ownership. Land disputes about boundaries and double claims can delay the inquiry for land certificates and building permits significantly. Consequently landlords start building without securing the necessary permits in advance.²²

The combination of different authorities managing the land and the high costs of land and building materials makes it difficult for low-income households to provide housing in a formal way. Buying houses on the private market is only possible for wealthier citizens and even the payment required for estate houses provided by the government is too high for many settlers. There is a certain convenience in letting the urban poor house themselves, as they can do this more cheaply. However their stay in these unregulated settlements is not very secure as evictions always remain a threat.

Although all the researched areas lie within the Tema Acquisition Area, different ways of management and rules are applied. This divergence is reflected in the appearance of the different areas.

The kind of houses that can be built and which materials may be used depend on the nature of the obtained land certificate. Clear distinctions can be made between the different researched areas.



Tema New Town



Ashaiman low-cost area



Section E and Amui Djor in Ashaiman



Tema Co-Operative Housing Society

TENURE SECURITY

An unknown duration of stay leads to insecurity of tenure. The probability of eviction depends on multiple factors that can change over time. According to Wajahat (2013) the chance of expulsion is influenced by 'the nature of the current government, the location of the home within the settlement as well as the location of the settlement, the use of the land surrounding the settlement, the previous owners, backing of political patron and the availability of public services'.²³ These circumstances differ in the researched areas, consequently tenure security depends on the type of ownership settlers were able to obtain. Based on the ways of landholding, three primary types of residents are distinguished in the area: owners or leasers, temporary owners and squatters.



OWNERS

Leasers of land have secure tenure, the dwellers obtain the plot legally and are considered the rightful owners. This type of ownership is primarily found in planned areas such as the low-cost area in Ashaiman, Tema New town and the communities. The inhabitants are in possession of an official land certificate and the plots are allocated according to a layout made up by TDC. These are also the areas with most public infrastructure such as roads whether or not paved or improved with gutters or streetlights, sanitary facilities, connectivity to water and electricity supply and private services for healthcare, education and so on.

All former inhabitants of Old Tema were resettled to the new town and received a compound house according to the layout designed by Fry and Drew. The house and land were leased together for a period of 75 years to the families. In between the compound houses was communal open space shared with families from compounds belonging to the same cluster. Although **TEMA NEW TOWN** is no longer primarily inhabited by traditional Ga people, they still benefit recognition as the original settlers of the land. In general they are loyal to their Ga chief, residing himself in the town centre. The current layout was developed by TDC but as the dwellers are much closer to the chief, he functions as a middleman to regulate land certificates. Citizens who want to acquire land or obtain a building permission, ask the chief, who consecutively consults TDC.²⁴ Almost all houses are built with permanent materials, mostly sandcrete blocks and roof sheets out of metal or asbestos, but the structures sprawling in between are often made of wood.²⁵

In some parts of Ashaiman Ga people are well represented but in other wards migrants from different parts of the country are predominant, which generates a very diverse group of citizens. The respect for and authority of the Ga chief is less extant in this multicultural community compared to the primarily Ga areas in Tema New Town. Although the elders of the Ashaiman Divisional Council emphasize that people from other tribes are welcome, they are expected to follow the 'Ga rules' in order to live peacefully together. The sub chiefs of other ethnic groups living in Ashaiman have to inform their people and settle disputes. The Ashaiman Divisional Council has to be involved in the lease of land to individuals and has to ask permission from TTC to make sure the same piece of land is not allocated twice. The elders claim TDC does not abide by its function of planning and documenting authority as it makes decisions to lease the Ga land they leased for a good price at very high rates to individuals.²⁶ Respondents living in the researched areas in Ashaiman directly address TDC and ASHMA to apply for building certificates. Afterwards residents pay land rates to TDC and property rates to TMA. As in Tema New Town, the Divisional Council receives its share from the property rates through the government Land Commission.

In the **LOW-COST AREA** the boundaries are very clearly determined by the layout of TDC and mostly respected. The houses on the plots are self-built by the dwellers in permanent materials after they received their land certificate. Here too the compound typology is seen very often, but with about 3,7%, a fair share of the plots is occupied by multi-storey buildings. The layout of the house may differ from the standard suggested layout, when approved by TDC. Opposed to the self-build compounds, an architect, usually from TDC, is often consulted to design storey dwellings. Dwellers are not allowed to build close to their plot boundaries, they are obliged by TDC to keep the small corridors in between the houses for pipelines and to serve as passages between the main streets.²⁷

In the low-cost area the plots are precisely visible and the boundaries are mostly respected. ◀



The **TEMA CO-OPERATIVE HOUSING SOCIETY** (TCHS) acquired land in Community 8 in Tema Township to build houses for workers serving in the industrial sector. The town planners anticipated that the employees would limit their stay to their years of work. It was assumed that they would return to their native village afterwards and pass the dwellings on to new workers. Against expectations, most workers stayed because they started a family which included growing-up children, and permanent settlement became a cherished option.²⁸

The allocation of houses to the members was decided upon considering the condition of the applicants' current house, the overcrowding in the house and the destination of the work place.²⁹ As the Society had to pay back the governmental loans, it was likely that wealthier people would be chosen, however the board emphasized the importance of participation in the Society. The dwellers had to pay back the total fee over a period of 30 years. A 'Consent to Assign' was signed between TDC and the dweller as part of TCHS and the dweller received a land certificate from the Land Title Registry. In the early 1990's the members were encouraged to pay the estimated remaining part of the fee because the economic situation was difficult at that time due to global inflation of material costs. This was needed in order to enable the Society to complete the project.³⁰ The dwellers received a 'Deed of Assignment' when the complete sum was paid for, this proved them to be the rightful owners of the property with all the buildings on it. However they still have to follow TCHS's rules such as the prohibition of subletting. Prospective dwellers were given the choice to share the house with another family on an equal basis but none of the interviewees chose for this option. To avoid congestion and preserve a hygienic environment, building extensions crossing the foundations proposed by the designers is not allowed.³¹ As workers are staying here permanently too, they started adapting and extending the core houses. TDC did not approve of all these extensions but although the board of TCHS was not consulted initially, it defended its members by referring to the plot boundaries which were not exceeded. For further changes and extensions the dwellers have to ask permission to the board who discusses it during its meetings. The board is obliged to inform TDC and ask for its approval but according to both the president of the TCHS and the town planning officer at TDC this almost never happens. Like in other parts of the town TDC and TMA inspect the area to check on illegal activities concerning building regulations. Encroachments on extra storeys have been identified. This practice is not allowed because the foundations are not calculated for such a weight. Because of the dangerous situation this may cause, together with the required supervision the rule is strictly implemented, and only rooftop terraces can be found.³²



When the building regulations are not correctly followed there is a chance that representatives from the assemblies or TDC do not allow the construction and force the builders to demolish the building. The warnings written on the wall in red paint are often not executed. However structures interfering with the overall planning of the town might be in danger. Most dwellers are aware of the fact that when the government actions persist, their dwelling will be demolished and they will not receive any compensation without having a permit.

The Tema Metropolitan area attracts a lot of migrants and the fast increasing population places pressure on all the urban areas. This causes the township to expand in a way that was not intended. Storey buildings are still quite exceptional in the discussed areas, therefore up until now the densification has been mainly horizontal, which results in very high land consumption. In the original plans of Tema New Town only the growth within the compound walls was anticipated, however this was not sufficient by far. Original dwellers as well as new members of the community started building in between the block buildings provided with the resettlement. The land available for expansion was not equally divided between the families, due to the layout of the town. Oko Adjetey (1964) writes that everyone was allowed to build in the outskirts of his own ward and that within the town it was allowed to build near the family house as long as approval from adjacent neighbours was sought concerning boundaries and overlapping land claims.³³ This causes a lot of tension between neighbours who frequently fight over land. Dwellers who start building first are usually conferred a great advantage in settling disputes. Because the land belongs to the settlers, they do not apply for a building permission to build extensions on family land. As supervisor of the development, TDC regulates the buildings. Over the years the pressure on the land increased greatly which resulted in a congested town with almost no open space left. The continuous growth of the town also consumed a great part of the farmland around the centre. TDC made a layout for plot allocation, but here too boundaries are commonly crossed. Even more problematic is the illegal expansion of the city in areas not adequate for building such as the land next to the lagoon.³⁴



30 The original compounds can still clearly be distinguished but the boundaries of the land in between are undefined.



"The wooden structure I built on the lane is temporal, I did not ask permission from TDC because they will never allow it. I am planning to build all nice block buildings, I will draw a plan within the plot and send it to TDC for approval. There are some block buildings from other residents on the lane but TDC can demolish them if they want to, that is why everyone needs to ask permission from TDC first." (Abel Osah, C/328A)



"The space between the houses is respected because it makes it easy to pass on to the next street. The assembly should not allow unauthorized structures because they can be used as hiding places for thieves in the small alleys." (Bertha Quarcoo, C/333A)

The inhabitants of the low-cost area more or less respect the alleys between the houses. They appreciate the functionality of the paths and encourage strong action of TDC and ASHMA against unauthorized structures blocking them. Exceptions are made for a few dwellers who bought four plots together, shaping a square plot stretching between two streets. In this case one big dwelling, occupying the composed plot and obstructing the passages, is allowed.

The houses usually do not cross the plot boundaries towards the streets. Nonetheless separate commercial stalls are frequently placed. When the street is well delineated by pavement or by clear gutters, the shops almost never pass over this line. Unclear demarcation gives the opportunity to occupy more land and narrow the streets.



Paved streets are preserved from structures.



Wooden stalls are often build on the sides of unpaved streets.

TEMPORARY OWNERS

The ownership of land is less straightforward in the spontaneously grown parts of Ashaiman. Section E and later on Amui Djor were not intended as urban residential areas in the original concept by TDC, however many people did settle there because housing oneself was the only option for job-seeking migrants. As these territories were yet to be developed and not intended as permanent residential areas, settlers were only able to obtain a temporary certificate. No proper framework was laid for the town's further development in terms of provision of public utilities and basic urban infrastructure.³⁵ Therefore regulatory frame works only allowed building with temporary materials in order to facilitate removal at the moment of redevelopment. Consequentially constructions in permanent materials are less common in these areas. The cost involved was another important matter influencing the choice of materials. Builders purchased wooden package boxes and other reusable materials at the harbour at lower costs.³⁶

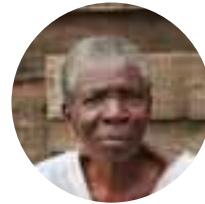
Plots in Amui Djor seem to be undefined, but the inhabitants respect each other's territory. ◀





“At the time my mother bought the land, the government prohibited permanent structures such as cement houses. The wood was bought in Tema Harbour. The blocks in the courtyard are laying there for nine years already. My mother wanted to demolish the whole compound and rebuild in good shape little by little. A permit in advance is not necessary. When the government surveillants see the construction happening they will come for a permit and then we will buy it.” (John Teye Aborchie, E/384)

“My mum bought this house for our family almost 60 years ago, it was built out of wood and metal sheets because this was less expensive. Together with my family I want to replace the existing rooms by blocks, at the back of the house there is still some free space. We will renovate it small small so no one has to move out during the construction works. My siblings will contribute their part to pay for the renovation. Some building blocks are already piled up in the courtyard but we have not asked permission from TDC yet.” (Paulina Nartey, E/221)



“We want to complete the house by replacing the left wooden structures by block buildings. We already purchased a part of the building materials but for now we are waiting for more money to complete it.” (Sicilia Vovor, E/355)

(Self-) upgrading the neighbourhood

The settlers in section E and Amui Djor pay land rates just as well and over time the ward did become a well-established settlement even though the occupiers are still not provided with formal land titles. By now the tenure of the areas is rather secure due to the long term of residence -many families have already been living there for several decades- and the political recognition they get through the support of a local assembly man. As made evident by studies in other parts of the world, the sense of permanence encourages dwellers to improve their stay according to their financial means and needs.³⁷ Some people, especially in **SECTION E**, applied for a permanent certificate and the right to build with more qualitative materials. Not everyone declares his building and some dwellers choose to declare

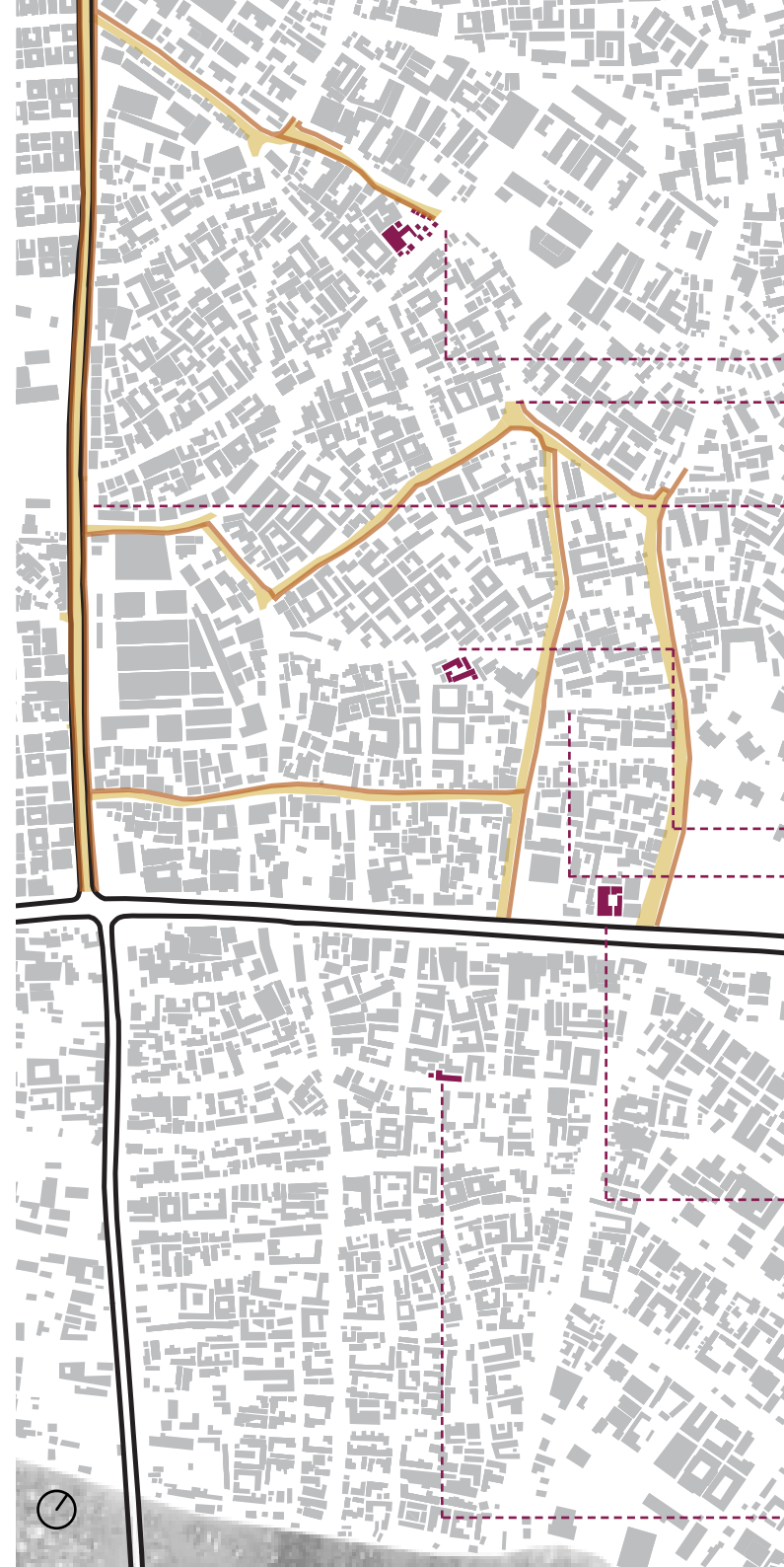
their house after it is built to maximise their chance to obtain a permit although in such cases they have to pay an additional fee. In 2009 and 2010 for example TMA started registering houses and distributing house numbers. With a recent nationwide policy the house numbers have to change from a block system into a system following streets. TMA will do surveys and this adaptation probably will result in a wave of new regularizations. The local assembly wants to improve these areas and get rid of the slum label, therefore they will not register wooden or other temporary constructions anymore. Many dwellers are upgrading their houses and gradually replacing the less durable ones by block houses.³⁸

Sandcrete blocks in John Teye’s courtyard. ◀



In several cases, the house heads in section E belong to the generation that followed original land owners and builders. All interviewees pay taxes to TDC and TMA but for many respondents the distinctiveness of their tasks is not very clear. Although many of them cannot recall how their land was obtained, whether it was bought from a private individual, most likely empty bush land from a farmer, or from the government, they claim to be the rightful owners. However they are aware of the fact that the government wants to redevelop the area which may lead to their eviction.

This stresses that ideally the development of the area should be anticipated and precede the construction of individual houses. Because of the origin and further sprawl of these spontaneous settlements this is very difficult here. In the past the land managing authorities tolerated low-income dwellers, who could not compete on the formal market, to build their own houses in unregulated settlements. This way settlers were able to provide housing gradually, complying with their requirements, but without the security of formal ownership. Government projects such as the provision of roads and gutters, necessary to upgrade the neighbourhood, occupy a lot of space. Without a clear vision in mind and determined action of the government it is hard to predict the evolution of an area and anticipate to the inhabitants' needs. In 1986, when the sites and services programme was established in the low-cost area, where only few people were living at the time, section E was already crowded with spontaneous settlements. Because the land was not vacant anymore TDC did not impose a layout to develop the area. For example sanitary facilities are lacking in both discussed areas and it is only for the last two decades that ASHMA intervenes in structuring the urban tissue by providing some streets. They try to do so without interfering too much, following the housing fabric. This often leads to partial demolition affecting more dwellers but less severely than full demolition and relocation. Where structures are obstructing the new road, the owners have to demolish them. Because they do not formally own the land they do not receive any kind of compensation. The dwellers however realize the importance of the roads for the safety and the development of the neighbourhood and they classify the needs of the community above their individual comfort. Neighbour solidarity is remarkable as well, as the government is not helping the citizens who lost land, neighbours loan land themselves to help affected residents nearby. Unfortunately this redistribution of land is also a cause of friction between neighbours. The assembly's development of the area is strongly encouraged by its inhabitants, they accept giving up land without receiving a compensation in return, however they do expect roads to be properly finished and maintained.



“TDC ordered us to demolish a wooden structure, occupied by tenants, to construct the road in 1996. I received a permission for the structures from TDC in 1990, I asked the assemblyman for a compensation for the lost land but never received anything. It is all right because I like the road, unfortunately the assembly only flattens the road and does not pave it.” (Abdu Rachid Odonkor, E/238A)



“The road was constructed in the late 1990s, when TDC made a new demarcation. Two rooms were demolished and the government took the land. We did not get any compensation but it is okay because the government did the right thing. The road is good regarding the fire problems in the area and a new pipeline was constructed in front of the house as well. We loan part of our land to neighbours who lost their house because of the road.” (Ibrahim Mohamed Shaibu, E/163)



“There already was a road before I was born, but two years ago the assembly made it wider. We removed part of the wooden structure ourselves and lost part of the land too. If the government wants something there is nothing you can do about it.” (Abdellah Musah, E/4)



“When the road was made nine years ago, the bathhouse, a bedroom and my shop was demolished. I do not like the dust of the road making the house dirty. I have to wait for a new plot demarcation to rebuild my house.” (Aku Zonu, J/141)

Community involvement

The involvement of a community is crucial to upgrade a neighbourhood. Social cohesion and close collaboration within the community can greatly improve the security of tenure. An organized and well represented collective has a greater likelihood to receive support from policy makers.³⁹ TCHS and the Amui Djor Housing Society facilitate in acquiring land titles and providing housing for people for whom this would not be possible on their own. The societies represent the workers and urban poor who do not have the financial capacity to do this themselves. While it is unusual for individuals to get loans from banks for building, the associations can spread the risks and convince authorities and financial donors to invest in the projects. Another kind of community involvement is through various organisations such as youth groups and church communities. All the areas have local assemblymen representing the inhabitants of the ward and bringing the government closer to the people, but the assemblies also try to involve and inform the citizens through spokesmen of those small-scale organisations.

After the undeveloped government land was transferred back to the associated stool in 1991, the Tema Traditional Council approached all dwellers in **AMUI DJOR** asking if they wanted to lease the land. A committee was then founded to represent the inhabitants and negotiate with the chief and everyone had to pay the amount agreed upon individually. The Amui Djor Landlords Association continues to improve the rights of the owners it is representing, about 90% of all landlords in the area according to the chairman of the Association. In partnership with TDC and TMA a layout for the area was made in 1994. All the landlords had to pay 57 GHC for the Tulako Development Association. The land fee for the Traditional Council amounts 50 GHC, this covers a plot, sized 50 by 50 ft². The resting 7 GHC per landlord is used for surveying purposes executed by planners from TDC. The sum covers the demarcation of the whole area and individual building permits and plans.⁴⁰

Meanwhile the assembly provided some unpaved streets but the members have still not been allocated the new plots which would allow them to build a new house and self-upgrade the neighbourhood. Although the chief was involved in the negotiations, he is very reluctant to assign the plots to the people as promised. The settlers in Amui Djor cannot invest in their homes as the new plots will not correspond to the current ones. Where parts of houses had to be demolished to make room for the streets, the settlers are

now left with very small plots and can only hope the chief will allocate the plot they have paid for. In recent years dwellers refused to continue to pay the land rates because the chief is not keeping his promise.

The assembly is urged by the Association to address the sanitation and traffic problems. Amui Djor is appointed as a priority area in the Ashaiman Slum Upgrading Programme. As not so much has happened yet in reality, the Association is concerned because people start to put up illegal structures again which could delay the development of the area even further.⁴¹

This wish of self-upgrading the neighbourhood by the landlords seems very promising but this may become a problem for the many tenants living in the ward. It is possible that the tenants will be evicted once the landlords start constructing their new homes. The Ghana Federation Of the Urban Poor and People's Dialogue try to solve this problem and secure tenure for individuals with little financial means with the Amui Djor Housing Project, however this calls forth protest of the Landlords Association fearing to lose land. They accept the project and are willing to cooperate on the condition that the plot allocation will be finalized and every landlord has secured his own plot.⁴²



Receipt from Tulako Development Association.



Meeting of The Amui Djor Housing Cooperative Society. ◀

SQUATTERS

A last type of land owners are squatters, they occupy land without any permission to stay there but of course the reality is more complicated. Peil (1976) distinguishes two types of squatters: building unauthorized structures in areas where the government has not given permission to do so, is referred to as 'uncontrolled-' or 'quasi-squatting'. There is however a difference with 'true squatting' where settlers build in an area where permission has been explicitly denied.⁴³

Two cases from the analysed strategies can be classified in this first group, both concerning land where the residents already have been resettled from by TDC. The reasons for the eviction depend on the circumstances. In Tema New Town the people living close to the beach were relocated to protect them from hazardous natural conditions. The reason for the resettlement in Amui Djor was related to infrastructure since land needed to be cleared for a central pipeline providing the city with water. The elaboration of the coordinated movement was also considerably different.

Beach side dwellers in Awudung occupied state-provided compound houses allocated to them at the time of the resettlement from Old Tema to Tema New Town. Their stay was no longer secure due to incautious planning by the designers of the new town who had not correctly estimated the strength of the sea. Therefore it was the correct approach of TDC to offer customized compound houses with the same amount of rooms as the damaged ones. The beachside was declared 'sea erosion area' by TDC but the authorities neglect the supervision of the area.

The situation in the Green Belt in Amui Djor is less straightforward. In 1984 TDC forced the dwellers of the plots impacted by the pipeline construction.⁴⁴

"We only had three days to leave, without being noticed before. People were angry with the task force, sent by TDC, and we did not want to obey. Our fathers demanded to speak with the people in charge upon which a board meeting with the contractor was arranged." (Mohamed Awan, Amui Djor, J/228)

TDC did not have any land left and they could not allocate stool land. Eventually an agreement was made that the affected group could buy empty land in Adjei Kojo, government land west of Ashaiman. TDC asked a small financial compensation for the new land because they did not have money themselves to pay for it. When the works started it became clear that not as much land was needed as initially expected and only a few meters of families' plots on both sides of the current road were used.⁴⁵

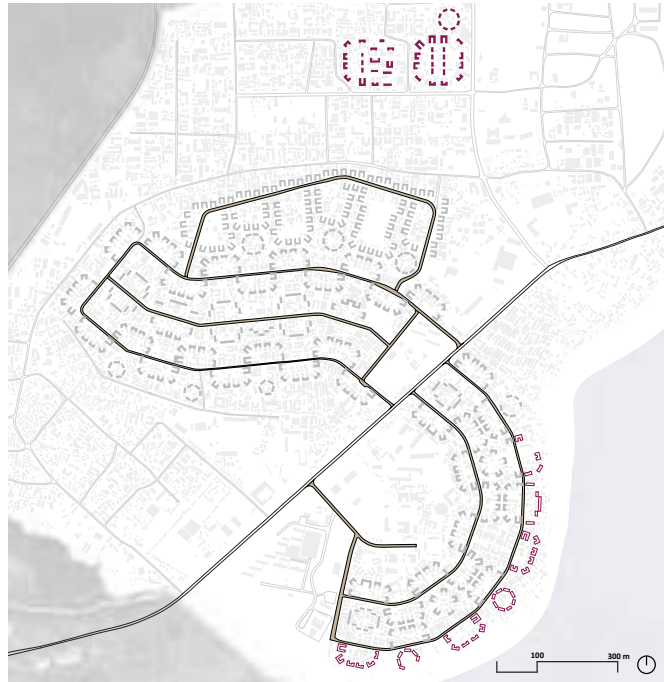
"We moved everything within two weeks, but as the ground was not used, the contractor said we had to be able to keep managing the rest of our plot in Amui Djor." (Mohamed Awan, Amui Djor, J/228)

The interference of the contractor in land issues is doubtful, however the situation resulted in a common outcome of the studied cases with the current inhabitation of the areas. The hesitant attitude of the government allowed people to stay on the land without changing anything on the site. Although they all received a compensation every family also kept their original property. This is not unexpected nor is it unjust because otherwise other dwellers would have been standing in line to squat the place as long as the government does not develop the area. This is a very different situation compared to the resettlement from Old Tema to New Town where the old town eventually was demolished completely and the land reused immediately leaving people with no choice but to move.

"In 1969 TDC built the houses in Manhean but they did not force anyone to move out from the houses at the sea. Everyone staying here does it at his own risk. Or the sea will come to destroy our house or the government will take our house to use the land. There are rumours now that the government wants to destroy all these houses, but thieves will use the left structures as a hiding place." (Samuel Afutu, Awudung, 17A)

The houses in the Green Belt are in a similar condition as houses in surrounding areas. The dwellers living close to the sea Awudung, where structures are falling apart, are less fortunate.





Dwellers from Awudung were resettled to Manhean, between one and two kilometres away.



Dwellers from Amui Djor were resettled to Adjei Kojo, three kilometres away.

- Original location
- Resettlement location

Another problem with resettlement cases is that the newly provided area is often situated at a relatively far distance because the surrounding area is already allocated or congested. The people who are obliged to move have to leave their familiar surroundings which is disrupting social and traditional ties, taking them away from friends, family, work opportunities. Therefore many people chose to stay in Amui Djor while selling or renting the new land in Adjei Kojo. In Tema New Town most family members stay in Manhean because the living circumstances are much better in that area although they can no longer practice fishing and related professions such as fish smoking and mongering. Awudung is primarily occupied by tenants at the moment. However a family member or representative is present to supervise and claim the property.



The tenure of the people staying in these areas is most definitely not secure. They can be evicted by the government when it decides to develop the area. In Amui Djor the current inhabitants will have to move out when the next phases of the social housing project are continued as the cooperative now is the rightful owner of the plots. If the beach area in Awudung becomes a sea erosion zone as it was intended in 1969, all the structures will have to be demolished to prevent accidents. Another possibility is the creation of a sea barrier along the coastline which allows redevelopment of the deteriorated area.⁴⁶ As this does not seem to be a priority for TDC nor for TMA, it is unlikely this will happen soon. A more probable scenario is the further deterioration of the sea erosion zone up until the moment it is no longer safe or inhabitable. The dwellers consider themselves the rightful owners as long as the authority in charge of the resettlement does not claim the land. In any case none of them will receive any kind of compensation as the original owners have been reimbursed already.

“So far I have not heard about people getting hurt due to collapsing houses. People should move out because the sea is coming closer and maybe during the night the disaster may strike and the people have to run or might get hurt. For me safety comes first!” (Eric Kotey Neequaye, Manhean, B5)

In Amui Djor the arrangements between different authorities concerning the land and the point of view of the citizens towards them complicate the situation even more. The resettlement was implemented by TDC but in 1992 all the undeveloped land, including Amui Djor, had to be returned to the stool. As the chief was not involved in the allocation of the Green Belt, the current inhabitants consider themselves the rightful owners compared to the stool and only feel responsible towards TDC.



Sea erosion is threatening the houses in Awudung.



The introduction of the Amui Djor Housing Project threatens the stay of the settlers in the Green Belt.

TYPES OF TENURE

MULTI-HABITATION IN COMPOUND HOUSES

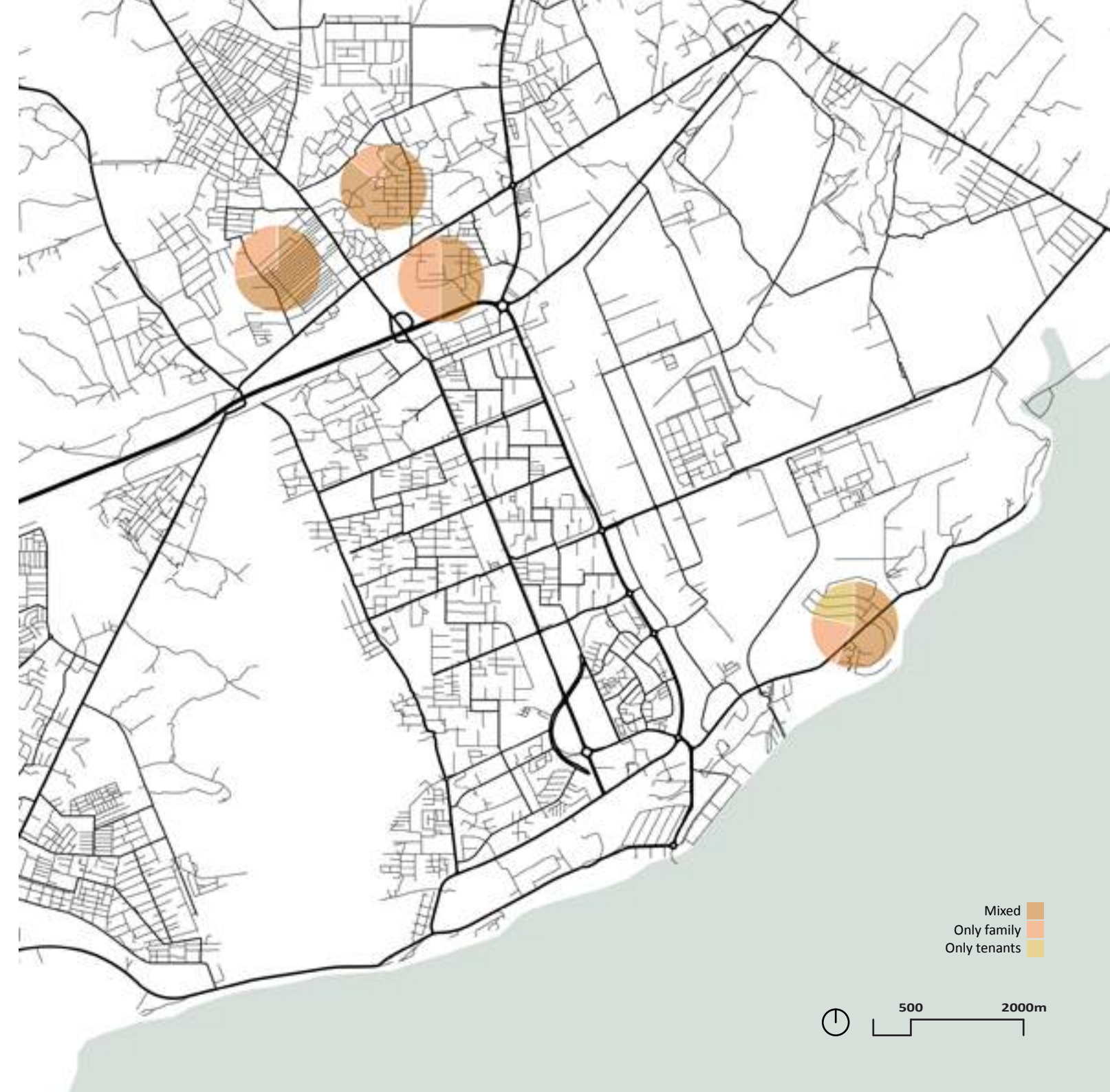
Plots in Ghana are generally quite large*, ideal for housing types that allow multi-habitation. The most common typology in the West African context is the **COMPOUND HOUSE**, where different households have their own private room surrounding a communal courtyard with shared facilities.⁴⁷ Owners usually do not reside in the complete dwelling. Based on the kind of occupiers, family houses can be distinguished from other multi-habited houses.⁴⁸

Compound houses can be inhabited by members of one family or can be occupied jointly with tenants. Members of an extended family commonly own the house together but nowadays part of the residents are often tenants. As renting in the researched areas usually happens on a small scale, with only a part of the rooms hired, landlords are often living together with tenants. A first reason to produce rental units is economically motivated: although the fees are usually not that high, it serves as an extra income for the family. A more important argument however is to capture changes within family alteration. It is convenient to let spare rooms in anticipation of expansion of the family or other members to move in. Besides mixed tenure houses and all family houses, dwellings exclusively inhabited by tenants occur too. Mostly at least one family member stays in the house to manage the compound. In the case of tenant-only inhabitation, a person trusted by the landlord is usually appointed as house head or caretaker to supervise.⁴⁹

*The plots for the compounds provided by the government in Tema New Town and the plots in the low-cost area in Ashaiman are about 18 by 18m.

Another common type of tenure is a rent-free tenant. According to Addo (2013) about 40% of residents in multi-habited houses can stay rent-free.⁵⁰ These residents obtained their status either through a familial relationship as a result of inheritance or marriage, or by privilege. It is not uncommon that close friends can stay for free, whether or not in a separate room, but a familial bond is of course much stronger and implicates a more secure tenure status.⁵¹ Shelter in family houses prevents a substantial number of low-income households from becoming homeless.

It is rather unusual to encounter houses inhabited exclusively by family members in the researched townships. In Tema New Town some traditional clan houses are preserved for the extended family, whether or not for men and women separately. On the other hand, inhabiting a house with a single household is inspired by a more Western way of living, encouraged by the government. The fieldwork indicates that in this case the occupiers are referred to as 'close' family. They are however not restricted to the nuclear family but also close relatives (and their nuclear family) are accommodated. Quarrels with tenants and distant relatives are reasons to aspire and seek for other housing arrangements. Nonetheless the social aspect of multi-habitation is still highly valued, consequently the social security of people helping each other is persevered.



Types of tenure in compound houses based on 32 conducted interviews

Mixed
Only family
Only tenants

500 2000m

Residing in a mixed tenure dwelling implicates that facilities have to be shared between owners and tenants which may cause tensions. Contribution for costs, for example for electricity, or maintenance along with cleaning and other domestic chores in particular cause a lot of quarrels. Splitting the electricity bill equally often causes problems because some inhabitants use more electricity and others refuse to pay. To avoid discussions most tenants have installed their own electricity meter and even different households from a same clan often choose to add a meter. Another common way of dividing costs is by grading all electrical devices present in a room and paying fees proportionally. Sanitary facilities and water taps are often not shared. Whereas bathhouses can be used in the compound, the use of public toilets is preferred to evade disputes.

Nevertheless it remains an intensive form of living together and chores like sweeping the courtyard, cleaning the gutter, painting and other maintenance routines still have to be performed together,

whether or not based on rotation schemes. Small repairs are mostly done by the occupiers -tenant, family or owner- themselves, while costs for general maintenance are shared and organized by the landlord or caretaker.⁵²

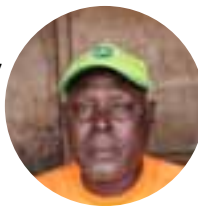
Extending dwellings is a very common habit in Ghana. Although a building certificate is mandatory, most people do not declare their construction works. Tenants who want to renovate or expand their unit have to ask permission to the landlord. A common agreement is that the tenant is allowed to build at his own expense and in return for the upgrading he is exempted from paying the rent for a certain period. Afterwards the rent will be higher according to the increment of the property.

Although the government's policy encourages to build single family houses, compounds are still built because of their relatively low building costs. Multi-habitation is very important as a social safety net since family members in need are adopted into the house.⁵³

Tenants and family members jointly using the courtyard to do their daily chores and to socialise. ◀

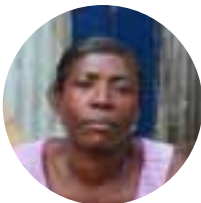


"The tenants do not have to pay rent because they are all good friends of the landowner, they became like siblings. We only have to pay a little amount for the maintenance, according to how many people are staying in the room." (Shadrach Tettey, Awudung, 17B)



"There are four tenants staying in the house, the rest is all family. Sometimes we call a meeting to share ideas, we have very good relations with everyone staying here. Everybody has to help with the chores, every two days they are passed on to the next person. The electricity bill is split according to points for electrical appliances. Sometimes there are quarrels about devices people have but do not use anymore." (Ibrahim Mohammed Shaibu, section E, E/4)

"There used to be tenants in our house, but when my children grew up they needed the space. I do not dislike tenants but children need to have their own room. I informed them three months in advance to look for another place, there were no problems and they paid everything correctly." (Bertha Quarcoo, low-cost area, C/333A)

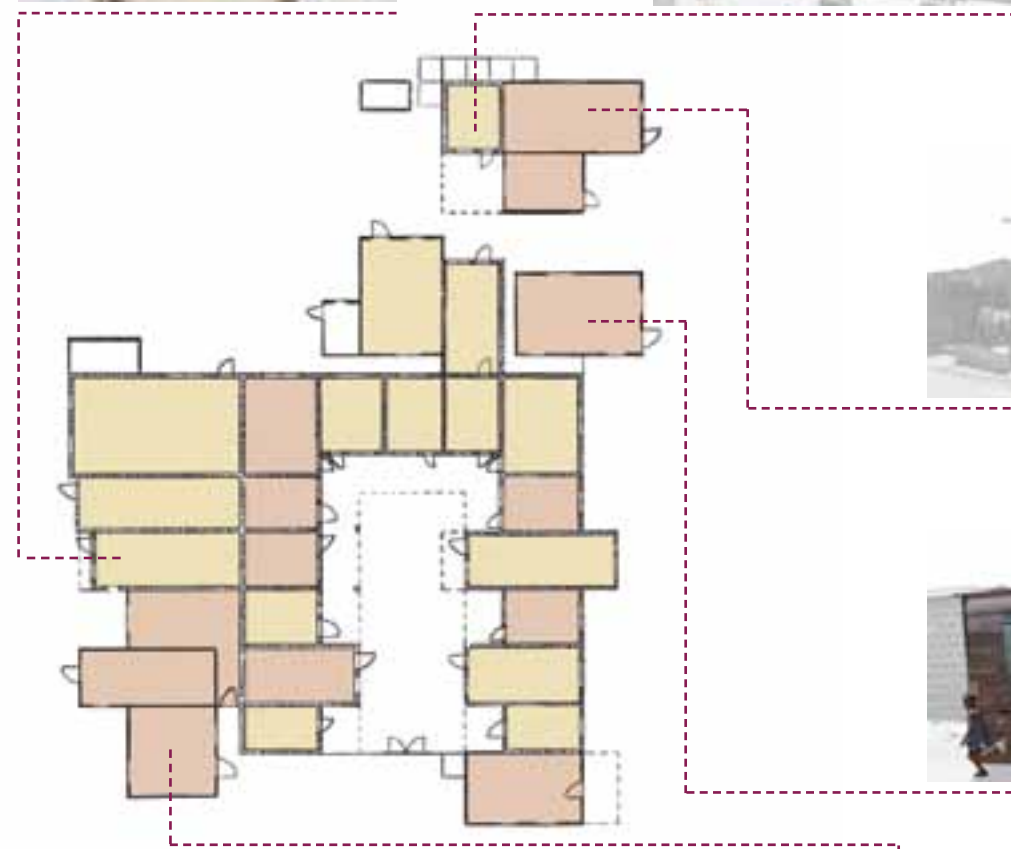


"I lived in the family house of my husband, we did not have to pay because it was his family. When my husband died I moved out because I had to start paying rent. I came to my mothers house and occupy a room were tenants were staying before." (Paulina Nartey, section E, E/221)

"I live here with my close family, with my own children and the children of my late brother, they feel like they are my own. We have two separate electricity meters for the family. There are no fights over property as happens with extended family. The two couples who are renting a unit each, share an electricity meter." (Mary Soyo Addo, low-cost area, C/118C)



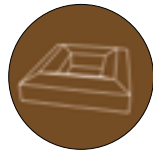
"My job is to report questions about maintaining to the landlord because he is not staying in the compound. We collectively clean the house with all the tenants. Every Tuesday we sweep because the fisherman cannot go to work because of the gods." (Isaac Gurah, Awudung, 14C)



- Tenants occupying the room
- Family members occupying the room

Tenants are allowed to extend their rooms if their landlord agrees. Arrangements considering the rent are revised, rental fees decrease for a period agreed upon in return for the investment of the tenant. The structure however becomes property of the landlord.

The choice for different materials in compound B6 in Manhean can be explained by this practice: tenants are only allowed to make extensions out of wood while most family members choose more permanent materials.



John Teye
Ga Adangbe
Owner's nephew

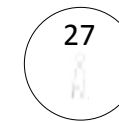
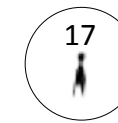
24



'Ada House' is a compound build on a square of four plots in the low-cost area in Ashaiman. It reaches between two streets and has the size of four average compounds in the area combined. John's uncle is the head of the house, his late mother build the house before John was born, but he lives in Accra because of his work as a lawyer. The 25 units are occupied by family members of the owner and tenants. John and his family can stay for free in the house because they are related to the owner and they supervise and serve as caretakers of the compound. The majority of the rooms are inhabited by tenants who pay rent. John says they all live together in harmony: "The tenants have been living here for such a long time they became like friends". The courtyard is a vibrant place where women cook and children play together.

All the dwellers can make use of the four bathhouses in the compound but there are no showers or toilets. The piped water may be used by everyone, people from outside the compound have to pay John's aunt per bucket. There are only six electricity meters for the entire compound. One is for John's family, the others are shared between tenants.

John's uncle wants to move back to Ashaiman and build a self-contained house in the corner of the compound. Five units and a small part of the courtyard will be occupied by the new structure according to the architect's design. The house will have a separate entrance at the other street and even a small walled exterior space. The kitchen and bathrooms are intended for his personal use and his nuclear family who stay with him. Nevertheless some contact with the actual compound will be preserved as there is also an entrance to the courtyard implemented. Despite the loss of many rooms all tenants can stay because at the moment there are some empty rooms in the compound reserved for them. John likes living in the compound very much but he would like to move to his own self-contained house when he gets the chance.



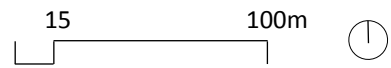
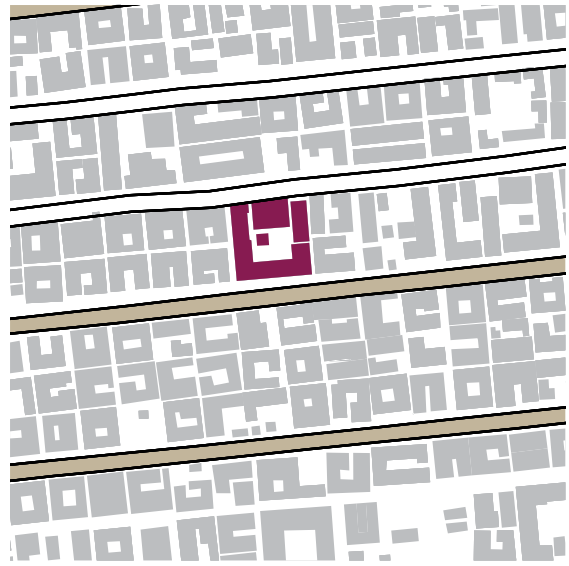
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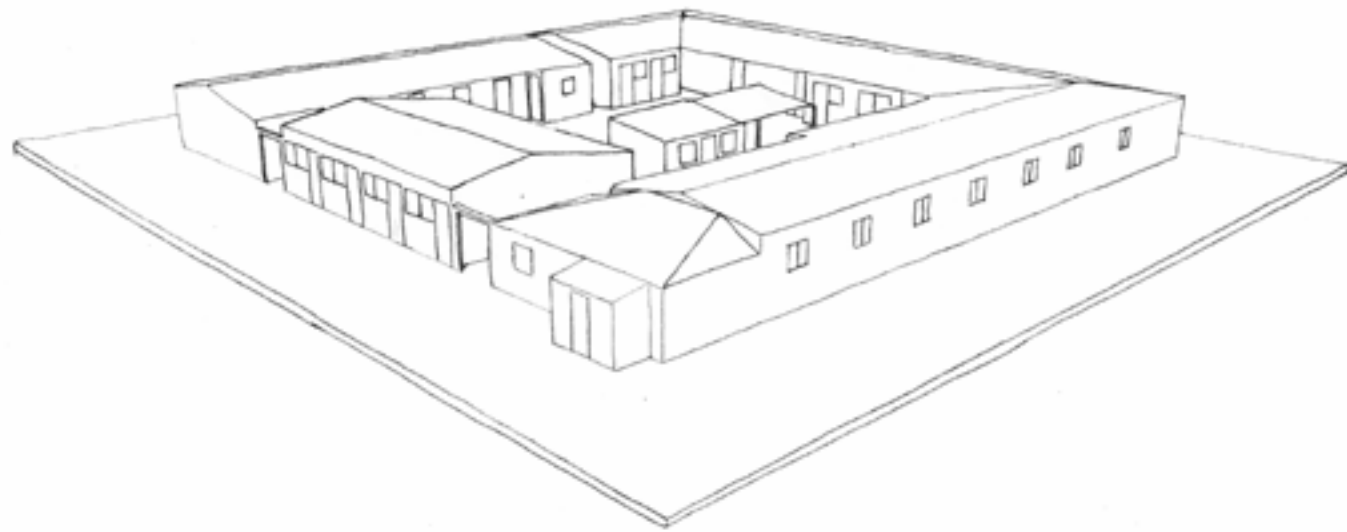
Food stalls in front of the compound entrance on the unpaved street.



The back of the compound is situated on a paved road. There is no entrance to housing units nor to the courtyard.



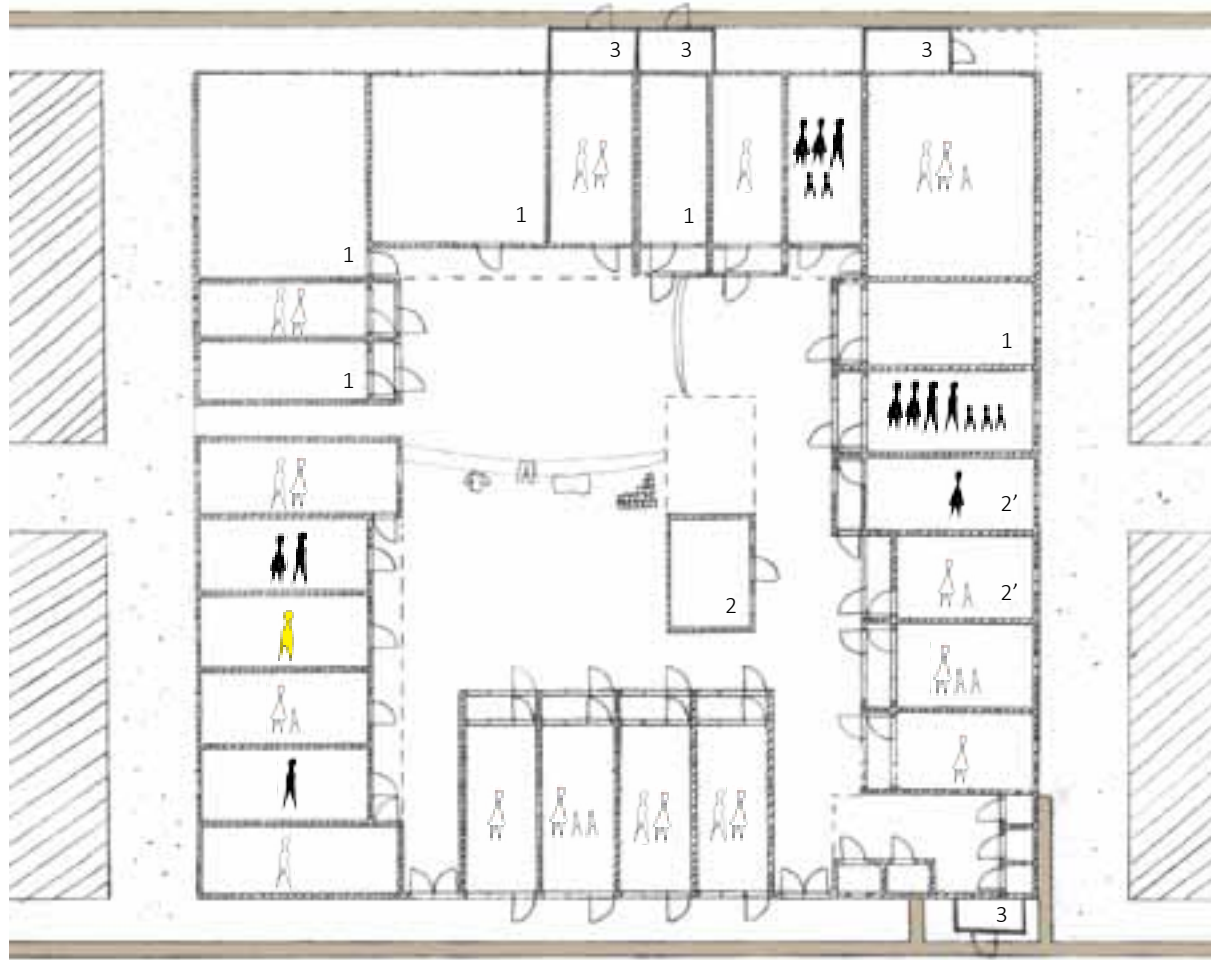
2013 | current situation



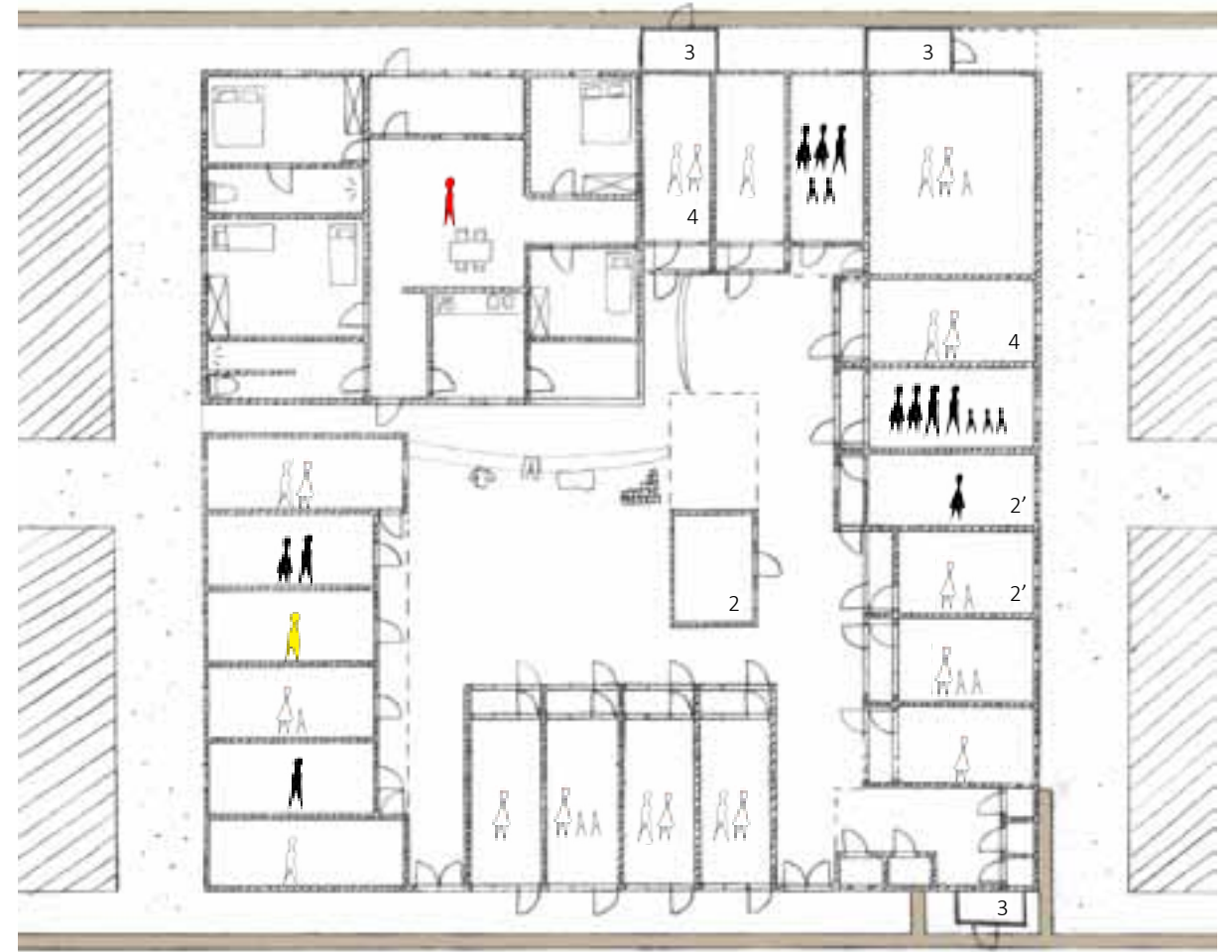
The corner where the owner's self-contained house is supposed to come.








The courtyard with a kitchen used by some dwellers.






Current situation.

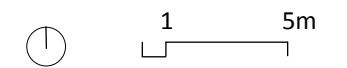


Future situation with the owner's self-contained unit.


-  Block walls
-  Wooden or metal walls
-  Neighbouring building
-  Sand or unpaved
-  Gutter

- 1 Empty rooms
- 2 Kitchen used by dwellers in rooms 2'
- 3 Shops

-  John
-  Family
-  Tenants



4 Tenants who had to switch rooms

 John's uncle

LIVING TOGETHER IN MULTI-STOREY AND COOPERATIVE HOUSES

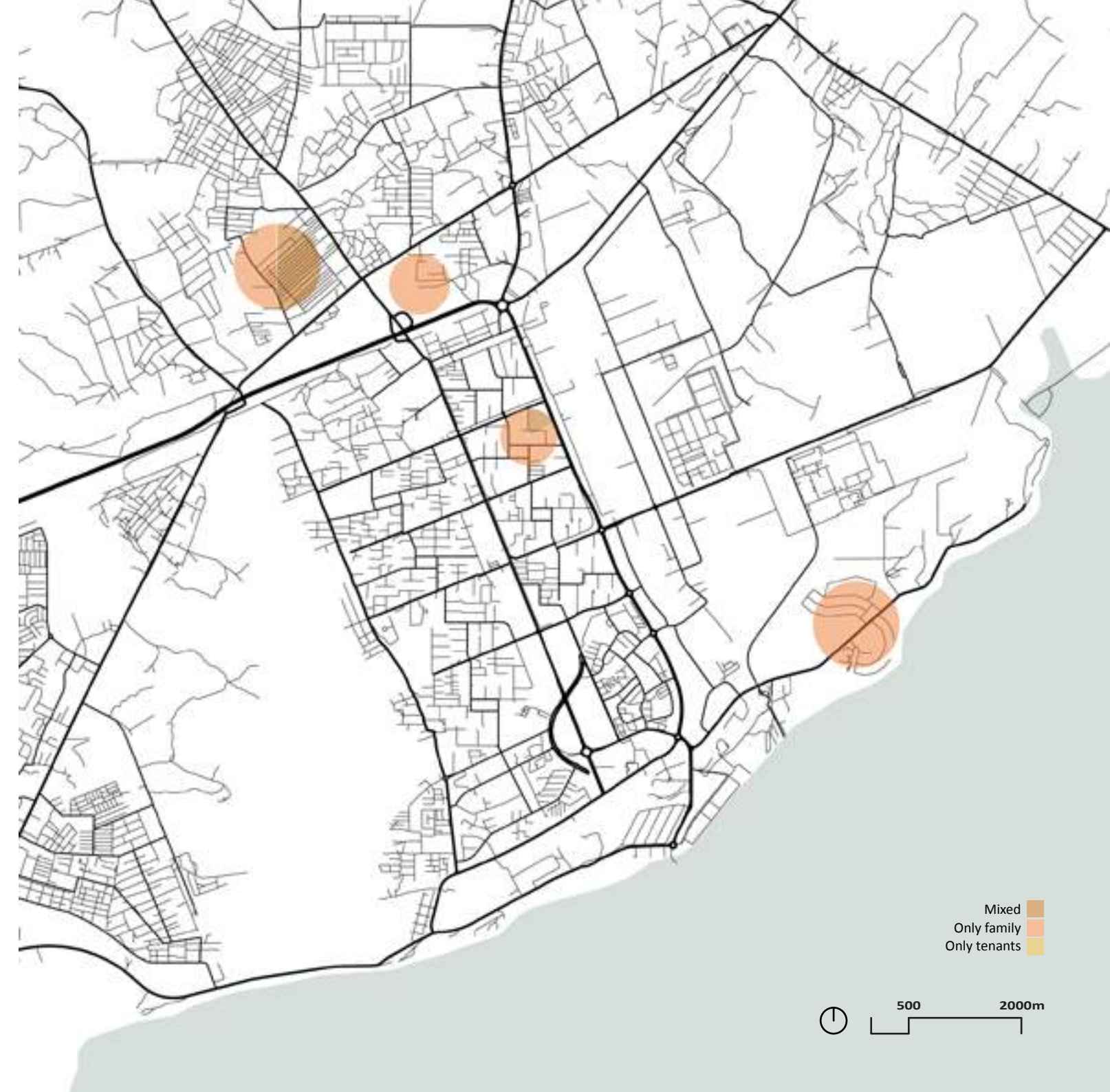
Besides traditional compound houses, other typologies such as **MULTI-STOREY HOUSES**, influenced by ‘modern’ ideas and as a solution to congestion, occur more and more. Although multi-storey housing is significant in other urban areas, such as Kumasi, it is relatively new in the researched areas. The present storey houses differ from those in Kumasi, as in Tema and Ashaiman they are not based on the courtyard typology. This housing form seems less adequate for multi-habitation due to a different layout and use of the rooms, it is less convenient to share a space such as a kitchen, a hall or a bathroom than a courtyard. Yet it is noticeable that, if the plot size allows it, buildings are made too big for only one household. The government’s official policy encourages single household bungalows with a mean of seven inhabitants. The study of Tipple, Korboe, Willis and Garrod (1998) however shows that recent builders choose to build more rooms than they occupy with their family. The writers found two explanations: ‘Those who have moved in may be expressing a willingness to occupy a building which is being built incrementally and is not yet finished’ or ‘those who have not moved in may have built for purposes other than their own occupation, probably a mixture of [family] members and renting out rooms until they are inherited and used by their heirs’.⁵⁴ This phenomenon does not only occur with the building of compound house derivatives but also with new typologies such as storey houses. Especially in the low-cost area in Ashaiman, where storey buildings are built on equally sized plots as compound houses, this is striking. Nevertheless, this is a more individual way of living in relation to tenants. Most interviewees make explicit that they do not want renters in their home to have ‘peace of mind’, even when they have empty rooms. Even here the house is not strictly reserved for the nuclear family, other family members may often live there too.

“When the house was built our household was occupying the two storeys. Four years ago, when my children started to go to boarding school, we decided to rent out the ground floor to a father with his son, because the rooms became empty and the school fees are expensive. They have their own storey with two chambers, a hall, a kitchen and a bathroom. When my children finish school, the tenants will have to move out.” (Mercy Okoh, D/22A)

COOPERATIVE SOCIETIES such as the Tema Co-Operative Housing Society and Amui Djor Housing Cooperative help workers with a lower income to become owner of a house or unit. The cooperatives build the houses, with external technical and financial help; members pay ‘rent’ to the cooperatives to repay the building expenses. After the total cost of a unit is refunded, the dweller becomes owner, although cooperative rules still have to be obeyed. To support the target group, speculation, causing rates to increase, has to be avoided. Therefore members are selected by the board and the sale of a house happens through the cooperative. All dwellers should be owners as they are not supposed to rent out rooms, but a few exceptions were found in both researched projects and the boards do not take action.⁵⁵

The units in the Amui Djor Housing Project are very small (16m² including kitchen and bathroom) and allow only one household, with a maximum of five people, to reside. The houses managed by the Tema Co-Operative Housing Society in Community 8 are intended for nuclear families. In the questionnaire the prospected members could specify their preferred number of bedrooms. The respondents’ answers ranged from three to five, which is even more than the maximum foreseen rooms, including the foundations, laid for further extensions. Although they do not qualify as average compounds in the area, sometimes households from siblings or children are living together and others indicated they would rather have their family living together with them.

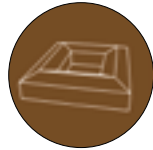
“My children will leave the house when they get married, because there would be no space for their families as well. I prefer a big house where all my children and grandchildren could live with me.” (Margareth Buckman, COOP 102)



Types of tenure in multi-storey houses based on 11 conducted interviews.

Mixed
Only family
Only tenants

500 2000m



Gertrude Adjeley Wemegah

Ewe
House owner's daughter

29

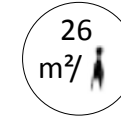
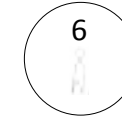
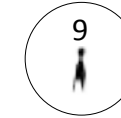


Gertrude is the daughter of the storey house's landowner in the low-cost area in Ashaiman. The previous building that was on the land when they bought it was not strong enough, they demolished it and started a new construction with the intention to make a two-storey building. The family did not have enough money to build the storey at once. The ground floor has a similar layout as a compound house although the rooms are bigger. At first it was occupied by the family and two tenants. Apart from the chambers the family had a kitchen and a bathroom, the tenants had their own separate bathhouse. So although the courtyard was shared space, the tenants did not have to interfere in the personal space of the owners.

Four years ago the first floor was finished. The extra space allowed the family of her senior sister and four more tenants to move in. The family occupies half of the house providing them with a quite large housing unit compared to the average in a compound house. Apart from the large chambers they also have a hall to invite friends and a kitchen to cook together. When the sister's family moved in on the first floor an extra staircase was placed to give them a separate entrance, apart from the rest of the family. The household with

two children has one bedroom, a living room and a closed porch where they cook. They share the bathroom downstairs with the siblings, while her parents, the actual landowners, have their private bathroom in their room. As they are close family they do not have to pay any rent, nor will they have to fear eviction. The tenants on the other hand do pay rent. The different households occupy four rooms and accompanying porches on the ground floor. The enclosed verandas and their own bathhouse and separate electricity meters give them a certain sense of independence. The relation between family and tenants is good but they live relatively separately and do not interfere with each other's life. For now the rent is an extra income for the landlords but when another heir chooses to settle in this house with their household, the tenants will have to leave.

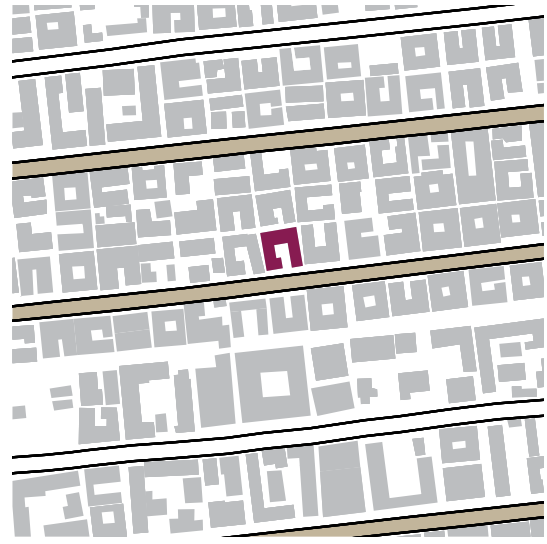
Apart from owners, sharers and tenants, a part of the building is occupied by Gertrude's Beauty Salon. The wooden stalls, used by the women as work spaces, do not interfere with the living environment of the dwellers. To prevent customers to disturb the inhabitants, a separate stairway, only serving the saloon, was constructed.



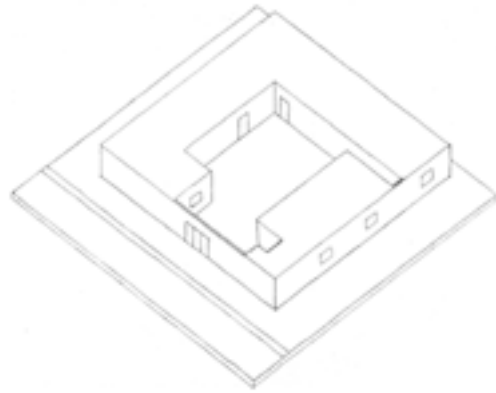
house C/126B



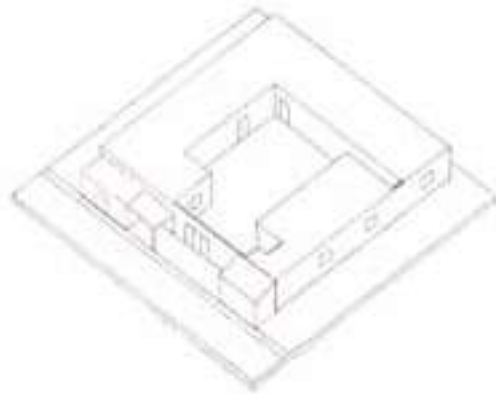
Gertrude and her mother in front of their house.



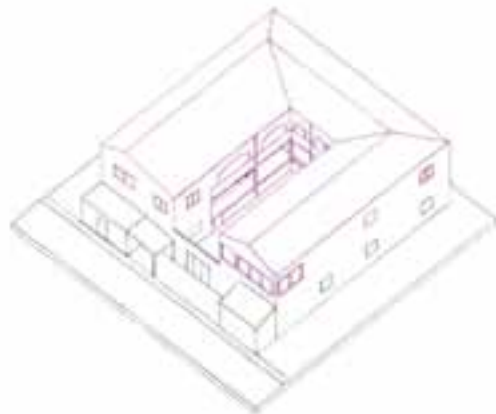
2003 | original house



2004 | extensions



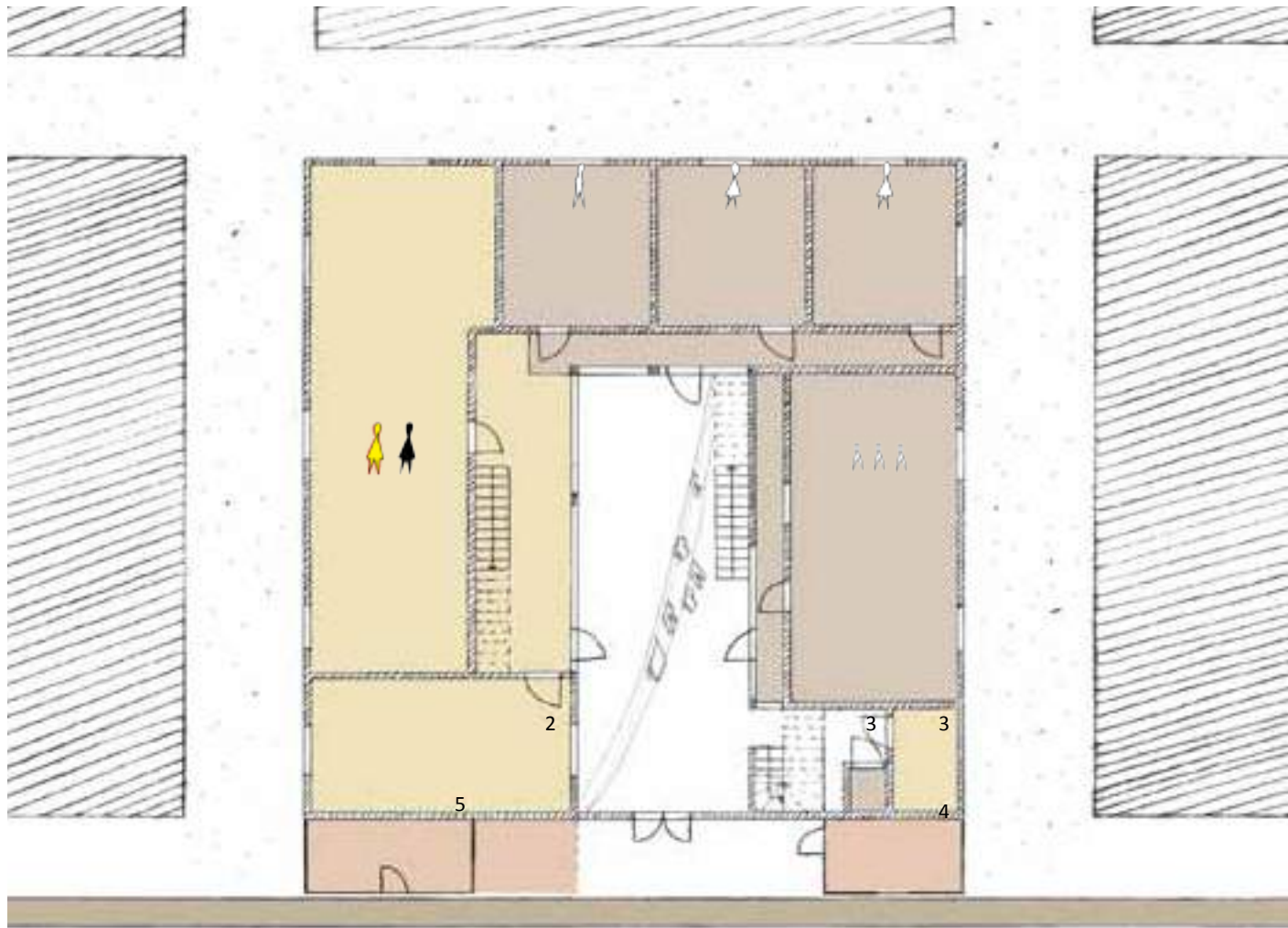
2009 | second storey



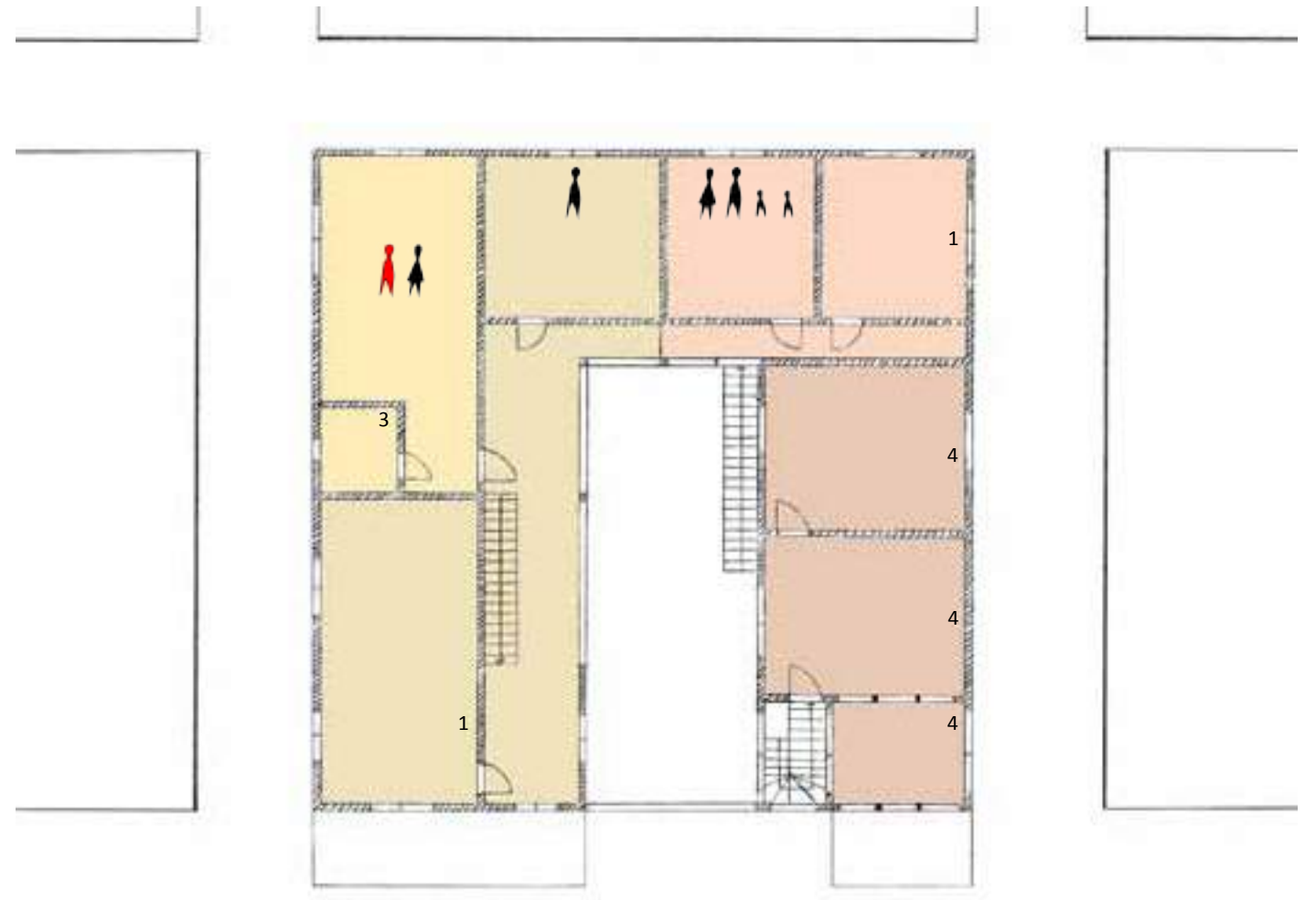
Gertrude's beauty salon.



A typical courtyard as seen in compounds is preserved.



0



+1

- Block walls
- Wooden or metal walls
- Neighbouring building
- Sand or unpaved
- Gutter

- 1 Hall
- 2 Kitchen
- 3 Bathroom / Bathhouse
- 4 Gertrude's Beauty salon
- 5 Shop of Gertrude's mother

- Gertrude's parents
- Gertrude's family
- Gertrude's senior sister
- Tenants
- Commercial space



- Gertrude
- Gertrude's family
- Tenants

RENTAL MARKET

The rental market in Ashaiman and Tema New Town usually operates on a small scale and results in the occupation of vacant rooms in compounds. Many landlords only rent a couple of rooms. While before the liberalized economy renting was mainly for young people without children who yet had to progress in their socio-economic status, after the economic reforms, since the late 1990s, renting single rooms has also become very common for low-income households.⁵⁶ Often an oral agreement between the parties is acknowledged instead of a written contract, although it is less secure as it is only based on trust. Landlords can choose whether they prefer weekly, monthly or yearly payments. The rent act gives them the right to request six months of payments in advance. However they often ask more to earn more, banning low-income households from the rental market and pushing them to overcrowded houses with poor facilities or driving them away from the city centre.⁵⁷ According to the rent act the tenant cannot be thrown out without a reason and should be warned a few months ahead when he has to move out. The rent control court settles disputes and can decide to exclude tenants by request of the landlord when for example they are not paying correctly or subletting a room. Although Bertrand, Schandorf & Yankson (2012) write that landlords often lease their properties on new conditions to new tenants to increase their profit⁵⁸, interviewed tenants claim they have a cordial relationship with their landlord. Nevertheless they add they prefer to stay in a separate house apart from their landlord to feel more liberate.

The compound house 36C in Tema New Town is an example of a compound with only tenants occupying it. The different landlords are all heirs from the family house of Obour We, but they rent the rooms independently. Every tenant individually makes an agreement with the owner. The arrangements depend largely on the relationship between the two parties, for example close friends often have to pay less and a landlord may take a difficult financial situation of a good tenant into account and agree upon deferment of payment. The respondent pays 20 GHC for a bedroom and porch per month. The tenant who stays in the compound the longest is appointed the house head. The maintenance of the individual units has to be covered by the occupants, overall repairs normally have to be done by the landlords but as there is a high demand for rental units tenants do not have much power to make high requirements.

Tenants living together in all-tenant compound 36C in Tema New Town.





Rental units in Bankuman.



Decorated kitchen and hall of a rental unit in Bankuman.

Although most rented rooms belong to family houses, there are a few particulars that invest in rental homes. For example Samuel from *Amuitse We* bought land in Bankuman, a ward on the outskirts of Tema New Town, to build rental houses. A revised compound typology was applied: four structures around a spacious communal square, each of five units, composed of a chamber a hall, a kitchen and a bathhouse. Two wings of the building are constructed and inhabited whereas two more have to follow when he has the money to enclose the courtyard. There are three toilets they all can use, but there is no running water because the pipeline does not come near the plot. Tenants pay 60 GHC per unit per month to Samuel and electricity costs according to their personal use.



DIVIDED OWNERSHIP OF HOUSES

TRANSFER OF ROOMS IN COMPOUND HOUSES

The practice of selling and buying houses in Ghana is very rare. The transfer of dwellings usually happens through inheritance. Depending on which tribe the family belongs to, a patrilineal or matrilineal lineage is followed. In Ga traditions the paternal line is followed, partners usually do not inherit from each other as the bonds of marriage are considered more frail than blood.⁵⁹ The house is passed on to all the heirs, even the ones who are not living in the dwelling at the moment. Buying the other successors out to achieve complete ownership is not common. Instead the ownership is divided among the inheritors. A share in the family house appears much more important than a share in the corresponding financial value as the house can have an emotional value and provides security. Consequently dwellings are almost never sold as an entity and therefore have limited market value.⁶⁰ Tipple (2000) highlights an advantage of this common practice: 'The intention to pass on to the family indicates that, whatever investment is made in transformations, the family will benefit from long-term use value'. The occupants themselves benefit from the upward movement of the ward as a result of their transformations. As long as the dwellers do not sell their property, the area will not suffer from gentrification, where the original inhabitants are replaced by a more wealthy population when the neighbourhood improves.⁶¹

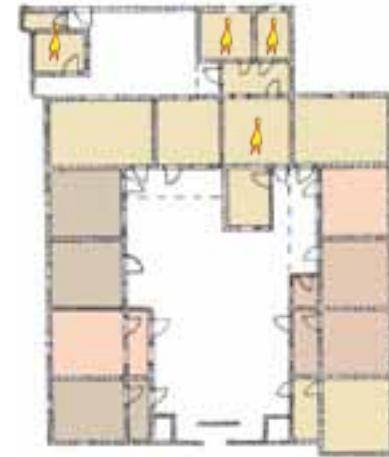
Not all the beneficiaries necessarily have to live in the residence, it is possible that they reside somewhere else with their family and loan the room to friends or family, or rent it out. This is rather inconvenient for the co-owners living in the dwelling as they have to

bear the consequences of tenants who are not accountable towards them. Undoubtedly this can be a major cause of tension within the house or the family.



A compound house can be divided straightforwardly among several persons due to the autonomous character of the rooms. Each heir is 'keyholder' of a room and has the right to decide who can use the room. He also has the right to demolish his own room and build a new construction on the vacated land and his portion of the courtyard. If the number of rooms is insufficient for all the descendants, empty land in or around the compound is given where they can build their own unit. The oldest owner is usually approved as the head of the house, he supervises the maintenance of the building but also has control over the social activities happening on the property.⁶²

Although division of compounds through inheritance is the main cause of shared ownership, in Ashaiman some compounds are built by different family members together to lower the cost for each person. Another cause of subdivision in Tema New Town is the resettlement. The amount of provided houses was not sufficient. The U-section in the north was planned afterwards, with a set amount of rooms instead of a number adapted for a certain family. To provide a room for everyone, households from different clans, who already were provided with a main clan house, were given a compound house in the U-section to share with other families, leaving no spare rooms.

Origins of divided ownership



The ownership of the house is divided among four families due to the resettlement to Tema New Town. Dora's mother, Diana Mensah, is the house head because she was the first to be settled in the compound. Dora says she does not mind that, after they received the rooms for her family, other families were allocated to the same house. "The empty rooms did not belong to us but to the government and they distributed them to those who needed them." There are four landowners with equal rights, who each can choose what they do with their part, they all live in peace. Dora chose to upgrade and extend her own part of the compound at the back. She made her house accessible from the outside of the compound and enclosed an exterior space in front of it. She only uses the actual compound and courtyard to take care of her mother who is living there. (Dora Akpo, B14)

 Dora's rooms
 Rooms belonging to Dora's mother
The other owners are represented by the remaining colours.



After the death of the original owner from *Obour We*, the rooms were divided amongst his children. Nowadays the house is owned by his children and some grandchildren. The dwelling is completely occupied by tenants. Because none of the six heirs or other family members related to *Obour We* are living in the compound, the tenant residing in the house over the longest period is appointed as head of the house. Sometimes they have a meeting together but each landlord is responsible for its own rooms and tenants. (Alfred Sowah Anun, 36C)

The different colours represent the division of ownership.



Samuel Bortei Afutu

Ga
House co-owner

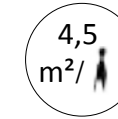
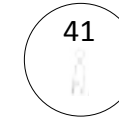
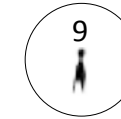
75



Samuel is the house head of the 'Brazilia house' of the *Naa Ashorkor* family in Awudung. Because the house is located in the part threatened by the sea erosion, his family was resettled to a new house in Manhean. The rooms in both compounds were divided among the family. Together with some other family members he stayed in the Brazilia House. After the death of his grandmother, the original head of the house, the dwelling is now divided through inheritance amongst six children, including Samuel. The lineage of inheritance was matrilineal because her grandfather was not Ga. Only Samuel and one sister are residing there themselves, the other keyholders are renting out the rooms they manage. Samuel occupies five of his rooms with his family, one is empty at the moment as it belonged to his mother who passed away and the last one is inhabited by a tenant. The rooms of his siblings and cousins are mostly occupied by renters. For Samuel it is difficult to live together in harmony with so many tenants. Sometimes they will not help with the chores or pay for maintenance costs such as paint for the exterior walls; as a result the back of the house is not painted because the paint was finished. Therefore he now only makes an effort to maintain his own part of the house. As they are not his tenants he has no authority over them, his siblings do not admonish their tenants because they do not know what is going on in the compound.

Although the structure is not yet affected by erosion, his stay, and his children's inheritance, is not very secure as he is living in the area that has been theoretically cleared by the authorities. They stay there at their own risk and if they have to leave, because of natural threat or governmental action, they will not receive a compensation because his family was already resettled. Despite the insecurity he keeps investing in the house, he wants to convert the pigsty in a house for his children for example, because acquiring land somewhere else and building a house on it would be too expensive.

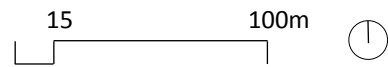
house 17A



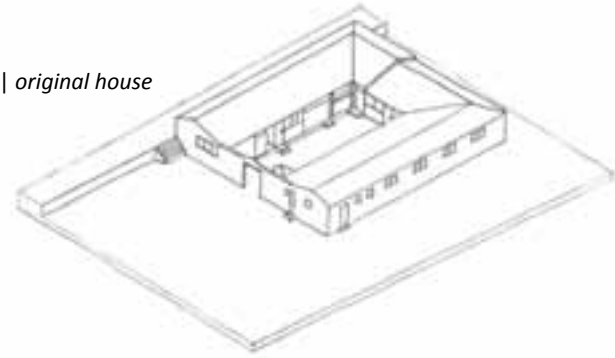
The painted side of the 'Brazilia House'.



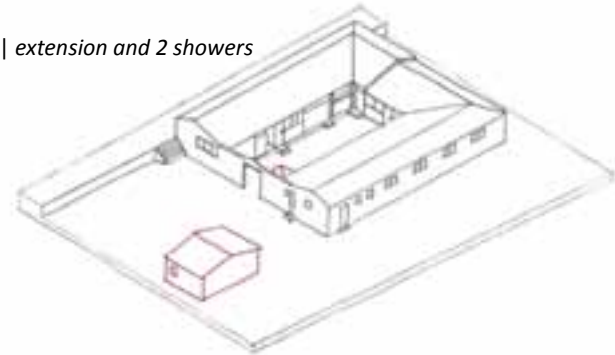
The courtyard.



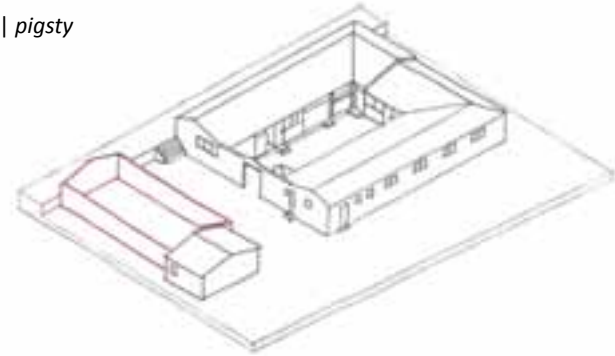
1959 | original house



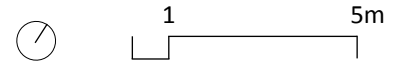
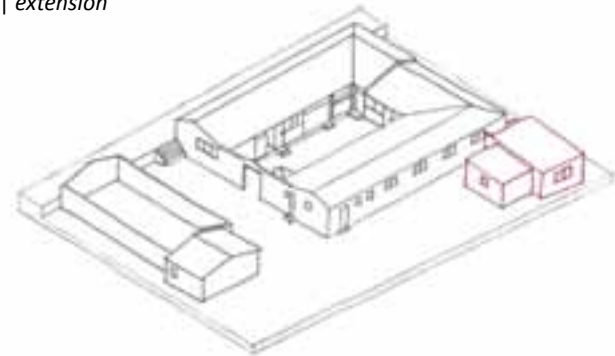
1968 | extension and 2 showers



1984 | pigsty



2004 | extension



- Block walls
- Wooden or metal walls
- Neighbouring building
- Sand or unpaved
- Gutter

Co-owners

- Samuel
- Sister 1 of Samuel
- Sister 2 of Samuel
- Brother of Samuel
- Cousin 1 of Samuel
- Cousin 2 of Samuel

- 1 Empty room, used to belong to Samuel's mother, who passed away
- 2 Samuel's study room
- 3 Pigsty, not in use anymore

- Samuel
- Samuel's family
- Tenants

POSSIBILITY OF TRADITIONAL INHERITANCE IN MULTI-STOREY AND COOPERATIVE HOUSES

When designing new typologies, the division into sections that children can inherit should be kept in mind.⁶³ As the popularity of **MULTI-STOREY HOUSES** is relatively new, there is no clear vision on how they will be divided through the next generations. However in Ashaiman, where the storey houses are bigger, relatives from an extended family share the dwelling so it seems that joint ownership can be continued in the future. Stairs are often built on the outside of the house which also makes it easier to live together, with respect for each other's personal space. It is a matter of finding a good balance between private and shared space within the same building. Some very refined solutions were developed in the field to provide everyone with a proper entrance. These kind of typologies allow families to live together and benefit of the social advantages of multi-habitation while enjoying the comfort of their own private space. In compound houses entrances of extended or modified rooms can be detached from the courtyard. This can be due to the layout or a clear choice to increase privacy. The two-storey houses in Tema New Town are mostly built on family land which implies that they can be divided together with the rest of the compound among future generations.

Building single family self-contained houses is reserved to the more prosperous groups. These families often have other properties and financial means to take care of their children. Although these houses can be sold more easily and consequently do have a market value, none of the respondents have mentioned intentions to sell.

In the researched **COOPERATIVE PROJECTS** the family can inherit the housing unit when a member dies, however they have to become a member themselves and meet the targets of the association. The Amui Djor Housing Project can only be reflected upon theoretically as it is a recent project and so far none of the members moved out or passed away. Since the establishment of the Tema Housing Co-Operative Society only 15 families sold their house, mostly because they could no longer pay the bills, whereas the other houses stayed within the family. The respondents interviewed at THCS, indicate they want to stay in the house and leave it for their children. Even when they do not inhabit the house they would rather rent it than sell it to keep the property for their heirs, if they have the financial means. Of course this was not the intention of the project as this causes gentrification and forces the less prosperous to move out.⁶⁴

The family can also choose to sell the property whereupon, at least in theory, the cooperative will search for a new member that needs to be provided with a home and fits the target group of the accompanying housing society.⁶⁵

In this storey building in Tema New Town a workshop to repair refrigerators is situated on the ground floor. The exterior staircase leads to the family's self-contained housing unit.





Dwellers building multi-storey houses seem to be resourceful in designing a house that can be divided into several self-sufficient units. The commercial spaces next to the street are isolated from the rest of the house. The house itself consists of three storeys of which the top floor is not finished. Each floor has a self-contained unit with two chambers, a hall, a kitchen, a toilet and a shower. The staircase in the central hallway connects the different storeys without entering them. Ante does not like to live together with tenants. At the moment she inhabits the first floor together with her daughter while the ground floor is temporarily occupied by missionaries who stay there for free. The top floor is almost finished but she stopped the construction because none of her children is in need of a room at the moment, she will finish it when they want to move in. (Ante Bee, D17)



Ante's three-storey house in the low-cost area.



Augustina Nanawa Appiah

Ga

House owners' granddaughter

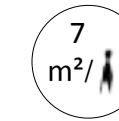
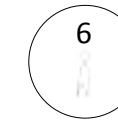
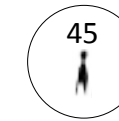
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Augustina's grandmother, Larbedy Adjetey, was resettled from Old Tema to compound 58F in Tema New Town and up until now she is still the head of the house. A lot of the grandmother's heirs are now living here with their household as they each got a share of the compound one way or another. As the family increased, the amount of rooms originally foreseen became insufficient. Porches were closed to enlarge the rooms and Augustina's mother and her siblings built extensions within the compound walls. There is still some space left for extensions in the compound. This land was given to two of Augustina's cousins who want to build a structure together. When the built rooms were all occupied, 'family land' surrounding the house was given to other family members to provide their own home or to rent out rooms. The houses are constructed with sandcrete blocks but she does not recall permission was asked because "when it is built on family land you do not have to ask permission from TDC or TTC".

During her teenage years Augustina lived together with her mother in the extension. When she graduated as a hairdresser she built a small wooden structure next to the compound to practice her profession. When she got married the room became too small for her own household, therefore she rented a room in another compound in the outskirts of Tema New Town and her sister took over her previous room. Although Augustina prefers living in the family compound she also states you have to separate from your parents when you grow up. Due to lack of place for a home for her brother they decided to rebuild Augustina's hairdresser and build a floor on top for a housing unit for her brother and his girlfriend. It is a small unit with a small hall and kitchen apart from the bedroom but without running water. When they started the construction of the storey building a conflict with the neighbours started as they claimed they were the rightful owners. Augustina's family tried to settle the arguments and insisted the land belonged to the grandmother. Eventually she was allowed to build the structure because it replaced the wooden hairdresser and the relations with the neighbours were restored.

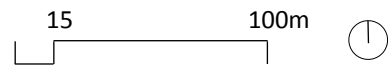
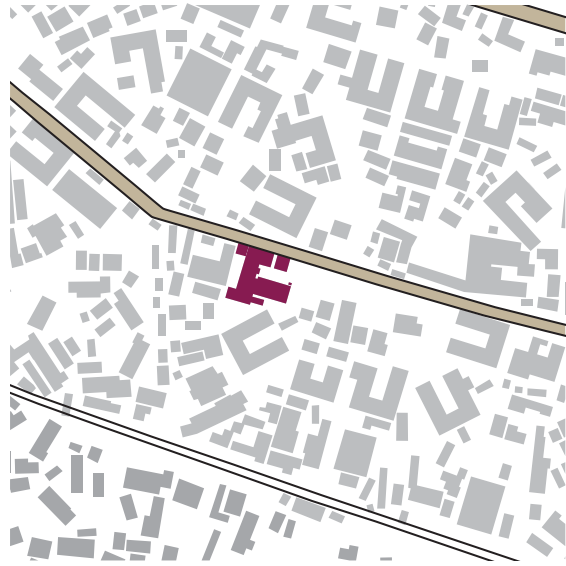
house 58F



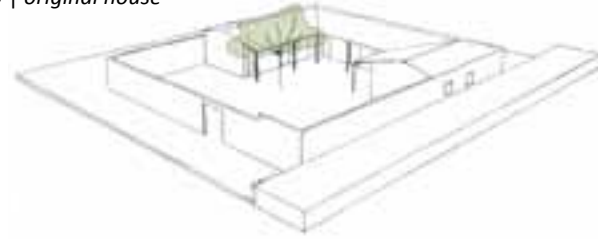
Entrance of the compound 'Naa Odokor'.



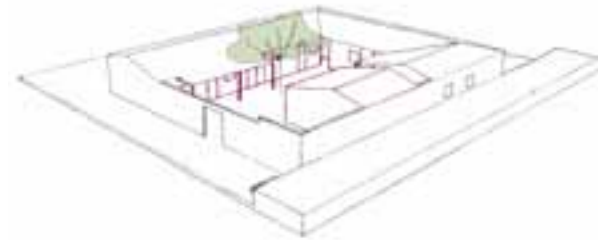
The family compound with the storey building next to it.



1959 | original house



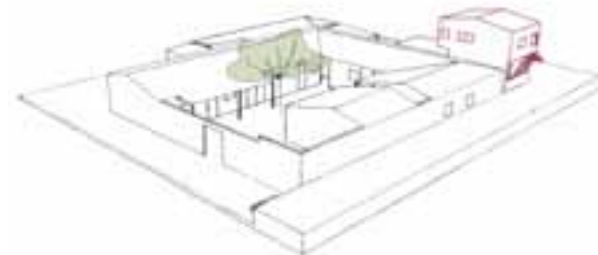
1989 | extensions inside the compound



1998 | extensions at the back of the compound



2003 | two-storey building next to the compound

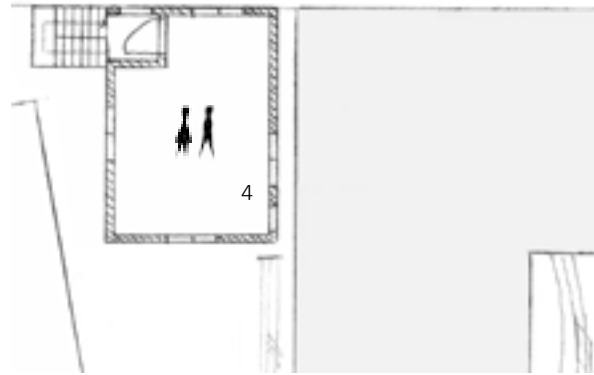


The courtyard with a tree they planted 'long time ago' to provide shade.



Unbuilt space within the compound walls.

+1



0



Augustina's hairdresser with her brother's housing unit on top in front of the family compound.

- Block walls
- Wooden or metal walls
- Neighbouring building
- Sand or unpaved
- Gutter

- 1 The owner is looking for a tenant to rent the empty room
- 2 Empty room for family that 'comes and goes'
- 3 Augustina's hairdresser
- 4 Augustina's brother's room on the second floor, on top of her hairdresser
- 5 Empty space where two family members will build together

- 0 1 5m
- Augustina
 - Larbedy Adjetey: Augustina's grandmother
 - Augustina's family
 - Tenants

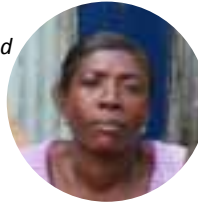
BUILDING FOR THE NEXT GENERATION



"I am building a self-contained house for my family. I like the compound very much but it is owned by my cousin and will never become my property. I have to be independent and provide a home where my children can benefit from later." (Adam Narh, E/284)

"My mother bought the house almost 60 years ago, but she never lived here. Before I moved here, it was all occupied by tenants. My mother bought it to ensure security for her children."

(Paulina Nartey, E/221)



"I am building my own self-contained house in Bankuman, it is almost finished. My wife and children will move there but I have to stay in the Amui Tse We family compound in Tema New Town because I am an Asafoatse and I am committed to this task." (Samuel Ashitey Asafoatse Oduntu II, 4C)

The inheritance Ghanaians leave for the next generation is an important incentive to improve their property. This can be in terms of upgrading or extending a house, the amount of rooms sufficient for their heirs is kept in mind while building. Also tenants state that their main reason for becoming an owner is to give their children more security. Ghanaians consider the needs of the next generation more important than those of their own generation. In extreme cases parents start building homes for their children without the intention of living there themselves.⁶⁶

On the right side: Samuel's new self-contained house for his family. ◀



THE VALUE OF FAMILY HOUSES

Houses in Ghana are considered as an embodiment of social relations.¹ This cultural and traditional belief demonstrates the subsistence of family-housing as the most common type of accommodation and why Ghanaians tend to place sentimental/social value rather than market value on their properties. When the founder of a family house dies, the property remains jointly owned by the deceased's successors who inherit one or more rooms in the house. These properties are therefore rarely offered for sale and will thus never appear on the housing market. Today, the traditional communal lifestyle remains part of the Ghanaian culture and represents an important housing strategy for the poor as the family house offers free accommodation to relatives, sometimes even remote kinship, and operates as a social network of sharing and exchanging services. In times of economic decline and housing crises, family-housing acts as a social safety net for relatives in need of a place to live and they will continue to do so, as long as the government is not providing credible social security services for the needy.

Besides being an invaluable social security instrument accommodating the poor, family houses are also regarded as a typical expression of Ghanaian culture that continues the practice of living with the extended family. Most family houses in Ghana take the physical form of a compound house, consisting of several rooms surrounding a central courtyard. This semi-public outdoor space in the compound serves as platform for social interaction. It is a multifunctional space used for preparing meals, doing the laundry, storing belongings, taking a nap, chatting with friends or relatives, children playing. The family operates as a self-sufficient economic unit through the sharing and exchange of services. The degree of sharing is not the same in every compound house, but negotiated differently by each family. Common facilities and infrastructure are bathhouses, toilets, kitchens, the courtyard, tap water, electricity, waste disposal and other available services a family may want to share. The exchange of services is based on lifelong reciprocity as members see it as a moral obligation; receiving help from a relative implies a favour in return, not only to the grantor of the service, but to the whole extended family.²



92 Sisters cooking in the courtyard with their fellow tenants. They are preparing *banku*, a typical Ghanaian dish.

REDUCING RECIPROCITY IN FAMILY NETWORKS

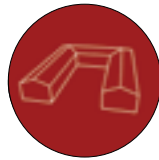
Compound houses are full of life. There is always someone around to look after the children of co-residents and keep an eye on their unit and belongings.

In family houses there are several forms of support provided by informal social networks.³ Many residents rely on family members for childminding during work hours or when they have to travel. Grandparents are often the ones entrusted with this responsibility as a favour in return for the possible health care and assistance they receive from their children. Since the courtyard is a semi-public space, residents are also able to watch other relatives' units and belongings while they are outdoors. Most residents only lock their door when they travel far for a longer period. When family members want to build extensions or are in need of money, they can often rely on cash assistance of relatives since functional mortgage lending is absent in Ghana. The appearance of the family house during festivals or funerals is very important to them. The expenses regarding basic face-lifting such as painting the compound are shared among the relatives. Another benefit of the informal family network is the support in finding employment in urban centres. Many rural migrants can also count on urban family members in providing accommodation until they have found a job and place to stay, although some tend to stay longer with their relatives than expected.

This social organisation that is based on reciprocity in family houses is however being eroded by a combination of western influences and Ghana's economic policy making. The economic readjustment plans initiated in the early 1980s were supposed to revive the country's economy by shifting to a regulated economy that enabled foreign companies to enter the neo-liberal market. The reforms partly succeeded in boosting the economy, but also led to a growing number of Ghanaians finding themselves below the poverty level.

This affected the social networks of families and their reciprocal solidarity since many found themselves strained, no longer able to help other relatives. In many family houses, residents are struggling to make ends meet. They would rather sublet their inherited room and stay somewhere else or sleep outside simply for the money it will give them. If they stay in the room, their relatives would come to stay with them for free and since they really need the money to provide for their livelihoods, they decide to move out. Besides the impoverishment of family members, there are relatives who have improved their socio-economic status and decided to leave the family house for a nuclear, more modern lifestyle. These prosperous members are influenced by foreign cultures they see on television and the more modern lifestyle they perceive in the nearby communities in Tema. Economically more stable family members have to bear a greater share of communal costs and move out because they no longer wish to fulfil their obligations towards the extended family or simply because they can afford to build or rent their own personal accommodation. They informally sublet their inherited rooms to tenant households, who usually are at the bottom of the social ladder. This leaves the family house mainly as a residence for lower income households who do not have sufficient means for necessary maintenance or upgrading works. There is also an intermediate condition between staying or leaving the family house that occurs when a family member does not completely want to detach himself from his family but nevertheless desires a greater independency. Some members are therefore moving out, but not leaving the area by building their own structure on family land close to the family house. This way they can keep an eye on the compound without being directly involved in quarrels and matters of sharing.





Emmanuel Adjerteh Annang

Ga
house owner

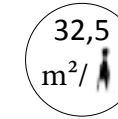
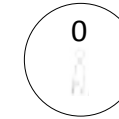
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Emmanuel is an affluent Ga originally from Tema. He owns a construction firm, selling sandcrete bricks. In 2009, he built a self-contained two-storey building in front of his mother's house because he did not have enough space at his previous residence in Ablewonkor (where he was probably staying at his father's family house). As the land here belongs to his mother, she gave him permission to built in front of her family house where she is living with Emmanuel's sisters. The two-storey building makes it possible for him to live independent from his extended family. There are no relatives staying with him besides three of his eight children; the others are living with their mothers as Emmanuel has children with several women. By building right next to his mother's house instead of somewhere else, he shows that he does not want to break with his family, nor with the town where he was born and raised. He formulates it as follows: "You cannot run away, you have to cope with the situation. You cannot abandon your family." However, he mentioned that he does not want his family to come knock on his door, begging for 'chop money'. His house therefore creates a clear boundary between them.

* The term 'chop money' refers to money used for food and household expenses.

Vacant land is rather scarce in Tema New Town. Emmanuel decided to construct two storey's because he did not want to waste land. At first, he even wanted to build three storey's but this would impair neighbour's privacy as he would be able to see them bathe in their bathhouses. To prevent people from talking behind his back he left this idea. The plans for the house were designed by an architect at TDC. There are three bathrooms, all having a toilet and shower, and four bedrooms, one being a guestroom. Since water does not come every day, a polytank is placed on the roof in order to cope with unpredictable breakdowns and to ensure a large enough decay to service the toilets and showers on the first floor as well. Besides his own house, he is involved with several other construction plans which he considers as an investment. He has two-storey buildings in Darkuman (Accra), which he rents out to tenants and similar plans are being designed for another place. He also wants to build a resort near the beach. His life goal is to have three or four structures when he turns 50. Due to the lack of available land, his focus of investment is outside Tema New Town. However, he believes that everyone should have their own toilet and shower.



house 47D ext.





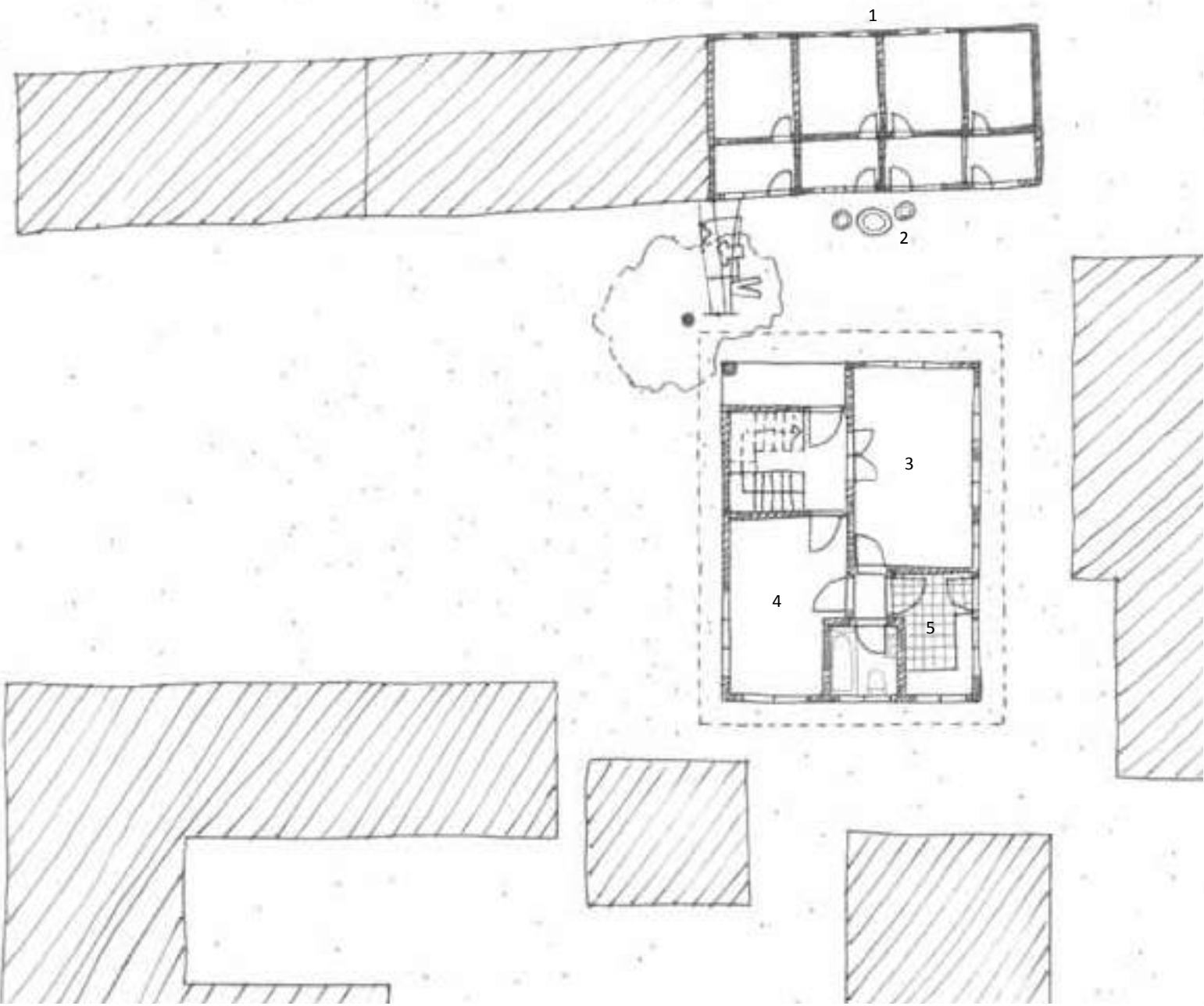
2009 | construction Emmanuel's house



His mother's house is one of the smallest compound houses provided through resettlement with a maximum of 4 rooms. These type of houses were therefore quickly fully occupied.



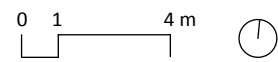
Emmanuel built close to his mother's house. From his balcony, he has a view over the yard where his relatives perform their daily activities.



ground floor

- block walls
- sand/unpaved
- neighbouring buildings

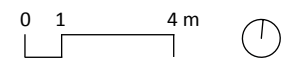
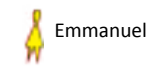
- 1 Emmanuel's mother's house
- 2 cooking pots
- 3 living room
- 4 bedroom for his children
- 5 kitchen



first floor

- block walls
- sand/unpaved
- neighbouring buildings

- 6 balcony
- 7 bedroom for his children
- 8 guestroom



SHARING IS NOT ALWAYS CARING...

Most houses in *Awudung* have already suffered heavily from sea erosion. Owners no longer want to invest in these properties at risk, leaving tenants no choice but to continue living in houses that are gradually turning into ruins.

In Tema New Town, neither housing supply, nor infrastructure provided can keep up with the ever increasing demand for more rooms. This results in overcrowded compound houses with family members and tenants living together in uncomfortable circumstances. The area then becomes stigmatised for its substandard housing conditions and poor residents. In interviews, many Ghanaians residing in family houses mentioned they wanted to live on their own with their spouse and children in a self-contained house but in fact, it is mostly the cohabitation of family members and tenants that causes frustrations on both sides. Ghanaians still want to live with relatives in the same house but are not always keen on living with tenants. This is evident in some cases where dwellings originally built by a prosperous Ghanaian for his or her family, still allowing some relatives to live (rent free) with them in the house. Tenants likewise explained they would like to live on their own and they expressed feeling more at ease in houses where the landlord was not living with them. However, the situation in every house is different, depending on the kind of relationship landlords and tenants are having. There are for example compound houses where relatives are really enjoying the company of their tenants. When they are on good terms with each other, life in the compound house is pleasant and reciprocity between tenants and family members is likely to occur as if they were family. Landlords may show mercy with tenants who are not able to pay in time. In other compound houses disputes are part of everyday life. The most common pain points in family houses with tenants are the lack of privacy and quietness, conflicts regarding shared costs such as the electricity bill, and the maintenance of the house. However, tenants are likely to follow their landlord and contribute to maintenance works because he has the right to evict them. The landlord thus has more command over maintenance towards tenants than a house head has towards his relatives in the family house because these relatives have equal

inheritance rights as members of the same extended family.⁴ The house head cannot evict his own relatives. Maintenance in these family houses is often left to the goodwill of prosperous relatives when there is a festival or family event such as a funeral or child naming ceremony coming up.

In some compounds, several family members have left the house and rented their room to tenant households. It then becomes difficult for the remaining house head to preserve the social organisation in the house. Tenants from these departed family members are not inclined to abide by the rules of the house head as he is not their landlord. This results in conflicts where for example tenants are not willing to contribute for maintenance works.

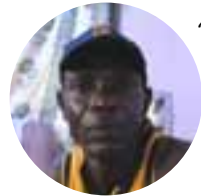
There are also a lot of family houses in Tema New Town where all family members have left the house and every room is rented to tenant households. In these houses, a tenant is entrusted with the responsibility over the house. As a caretaker he performs the same function as the house head in family houses. When tenants have questions regarding maintenance, extending rooms or other issues, he is the contact person that addresses these concerns to the landlord(s). In some cases there are benefits associated with the function of caretaker. For example, the landlord may grant him a free extension. There are also other examples of landlords not treating their tenants well and not maintaining the house. In *Awudung* for example, the area being threatened by sea erosion, the government gave the families of the houses at risk a new house in Manhean. As a result many left to live in Manhean and rented some or all rooms in the disintegrating houses in *Awudung* to tenant households. They are aware that the houses are not going to withstand the erosion much longer and because they have a secure house now in Manhean, they find it unnecessary to further invest in perishing properties.



OPINION OF RESIDENTS ON COHABITATION OF RELATIVES AND/OR TENANTS



"I would prefer living in our own apartment because of issues with the landlord."
(Victoria Eklu, tenant 17F)



"People in the compound house beg other residents for money and food. I am living next to the compound and still they come asking for money and to fetch water from my polytank. There are also a lot of quarrels between family members and I always have to solve it. It is a problem... This is why I want to build my own walled house with a doorbell." (Eric Kotey Neequaye, house owner B5)



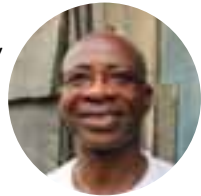
"I used to live in the compound house, but I left because of quarrels with other family members and a lack of space. That's why I built my own structure next to the compound; the land belongs to my grandmother so I have the right to built on it. If I have enough money I want to move to Ashaiman. I have friends there who are happy." (Yokabel Naa Pinto, relative 28Bext)



"When you grow up, you need to live by yourself, separated from your parents."
(Augustina Nanawa Appiah, relative 58F)



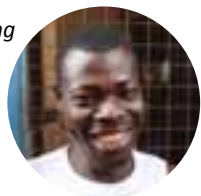
"A self-contained house is the best way of living, but a compound is vibrant, you help each other. I like it that the landlord is not living here because he would control us." (Alfred Anun, tenant 36C)



"I like living in this compound house in Awudung, I have built my own compound house in my hometown in 1985 with sixteen rooms. A few of my children are already living there. In two years, I will leave this place and spend my old days there. This is tradition to do so." (Isaac Gurah, tenant&caretaker 14C)



"I am content living here. The other tenants are also Fanti and we really bond. But if I would have money, I would build a compound house in my hometown because the Fanti still exercise the extended family." (Mary Amoah, tenant 18E)



"I do not stay here all the time; sometimes I sleep at other friends their place. I am not staying at one place, I always have a change of environment. I do not like to be alone and entertain myself, that is why I like compound houses better because there are always family and friends visiting you. I would like to live in a self-contained house with enough rooms to rent out to tenants for company and money." (Prosper Amku, free tenant/friend E/178)

INTERCONNECTING SPHERES OF TRADITIONAL AND MODERN LIFESTYLE IN TEMA NEW TOWN

INDIGENOUS CUSTOMS

The painted emblem from the *Amuitse We* clan shows an *Amuitse We* warrior holding the head of a sacrificed woman after pouring her blood on the shrine to make the war god *Apitiorkor* (their family god) ready to defend Tema in battle. The Ga were going to redeem the 'Black Stool' (a fetish holding war magic), which was stolen from them by the Ewe people.

Every indigenous Ga belongs to a family, also referred to as his or her 'father's' house'. A family can have several dwellings but there is only one main family house, the others are overflow houses. Every relative, whether living in this main family house or elsewhere, has the right to come to all family meetings and is equally entitled to use the house for customary activities such as weddings, funerals and child naming ceremonies. Even more so, the family house is traditionally regarded as the only appropriate place to organise these festivities. When someone passes away, the deceased's relatives instead of the spouse, will decide the date and sort of burial.⁵ It is considered to be a huge disgrace if funerals are not carried out according to these traditional prescriptions. This shows the control of the lineage on important traditional customs, predominating the value of the conjugal bond.

* Father here is not referring to their true father who has begotten them, but to their great-great-great... grandfather who was the original founder of the family.

Field (1940) studied the social organisation of the Ga and learnt that Tema originated from three Houses. One of these Houses is *Aboitse We* which literally means 'The *Abos*' father's house', *Abo* being one of the male names specific to the family. *Aboitse We* is the only House that has not further split up into sub-Houses, while the other two Houses have as they became too great in numbers.⁶ Today there are about 23 sub-houses** in Tema New Town. All the Ga in the town belong to one of these 23 clans. They can be recognised by their clan emblem or simply by their name painted on the compound wall. The Houses and their related sub-houses grouped themselves geographically in distinct areas. *Aboitse We* did not have sub-houses at the time of Field's research (sometime prior to 1940), but Tema already contained about a dozen buildings of the family, both male and female compounds. The area where they had settled was therefore named after their House *Aboitse We*. The other two Houses and their related sub-houses established themselves in areas later called *Ashamang* and *Awudung*. The fourth area *Ablewonkor* is an extension of *Ashamang*.

** In this thesis generally referred to as clans.



SPIRITUAL BELIEFS

The Ga believe in the existence of spirits, both good and evil ones and they think all natural beings and living creatures have spiritual components. They believe that there are five classes of beings, hierarchically ordered: a Supreme Being, gods, human beings, animals and plants.⁷ The Supreme Being lies at the origin of the universe and continues to create life on earth. The Supreme Being stands far above the living on earth and cannot directly be contacted by human beings. The Ga therefore address their prayers to gods and ancestral spirits, acting as intermediaries between the Supreme Being and themselves. The gods are immortal and have their residence in the sky. However, there are certain topographical features perceived as the terrestrial place of residence of specific gods. These earthly residences can be oceans, lagoons, mountains and forests. The gods can only be appealed through male priests (*wulomoi*) or female priests (*woyei*). The priests and priestesses are the custodians of a specific god that belongs to their family, therefore it is a 'family god'. The family elders decide which of their members will take on the function of priest. His entire life, the priest is responsible for performing the rituals to worship his family god. Some family gods can also be gods to an entire village, but the reverse is not true. For example *Chemu* (the lagoon) is a family god to *Aboitse We* but it is also a god to the whole of Tema, protecting it against invasions of enemies. In Tema New Town there are four *wulomoi*, each taking care of their family god that at the same time serves as a god for the whole town. These four gods are *Sakumo*, *Na Yo*, *Na Tsadee* and *Awudun*. A last stage between divine beings and human beings are the ancestral spirits. They are appealed by their descendants to mediate with divine beings. The Ga believe that when human beings die, their spirit continues to live in the emergence of ancestral spirits. During prayers and worship, priests and priestesses summon the gods and ancestral spirits through pouring libation since this ritual enables them to communicate with the divine gods and spirits.⁸

The two men in the middle are *wulomoi*, saying prayers and pouring libation to invoke their family gods during an important town ceremony in Tema New Town. The man emptying the bottle of schnapps is the *wulomo* of the god *Sakumo*, one of the two lagoons that used to embrace Old Tema and the warrior patron of the Ga⁹. The man second from left is the *wulomo* of the god *Chemu*, the other lagoon. To his left stands another caretaker of *Chemu*, acting as his assistant.



TRADITIONAL CUSTOMS INFLUENCED BY RESETTLEMENT

In Old Tema, there used to be mounds of shrines in the centre of each compound house, called *otutu* by the Ga¹⁰, to worship their ancestral spirits. This was a sensitive issue for the villagers and an important factor to resent the resettlement because they did not know how the *otutu* originally ended up there and which acceptable rituals were required to relocate them to the new town. Eventually the families performed the rites that they thought were appropriate to remove the family fetish before the compounds were demolished. Some town gods outside the compounds were officially removed, the others could stay in their place as they were not hindering the new layout. Today, there are still remains of mounds of shrines in compound houses that demonstrate the former presence of *otutu*. Residents have either covered the former location of the *otutu* or left it the way it was after the removal of the shrine. It seems to be unclear to the residents how to handle this relic.

Many compound houses in Tema New Town still show evidence of former mounds of shrines in the centre of the courtyard for their family gods. ◀



TRADITIONAL CUSTOMS INFLUENCED BY CHRISTIANITY AND THE ADOPTION OF A MODERN LIFESTYLE

Originally most shrines were located inside the male compound of a family. At that time it was customary for men and women to live in separate compounds. Men lived with their father and brothers in groups of three to ten, while their sisters stayed in their mother's compound. When a man married a woman, they did not move in together but they kept living in their own family house. Sons lived with their mother and when they reached the age of thirteen they moved to their father's compound.¹¹ The architects of the resettlement designed the houses according to this gender-based characteristic of the Ga people. However, by providing a kitchen in all houses, they encouraged mixed compounds. Since it was not possible for women to live in a compound comprising a shrine, many families decided to move the shrine outside the compound to enable cohabitation.

The introduction of Christianity has influenced the traditional funeral and mourning practices, but not completely replaced them. Funerals today display a mix of both Christian and traditional customs. Beforehand, the corpse was washed, cleaned and laid in state in one of the compound rooms, often referred to as the ancestors' room. Memorial halls were built to avoid the further practice of this unhygienic custom and to encourage that dead bodies were kept out of the compounds. In some houses however, you can still find a room left vacant, despite the constant demand for more rooms in a compound. This demonstrates the ambiguous relationship there still is with the room that was once of the dead. Field indicated the spiritual and symbolic value of the room, which was expected to be treated with dignity. It is definitely not just a vacant room without function.

"If a young man commits adultery or any other offence, he has simply committed an offence. But if he does this in his father's room, which is also used as the room of dead and gone 'fathers', he has committed a monstrous outrage against his fathers and family."¹²

The management of death remains an important part of their life and is seen by anthropologists as fundamental to understanding their traditional social fabric¹³:

"Funerary and mourning practices express and shape a wide range of social relations, including the maintenance of kinship ties, the reproduction of communal values, and notions of succession and property inheritance."¹⁴



A memorial hall is used according to specific customs. You can only enter and leave through the doors IN and OUT.

FAMILY MEETINGS

Clans in Tema New Town organise weekly meetings to discuss matters concerning their entire family. Items on the agenda have to do with big events such as child naming ceremonies, weddings, funerals, *Homowo** festival, *Homowo* quizzes and maintenance of the main family house and memorial hall. On these occasions they also select capable members for specific functions in the family and the whole town. If important decisions have been agreed in the absence of a family member who is entitled to attending this meeting, they must be reconsidered.¹⁵ The venue for meetings is mostly the courtyard in the main family house and they are attended by both male and female members. The family head presides the meeting and is assisted by a spokesman, who speaks out to the rest of the family. Everyone attending has a booklet in which paid fees are recorded. These fees are deposited in the family funds and they are regarded as one's pre-funeral savings in order to ensure a dignified burial.

The place, time and course of such meetings seems to be organised differently nowadays. Clans used to have only one moment of gathering for both elders and young members. As a result, some young members stopped attending these meetings as they are more concerned with issues like unemployment than discussing funerals and their own burial. Many clans have therefore introduced meetings for youth only who often gather at another time and location. As three members from different clans clarify:

"The family meetings happen every Sunday under the canopies in front of the memorial hall. A lot of relatives attend this meeting. The meeting for the elders is held in the courtyard, while the youth gather under the canopy. At the end of the month, executives of the elders and the youth meet." (Daniel Abo Mensah, house head of *Aboitse We*, 51B)

"There is a family memorial hall in construction just in

front of the house. It will be a second storey building. The ground floor will be for the coffins, the second floor will be for meetings. On Sunday all members gather. Tuesdays the elders come together and Saturdays are scheduled for the youth meetings. Meetings happen now on the ground floor of the memorial hall until the second storey is finished. Before construction of the memorial hall started, all meetings were held in the courtyard of the compound." (Samuel Ashitey Asafoatse Oduntu II, house head of *Amuitse We*, 4C)

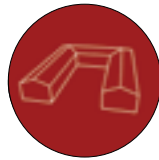
"Family meetings are held on Sunday. The youth's meeting is scheduled from 3.30 until 4.30 p.m., followed by the elders' meeting starting at 4.30 p.m. The youth can then join this meeting to learn from them. On Tuesday, agenda topics for the meeting on Sunday are decided on." (Samuel Doku Anang III, family member of *Obuor We*, F8)

Preserving their traditions is very important to these families. Their knowledge on Ga culture is being tested in the annual *Homowo* quizzes in which clans compete with each other in several elimination rounds. Each clan is represented by a young woman who is selected to defend the honour of the clan. Besides this drive to keep the rich Ga history alive, clans are also investing in the development of their family. Meetings can be used to educate members in a variety of topics such as waste management, first aid training and other useful skills. Some of these clans have educated and prosperous members who are regarded as the 'great people' of a family. They are very much respected and praised by their relatives who are stimulated by their success. Financing projects such as maintenance and construction of memorial halls, canopies and second storeys is largely dependent on the contribution of these prosperous members. Clan houses with maybe less 'great people' are likewise inspired by the welfare of these clans to pursue the same goals.



Family meeting of *Amuitse We*. The young woman in the middle had just lost the *Homowo* quiz. © Luigi Caterino

* *Homowo* refers to the great famine Ga people experienced during the process of migration. They called upon the gods and their ancestral spirits to bless the land with rain and an abundant harvest. The great hunger was defeated and to commemorate that day, *Homowo* festival is annually celebrated between August and September.¹⁶



Samuel Doku Anang III (aka Vegas)

Ga
house owner

58



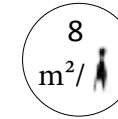
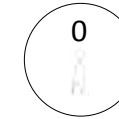
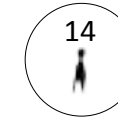
Vegas is member from the clan *Obuor We*. They are one of the three royal families entitled to chieftaincy in Tema New Town, the others are *Bassao We* and *Koklootse We*. There is a rotating system to deliver the chief between these three families. Since *Obuor We* was the first family to settle in Old Tema, they delivered the first six chiefs according to Vegas. Chieftaincy is inherited paternal, but due to intermarriages also the son of an *Obuor We* woman and her husband could become chief. This explains why there are three royal families. The present chief, Nii Adjei Kraku II, is from *Koklootse We*.

The family still has separate compounds for their male and female members. The male clan house has a room where the Black Stool is held. In the old days, the Stool was regarded as war medicine to make the warriors fearless in battle. Stealing another ethnic group's Stool in warfare was supposed to take away their strength and courage. When a chief is chosen, he has to sit three times on the Stool, to absorb the power from this fetish.¹⁷ This Stool belongs to the chief, but is taken care of by *Obuor We*. Every Saturday, the chief pours libation in front of the room to worship the Stool. Due to the presence of this fetish, wives of *Obuor We* men are not allowed to live with them in the male clan house. They can only shortly visit their husbands, stay over for a while, but never spend the night.

Vegas made a connection to the main water network five years ago (2008) to start a business selling water from his polytank. The house itself has only one bathhouse, the other original one was converted to an extra room for the Stool, and no toilet. They use the public toilets. Electricity is shared according to points for each electrical device one is having.

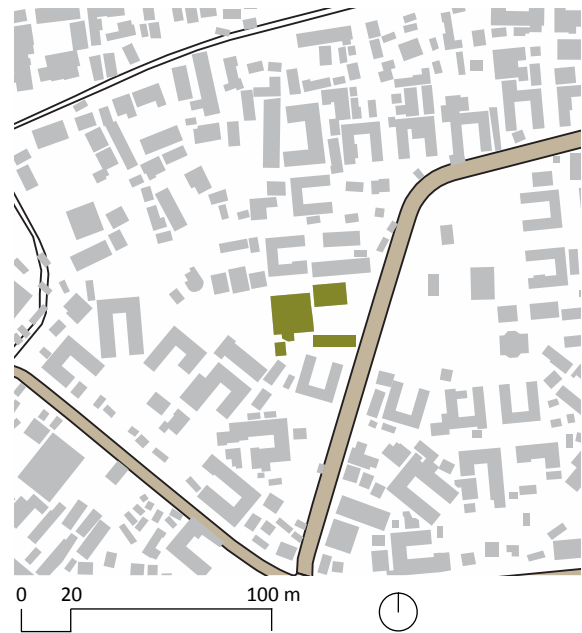
The family's grandfathers all contribute 20 GHC annually. Every other member pays 1 GHC every week during the family meeting. This money is saved on the family's bank account and only used to develop the house and to fund funerals for their contributing members. A memorial hall was built in 1968 to organise funerals.

They have a lot of 'great people' in the family such as an architect, environmental engineer, accountant, hotel manager, private school director, fishing company director and brewery director. They have enough money to support the family and give advice in the construction plans the family is having. In the near future, they want to extend the house at the back and construct a second storey since the family is growing. They want to provide guestrooms for family members coming from abroad and offices for well-operating their family. "We are a royal family, the no. 1 house, so we should act like it." It will be self-contained with a toilet, shower and kitchen. The Stool can stay in the same room and women will be allowed to stay in the new extension.

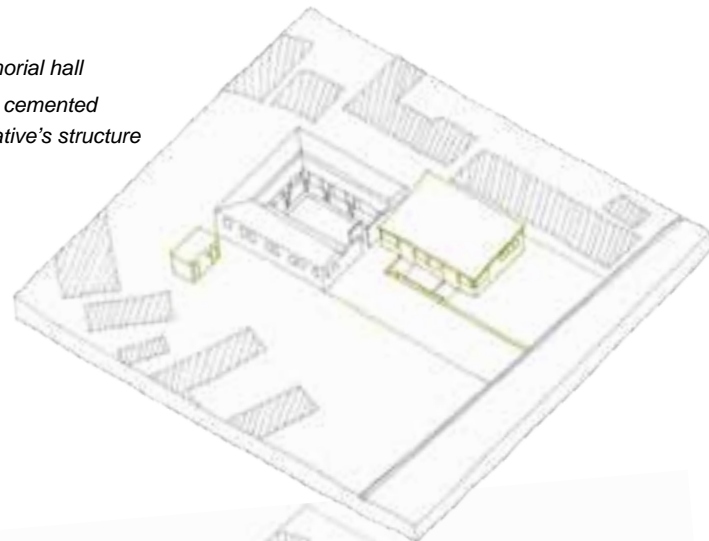


royal clan house F8

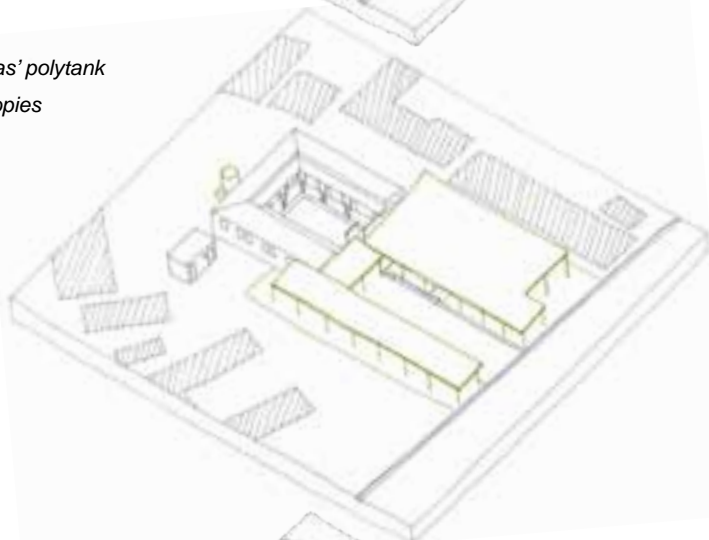




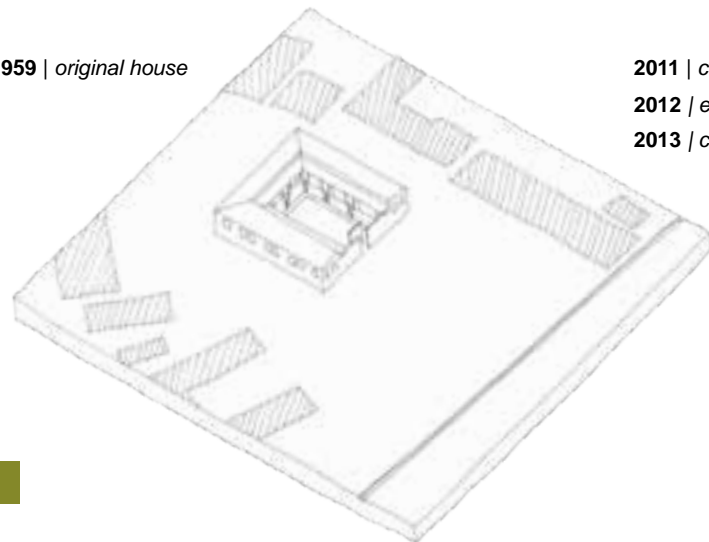
1968 | memorial hall
 1974 | yard cemented
 1970s | relative's structure



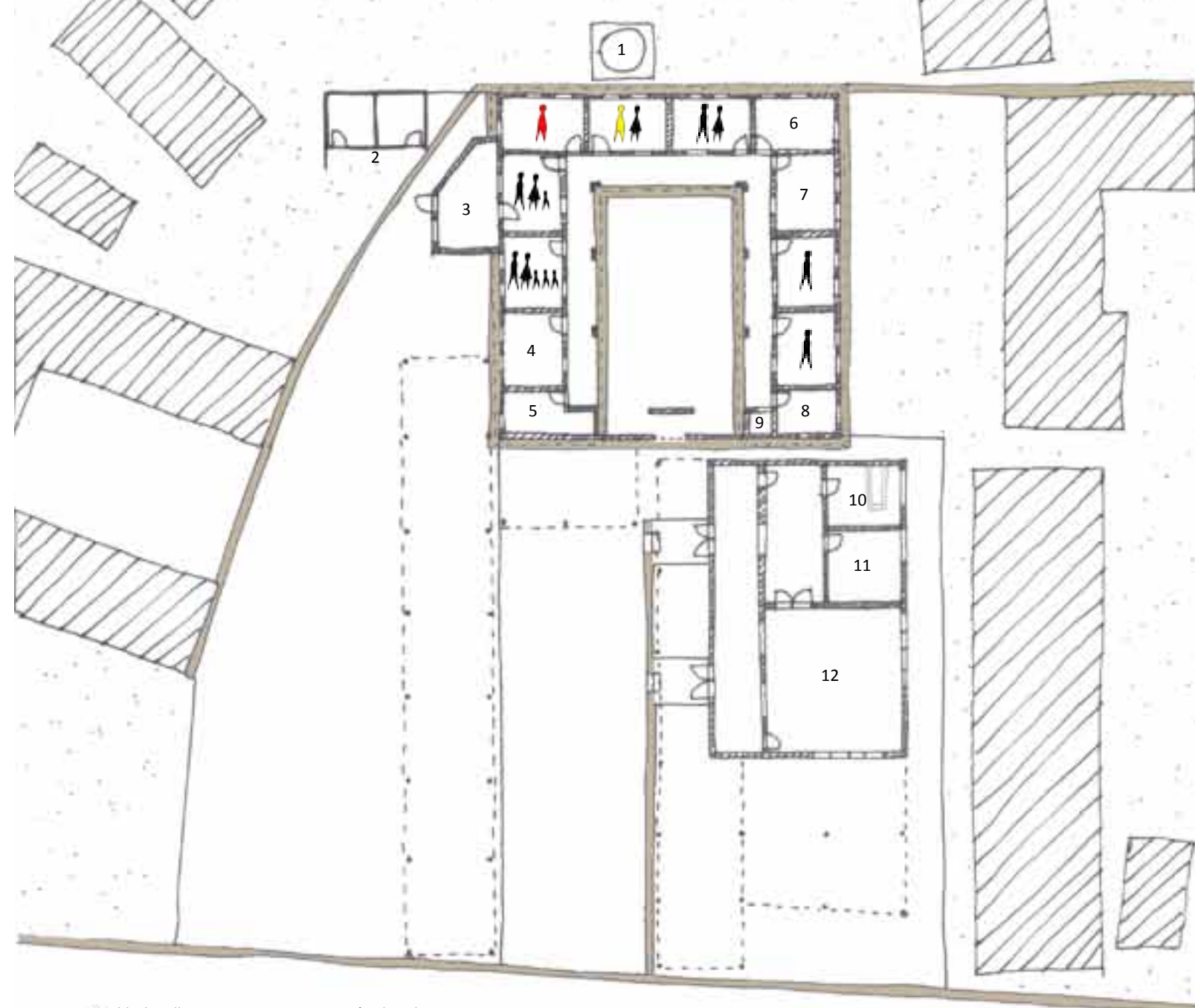
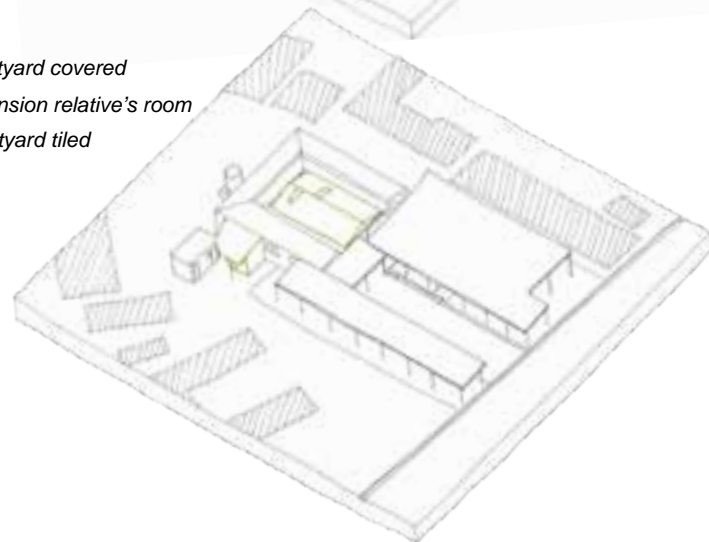
2008 | Vegas' polytank
 2009 | canopies



1959 | original house



2011 | courtyard covered
 2012 | extension relative's room
 2013 | courtyard tiled

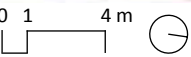


- block walls
- wooden or metal walls
- gutter
- sand/unpaved
- neighbouring buildings

- 1 Vegas' polytank
- 2 former tenant units from a relative
- 3 extension used as hall
- 4 empty room
- 5 room for the Black Stool
- 6 empty room

- 7 storage room
- 8 family priestess (aunt) comes every Friday to pour libation
- 9 bathhouse
- 10 room where corpses are washed
- 11 room where corpses are dressed
- 12 funeral room (only for close family)

- family head
- Vegas
- Vegas' relatives and their families





The Black Stool is held in the room originally designed as kitchen by the resettlement architects. Every Saturday, the chief has to perform libation in front of the room to worship the Stool.



The courtyard was roofed in 2011 and tiled in 2013. Oko Adjetey, one of *Obuor We's* 'great people' is an architect and designs all the family's construction plans. © Luigi Caterino



The family built a memorial hall next to the house in 1968. Relatives' corpses are washed and laid in state in the building.



Vegas sells water from his polytank at the back of the compound house. The family wants to extend the house on this side and construct a second storey on top of the entire house.

THE COURTYARD IS HERE TO STAY
PRESERVING THE ORIGINAL SPACE

The courtyard is undeniably a valuable space. It is appreciated for its flexibility in enabling the (co-)performance of several activities throughout the day. When asking residents of compounds where they spend most of their time, the courtyard is most often quoted. Daily interaction in these courtyards fosters relationships and the informal network of reciprocity. As families grow in numbers, their houses expand along. It is a characteristic of Ghanaian culture to stay and live close to the family. Compound houses are therefore gradually transforming in order to suit the growing family and its changing needs. It is interesting to see how dwellers in Tema New Town have extended their houses both within and outside the compound walls, without compromising the courtyard. Extending within the compound is realised by occupying all available land (if present) in between the outer room and compound wall. When all this land is consumed, verandas in front of the rooms are enclosed, but almost never will the courtyard be affected in this process. When designing the layout for Tema New Town, the architects did not consider further expansion of the four wards. The design of the houses was also too inflexible to cope with family dynamics as some were already completely developed within the compound walls. Residents therefore started building additional rooms on vacant land in between the compounds, reducing the amount of public open space. Courtyards have been safeguarded in this process and represent a large part of the remaining open spaces in town.

TEMA NEW TOWN



1959



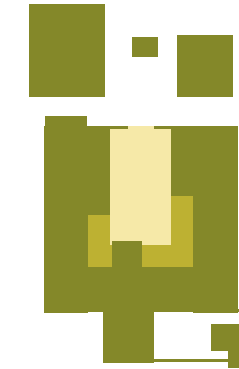
2013

 courtyard	- 0%
 veranda	- 84%
 built space	+ 44%

house 36C



1959



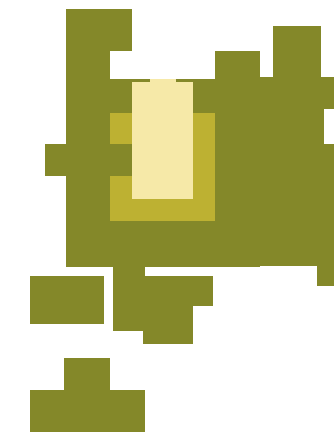
2013

 courtyard	- 2%
 veranda	- 44%
 built space	+ 92%

house B14



1980s



2013

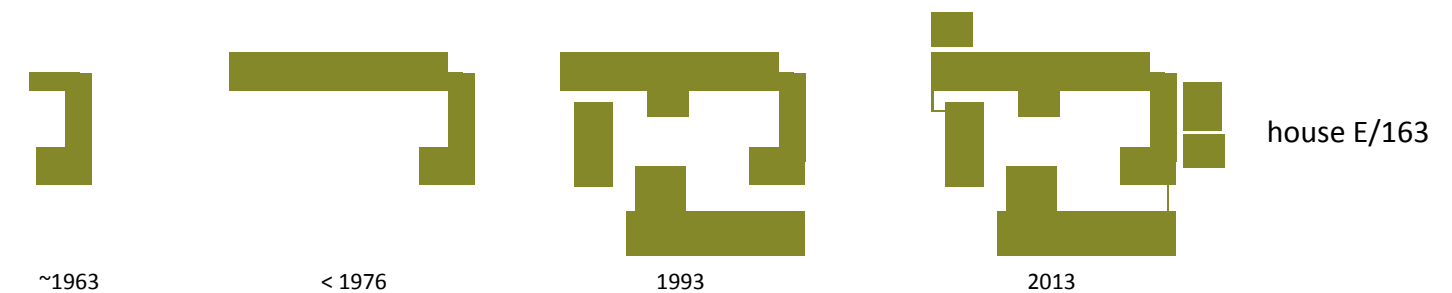
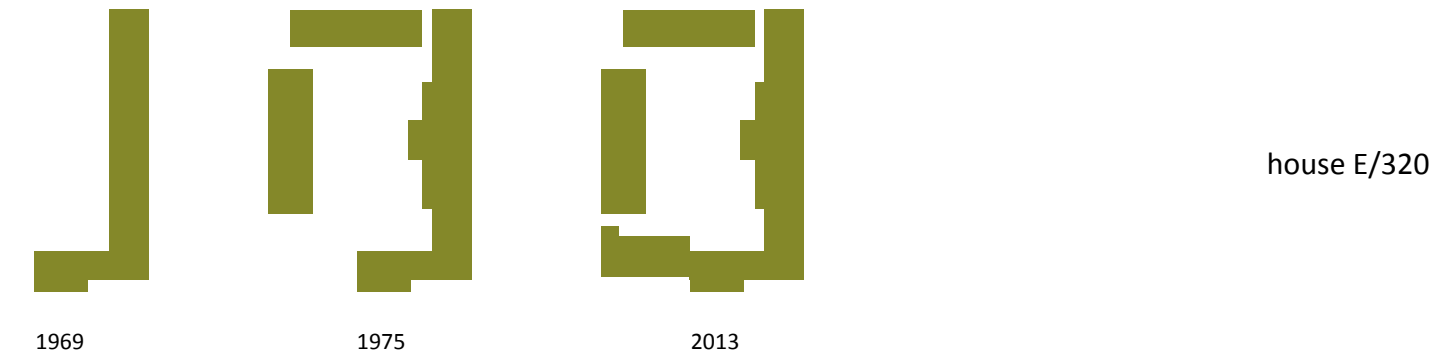
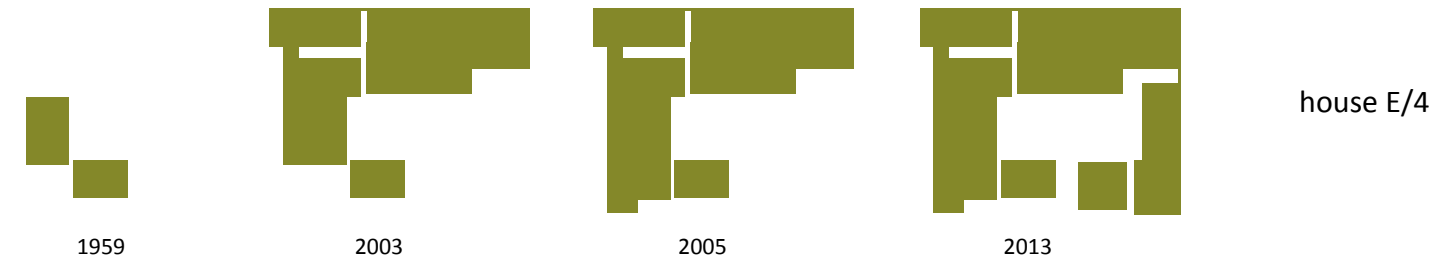
 courtyard	- 0%
 veranda	- 28%
 built space	+ 207%

house B6

Houses in Tema New Town preserving the courtyard while incrementally extending the house.

GRADUALLY CREATING AN ENCLOSED SPACE

SECTION E



In section E and Amui Djour, there were no plots or houses provided. The houses were built by migrants themselves and most likely not square or U-shaped with an enclosed courtyard. Occupants started with one or more rooms, incrementally supplemented with extra rooms when needed. In many cases, this process gradually transformed the house from a small structure in the open to a composition of structures around an open space, a 'courtyard'. This shows the important value dwellers allocate to the spatial configuration of structures around an enclosed outdoor space as it enhances their privacy.

Incremental building process of houses in section E, gradually shaping an enclosed yard.

ECONOMIC VALUE OF DWELLINGS

INFORMAL SECTOR EMPLOYMENT

Home-occupiers are not likely to sell their house if they would ever decide to live elsewhere. Houses are hardly ever sold because Ghanaians want to keep the property in the family so their children and grandchildren can benefit from free accommodation. They see the house as a housing security should anyone of the family ever need a place to live. Residents also develop a strong attachment to their family house, because they will always remember the house as the place where they grew up and spent a great part of their lives. Besides this housing security and sentimental value, Ghanaians also treasure their dwelling for its economic opportunities.

From the early 1980s, Ghana's economy has been subjected to immense macroeconomic reform programmes in response to the deteriorating economy that was created through poor economic and political management. The Economic Recovery Programme (ERP) initiated in 1983 aimed to lower the economy's dependence on national resources and planned a policy shift from centralised control to a market system. The reforms have achieved growth in terms of gross domestic product, decelerated inflation rates, an increase of foreign investments and Ghana's payment position shifted from an overall deficit to an overall surplus. However, reform policies are also associated with an increase in poverty levels and socio-spatial inequality. Not everyone has thus benefited from economic prosperity. The majority of the lower income groups in urban areas have experienced little or no improvement of their livelihoods. Some are even worse off than before. As a result, many have concentrated on the informal sector with self-employment as the main strategy, providing a more secure income generation. According to the 2010 census¹⁷, 71% of the head of households aged 15 years and older were employed in the informal sector. This number was 66% for Ashaiman. In both areas, nearly 50% of the respondents were self-employed without employees. This is not a new phenomenon however; dwellings and residential areas used as workplace have been characteristic of the socio-economic landscape in urban Ghana for years now.¹⁸



Residents transformed their rooms facing the street into a shop selling daily necessities and a kitchen for cooking food to sell on the streets.

HOME-BASED ENTERPRISES

Food processing and preparation

Many house owners in Tema New Town and Ashaiman exploit their dwelling or land in order to provide for their livelihood or a supplementary income. These home-based enterprises (HBEs) are not only an important contribution to the livelihoods of the operators but they are also vital to cater for the daily needs of the population in these urban areas, especially where the provided infrastructure is insufficient. HBEs have the potential to upgrade the neighbourhood since they offer residents a place to work and the convenience of obtaining services and goods close to home. This way they do not have to spend time, nor money to travel to work or commercial centres²⁰. By avoiding these expenses, households have a larger income that they can possibly spend on better accommodation, environment improvements, better education for their children or invest in expanding their business.

One of the most commonly performed activities are the processing and preparation of food, mainly performed by women, since these activities do not require special skills nor large initial investments. These activities also do not require specific facilities nor machines and thus can be executed in the open on the plot. This way the women can keep an eye on their children as well. Women perform their activities in the courtyard, in front of their house or on the street, where they have the opportunity of directly selling the food to people passing by. However, most of these women also sell their food products on the streets or at schools and workplaces where there are a lot of potential customers.



Preparing *fufu* in the courtyard, a time-consuming and labour-intensive process.

Retail HBEs

Another popular HBE, demanding similar minor investment and limited skills, is operating a retail shop. These provision stores cater for the livelihoods of the households in the neighbourhood by selling daily essential items such as soap, salt, rice, maize meal, canned food, toilet paper, milk powder. Retail HBE's can be operated from a simple table top outside the house, offering only a limited range of products, but they can also be located inside a dwelling, occupying one or more rooms and probably offering a broader range of daily necessities.

HBEs offering services

There are HBEs specialised in offering services to residents. These services can be personal such as tailoring, hairdressing, barbering and beauty treatments. Many of them operate from a small kiosk on the street or have their enterprise in a room indoors, depending on the financial capability of the operator and the availability of vacant space. Other services such as repair work, renting of equipment, printing shops, etcetera require more space for their business since they often make use of specific machinery and have to store items such as chairs and canopies.



A woman offering only a limited selection of daily necessities from a table top in front of her dwelling.



HBE based in a dwelling where electrical devices are repaired.

EXPLOITING THE ASSETS OF THE PLACE OF RESIDENCE

One of the largest occupation groups for men is represented by 'Skilled agricultural, forestry and fishery workers'. There still are a lot of men in Tema New Town actively fishing as a source of revenue.

Women processing fish are classified in the category 'Crafts and related trade workers' together with seamstresses, dressmakers and other craft-related jobs. They constitute the second largest occupation group in Tema New Town.

Fish-related activities in *Awudung*

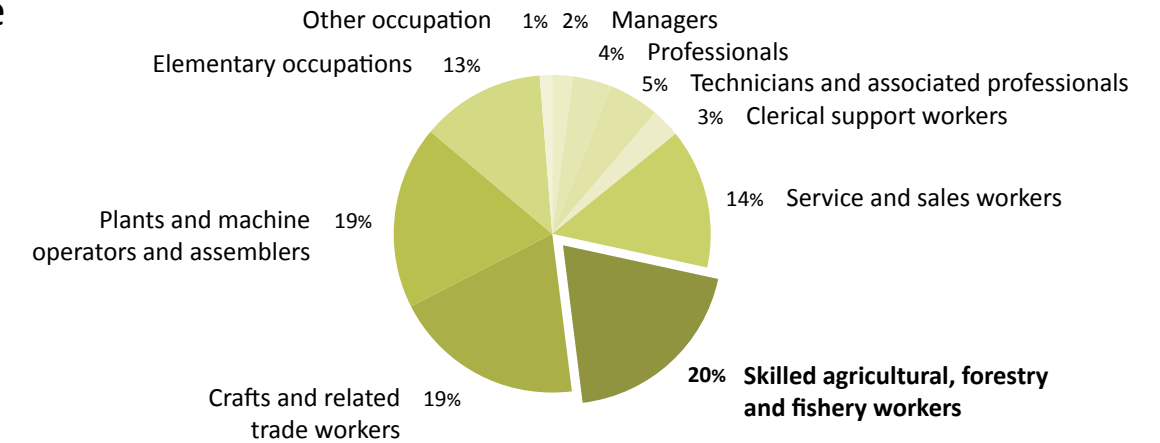
Residents of Tema New Town have the benefit of living close to the sea. Fishing used to be one of the main occupations in Old Tema, besides farming and salt reclamation from the *Chemu* lagoon.²¹ Fishermen still perform one of the most common occupations (skilled agricultural, forestry and fishery workers, 20%), while women are primarily working as hairdressers, beauticians and stall-, market- or kiosk salespersons (services and sales work, 45%). Their second largest occupation group constitutes jobs such as fish preparers, dressmakers and seamstresses (crafts and related trade workers, 26%). Fish-related activities remain thus important contributors to Tema people's livelihood, especially the ones living in *Awudung*, the quarter next to the beach. Treating fish requires a lot of space for fish smoking ovens, frames in which the fish are laid on top of the oven and stacks of firewood. In *Awudung*, residents are using the space in between the compounds to store all their equipment and to dry the fish on large surfaces next to their house. In the other three quarters, some fish smoking ovens are still present, but they

are rather for domestic use only. Large-scale fish smoking and drying is thus primarily performed in *Awudung* and especially by residents of the houses closest to the shore. This is a very unhealthy practice, affecting both executors and the surrounding environment. At a certain point, some women had to stop their occupation as the polluting fumes affected their lungs. The circumstances in which the fish is dried and smoked also raises consumer health questions as the fish is treated in an unsanitary environment, littered with waste.

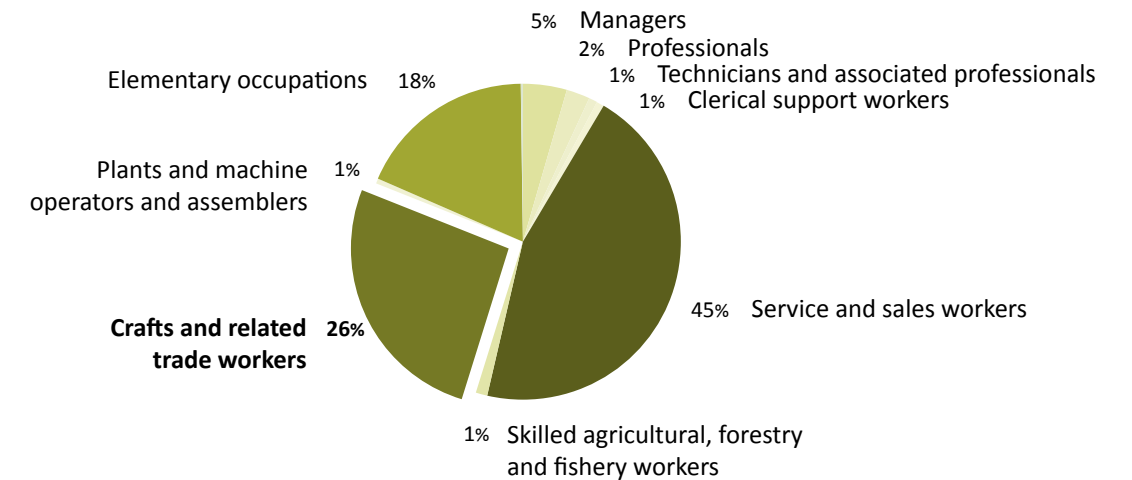
Compounds closest to the sea are deteriorating due to sea erosion and flooding. Their foundations are being affected and in the worst cases, rooms have been destroyed. Usually tenants are staying in these deteriorating houses that are hardly maintained by the owners. However, the tenants who are engaged in fish-related activities see no other option but to stay since their work is attached to this specific place.

Major occupation of head of households population in Tema New Town (aged 15 years or older) by sex²¹

Male



Female

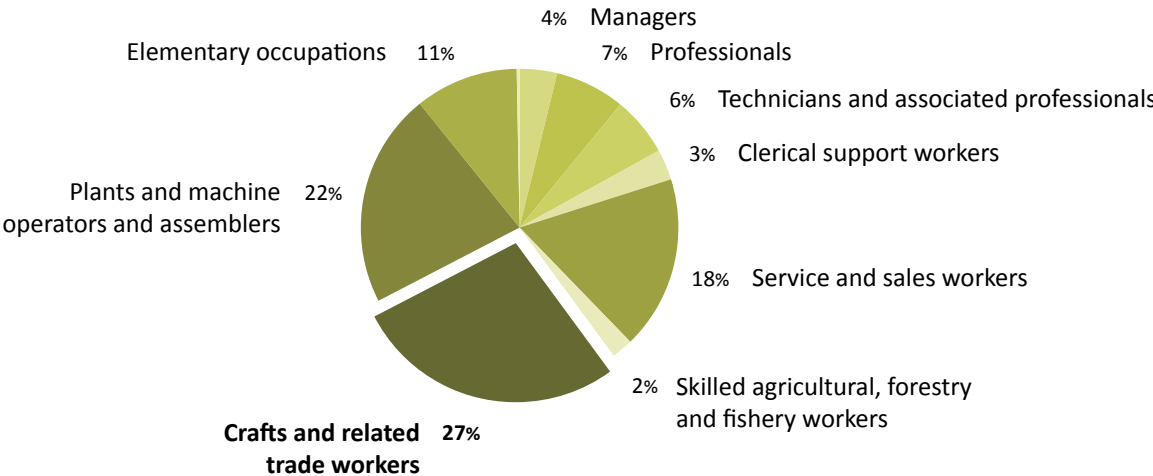


Major occupation of head of households population in Ashaiman (aged 15 years or older) by sex²²

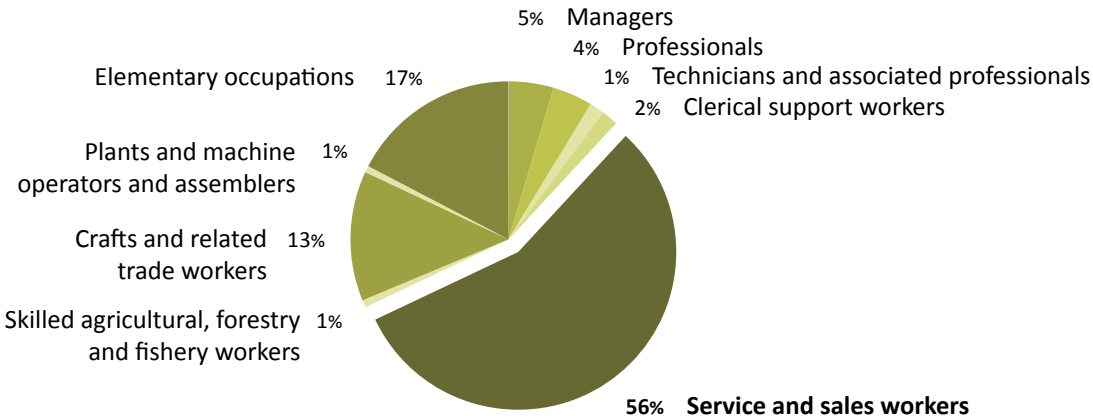
Men in Ashaiman are mostly working as 'Crafts and related trade workers'. This group is made up by carpenters, welders, motor vehicle mechanics, tailors.

Even more than in Tema New Town, women are primarily working as hairdressers, beauticians and stall-, market- or kiosk salespersons (services and sales work, 56%). The second largest group are elementary occupations that do not require specific tools or education such as food preparation and selling it on the streets.

Male



Female



Petty trading at the market in section E

Ashaiman is known for its informal sector and wide range of job opportunities to earn a living. Every day, more migrants are coming to this municipality, attracted by the high probability of finding employment. The market in section E forms the commercial centre of Ashaiman. Especially women are active as petty-traders selling prepared foodstuff and non-food related goods, operating from a table top or roaming the streets in the market area. These activities are considered elementary occupations. Women are working from their homes where they prepare the food and store their merchandise. Residents of streets surrounding the market can also benefit from the large pedestrian flow passing through the area. Many have built wooden kiosks, containers and other structures facing the street where they sell goods, services or have a chop bar*. Some also rent out parts of their plot to people who want to operate a business there.

The area surrounding the market is being characterised by a vertical expansion with many multi-storey buildings under construction or already built. Financial banks and wholesale companies are investing in affiliates in this area. The Municipal Assembly of Ashaiman wants to create a large commercial centre of the market area hoping to attract investors who can contribute upgrading the area. They therefore started regulating the structures around the market. The ones without permit (usually wooden structures) have to be demolished and can only be replaced by a proper structure, preferably a multi-storey building, after acquiring a permit. Many dwellings are therefore being replaced by multi-storey buildings with one or even two floors designed for commercial use. The Assembly is encouraging this by reducing the permit fee for individuals with similar construction plans.²³ This evolution might affect the smaller home-based enterprises as inhabitants will be able to obtain their goods, food and services concentrated in one commercial centre.

* A chop bar is an informal bar/restaurant where you can 'chop' (eat) local food, either prepared on site or reheated. These are usually wooden structures along the road.



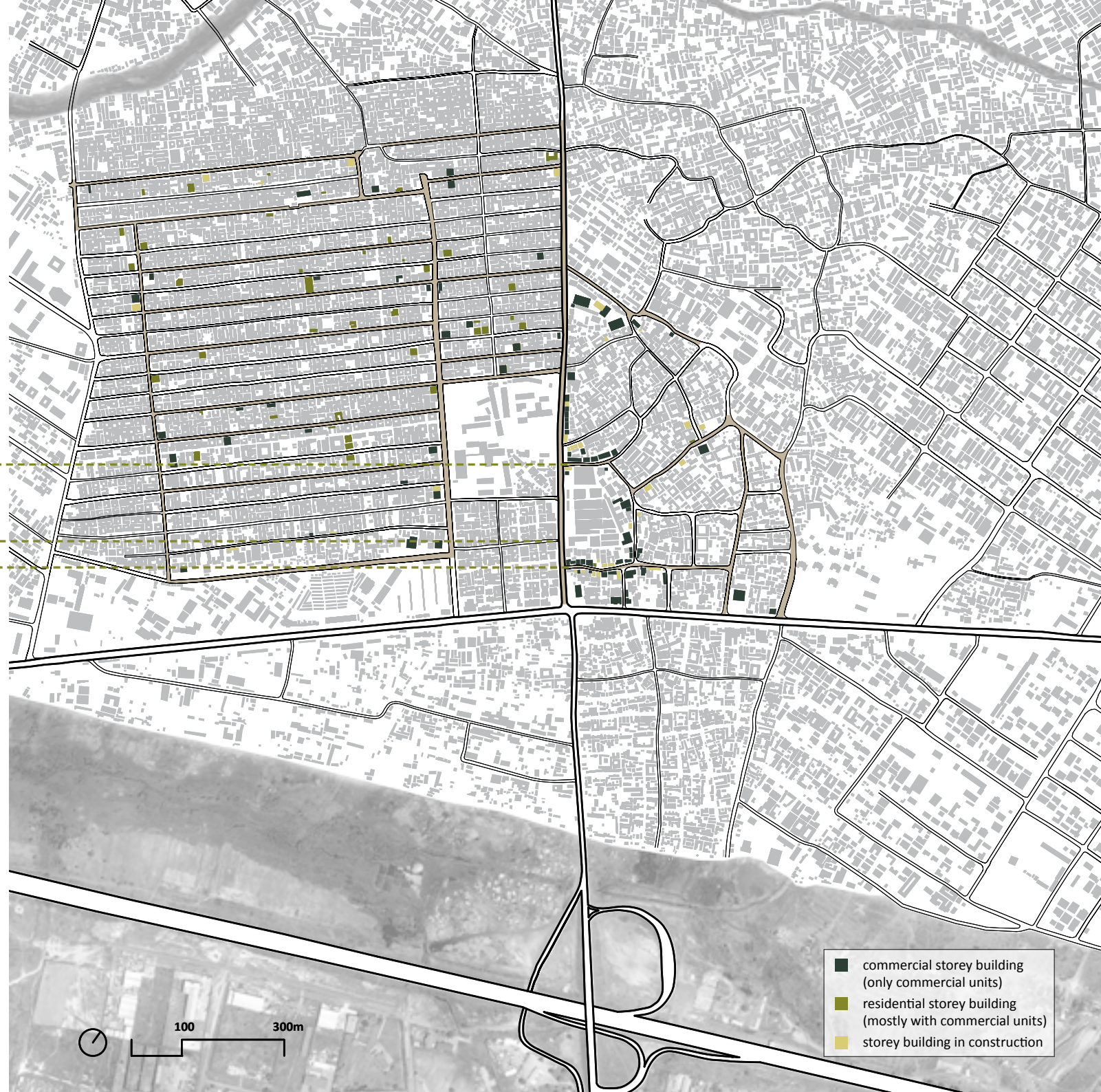
People are selling foodstuff and goods from tabletops along roads near the market. They can be recognised by the umbrellas.



Petty traders roaming the streets, going to or leaving from the market.



The streets surrounding the market are being characterised by a high proportion of multi-storey buildings.



EXPLOITING THE (LACK OF) INFRASTRUCTURE

Selling water and providing sanitary facilities

Many HBEs offering services have emerged as an answer to the lack of public facilities. Residents themselves are therefore filling the gaps to serve the neighbourhood's needs. Schools are being established by individuals, waste is being collected by 'truck pushers' and sanitary facilities are being managed by residents. In Tema New Town and Ashaiman the public toilet facilities are overcrowded and substandard. The majority of dwellings in these residential areas are not connected to the main water network and have to rely on buying water from the few who have a pipe. When a resident connects to the main water network, he is likely to sell the service to others and to provide toilet and/or shower facilities as well, if he has the means and available space. Sometimes there is no water for several days as the flow of water is very irregular. Many individuals selling piped water therefore have storage tanks to anticipate these water breakdowns. Some operators take advantage of this inconvenient situation by selling the water at a higher price at moments of shortage.

Quite a few Residents in Tema New Town exploit the fact that most people do not have access to piped water. When connecting to the main water network, they also provide a polytank or smaller storage tanks to secure the continuous operation of their enterprise. The mapping shows that *Awudung* is slightly less serviced with polytanks than *Ablewonkor*, *Ashamang* and *Aboitse We*. However, the providers of water are within walking distance of each house.

Polytanks ●
Public toilets ●





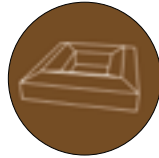
Showers constructed inside the compound of a provider in the low-cost area.

When showers or toilets are built within the compound walls, it converts the courtyard during opening hours to a more public space since residents from the neighbourhood can enter the compound any time to make use of the facilities. On the other hand, it also gives the providers more control over the use and proper payment as they can keep an eye on the facilities from within the compound.

Toilet and shower facilities provided by residents ●
Public toilets ●

The few public toilets in Ashaiman are insufficient to provide for the increasing number of residents who have to rely on them. Some residents therefore integrated a few showers or toilets in their compound while more prosperous individuals built large showers and toilet facilities on their plot.





Francis Larbi Dibeme

Akan
house owner

71

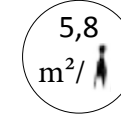
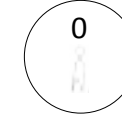
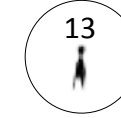


Francis came to Ashaiman around 1965 in search for employment. He followed a friend who came to Ashaiman to become a cook. At first, he lived in section E near the market where he was renting a room in a compound house with his wife and children. When he got fired from work around 1990, he lost his only source of revenue falling back to his wife's income selling food on the streets. He decided to move out and buy this house with the money he had earned over the years. It was an investment so he would not have to 'waste' his money on paying rent anymore. He made some small renovations with plywood but he did not build extra rooms.

He only lives here with his wife and the families of his sons. They all share the bathhouse and electricity meter, but cooking is performed separately in the halls of each household's unit. He does not want tenants in his house, that is what he disliked about the compound house. He only wants to live with family, to have a piece of mind.

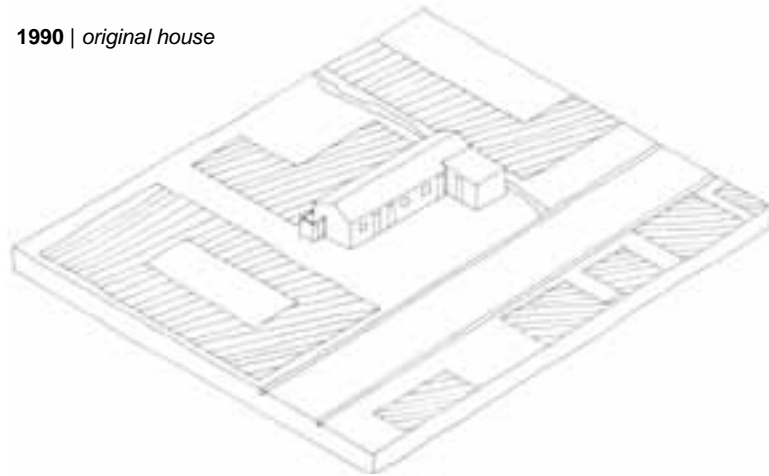
After losing his job, he had to find another source of revenue. He made a connection to the main water network and started selling water from two taps, one specifically for women carrying buckets on their head so they do not have to struggle with lifting the heavy bucket. Last year, he constructed a container facing the street where he sells milk powder, candy, biscuits and cooled soft drinks. This year (2013) he also constructed one for his son next to his own container-shop. If he has enough money, he would like to build a small storey building in front of the house with shops downstairs and a self-contained unit upstairs like many residents in the neighbourhood are doing recently.

house C/268A



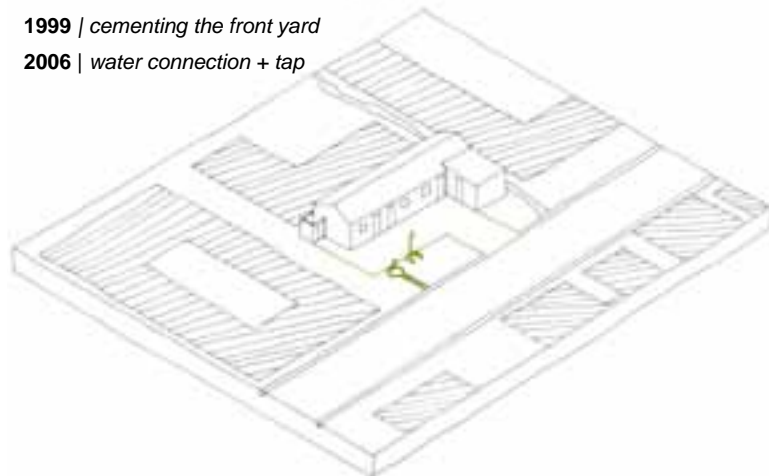


1990 | original house



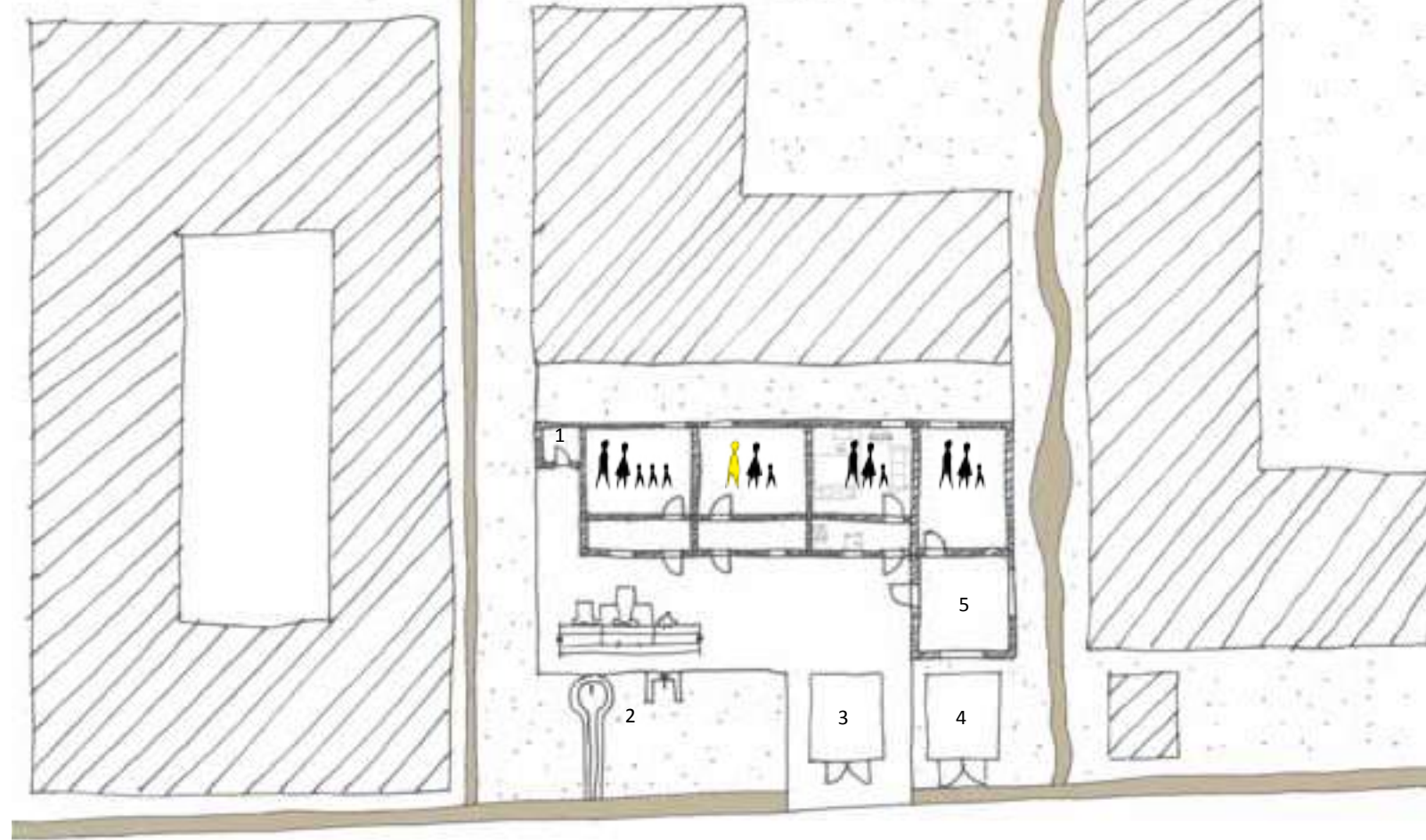
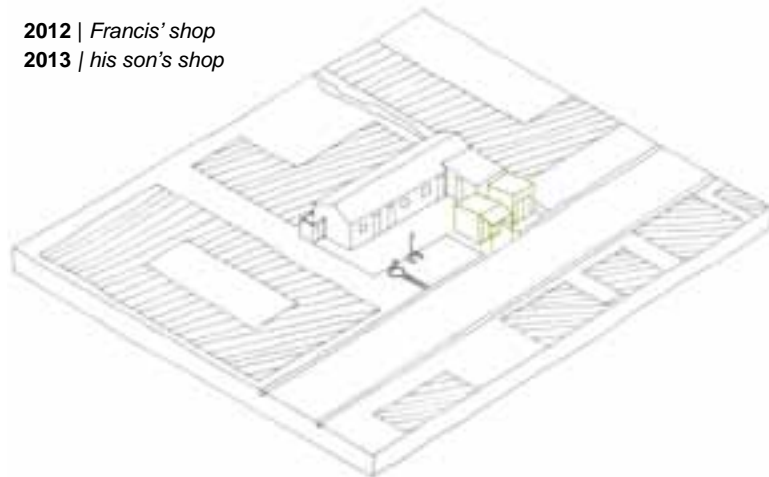
1999 | cementing the front yard

2006 | water connection + tap



2012 | Francis' shop

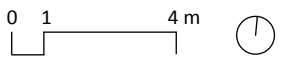
2013 | his son's shop



- block walls
- wooden or metal walls
- block walls
- sand/unpaved
- neighbouring buildings

- 1 bathhouse
- 2 water tap
- 3 Francis' shop
- 4 his son's shop
- 5 extension used as hall

- Francis
- Francis' sons and their families





He built two container-shops in front of the house for himself and his son. The space in front of the shops is cemented up to the street border, locally covering the gutter to enhance accessibility.



He can look after his grandchildren when they come back from school. This is one of the benefits of having a home-based enterprise.



The units comprise a chamber and hall, which is used as kitchen. He tiled the entrance of his unit.



Besides operating a shop, he also sells water. A special tap is installed for women carrying buckets on their head.

Advertisement for a beauty salon around the corner, standing next to a copy centre operated from a house in TCHS.

Limited options in better serviced areas

In neighbourhoods that are better serviced such as TCHS in Community 8, the emergence of HBEs follows a different trajectory. The dwellings in the cooperative housing project were built for low income workers employed in several firms based in Tema. The workers joining the cooperative were mostly men, however their wives usually did not have a job in the formal sector. And since Tema Township was planned to the idea that every inhabitant would be formally employed in the harbour or industry, they did not consider that some people living there did not have the skills to work in a factory or in the harbour. The skilled workers moving to Tema for formal employment were accompanied by unskilled people. For example, an engineer might be married to an unskilled woman. To generate an extra income, she could decide to engage in petty trading or operate a business from her house. This is the case in the cooperative housing project in Community 8. The options of possible enterprises are however restricted since the houses were provided from the beginning with a water connection, toilet, bathroom and kitchen. Water sometimes does not flow for days, but the residents all have their tanks to store water during blackouts. This eliminates the possibility of selling water or offering toilet and shower facilities

to the neighbourhood. Food preparation is also not very common since the residents have their own kitchen to cook and because there are little potential customers in the area with the exception of students from a school nearby. Only three chop bars are present in the neighbourhood. Most residents have a fridge so you would expect retail enterprises to be useless, but since the neighbourhood is rather distant from the commercial centre of community 8, there are quite a few shops selling daily necessities. In addition to these popular enterprises, there are also a few specialised services such as a copy centre, small pharmacy, herbal centre and child daycare that are all catering for the needs of their neighbours. There is also a difference in the type of workspace allocated to the enterprise; some operate from a small wooden shack while others work from their porch or extended their dwelling with extra space for performing their business.

Members of the cooperative have to inform the board about plans they have for extending their dwelling or installing a kiosk. The board can therefore decide whether or not to approve the intended enterprise and the necessary construction works.





Beauty salon in a wooden structure in front of the house.



Chop bar and drinking spot on the roof terrace.



Seamstress working from her porch.



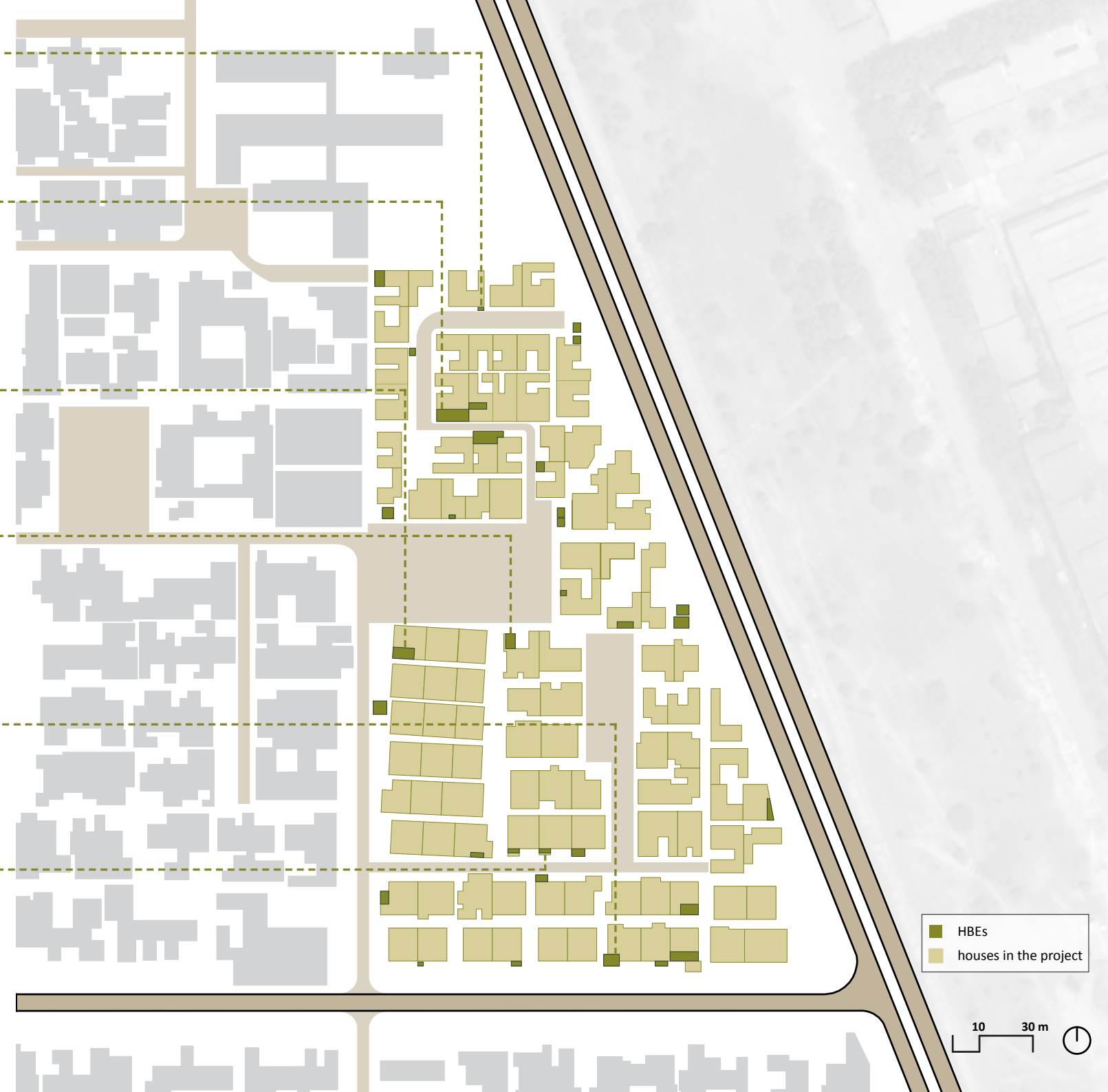
Shop integrated in the house, selling daily necessities.



Child daycare.



Selling credit for mobile phones.



Accessibility

Nearly all houses in the low-cost area are accessible thanks to the grid layout of roads. This is a great opportunity for residents to operate a business from one of the rooms facing the street or from an extension in front of the house, since many residents have to walk these roads on a daily basis and are thus very likely to access their services and goods in one of the stores alongside the road. Paved roads have even more potential than unpaved roads as they are better accessible to cars and possible customers. A common trend these days is constructing multi-storey buildings along roads in which the ground floor and possibly also the first floor are reserved for commercial units to rent out. This is however only an option for more prosperous individuals who have enough initial capital to finance the construction. Usually these residents keep one or more commercial units for their own business as well.

In areas with a dense fabric such as section E and Amui Djor, ASHMA started demarcating some roads to make the area more accessible. This implies that residents sometimes lose a few meters of their plot or in the worst case lose parts of their houses. They are usually not compensated for the loss as most of them are occupying the land without a license or they have built structures on it that are not according to TDC or ASHMA's regulations. Most affected residents are not very upset about the loss since they consider these actions necessary for improving the environment. Besides, they can benefit from the acquired location on the road. The value of their properties has increased, in a way that they now have more chances to exploit their property and start a shop or other business from their houses. However, the opposite is also true. Some residents lose more than just one room. When they are operating a business from their house that is situated on a large part of the planned road, they lose several rooms but also their probably only source of income.



Two-storey building in construction. The ground floor is reserved for commercial units.



The front of the house has commercial units on both ground- and first floor. The back is reserved for the owners' residence.



Residents selling liquor from a room facing the street. They also offer a storage room to rent.



Restricted by type of accommodation

The Amui Dzor Housing Project limits the possibility of having a home-based enterprise since residents only have one unit and small kitchen. Extending the unit incrementally to meet residents' changing requirements is simply not possible in this storey building. Allocating an extra room for a business is therefore out of the question. The type of enterprise residents can engage in are restricted to those requiring not much space. Some women are preparing food in their kitchen to sell in on the streets. Others are working as street vendors, selling goods such as cooking utensils at crowded public spaces. Since they need space for their goods, they often store them in hallways, blocking escape routes. Some rent a space on a plot nearby to operate a chop bar or offer personal services such as sewing, hairdressing and tailoring.

As member of the GHAFUP, residents have to pay the Urban Poor Fund 2 GHC per month. They can also decide to pay a larger amount than the required sum in order to have some savings. The federation uses these savings to offer other members a business loan. This way, residents (and also federation members not living in the building) are supported in starting a business.

There is also the possibility to rent one of the commercial units at the ground floor of the building. They are however rather expensive for residents and not suitable for every enterprise.

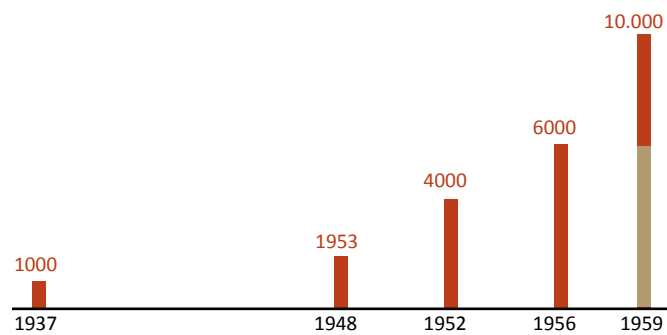
A resident is having a chop bar in one of the commercial units downstairs. In addition, she rents a space outside the building to prepare the food since the unit is only used as the place to 'chop' the prepared dishes. Cooking this traditional Ghanaian food requires a lot of big cooking pots and she also has an oven. Since her room is not big enough for all these items, she uses the kitchen as storage space for her cooking utensils and the oven is placed in the courtyard. She would rather not have it standing there because she cannot keep an eye on it. Everyone can just enter the building and maybe damage or steal her oven.



(RURAL-URBAN) MIGRATION

The issue of migration in the Tema-Ashaiman area and especially the rural-urban component has been well-studied in literature as it is perceived to be one of the major contributors to the housing problems in the area. As most studies attest, Ashaiman's origin as a squatter settlement is attributed mainly to in-migration flows. Although such studies exist, they tend to focus on the quantitative aspects rather than on more qualitative ones. Owusu (1991) for example completed a quantitative study on rural-urban migration in Tema and Ashaiman, where data analysis provides more understanding of the topic. It is therefore important to provide more qualitative insight into how migration influences daily life in the studied areas, to highlight some phenomena linked to this migration and to try and understand how the built and social space in Tema-Ashaiman are influenced by (rural-urban) migration and migrants' origin.

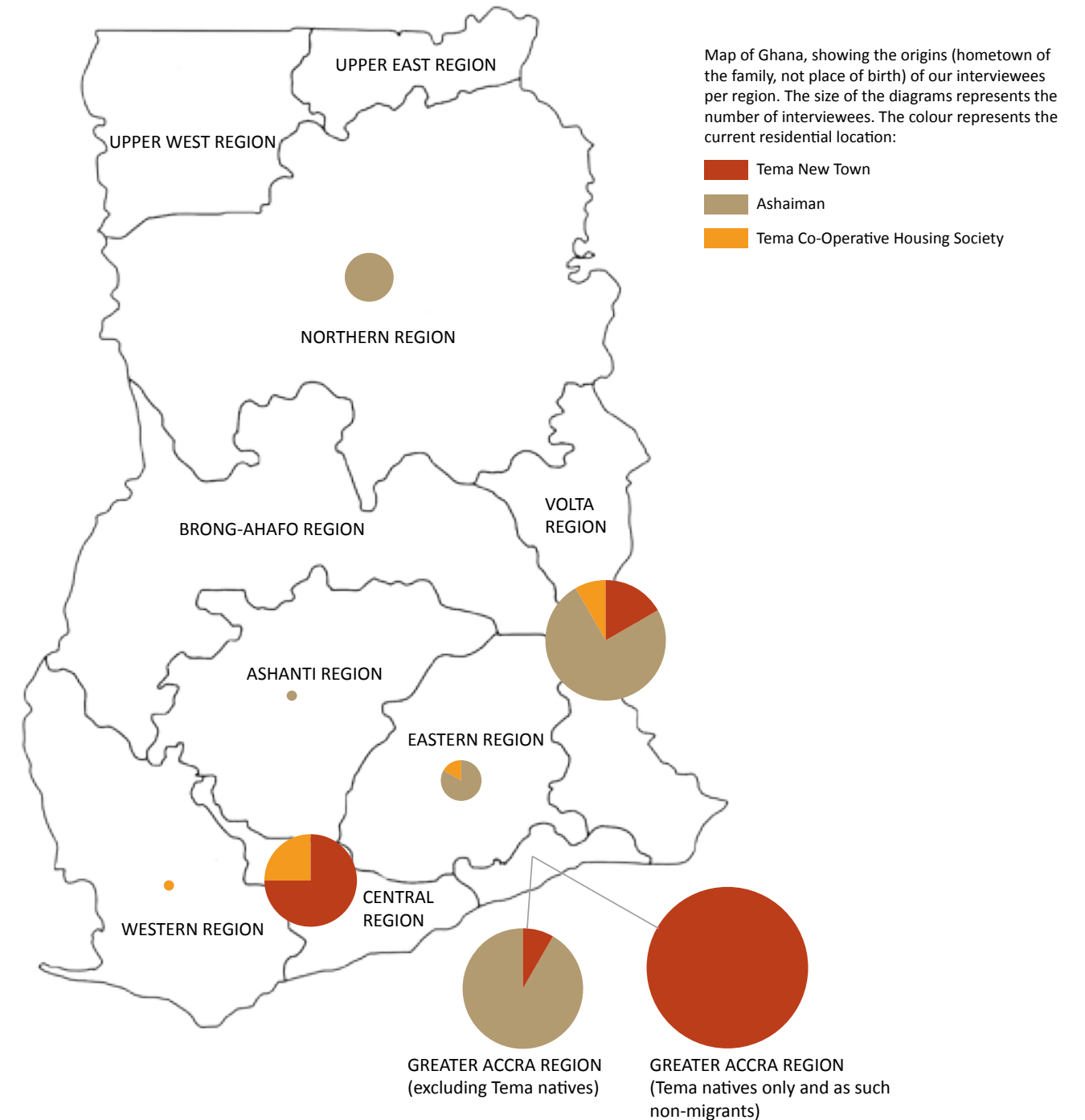
Old Tema was predominantly occupied by the indigenous Ga. However, when the plans of the government to construct the Tema harbour and the Akosombo dam were made public in 1952, population increased in a very short time in the village. The indigenous Ga from Tema who migrated to other parts of Ghana returned and even complete 'strangers' migrated to the village in the hope that they would be given government-built houses in the New Town or that they could work on the construction of the harbour and Tema Township.



Population of Old Tema, based on statistics in the study of Oko Adjetey.³ Between 1952 and 1959, increase in population of indigenous people was only found to be 30% of the total increase.

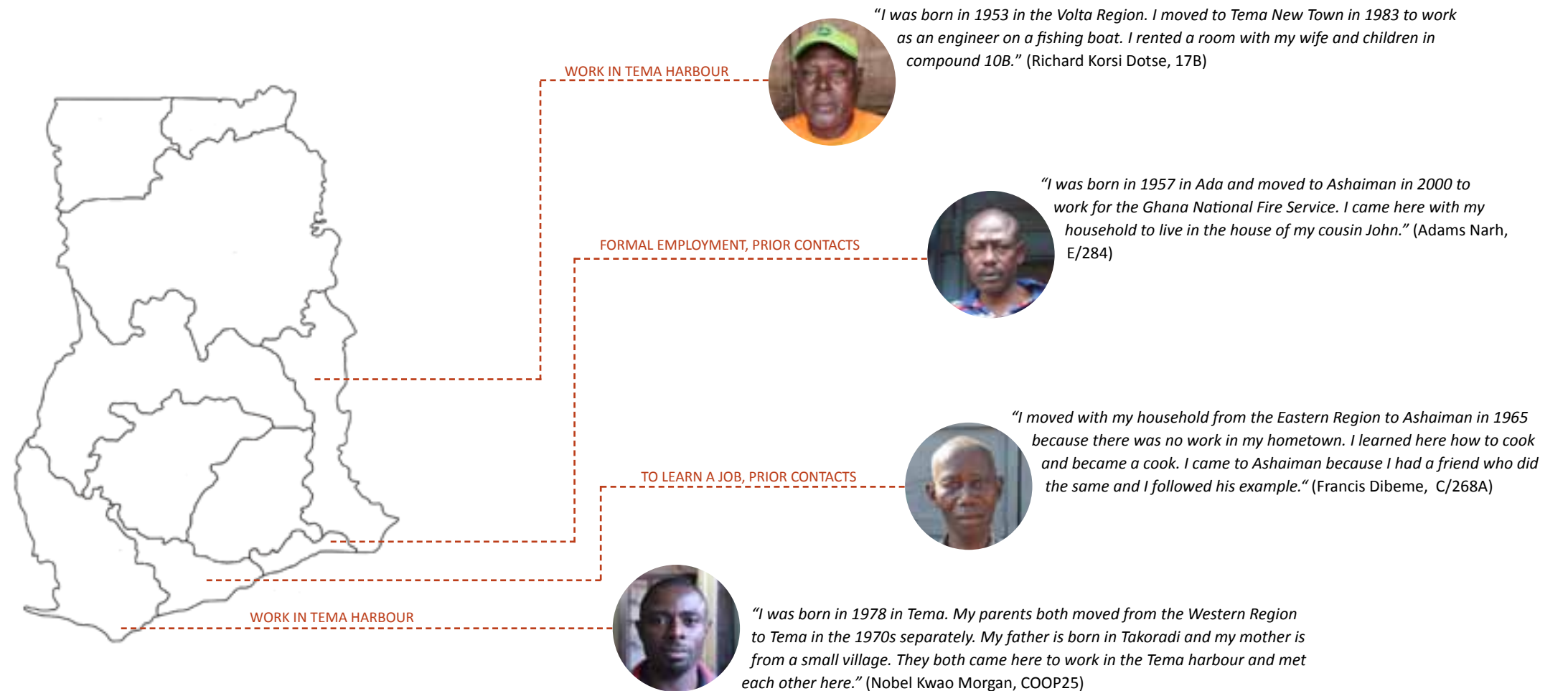
Unfortunately for them, they were not assigned rooms in the newly built Tema New Town as they had no claims or rights to the land. Accommodation in Tema's 'communities' was off limits for anyone from a low-income situation as job-seeking migrants typically are. Old Tema and later Tema New Town was the only place where affordable accommodation could be found as the Ga were an inclusive people and opened up to migrants from other areas. Providing rental accommodation for these migrants became also a money-making process for some of the Ga to meet the harder economic situation since the resettlement. This led to an overpopulation of the government-built compound houses as kitchens and porches were converted into sleeping rooms and poor tenants compressed themselves with as many as possible in one room, in an attempt to reduce the rent per head.¹

Others went to Ashaiman spontaneously or to areas the government appointed to them to construct their own temporal structures. This area corresponds to what is currently a sector of Ashaiman located to the east of the main road and south of *Moneombaanyi*, including Section E. Some companies of the Tema industrial area, such as Valco, constructed some houses or flats for its workers. As such, Ashaiman is characterised by a sort of segregation where migrants are living in so-called Zongo communities, separated from the indigenous Ga who were mostly residing in *Moneombaanyi*. According to the elders of the Ashaiman Divisional Council, 42 different ethnic tribes are living here together in Ashaiman, who communicate mostly in English and Twi, not in Ga.² Tema New Town on the contrary is marked by a higher integration of 'strangers' as they did not build their own structures because there was no land available for them to build on. All the lands belong to the stool and to the Ga families who generally mention they will not tolerate squatters on their land, although in practice this is not always the case. Rather, the most common practice has been and still is to rent out rooms to 'strangers' who have by now mixed with the original Ga community.



REASONS FOR MIGRATING TO TEMA/ASHAIMAN

Ashaiman began to grow extensively due to the settlement of workers and as such, the initial main reason for migrating to Tema and Ashaiman was for work opportunities in the construction of the harbour and Tema Township, and later employment in the harbour and the industry of Tema. Either they moved because of a new job or they moved in the hope of finding a new job. As such, migrants' motives were purely economic, especially in the beginning. Owusu (1991) found that 87% of the migrant respondents migrated for job-related reasons, compared to 7% who migrated to accompany family and another 7% came for better education.⁴ The government and TDC did make some plans or layouts for the area but because the growth was extremely rapid and because the settlement was anyway seen as a temporary one, TDC was not able to enforce the layout and looked the other way, as they were focusing on the prestigious project of Tema Township. As such, an informal settlement began to grow and prosper and soon became well-known as an ideal location for job-seekers. Among its main assets were the proximity to Tema and employment opportunities, the facility and convenience with which one could build his or her own structure, and the lack of enforcement of planning regulations which allowed perspectives to the 'temporal' status of newcomers. These characteristics attracted many other migrants who came to settle in Ashaiman. Owusu (1991) found that 32% of the migrants in Ashaiman first moved to Tema Township before moving to Ashaiman, predominantly because they had relatives and friends there, compared to 68% who moved to Ashaiman directly.⁵ Also in Tema Township, TDC had problems with following the explosive growth, leading to a serious housing deficit. This mostly affected the lower income groups, who saw Ashaiman as an alternative for the high costs of building, renting and living in Tema Township.



As Ashaiman gradually increased in size and capacity, it offered a highly potential market with its own facilities. Many migrated to Ashaiman not only for the formal working opportunities in Tema anymore but because of the possibility to be engaged in the informal businesses and petty trading in Ashaiman itself. It became known as a place of hope and opportunity, despite the hard conditions in reality. As a TMA architect stated: 'people come to Ashaiman because they think there is work and it is a better place, but it is not'.⁶ As such, more and more migrants avoided Tema Township and moved to Ashaiman directly, reinforced by the presence of relatives and friends in the settlement. Even the informal businesses in Tema New Town attracted many migrants, especially those related to the fishing sector, including drying, smoking and selling of the daily catches. Initially, the formal work opportunities in Tema mainly attracted young males, but the informal business and Ashaiman as a market centre attracted many females as well. One remark that has to be made is that not all 'strangers' or residents of Ashaiman from other ethnic groups migrated to Ashaiman since the construction of the harbour. A few of them were there before, mainly as farmers and traders.⁷

Migration to Ashaiman, from rural areas but also from Tema Township, was fuelled further by the Structural Adjustment Programme in 1982. People migrated from the rural areas in search for jobs, especially to be engaged in the private informal activities and for better education as the economic reforms did not favour education in rural areas.⁸ One of the main reasons for people migrating from Tema Township to Ashaiman became the high rent levels when as a result of the Structural Adjustment Programme the housing market was so liberalised that the rent control system previously enforced was no longer applied.⁹



TEMA TOO EXPENSIVE



"My hometown is in the Volta Region but my parents were born in Tema. We were first living in Tema but I moved with my parents to a rented room in a compound in Ashaiman because Tema was too expensive. When my father saved enough money, he bought this land and built this house." (Gertrude Adjeley Wemegah, C/126B)

FARMING AND TRADING



"My parents were one of the first to come to Ashaiman. They already moved from Ada in 1932 to work here. My father was a farmer and my mother a trader. They received this parcel of land from the chief. In that time, only some farmers were here. Their first house was a mud house. I was born here in 1974 and have always lived here in my parents' house." (Emmanuel Agyemang, E/320)

INFORMAL EMPLOYMENT, PRIOR CONTACTS



"I moved with my mother from Ada to Ashaiman in 1958 when my father died. My mother had a brother here and we came to live with him because it is not that far from Ada and my mother could start selling clothes here on the streets, she was the first to do so in Ashaiman as there was no market yet." (Bertha Quarcoo, C/333A)

INFORMAL EMPLOYMENT



"My mother continuously moved around for trading. When she became older, she realised she needed to stop travelling in the near future and settle somewhere permanently. She chose to build a house in Ashaiman in 1965 because she can do her business here without moving a lot since Ashaiman is a busy commercial area. In her hometown Ada, that would not be possible. I moved with my mother to this house ten years later, in 1975." (John Teye Aborchie, E/284)

TIES WITH THE HOMETOWN AND ETHNIC IDENTITY

'A significant feature of urbanisation in Africa is the strong urban-rural ties which still exist, and which keep many people in motion between urban and rural bases'.¹⁰ Most of the migrants were seen as temporary settlers, they were expected to come and work here, and move back to their hometowns afterwards. Many people are not in Ashaiman because they like it according to the Ashaiman Divisional Council:

"They just came to find work, earn some money, send some money home and after this go back to their hometown. That is why they did not want to invest in proper structures and a neat environment. But they got stuck to this place."¹¹

While living in Tema and Ashaiman, ties with the hometown are not lost. Contact with the family at home is still strong. When asked where the main family house is, the answer is almost always 'in my hometown', and it is there were big family events such as births, funerals and weddings are happening. Many migrants therefore travel often back to the hometown for such family events and festivals. We can also see this in Tema New Town where in some family compounds rooms are left empty for family members who are living somewhere else but return occasionally for such events.

Most of them got settled here permanently as more of their family members came as well, their friends are here, they formed households

here, their children are going to school in Ashaiman and their wives are making money by petty trading on the streets. Although many migrants state they will go back to their hometown one day, they do not do so in most cases. The intentions of going back to their hometown diminished and natural population increase became one of the most important contributors of the growth of Ashaiman besides the in-migration. Ashaiman became the hometown of whole generations of migrants. Out of our 44 interviewed 'strangers' in Tema and Ashaiman, 68% migrated themselves compared to 32% who were born here after their parents migrated. According to the 2010 census data from the Ghana Statistical Service, 89% of the residents of Ashaiman were not born in Ashaiman compared to 80% in Tema New Town, which are surprisingly high figures and indicate the contribution of migration to the population in these areas.¹²

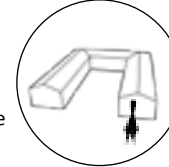
As mentioned earlier, even if the migrants settled permanently in the city, the idea to go back to the hometown in the future is still there, limiting their willing to invest in proper housing. Strong connections exist with the hometown, working in both directions. Migrants working in the city often send remittances home but in the other direction, those migrants use their hometown and relations with family there as a backup plan, for when things in Ashaiman or Tema do not work out very well or when they get evicted. These networks are functioning as an economic and social safety net, with constantly shifting economic opportunities.¹³

Mary Soyo Addo, C/118C

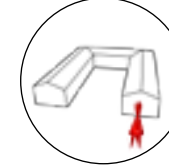
°1950, Ningo, Greater Accra Region → 1968, low-cost area → 1988 low-cost area -----> ??, Ningo, Greater Accra Region



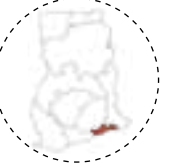
Mary moved to Ashaiman to work (smoking fish). She went living in a house with her uncle.



Her mother, who is still living in Ningo with her father, built the present house for her.

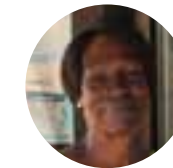


Of her three children, one passed away, one is living here and one went to Ningo, where also family meetings happen. Mary has no plans of moving but if she has to move, she will definitely go back to Ningo.

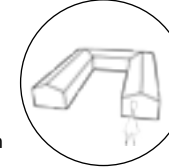


Mercy Asiedu, COOP26

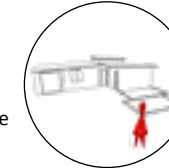
°1945, Eastern Region → 1963, Tema C1 → 1973, TCHS -----> ??, Eastern Region



Mercy moved to Tema to work as a telephonist in a factory and her husband joined her. She rented a room in a compound.



She joined the Tema Co-Operative Housing Society in 1972 and moved one year later.

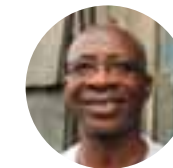


She likes living here but when her children say 'you are too old, you should go to your hometown', she will do so. Then she will give the house here to her children.

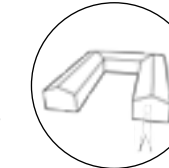


Isaac Gurah, 14C

°1947, Central Region → 1974, Tema New Town -----> 2015?, Central Region



Isaac moved to Tema New Town to work as an electrician at the State Fishing Corporation. He rents a room in an extension of a compound.



In 1985 he started constructing his own compound house in his hometown in the Central Region. Construction was finished in 2000. He will move there in two years.

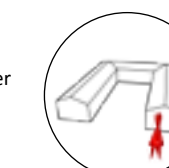


Mary Amoah, 18E

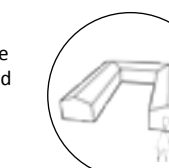
°1959, Swedru, Central Region → 1972, Tema C1 → 2002, Tema New Town -----> ??, Central Region



Mary moved to Community 1 in Tema to live with her husband after they married in Swedru when she was 13 years old.



She moved with her children to the present compound after she left her husband.



Mary is happy to live here among the other tenants, they have close relations with each other 'because they are all Fanti'. But if she has the opportunity, she will move back to Swedru and construct her own compound, as "the Fanti people still exercise the extended family system".



“The Ga have the central power. When ‘strangers’ come to live here, they usually do not know the rules here. The stool will point out responsible people, the chiefs of their tribes, who should educate them to fit in and make sure they obey the rules.”¹⁵

A lot of migrants did not adapt very much to the Ga context and tradition but kept their own ethnic identity and as such remain strangers to the city. They are proud of their origins and tribe and the reciprocities of kinship are very present in the settlements as they use it to improve their situations and to pool resources together. Ethnic background is in that regard found to be a major factor concerning the choice of residence and crucial is that most of the people migrating to Ashaiman stated that they came here because of prior contacts in Ashaiman, mostly family members but also other acquaintances, where they initially moved in with. Migrants of the same ethnic origins often group together in communities, not necessarily spatially connected to a specific place although it occurs when they are living together in the same area or in ‘uni-ethnic’ compounds. These ethnic communities are mostly led by local leaders and take their disputes to them instead of the native authorities. According to such a local Fanti chief, there is a monthly meeting of all the chiefs. He himself often goes back to his hometown in the Central Region when they need him there or for festivities.¹⁴ The Ga traditional leaders, the Tema Traditional Council and the Ashaiman Divisional Council use these local chiefs to communicate with all the ‘strangers’ from the different tribes. As the elders of the Divisional Council stated:

It is a bit unclear what exactly the opinion is of the Ga on the presence of all these ‘strangers’. Mostly when asked or in public, they respond that they do not have any problems with them because ‘we are all Ghanaians’ and they are proud on the image of the Ga and Ghanaians in general as hospitable and peaceful people. Peil (1974) in her study on migrants in Ghana also found that ‘Ghanaians are remarkably tolerant and they have the ability to live peacefully in a heterogeneous environment’.¹⁶ But on the sly and on more inquiry, a lot of them express a certain aversion to them, as they are sometimes perceived as ill-mannered and not feeling responsible for improving the environment. Also in literature, it is believed that the commitment of such migrants to the urban area becomes ‘more tenuous, connections between social and physical space become disjoined, and frameworks for identity formation and networks are spread across regions and nations, rather than being rooted in specific locations’.¹⁷ In Ashaiman specifically, Peil found that ‘the large number of migrants was sometimes felt to be a political hindrance to the town and there was the tendency to give the ‘strangers’ credit or blame for the conditions which were, at most, loosely related to their presence’.¹⁸



Office of the Ashaiman Divisional Council and the Ashaiman chief.



Palace of the local Ningo chief in Ashaiman.

SPATIAL MOBILITY IN THE TEMA AREA

Traffic congestion and traders on the Fishing Harbour Road connecting Tema New Town with Tema Township .

Spatial mobility is an important aspect of urban life as a lot of city residents are continuously 'on the move'. This practice also offers a substantial critique to the planning ideas promoted by Doxiadis in Tema. These were not only based on functional segregation between residential, industrial and commercial programmes, but also on the separation between pedestrian and vehicular flows. Initially Tema New Town was intended by late colonial planners as a settlement independent of Tema Township in order for it to maintain the 'traditional' lifestyles of the Ga. However, as Oko Adjetey already pointed out in 1964:

"The close proximity of New Town to the Township promotes easy communication between the two communities. The occupants of New Town in particular take the opportunity to make frequent visits to the Township for shopping, entertainment, and other necessities which are unobtainable in the village. Considering the number of such people together with those who go to work in the

township, it is estimated that about 2.500 people from New Town visit the Township daily. [...] These daily movements bring the New Town residents in contact with a highly urbanised and modernised society, bringing them to the awareness that not only is he being considered as a lower class citizen, but also he is gradually losing his identity as an indigenous citizen of Tema."¹⁹

In the early years of Tema, roads and infrastructures were very advanced compared to other areas of Ghana and its region. However, nowadays, moving around in the Tema area is cumbersome and traffic congestion is not only a daily but almost a permanent hindrance to movement. Congestion and mobility offer however large opportunities to the many informal traders who rely on street spaces and sidewalks to sell their goods. Main roads became huge linear markets, the Accra-Tema motorway became a sort of mini mobile market with focal points at the tollgates and even the railways are used as a shortcut for pedestrians on the move.



One of the main roads in Ashaiman, which turned into a huge linear market.

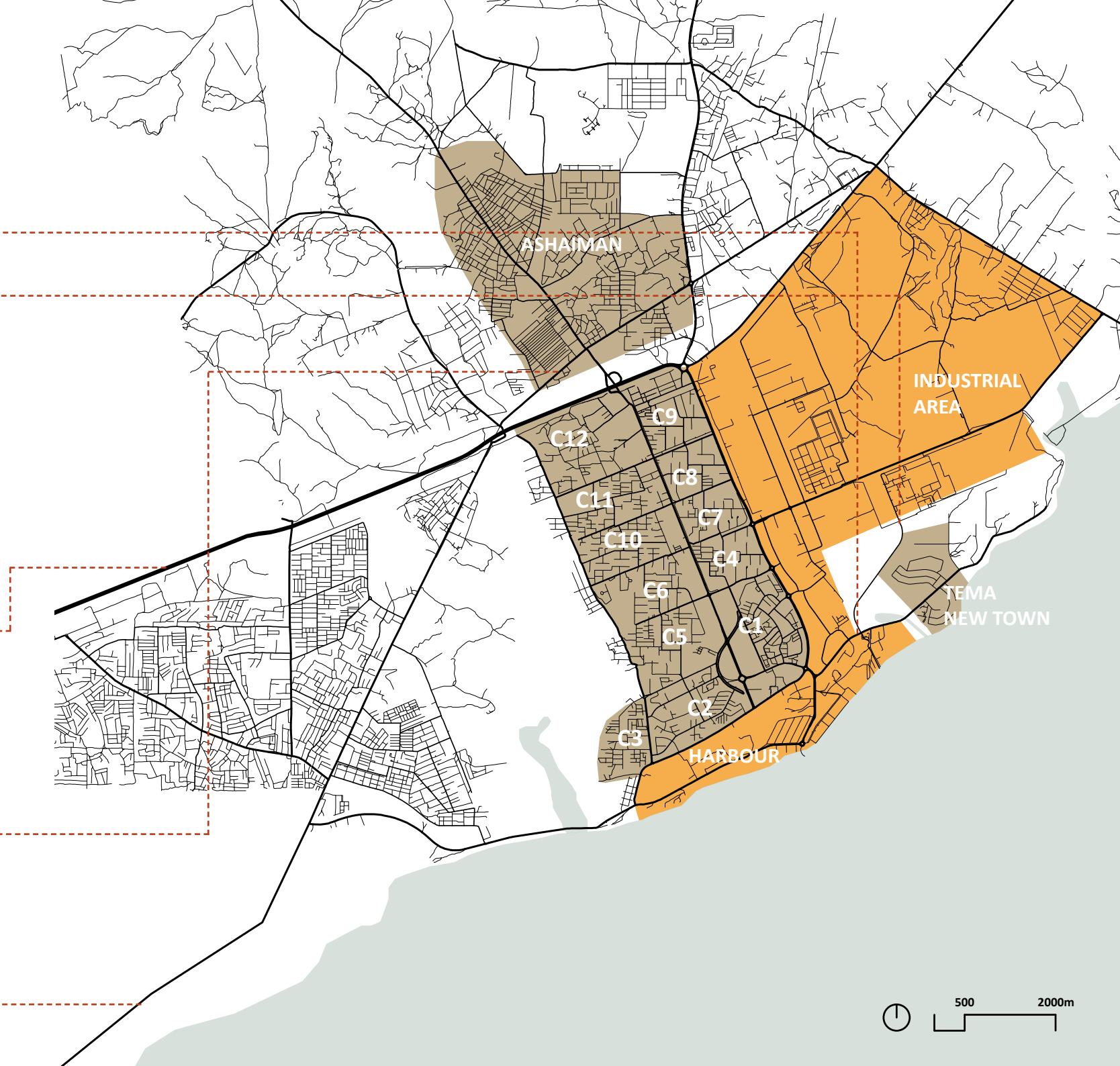


In the first place, internal spatial mobility was crucial for Tema Township since the area was divided into different zones: a harbour and an industrial area centred around different residential communities. Tema is marked by intensive commuting between the residential areas and the productive ones (harbour and industry). Additionally, in spite of the fact that each community was planned as a self-supporting entity, mobility also occurs between the different communities in order to access services such as hospitals, schools and markets, not to mention churches. According to Frank Tacki of the private planning practice 'the Consortium', congestion in Tema Township has been enhanced by the various activities that have been focused in Community 1 during the years. Initially, every community was meant to be self-supporting with its own centre. However, Community 1 spontaneously became the commercial centre for whole Tema and the big traffic junction where everyone has to pass. According to him, a priority should be the removal of those functions out of Community 1 that do not belong there.²⁰

All approaching roads and connections to and from Tema are congested and traffic bottlenecks are numerous. Connections with other cities, towns and regions are merely concentrated north of the communities, centred around the 19 kilometre long **ACCRA-TEMA MOTORWAY**, which is an important connection as Tema was originally conceived as a twin city of Accra.²¹ The Tema harbour was supposed to become a supplier of Accra and to relieve the Sekondi-Takoradi harbour of such burden. The current dependence on Accra is quite high as not only cargo transportations use the motorway but a lot of residents of Tema work in Accra as well (and vice versa) and commute to work daily. Travelling to Accra can be done in two ways. Either you take the motorway or you take the **ROAD ALONG THE BEACH**, passing some smaller towns. Ideally it takes one about half an hour but travelling times up to four hours are not exceptional. Concerning our studied areas, travelling from Ashaiman and Tema New Town to Tema Township and vice versa is can be called a problem too. Both are connected to Tema Township with practically one single road and finding any trotros or taxis during rush hours can be a problem.

Officially, TMA is working on a possible solution regarding the **FISHING HARBOUR ROAD** connecting New Town with the communities. Broadening this road with only one lane in each direction is not possible since it is bounded by industry and the harbour. But there is an unofficial, **ALTERNATIVE ROUTE** in the north through the industrial area that is used a lot during rush hours to avoid the Fishing Harbour Road. The only option TMA has is to construct a proper road there but the land is private property of VALCO (Volta Aluminium Company). Negotiations with VALCO have not been successful up to now.²² As such, concerning Tema New Town, improvements in this regard are not to be expected in the very near future. TDC engaged The Consortium in Accra to make a study on the redevelopment of New Town but according to Frank Tackie of The Consortium, money is going to be a big problem and extra funds from organisations such as The World Bank will be needed. Learning from the success of similar World Bank funded projects such as in Takoradi and Accra, the intervention of The Consortium will focus on upgrading the infrastructure in the knowledge and hope that other improvements and investments in housing and other areas will follow, initiated by the residents themselves.²³

In Ashaiman, the same strategy is adopted by ASHMA as providing roads is officially one of the key strategies stated in their *Medium Term Development Plan* for the period 2010-2013. The plan states that the poor road network is a major concern, causing many traffic congestions, fire hazards and leading to a poor built-up environment.²⁴ However, they seem not to be able to accomplish their own goals. The recent riots in June 2013 where the insurgents urged the officials to construct the promised roads is evidence of their failure, as **ONE OF THE TWO MAIN ASHAIMAN ROADS** was still not paved. Many road constructions and demarcations have been done already though, and these actions can rely on a very broad public support, even if the demolition of private structures is involved. We interviewed five cases where part of the land was lost and structures were demolished for such demarcations. Only one of the respondents stated to be unhappy with this while the other four supported these actions.²⁵



MOVE OR IMPROVE

MODELS AND THEORIES TO DESCRIBE HOUSING CHOICES

Even within the low-cost area in Ashaiman, different localities are leading to different consequences on the mobility of residents. Where streets are not paved and no gutters are bounding the streets, dwellers have less limitations on improving their dwellings. ◀

Besides spatial mobility which has less to do with housing, and migration, which is an act of mobility on a scale that exceeds the city or the Tema Metropolis, households and individuals can also be residentially mobile within the Tema area. Residential mobility within the city is not only operating on a different scale, it is a completely different process, fuelled by other inputs and resulting in distinctive socio-spatial contexts. Residential mobility is more than literally households moving from one place to another as not all households or individuals wish to move to improve their conditions and housing situation to a new level that befits their new socio-economic status. It is a frequently-used strategy by urban dwellers as in Accra it was found that 67% of all sampled dwellers moved at least once within Accra within the last ten years.²⁶ According to information from the Ghana Statistical Service, this number is 58% in Ashaiman and 54% in Tema New Town.²⁷ Out of all our interviewees, 30% moved at least once in the past ten years, resettlements and migration excluded. Many studies have been completed and theories have been advanced regarding the issue of residential mobility and the choice of households to move or improve (Bertrand, Schandorf & Yankson, 2012; Bahr, 1990; Klaufus, 2012; Seek, 1983; Sinai, 2001; Turner, 1968).

“The individual household can be considered to be under the influence of two sets of forces. One is internal, in that it is generated by the household itself and defined in terms of its own needs, changes, characteristics and expectations at every stage of the household cycle. The other is external and defined by the characteristics and environment of the locale. These two sets interact in creating ‘place utility’, which essentially measures an individual’s level of satisfaction or dissatisfaction with a given location.”²⁸

These two sets of forces, internal family changes and external socio-economic and environmental conditions, are changing continuously, leading to altering levels of (dis)satisfaction. A higher level of dissatisfaction produces stress on the urban family, which has the choice at each level to do something about it and to adjust their housing situation to these new internal and/or external conditions. When the dissatisfaction has reached a certain threshold, action is taken. The household or individual has the choice between moving out to another room, house and/or area or stay in the current room or house and improve existing conditions.

The decision to move or improve is also influenced by locality. ‘Some areas or housing projects imply residential mobility, other promote changes to current structures.’²⁹ For example the Tema Co-Operative Housing Society, although not envisioned as such, is allowing for improvements. It is flexible and able to adapt to family changes whereas the Amui Dzor Housing project for example is not. Also the low-cost area in Ashaiman is limiting improvements and encouraging moving out more compared to section E as plot sizes are fixed and bounded by roads and gutters, the maximum built-up space is regulated (in theory) and houses are more easily bought and sold in that area.

Before going into detail into how moving and improving are happening nowadays in the Tema area, with a focus on New Town and Ashaiman, two other issues will be discussed to frame residential movements in their context. It makes therefore sense to examine what mobility meant in Old Tema and then to understand what the making of Tema Township has implied vis-à-vis residential mobility.



(IM)MOBILITY IN OLD TEMA

The situation of Old Tema between the *Sakumono* and *Chemu* lagoons and in between the two neighbouring villages of Nungua and Kpone. (Amarteifio, Butcher & Whitman, 1966, p.56)

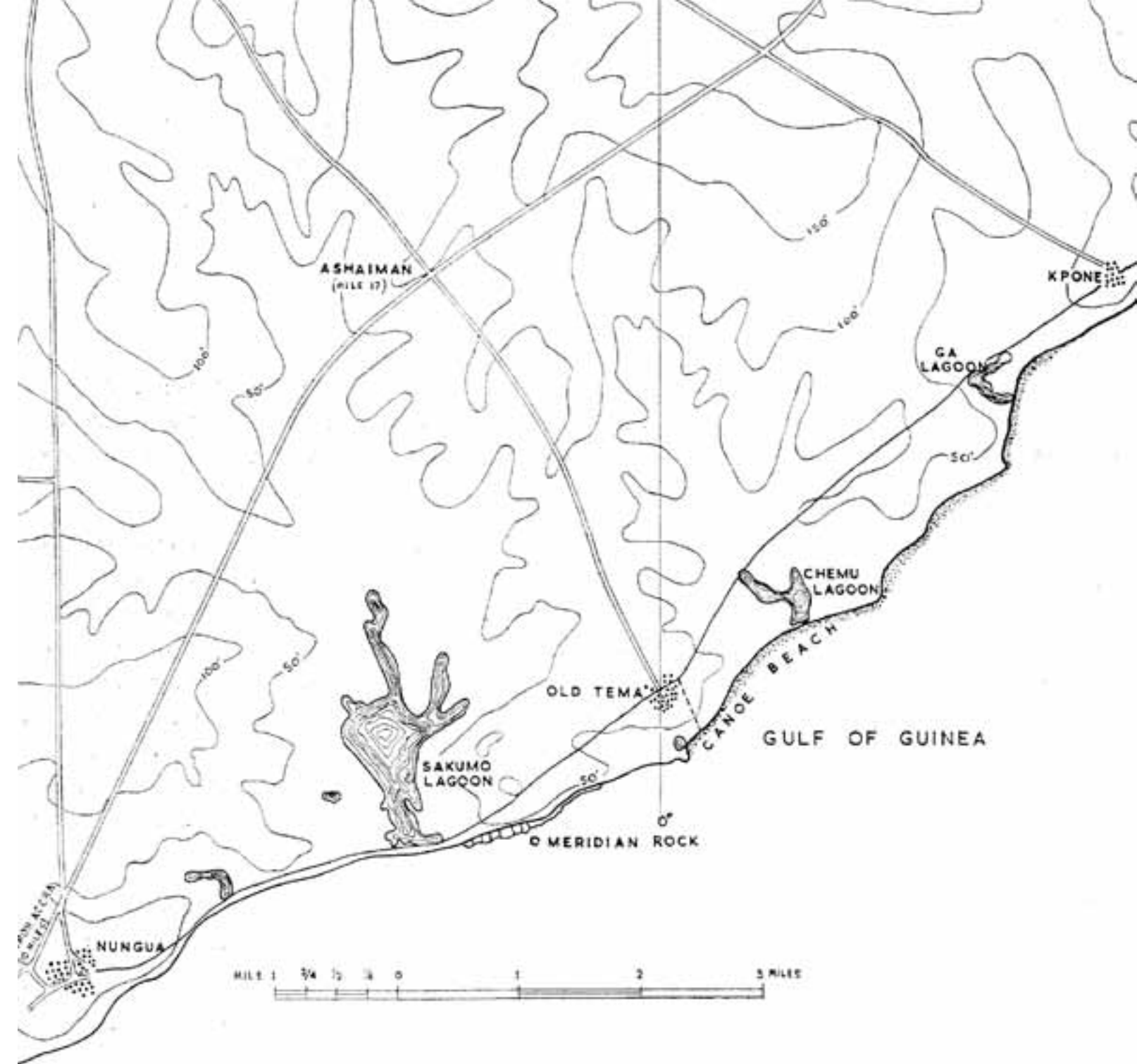
Old Tema was characterised by immobility rather than mobility in various ways. According to Oko Adjetey (1964) it was a fairly self-sufficient village and transport facilities were poor, the contact with surrounding villages and foreigners was practically nil. As such, contact between the residents and the outside world was very limited and 'it was not surprising therefore, that the autochthonous people of Old Tema were very strongly attached to their customs and traditions'.³⁰

Residential movements were quasi limited to movements within the village, and even that was very limited as the traditional practice of dividing compounds into male or female houses was still very strong, although some mixed compound could be found due to foreign, western influences. With this system, everyone stays in the house of the mother's family, except the boys who move to the father's compound at the age of 13. So even marriage did not cause any movements.

However, Field (1940) described the inhabitants of Old Tema as quite mobile as 'the habit of leaving town prevails'. Men leave the village to work somewhere else, also abroad, and even the women sometimes go off for a few years of trading. They come back in most cases though and these foreign contacts mostly have not diminished their devotions to their village and its traditions. Such people are

perceived as wiser and more respected for having travelled. Others who want to build their own house or want to live together with their wife moved out as 'strangers' to other towns once they saved enough money.³¹

The residents of Old Tema were with respect to their livelihoods very dependent on their location near the sea, as it was a fishing village, and in between the two lagoons of *Chemu* and *Sakumono*, as residents used them for the extraction of salt. This dependence however also meant that when the fishing season was down, they mutated into farmers and often relocated themselves to Ashaiman, even if for short periods of time (i.e. for sowing and harvesting). But it was not only for their livelihoods that they were anchored to their space as the lagoons were not only protecting the people geographically and strategically from their enemies, but also spiritually, as they embodied the most important divinities for the Ga people of Tema. This more transcendental aspect is very important, which also became significantly apparent during the resettlement process, which was delayed for seven years as the people of Old Tema were very reluctant to move as it was a taboo to move out of the protection of the lagoons. Also the various other gods were often buried in the ground and transferring them, along with the transfer of all buried ancestors, to the new town was seen as impossible.



CONCEPT OF TEMA TOWNSHIP AND POLICIES REGARDING RESIDENTIAL MOBILITY

Official government policies focus on residential mobility and neglect the option of improving just as previous planners such as Doxiadis have done when designing Tema Township. 'Immobility is seen as an impediment to efficient distribution of housing packages to households of differing housing requirements; but the possibility of housing adjustments through making improvements to the household's existing house is often ignored'.³² However, Doxiadis his position is not so clear-cut in this regard since he did imagine low-cost housing units to be extended. Tema was seen by Fry, Drew, Alcock and Clerk, as well as by Doxiadis as consisting of different communities with a mix of different house types to cater for all socio-economic groups. House types ranged from single rooms and flats to multiple bedroom houses. It was meant for people to live in Tema Township in a house that suited their socio-economic status and household composition, as long as they were employed there. When this was no longer the case, residents were expected to move back to their native villages at retirement or move to another house type if the current one did no longer met their needs (or matched their status).³³ In any case, houses were designed for the nuclear family or household and not for the extended family.

Government policies concerning real estate, renting, building regulations and the processing of land still focus on these aspects, counting on residential mobility instead on the option to improve and transform and promoting the notion of the single household instead of multi-habitation. Official policies and a lot of professionals expect all urban Ghanaians to be(come) modern and exchange their indigenous values, social fabrics and cultural shades for a more urban way of living, influenced by foreign, Western cultures. 'Villas and apartment blocks represent modernity and the spread of western ideas and a more separated lifestyle'.³⁴ Oko Adjetei foresees this change, although it will be a slow and gradual one. 'Residences are reflecting people's vocation. But vocations and livelihoods are changing and so will residences'.³⁵ Also Frank Tackie states that people can and will change. 'There is a whole influence of foreign people and there are a lot of Ghanaians living abroad. People here are influenced by cosmopolitan Accra and foreign cultures they see on television and begin to affect their thinking. They begin to accept it as a way of live. For those people, the immediate demand is to live

in apartments. But these modern house types are not for everybody, some people do not want to live in flats'.³⁶

Other studies around the Tema communities and our analysis of the Tema Co-Operative Housing Society in Community 8 show this is not what occurred in practice. Houses are transformed, even into compound houses as they become inhabited by multiple households or extended family. Also TMA and TDC acknowledge this so-called failure, as they see it that way. A town planning officer at TMA confirmed that the model is that individuals and households move from one house to the other during their life cycle. When you finish school, you should start working, leave your parents and move into a flat or one bedroom unit. When you marry and have children, you should move to another house with more bedrooms and so on. There should be 'a continuous act of moving'.³⁷ But he stated that a major reason for the failure of this idea in practice is the enormous housing deficit Tema is dealing with and the failure of TDC to provide for enough houses for all income groups. Residents willing to move have no place to move to and as such stay in the family house and transform it to meet their needs, especially the indigenous people from Tema. Another TMA official stated that TDC was supposed to overlook these issues but that merely because of constantly changing governments and policies they were not able to. In TDC its point of view, the TDC architecture director also described the initial concept of the communities and how this idea got lost:

"The idea was that if your economic status changes and the house is not conform your financial status, you have to move out to another house that fits your needs. But the political and economic circumstances have not been like that. Somebody lives in a small house, his economic circumstances change and then he wants to change the house to match his new economic status by building extensions. TDC did not like it but this kind of change, growth has been so rapid that TDC was not able to get control over what was happening in reality."³⁸

Areal image of Tema Community 1, showing the different house typologies. (Amarteifio, Butcher & Whitman, 1966, p.25)



RESIDENTIAL MOBILITY: MOVE

The decision of households or individuals to move to another room, house or area within the Tema District is influenced mostly by complete other factors compared to the decision to migrate from rural areas to the District. In the case of migration, our fieldwork and literature highlighted the importance of economic factors, job opportunities and the presence of relatives. But if we look at residential mobility, we can see that choices do not focus on job-related movements, nor on the presence of relatives. This may be because the ones moving within the Tema District are already living in the area and hence have firsthand knowledge about it instead of relying purely on information gathered from relatives far away. Instead, some other important sets of factors come to the foreground.

Firstly, moving just to improve housing conditions and to climb up the social ladder appears to be the most predominant reason. It includes the most frequent reason of 'to go and live on my own', but also because dwellers have the finances to do so and to move into bigger/better accommodation.

Secondly, not all movements depend on one's own volition and are based upon one's decision, especially since we are dealing with a context marked by resettlements. Not only are people forced to move by authorities, but also landlords, employers and family members contribute to evict people from their residences.

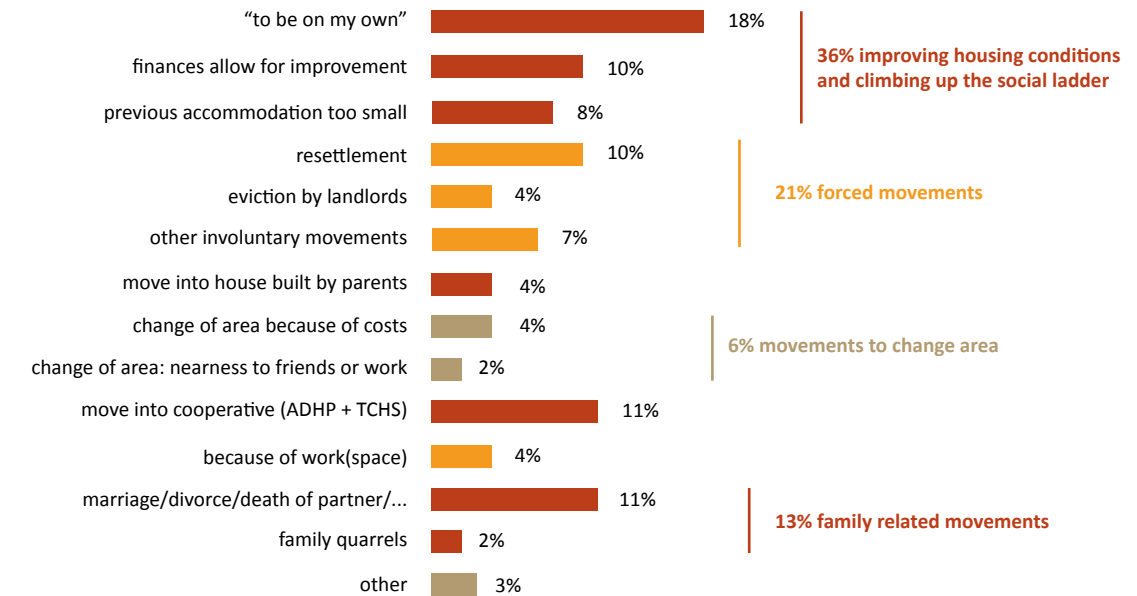
Thirdly, events such as marriage, divorce, death and other family related events as well as family quarrels trigger residential movements. In Accra, it is found to be one of the major reasons for people moving into core indigenous areas as 32% moved to join their spouses and 11% moved as a result of separation, divorce or death of their spouses.³⁹

In the fourth place, moving into a cooperative society such as the Amui Djor Housing Project and the Tema Co-Operative Housing Society appeared to constitute a big part of the motivations to move but that might be because a lot of interviews were done in that regard which result in biased results. As such this movement will not be further discussed here.

Lastly, but seemingly less important, there are the movements to another area to change environment. Movements between different residential areas are called inter-residential movements. This is also crucial although our results show otherwise. Also in this case, biased results can be the cause since movements out of our case study areas were not noted, only movements into and within the areas.

In the following sections, the focus will be on three of these sets of factors. Firstly, the forced movements by the authorities will be discussed, the other forced movements will come back in the other sections. Secondly, inter-residential movements will be examined, i.e. movements between different areas, where those areas here are defined as Ashaiman, Tema Township, Tema New Town and Manhean/Bankuman. Lastly, there is the issue of intra-residential movements, i.e. movements within a residential area, where the focus will be on the improving of housing conditions and moving up the social ladder. As mentioned moving into a cooperative society will be left out, as well as the family related events as they do not need a separate section but they will inevitably become apparent when discussing the other movements.

Reasons for moving in all our noted residential movements:



Houses partially demolished by TDC for the demarcation of a road in section E

Forced movements: resettlements and evictions by the authorities

Out of all our interviewees, 6% never moved voluntarily in their entire life but only moved within our studied area because of resettlement(s) and that number is brought to 19% if we look at the indigenous Ga only. Of all our noted residential movements, 10% was because of resettlements, not only the resettlement from Old Tema but also the one from Awudung to Manhean, from Amui Djor to Adjei Kojo and some road demarcations forced residents to move. But in the latter case, most house owners are not evicted as the authorities try to demarcate the roads in such ways that only parts of buildings are demolished. This approach is highly appreciated by the residents as it allows them to stay and maintain their foothold in 'their area'. However, in a lot of cases, tenants are then the dupe since the decrease in rooms is often followed by evicting tenants.

We see that those people are not always happy to be relocated, sometimes because they are not properly compensated according to them but more importantly because it is 'their area' to which they feel attachment for and that has 'gradually moulded their habits'.⁴⁰ The resettlement from Old Tema to Tema New Town went all but smoothly because the inhabitants were not willing to move, not only because of financial or practical reasons. However the locality of

their livelihoods were very important, but also because of their more transcendent attachment to their place in between the protecting lagoons and all traditional aspects of their way of living.

Today, these indigenous factors are less crucial but that does not mean that resettlements happen without flaws. If the authorities do not immediately demolish the houses in cleared areas and use the area for its intended purpose, a lot of evicted residents keep living there or return, knowing though that they can be evicted again anytime. This is the case in Awudung and Amui Djor. Sometimes the property is used to rent out to tenants but in many other cases, owners themselves keep living there, although the conditions may be rather bad. The problem arising here is that if the area actually needs to be cleared, the houses are still occupied, as well as the new areas where they have been resettled too. In this case, a lot of people are going to be put on the streets, which in the end will be tenants.

Eviction of the poorest out of areas due to gentrifying processes seems to be absent in our case study areas. However such processes might be there in the market area of section E in Ashaiman since it is developing rapidly with multi-storey commercial buildings replacing all wooden residential compounds, a transition that is stimulated by the local authorities.



People waiting for an inter-city bus. Some of them are moving residence and take along with them as much as possible of their belongings. © John Firestone

Inter-residential movements: moving out to another residential area

Moving to another area, not to change housing characteristics or because of events such as marriage in the first place but just for the change of environment is also crucial as Benneh et al. (1990) found inter-residential mobility the most significant mobility process within Greater Accra. In this case, improving is not a viable alternative for moving. The existence of areas with their own unique characteristics triggers residential mobility. In most cases, one is not moving to a new area to be closer to work, relatives or friends but they do so to move from one socio-economic class or zone to another. These movements are happening in both directions although the outward movement from the inner city to outer zones or periphery is most prominent.⁴¹ Some are moving from a higher class to a lower class, such as the big amount of Tema residents who moved to Ashaiman because they could not afford living in the Township anymore.

Others move up from Tema New Town or Ashaiman to Tema or to other newly developing residential areas in the periphery such as Communities 22 near Ashaiman, Community 25 or the various neighbourhoods, some of them being gated-communities, between Tema and Accra. The latter movement is only for the few 'lucky ones' who are able to do so, but it is very present though in the aspirations and motivations of many individuals who are dreaming of one day moving to such neighbourhoods. But moving to a better area does not necessarily imply moving to such high class neighbourhoods. Bankuman and Manhean are very attractive areas for Tema New Town residents to move to as the infrastructures such as water provision are readily available and of a better quality. The area generally is less congested and people want to move there just 'to have a peace of mind'.

Residential mobility contributes to a sort of spontaneous segregation in zones based on (perceived) income, which in turn triggers more residential mobility between these areas. Tema was designed as having a mix of higher income and lower income target groups but due to the housing deficit and the following high land values and

rents, houses intended for low-income households ended up in the hands of the middle-class. Many lower income households therefore moved to Ashaiman, especially after the Structural Adjustment Programme. This resulted in a shift from Tema as a mixed city to a perception of the communities as a higher and middle class area where the remaining low income households experienced a feeling of being out of place. This caused them to move to other areas as Ashaiman as well, reinforcing the process even more until the (partially) perceived idea of Tema being no place for the lower income groups turned into reality. Ashaiman became the place where informal businesses were the standard, it became a characteristic of the area, just as the loose building regulations and low rents. Such characteristics gave those lower-income people opportunities to cope with city life and 'to adapt to the dictates of the urban economy.'⁴² Concerning Tema New Town, it was never designed and intended to become the lower-income settlement as it is today. Oko Adjetey pointed to the matter of spontaneously emerging socio-economic issues already in 1964:

"The residents of New Town come into contact with people who have a higher standard of living. In addition to this contact is the experience of better facilities such as exist in the township, which naturally open their eyes to something worth desiring now. Thus it has become the tendency for the young men of New Town to rent rooms in the communities of the township when they can afford it, so that they can enjoy such facilities like houses which have their own bathrooms, flush lavatory and electricity as well as night life and other amenities which are non-existent in New Town. On the other hand the sole attraction of the village is rent per room which is much lower there than in the township. Consequently it is only the poorest tenants who come to live in the village. It is indisputable that such a circumstance in which the well-to-do vacate the village to be replaced by very poor tenants may ultimately result in New Town degenerating into an environment too far below the standard of its neighbouring communities which form the Tema township."⁴²



Attempts to counter this phenomenon such as the Tema Co-Operative Housing Society were not without flaws. The process was complicated and the distance between intentions and reality was considerably broad. While it was the intention for the Society to house low-income workers and give them a place of residence in the Township, as long as they remained low-income workers, the current residents are not to be categorised as such. Even the current president of the Society questions if the purpose of the project, which he links to the ideas of Kwame Nkrumah regarding Tema as a whole, got lost.⁴⁴ Some were not able to stay there as the costs that living in the formal city bring along such as electricity and water bills made living here too expensive for them. Others outgrew their low-income status but did not move out and improved their dwellings instead. This resulted in the evolution from the Society as a low-income area to a middle-class area.

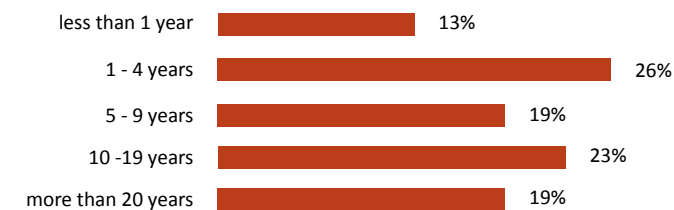
This issue brings us to the Amui Djour Housing Project where measures are taken and have to be taken maybe even more as to counter this change of socio-economic target groups. According to Ohene Sarfoh, arrangements and contracts have to be made to prevent gentrification from happening. The poor get a unit and may want to sell it to more rich people and start living somewhere else in the slum again because of financial reasons or because they might feel that they do not belong there. The ten year locking system, where beneficiaries have to pay off part of the building costs for ten years before the unit becomes their property, helps and is needed but according to Ohene Sarfoh, 'people's lives are not static' and there has to be the option for them to move out if the unit in the project does not meet their needs anymore. But then, the federation should have the right to decide who is going to be the new beneficiary, who should be the poorest tenant of all members.⁴⁵ This is not the case in practice. During the period of our fieldwork, two members were each occupying two single units and four members moved out and were subletting their units, mostly because they found their units to be too small. The latter is not allowed but the Ghana Federation of the Urban Poor is not doing anything about this at the moment as their president stated 'they cannot put those tenants on the streets'.⁴⁶ A final remark can be made, based upon the statement of Frank Tackie that moving poor 'slum dwellers' out of their slums into slum upgrading projects such as the Amui Djour Housing Project will not turn out to work very well:

"If you take a lion from the jungle, it is still a lion. They should look more at the socio-economic conditions and work on that. Otherwise you will put them into this better environment but nothing will change. It is the human content, not the shell. It is the people who live in it that make the slum, it is not the built environment. Moving them to a better place will not make any difference."⁴⁷

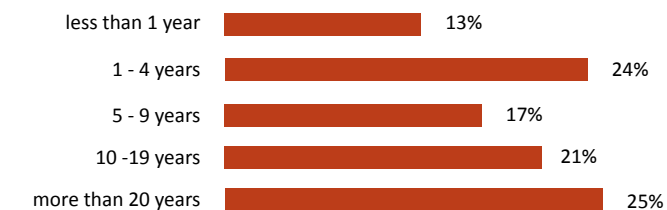
Literature (Benneh et al., 1990; Bertrand, Schandorf & Yankson, 2012) found that inter-residential mobility is more significant than intra-residential mobility, supported by statistics of the Ghana Statistical Service which show that a lot of residents have a rather short stay in their area of residence. Our fieldwork material exposed that inter-residential mobility is however not very present. Only 18% of our noted residential movements concerned moving from one area to other areas, of which half is caused by resettlements and not out of free will. Only 6% of the movements were done because of the change of area itself. As a consequence, area characteristics or moving for the proximity to work or to relatives and friends are remarkably absent in the list of reasons why residents moved. A significant exception is represented by the frequently-occurring movement from Tema Township to Ashaiman because of the difference in housing costs. A possible explanation for this bias may be a different definition of what exactly a single residential area is. We defined Tema New Town, Manhean, Tema Township and Ashaiman as different, but a smaller division will lead to complete different results. Furthermore it may be assumed that the indigenous Ga are more inclined to stay within the social areas in which they were raised.⁴⁸ However, a lot of our interviewees, 53%, stated that they would like to move out if they were able to. Out of them, 30% was actually in the process of moving as they acquired land in another area and in some cases started building. The assumption that the indigenous Ga are more inclined to stay does not hold as in New Town, 70% of the respondents expressed their aspirations of moving out, compared to only 30% in Ashaiman.

A house in the Tema Co-Operative Housing Society, which is not to be called a low-income workers house. ◀

Duration in area of residence in Ashaiman:
(based on census data from the Ghana Statistical Service, 2010)



Duration in area of residence in Tema New Town:
(based on census data from the Ghana Statistical Service, 2010)





Ashety Dede Apoe Ibrahim

Ga
Owner

56

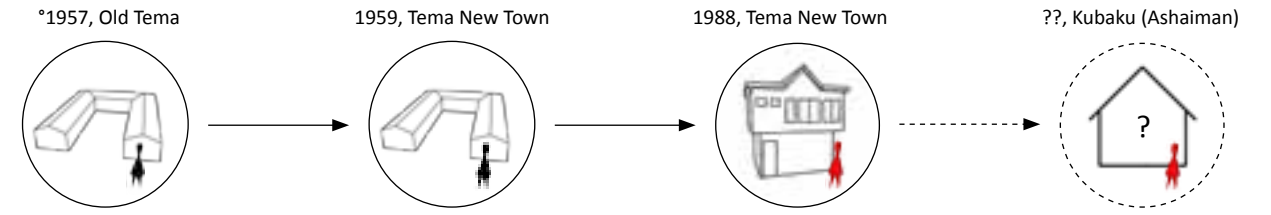
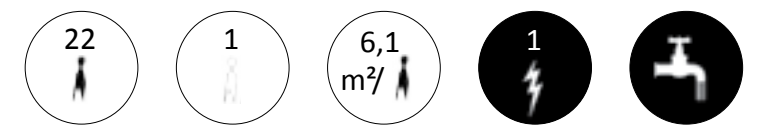


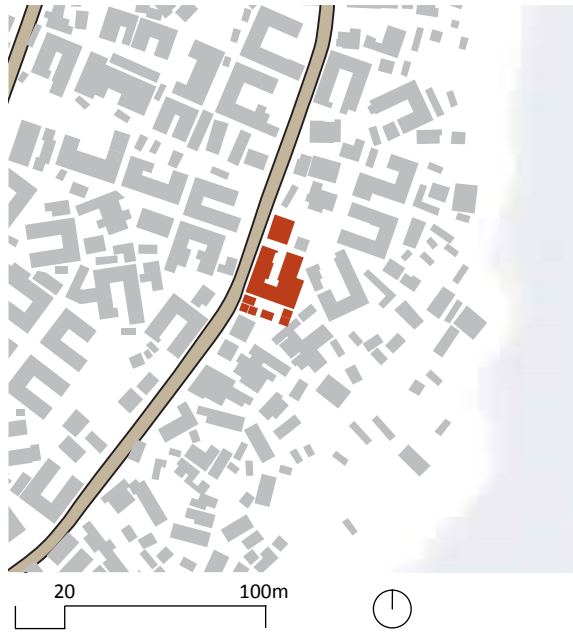
Dede was born in Old Tema and was only one year old during the resettlement. The main compound here is owned by her mother. When she started to get more and more children, her unit in the compound became to crowded and she started building her own single storey extension in 1988 as for her to have more private space. Five years later, when the population was increasing, the second storey was built. A lot of space of the ground floor is used for home-based enterprises. Dede herself makes fritters and calls herself a 'provision trader'. Other business in the house are operated by other family members.

Currently, Dede is living here with her husband, some of her children and grandchildren and some other relatives as well. Her husband and her male grandchildren are sleeping at the upper floor. The house has a bathhouse but no piped water connection. One of her sons connected the main compound to the main water pipe and constructed showers next to the compound ten years ago.

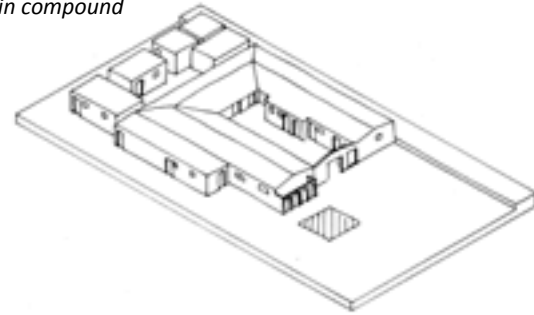
Dede and her husband bought land in Kubaku near Ashaiman in 2003 because this place became to crowded as well and she prefers a place where she can live together with all these children and grandchildren. They started building in 2008 but they ran out of money to finish it. She prefers that area because she wants the children to grow up in a decent environment. "They need some place to develop."

house 20F

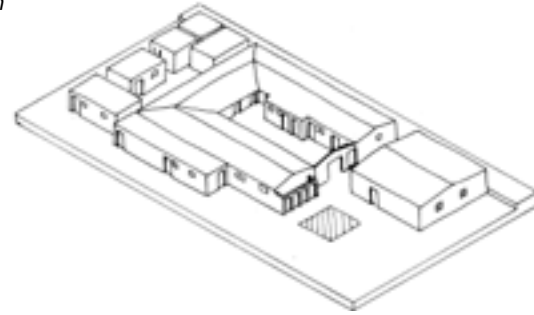




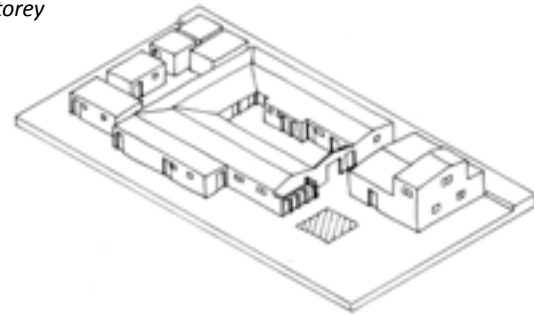
| current main compound



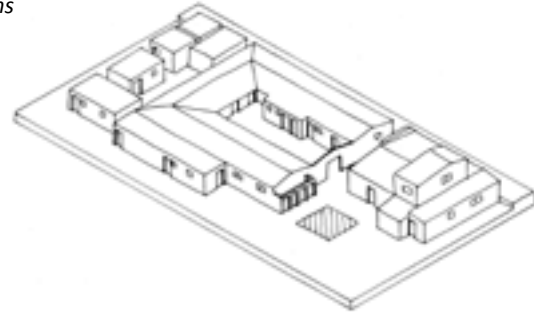
1988 | extension



1993 | second storey



2005 | extensions

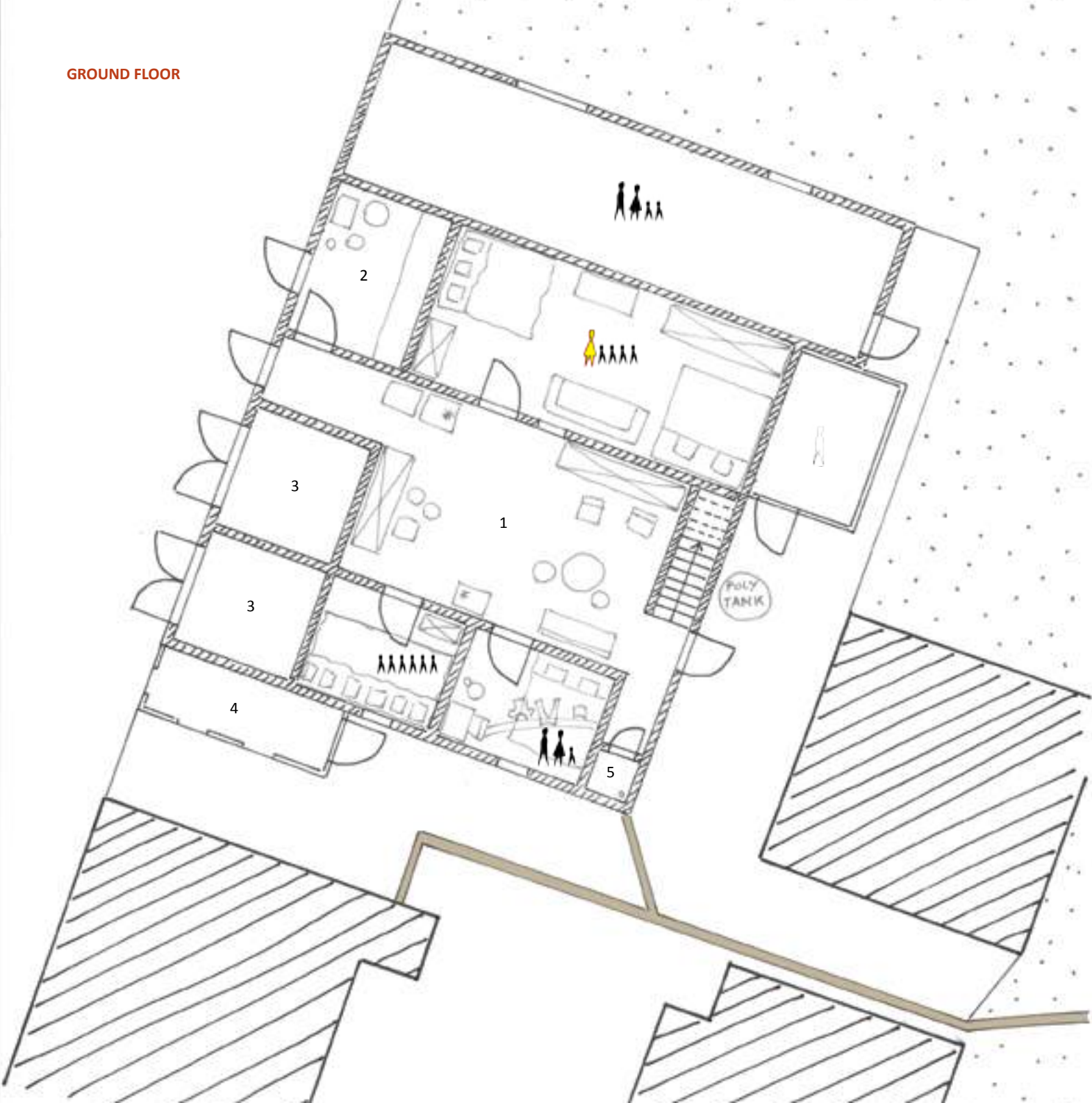


The living room/work space of Dede in the centre of the ground floor.

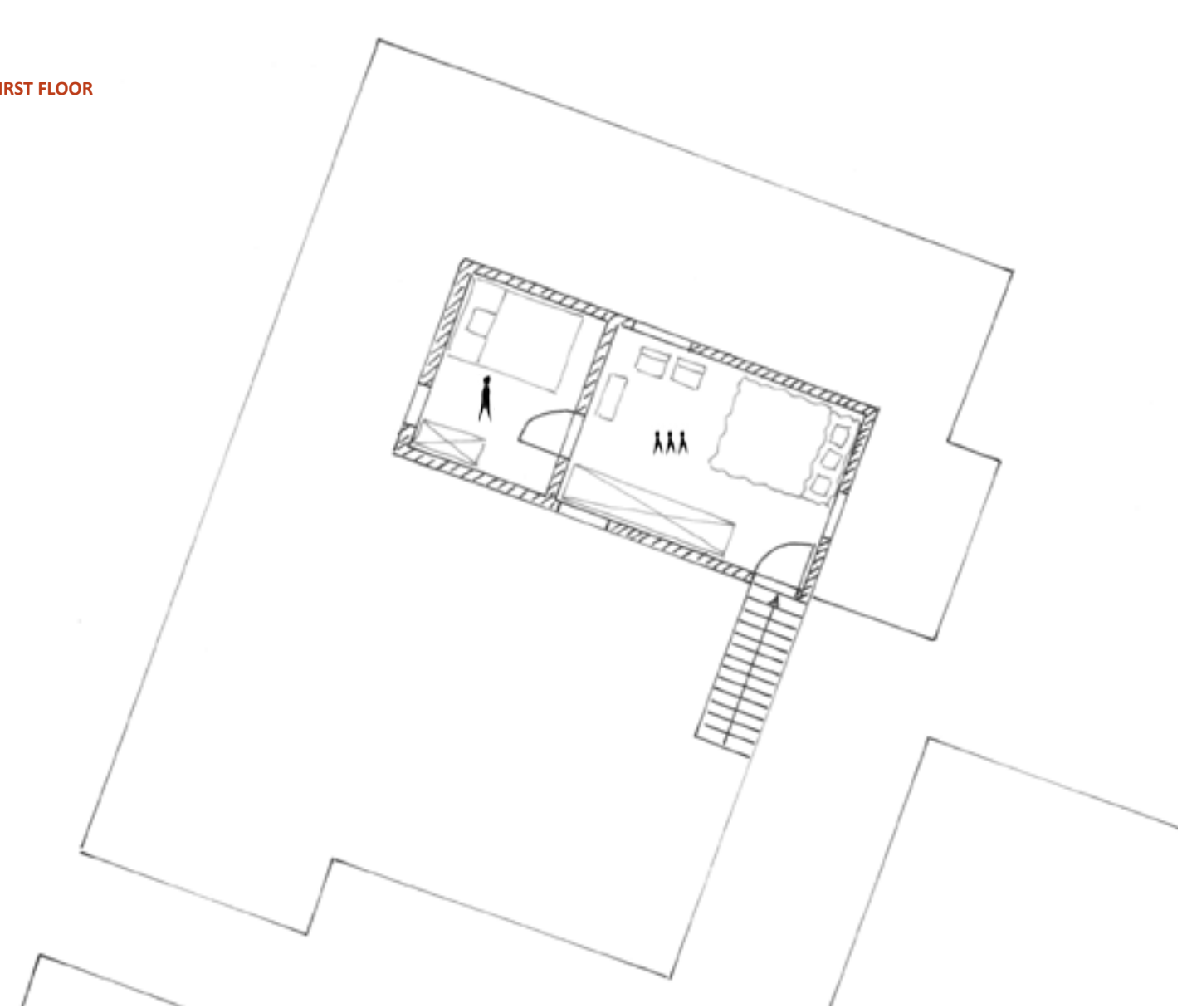


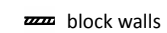
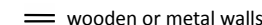

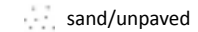
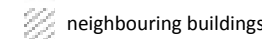
The bedroom/hall on the second floor.

GROUND FLOOR






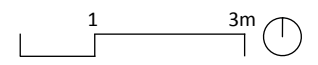
FIRST FLOOR



-  block walls
-  wooden or metal walls
-  gutter
-  sand/unpaved
-  neighbouring buildings

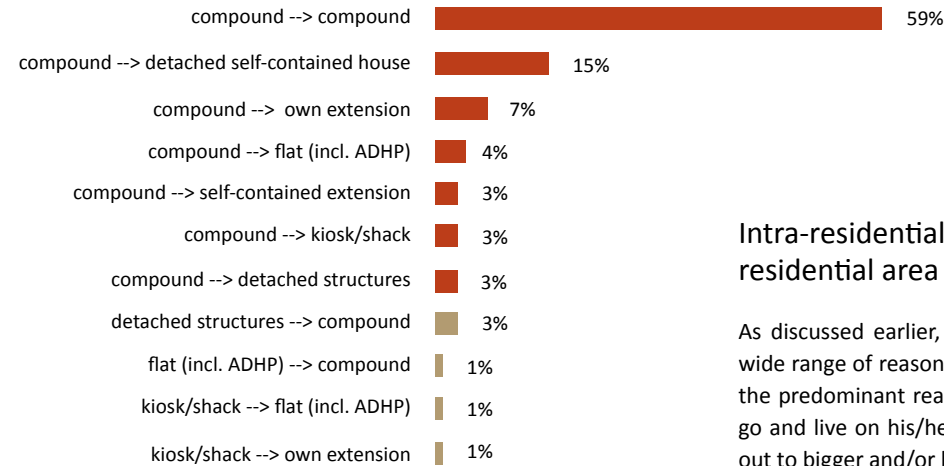
- 1 living room/work space where Dede prepares her fritters
- 2 kitchen/storage space
- 3 commercial space (video library)
- 4 kiosk
- 5 bathhouse

-  Dede
-  Dede's family
-  tenants



Also kiosks and shacks that are essentially work spaces are often used for sleeping. ◀

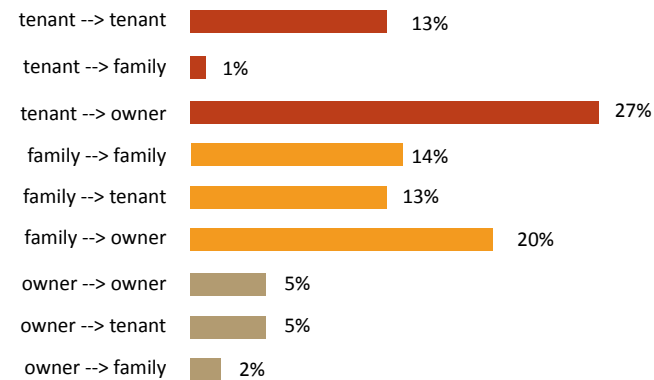
Points of departure and destinations of all our noted residential movements in terms of house type (red are movements with the compound as point of departure):



Intra-residential movements: movements within a residential area

As discussed earlier, intra-residential movements take place for a wide range of reasons. Interviewee responses however expose that the predominant reason for moving within a residential area is 'to go and live on his/her own' when finances allow for it or to move out to bigger and/or better accommodation, more than movements related to marriage and other family events. If we look at the type of houses in our noted residential movements we see that, in 94% of our cases, the compound house is the type of house where one leaves from and it is also again the destination to move to for 63% of the cases, followed by (self-contained) extensions and single-family dwellings. Typically if one moves to another house just for characteristics of the house itself, it is mostly because of number and size of rooms, sanitary facilities, tenure status or the fact that it is a co-habitated or single-family house. Family dynamics and growing households are important inputs in that regard. But what appears to be more crucial is tenure status of urban residents and households, which is in that regard one of the important variables that affect residential mobility, especially when focusing on intra-residential mobility, because separating from your parents and housing characteristics are strongly linked to that. Living in the family house is often perceived as being dependent on your family, while living in your own rented unit or even better, your own extension or house, is the ideal in many cases. As such, intra-residential movements will be analysed by categorising them into movements out and in of the three types of houses according to tenure status: living in a family house, being a tenant or (partially) owning a house.

Points of departure and destinations of all our noted residential movements in terms of tenure status:



_moving out of the parents' or family house

Moving out of the family or parental house 'to go and live on your own' on the grounds of marriage, employment, education or proximity to work is one of the most frequent patterns of moving as it constituted 47% of our noted movements. 'As people's economic and social status rises, they leave the parental home.'⁴⁹ Some households take a modern stance and prefer the nuclear household consisting of two generations whereby the children will have to move out when they are old enough, especially when they marry and start their own family. The age of moving out may vary but in the end, moving out of your parents house is the ideal in a growing number of cases. However, staying with the extended family is still very present and in 'more modern' house types where living together with a big family is not possible, some, especially the oldest generation, see it as a disadvantage.


Not only is moving out of the family house happening in these more 'modern' households but also in the compounds where most extended families still live together. Furthermore, it is not only limited to the youth who wishes to separate from their parents. Out of all of our noted movements out of the family house, 45% were family members who left the parental home while 55% were not moving out of their parental house. Also older, more prosperous family members are more inclined to move out if they are able to. Some do so because they feel they have to leave the compound house because the multi-habitation in the family house does not fit their socio-economic status and to own their house and/or live a more individual and 'modern' life. Others do so because of privacy issues, family disputes or 'to have a peace of mind'. But often they do so because of the burden of taking care of the other residents in the compound, although they will not often admit this openly. 'The load is getting too much for many family members, who want to run away from their responsibilities'.⁵⁰

Destinations in our noted movements out of the parents' or family house:




The vacancies that opened up in the family house when children and family members move out are mostly filled in by persons who do not immediately belong to the family or household. Even in some more modern type of dwellings such as the multi-storey houses it appeared that children who moved out are replaced by tenants.


But the fact that 47% of our noted movements are movements out of the family house does not mean per se that people living rent-free in their family houses are very mobile because there are simply a lot of residents living rent-free in family or compound houses, hence this large number. In fact, those people can also be seen as quite immobile as they, in our fieldwork material, were found to have a mean length of stay of 23 years and also Bertrand, Schandorf & Yankson (2012) found that they are the most immobile in indigenous core areas.⁵¹ As such, the family house is also something that is limiting residential mobility, especially in the traditional Ga context of Tema New Town where the extended family system is still strong and the family house is linked to family owned land. The chief of Tema attributed the congestion of Tema New Town to that fact as 'it is like every indigenous town where everyone wants to build and stay next to his family'.⁵² A lot of people prefer to stay in or next to the family house, just to stay close to the family or because it is free to stay in the family house or cheaper and easier to build your own extension on the family land. In some, although little, cases moving out of the family house is not possible or allowed because of Ga traditions. Those who have certain functions are tied to their family house, such as the *Wuulomo* men who are the traditional leaders of the town, the *Asafoatse* men who are the 'warriors' and guardians of the chief and the caretakers of the shrines.



"The chief should have new land further away, so that he can spread the people who come to ask him for land. Tema New Town is congested. It is not good that mother, husband, children and grandchildren are all living under the same roof." (Dora Dede Akpo, B14)




"Now I am living here with my wife and children who are still in school. When they are grown up, I want them to leave the house." (Sawey Isaac Namor, COOP72)



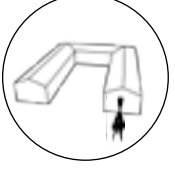
"I have only one daughter who is still living here. The other children started their own family somewhere else. I would prefer them staying here but there is no space for them and their own households. The remaining daughter also wants to move out but she stays here because she does not want to leave me alone in the house." (Hannah Asabotey, COOP20)

Augustina Nanawa Appiah, 58F
*1980, Tema New Town

→ 1994, Tema New Town → 2008, Tema New Town




Augustina moved together with her mother out of the compound where her father was renting a room. They moved into her mother's family house where her mother built her own extension.



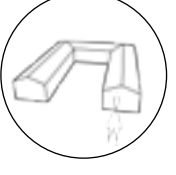
Moved out of the family house to a rented room because there was not enough space for her children and "when you grow up, you need to separate from your parents". However, she preferred to construct her own extension next to the compound instead of renting but there was no land available to do so.

Mercy Okoh, D/22A
*1957, Eastern Region

→ 1981, low-cost area → 1994, low-cost area




Mercy migrated to Ashaiman with her husband because of her job as a nurse. They rented a room in a compound.




They built their own second storey house for their nuclear household. In 2009 Mercy decided to rent out the ground floor because many of her children are at boarding school. If they want to return after their studies, the tenants will have to leave.

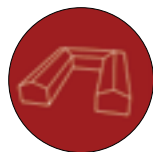
Emmanuel Adjerteh Annang, 47D
*1967, Tema New Town

→ 2010, Tema New Town



Emmanuel grew up in his father's family compound in Ablewonkor and stayed there with his own household. When he wanted to construct his own house and move out of the family house at the age of 43, he came to Ashamang to build on the land next to his mother's family compound because there was no land available in Ablewonkor.





Samuel Ashitey Asafoatse Oduntu II

Ga
Owner

50



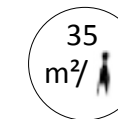
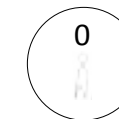
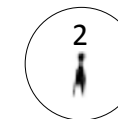
Samuel was born in 1963 in the *Amuitse We* family and raised in his parents' family house in *Ablewonkor*. But when his family appointed him as the *Asafoatse* of the *Amuitse We* clan, he was forced to move to the main family house in *Awudung*, 4C, where he currently is still living. Every Ga family in Tema New Town has an *Asafoatse*, who is traditionally a sort of warrior of the chief but nowadays more like someone who assists the chief by attending meetings and settling disputes. Samuel is not the family head but he is the house head of 4C because the head of *Amuitse We*, Joseph Ashitey Larteh or 'Gallas', is living in his self-contained house in Bankuman.

Samuel is working at a factory in the Tema industrial area and currently occupies a single room that he built within the enclosure of the compound in 1992. He is still living in that room with his wife and children. The house has no pipe born water and has two bathhouses in front of the compound. They buy water at a neighbouring tap. The family is currently constructing a memorial hall in front of the house and is planning to cover the courtyard like *Obuor We* did with its main compound.

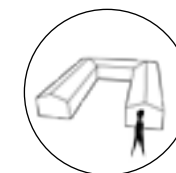
Following the example of other prosperous *Amuitse We* family members such as 'Gallas' and Nii Shipi, the chief's counsellor and head of the *Asafoatse* men, he is constructing his own self-contained house in Bankuman. Structural works are completed and he is planning to move after Christmas 2013. His wife and children will move there but he himself has to stay officially in the main family compound because he is the *Asafoatse*. He will eat and spend his free time in Bankuman and come back to the compound to sleep as long as he is the *Asafoatse*. "I am committed to this task, I swore an oath. If you break your oath, you will die."

The land of his new house belongs to his wife's family, also of *Amuitse We*. Samuel likes Bankuman. It is still developing but there are schools and soon there will be flushing public toilets and a new market. Some of his seven kids, the oldest ones, will have to stay in the family compound as well, because the house in Bankuman eventually will be for him and his wife only. When the kids are old enough, he will share other of his properties with them, which are currently rented out.

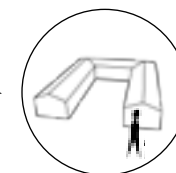
new house in Bankuman
(current house 4C)



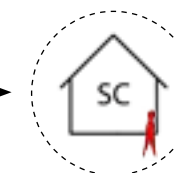
°1963, Tema New Town



1992, Tema New Town



2014?, Bankuman



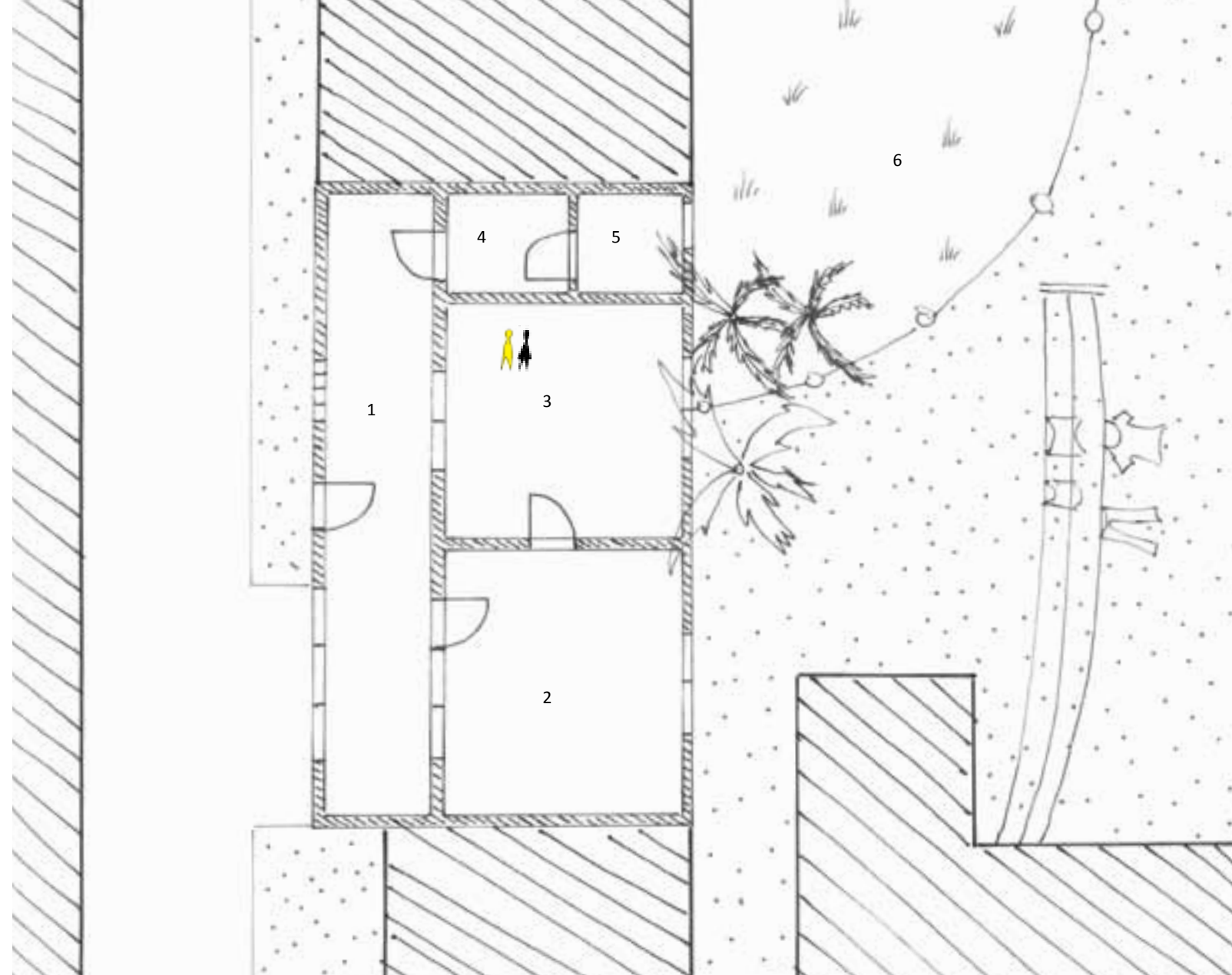
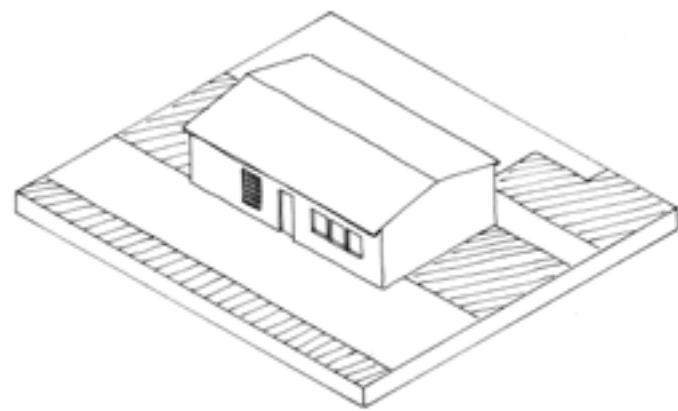


Situation of Bankuman.

500m 1500m



2013 | house under construction



- ▨ block walls
- ☙ grass
- ⋯ sand/unpaved
- ▨ neighbouring buildings

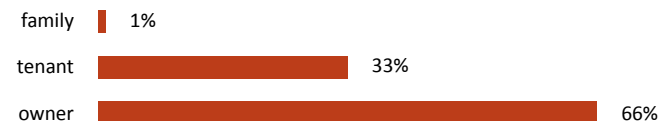
- 1 entrance/corridor/kitchen
- 2 hall
- 3 bedroom
- 4 shower
- 5 toilet
- 6 chicken coop (not Samuel's)

- Samuel
- Samuel's wife

1 3m

_moving out of rental accommodation

Destinations in our noted movements out of rental accommodation:

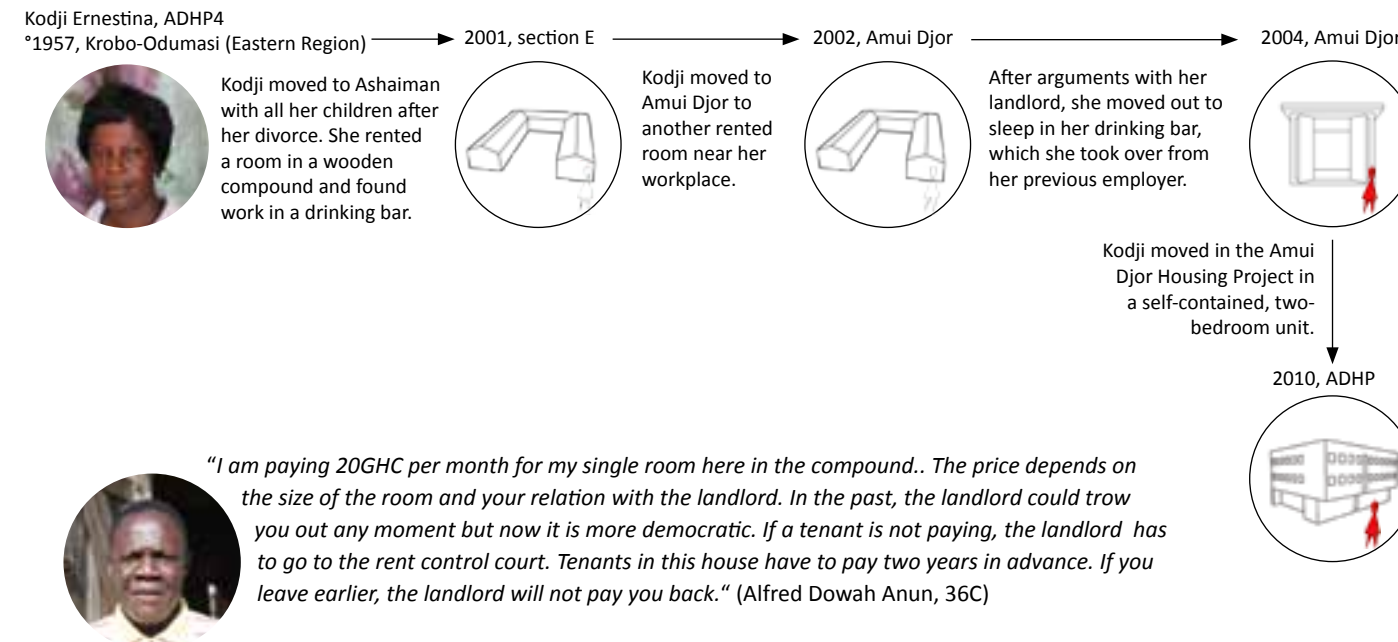


Tenants tend to be in general more mobile than house owners and family members, which is confirmed by our fieldwork where a mean length of stay of tenants was found to be ten years, in Ashaiman even six years, and moving out of rental accommodation had a share of 40% of all our noted residential movements. Although, a mean stay of ten years is short compared to those of owners and family members, it is not that short. Literature also confirms ‘that even tenants are not fly-by-night occupants as most have well over a decade in residence’.⁵³ Moving from one rental unit to another is done quite easily compared to acquiring land or a house. In many cases quarrels with landlords and eviction by them is also increasing the movements of tenants.

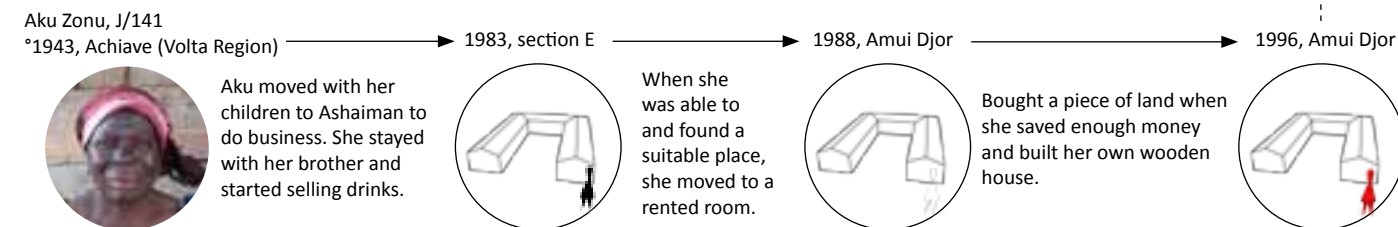
Before the economic reforms in the 1980s, rent levels were not a major determinant in the choice of residential areas or accommodation. This however changed after the relaxation of rent control measures, leading to costly rental units which were generally short in supply as well. According to Bertrand, Schandorf & Yankson (2012), most landlords also charged rental advances of between one and three years, which makes it difficult for tenants to move a lot between rental accommodation and moving before that period ends

is seen as a waste of money. Furthermore, tenants asserted that once the period for advance payment was approaching, landlords tried as much as possible to pick a fight or quarrel with tenants to make it impossible for them to continue to stay in their house and as such it was given to another tenant with a new rent advance payment. Otherwise, tenants often used long and continuous occupation of the same rental accommodation as a strategy to avoid paying advance rentals elsewhere.⁵⁴

Officially, according to the Rent Act of 1963, landlords cannot charge rent advancements of more than six months but in reality this is not the case. This rule is ignored, as well as the conditions for eviction. The Ministry charged with the administration of the rental sector is overwhelmed with cases of disputes between landlords and tenants and is not able to deal with them.⁵⁵ Tenants who are evicted by their landlords often have no other choice than (temporarily) moving back into a family house or, when they do not have any relatives in the city with whom they can share accommodation, sleep in their wooden structures at work, at lorry stations, markets or in kiosks.⁵⁶ It is also crucial to consider that many tenants move to build or buy their own house to be independent when finances allow for it.

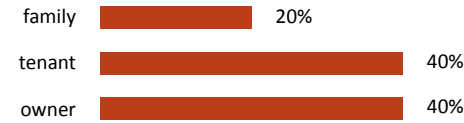


“We used to have tenants in the house but last year we asked them to move out because the children are growing up and need their own room. We are also constructing a storey building on the land where there used to be stalls which were rented out. There were no problems with that. The tenants paid everything like they should and we informed them three months in advance for them to have time to find a new place to stay.” (Bertha Quarcoo, C/333A)



_moving out of owned room(s) or own house

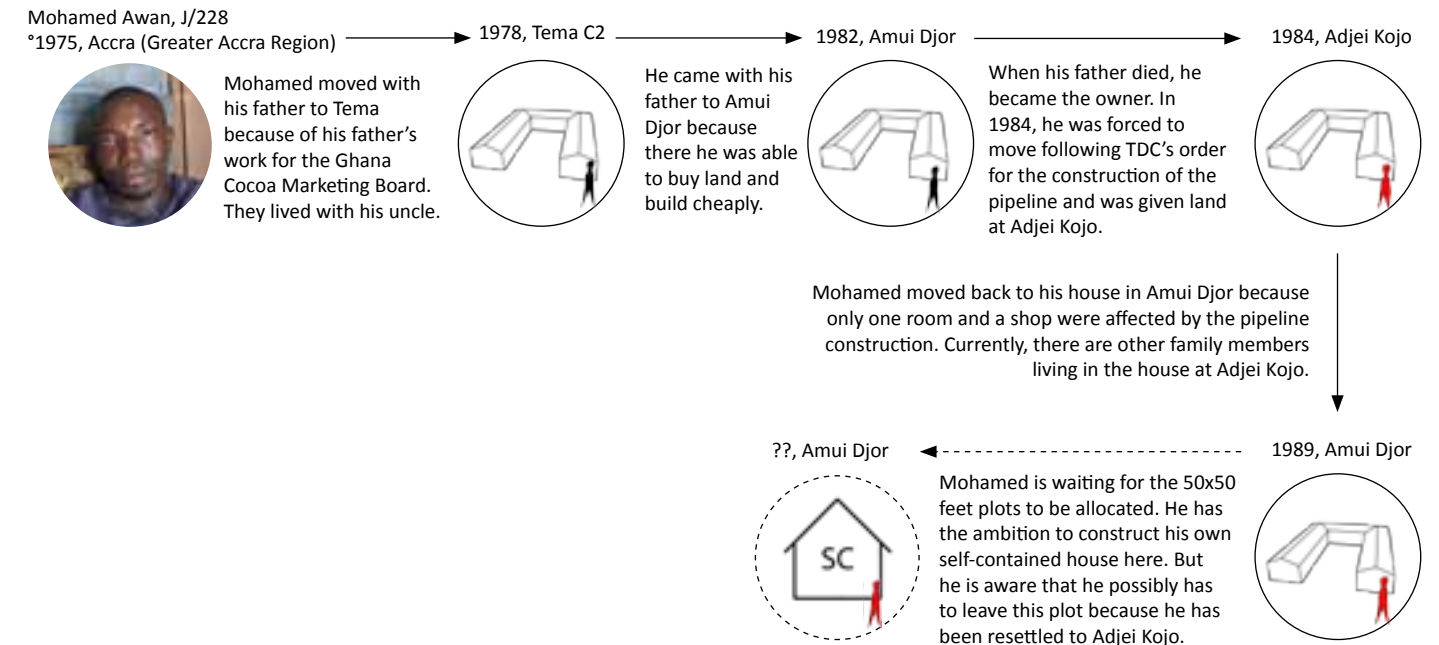
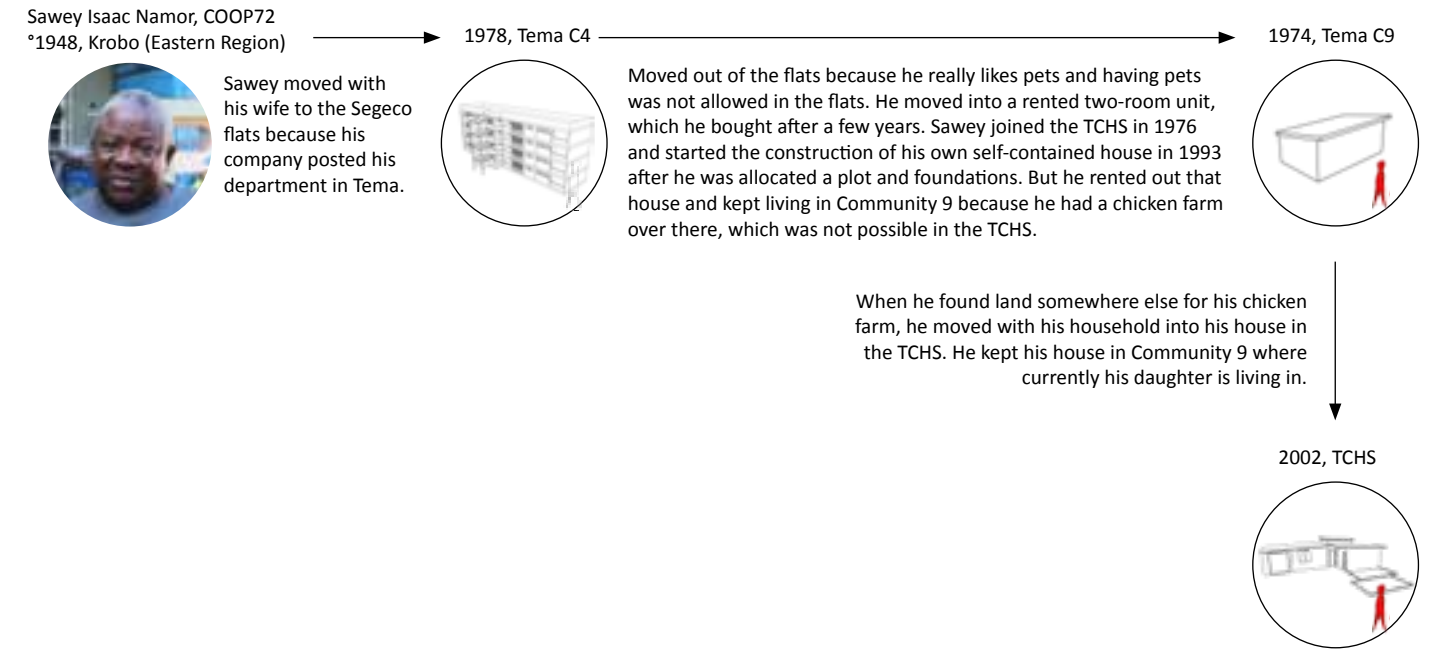
Destinations in our noted movements out of owned accommodation



Property owners in Ghana tend to be stable and are very settled in the city, with a mean length of stay of 25 years⁵⁷, a position that is confirmed by our fieldwork material as owners were found to have mean lengths of stay of exactly 25 years as well and only 13% of all movements were undertaken by owners. In some cases though, owners have to leave their house and move back into a family house or rental accommodation because they are forced to do so. Financial problems is almost never the issue in this case but mobility occurs mostly because of evictions by authorities or because of divorce. In the case of moving out by free will, it is almost always to move into another area or into better accommodation, often leaving the owned room(s) in the family house, or moving into a self-contained house.

An interesting phenomenon is that when a house owner moves out to another place voluntarily, he or she in many cases does not sell the property. In 60% of our cases the mover did keep his previous property, compared to 40% where it was impossible to keep the property because they were forced to move out. No case was found where the mover was able to keep the previous property but chose

to not do so. The house has a sort of symbolic value and it is seen as 'a home forever'. For many generations to follow, the parental home is destined to become the place in which they too, will live and raise their families.⁵⁸ As such, these properties are mostly passed on to the children or rented out. Especially when it concerns compound housing, the part he or she inherited is not sold or given to other family members, not to mention selling it to complete strangers. Instead it is passed on to the children, allocated to family members who are given the privilege to stay there or in many cases rented out to tenants. In many houses they are struggling with this as most of those room owners would rather rent it to some tenant because they do not get any money when your descendants or family is staying in your room, which may lead to some family disputes.⁵⁹ Buying and selling of houses is not very common and a real estate market is not present in Ghana as it is in other contexts, with the exception of upper class residential areas. This is not really preventing mobility but it is slowing it down since those owners who are building or buying a house somewhere else need 'other capital than that which would be available if they could liquidate the equity in their original house'.⁶⁰



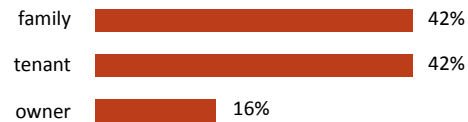
Departure point in our noted movements with the family house as destination:



_moving into a family house

The family house is the least frequent destination of residential movements, with a share of only 17% of our noted residential movements, as it may be perceived as a socio-economic downward movement. It can be seen as a sort of backup plan for when things do not work out very well and residents are forced to move out. Some make use of their flexibility of location as they move from one family house to another voluntarily because of marriage or as they improve their opportunities by using their family networks and their 'right' to move in with relatives in their family house. Regardless of their residential location, they are still regarded as members of their families.

Departure point in our noted movements with rental accommodation as destination:



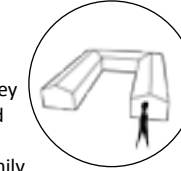
_moving into rental accommodation

Moving into rental accommodation is the second most occurring destination with a share of 32% of our noted residential movements. Mostly it is done either coming from another rental unit, to improve conditions or because of bad relations with the previous landlord, or when moving out of the family house to live independently and away from the parents or the family more generally. Again, marriage, divorce and other of such events are common motivations as well. Here as well, rental advances charged by landlords is an impediment for a lot of individuals to move into new rental accommodation.

John Teye, C/545
°1989, Ashaiman

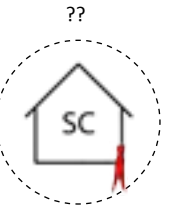


'JT' was living with his parents in his father's family house in Ashaiman. When his parents divorced, he moved with his mother and siblings to the current house of his uncle, who is living in Accra himself. They are living here rent-free because they are family and act as the caretakers of the house. JT his uncle in Accra is planning however to move back into his family house soon, which led to the eviction of some tenants.



2006, low-cost area

JT likes living here because he has been here his entire life and his friends and family are here. But he would like to move to his own self-contained house if the future, definitely if he marries he said.

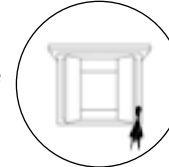


"Recently, a storm destroyed the roof of one of the rooms in the compound. The room was rented to a mother with two children, who moved in temporarily with family somewhere else. The landlord promised to fix the roof." (Isaac Gurah, 14C)

Yokabel Naa Pinto, 28B ext.
°1972, Tema New Town



Naa was born in the 28B family house but after a lot of family quarrels, she moved out to sleep in the kiosk she was renting for her fashion business.



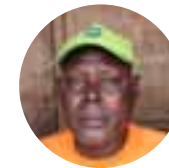
2008, Tema New Town

The landlord of her kiosk asked her to leave because he wants to build on the land. Therefore, Naa was forced to move back into the family house. However, to live separately from them because of all the disputes, she is constructing a two-storey house on the land attached to the compound together with her sister. They are already living there since 2011 although it is not completely finished yet.

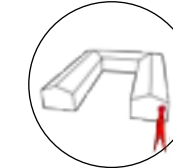


2011, Tema New Town

Richard Korsi Dotse, 17B
°1953, (Volta Region)

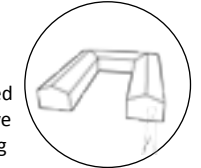


Richard migrated to Tema New Town to work as an engineer on a fishing boat. He was living with his wife and children in their own extension of a compound.



1983, Tema New Town

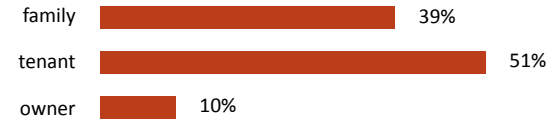
After he divorced, Richard moved into this rented room in compound 17B to live separately from his wife. The environment and conditions here are very bad because of the sea erosion. He considered moving to another rental unit but he does not have to pay much for this room, that is why he is staying here.



2001, Tema New Town

_becoming an owner

Departure point in our noted movements with owned accommodation as destination:



The most frequent destination of our noted residential movements is the complete or partially owned house with a share of 51%. This can be explained by the aspirations of people to secure their future, as well as the future of their descendants, and the fact that owning is perceived as the ideal situation. 'There are the existing cultural expectations of people to build or own a house in the Ghanaian context. In Ghana, one's social status is still measured by owning a home.'⁶¹ Having your own house is also favoured seen the possibility to use the house for income generation such as home-based enterprises or renting out rooms to tenants. This was enhanced even more by the affordable and easily available building plots in Ashaiman as becoming an owner was found to be a major reason for moving into such new migrant settlements.⁶²

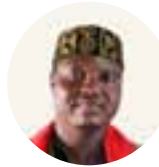
Our fieldwork material shows that the mean age of becoming an owner is 37, excluded becoming owner of rooms in the compound upon inheritance. The mean age of becoming an owner of a self-contained house or extension is 41. Being an owner is a very broad

concept as it can mean owning a single room in a compound house (which one mostly becomes without moving) and thus being one of the owners in a multi-owned house, owning an extension to a compound (detached or not) or a house on own land as well. There is the ambition of almost every urban resident to move into his or her own self-contained house. Many are succeeding in doing so, in some cases in combination with the movement to newly developed residential areas. This is also a process the government is promoting as they focus on the single household, self-contained villa type of dwellings.


Becoming an owner is not easy if it is not upon inheritance or by building on family lands surrounding the family compound. Available land and housing deficits, the process of acquiring land, building regulations, the costs and difficulties that go along with it and the lack of information constrain the mobility of those with the aspiration of becoming owner.⁶³ Nonetheless, migrants are also becoming owners as they grow older, settle in the city and save enough money.

Nii Agbaafoi Atse I, 51B ext.
*1959, Tema New Town

1983, Tema New Town




Nii Agbaafoi Atse was born during the resettlement and grew up in 51B, the main *Aboitse We* compound. He built his own storey building next to the main compound because of his function as traditional healer, he needs his own office and quiet sleeping space. "Every brother should have his own place, his own private house."



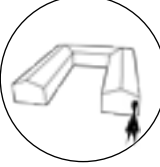
Sicilia Vovor, E/355
*1923, (Volta Region)

1937, section E

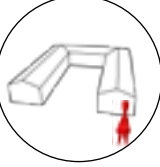
1973, section E



Sicilia was living with her mother in the Volta Region until her mother died. She was brought to the compound house of her aunt in Ashaiman.



Sicilia constructed her own extension in front of the compound when she took over the business of her aunt making and selling of porridge. She needed space of her own for the cooking.




Ante Bee, D/17
*1958, New Ningo (Greater Accra Region)

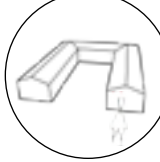
1993, Ashaiman

1998, low-cost area


??, Accra



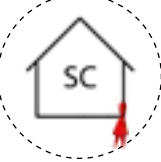
Ante migrated to Ashaiman and rented a room in a compound house in Lebanon.



She married in 1998 and moved in with her husband, who built this multi-storey house in 1996. After he died, she became the sole owner of the house.




Ante does not like the area where she is living. If she is able to, she will move to a residential area in Accra, "because it is decent."



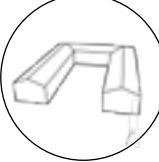
Francis Larbi Dibeme, C/268A
*1942, (Eastern Region)

1965, section E

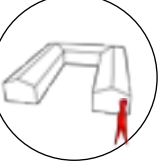
1990, low-cost area



Francis migrated with his household to Ashaiman in search of a job. He rented a room in a compound near the market.




After he was fired and had no steady income anymore, he bought this house. He used the money he saved so that he did not have to pay rent anymore.



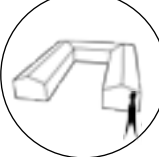
Abel Osah, C/328A
*1951, Ada (Greater Accra Region)

1963, section E

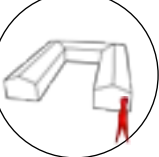
1969, low-cost area



Abel migrated with his parents. They rented a room in a compound near family and friends who were already living there.



His father acquired a big plot from TDC and started building multiple houses. Abel moves in one of the new houses while his father stays in section E. After the death of his father, Abel inherits all the properties.



Deriving patterns

_the profile of 'the mover'

When all information is gathered, we can try to find a pattern in it. First of all, a typical profile of 'the mover' cannot really be derived. Evidence from scholarship and from our own fieldwork presents ambiguous findings. According to recent studies, young people are the most mobile, people **AGED** between 20 and 24 were found to be most mobile in Ashaiman.⁶⁴ The urban youth is expected to be more modern and also more mobile. They prefer to move out of their parents' house and become fully-fledged urban dwellers and move wherever their studies, work or partner brings them. Some have no fixed residential space as they are continuously on the move. However, in our cases, the median age of a mover was found to be 37. It are therefore not only young adults who move to live on their own, but also older residents become mobile to pursue after ownership.

GENDER is another variable. According to information about Ashaiman and New Town from the Ghana Statistical Service, women are slightly more mobile than men, but the difference is insignificant.⁶⁵ Our fieldwork materials shows that in 55% of the movements, movers were female (or cases where the household moved because of a reason attributed to the woman), compared to 45% male movers.

MARITAL STATUS is also perceived by scholars to be crucial. Singles are labelled as the most mobile ones as they are younger members without family and less attachment who therefore find it relatively easy to move.⁶⁶ Furthermore, having children is seen as an impediment to moving as the logistics of moving a larger household are complex.⁶⁷ However, again, our fieldwork material contradicts this as 33% moved alone compared to 62% who moved with partner and/or children. But attention has to be paid to the fact that we looked at whom one moved with and not to marital status as it is possible to move alone although being married and/or having children.

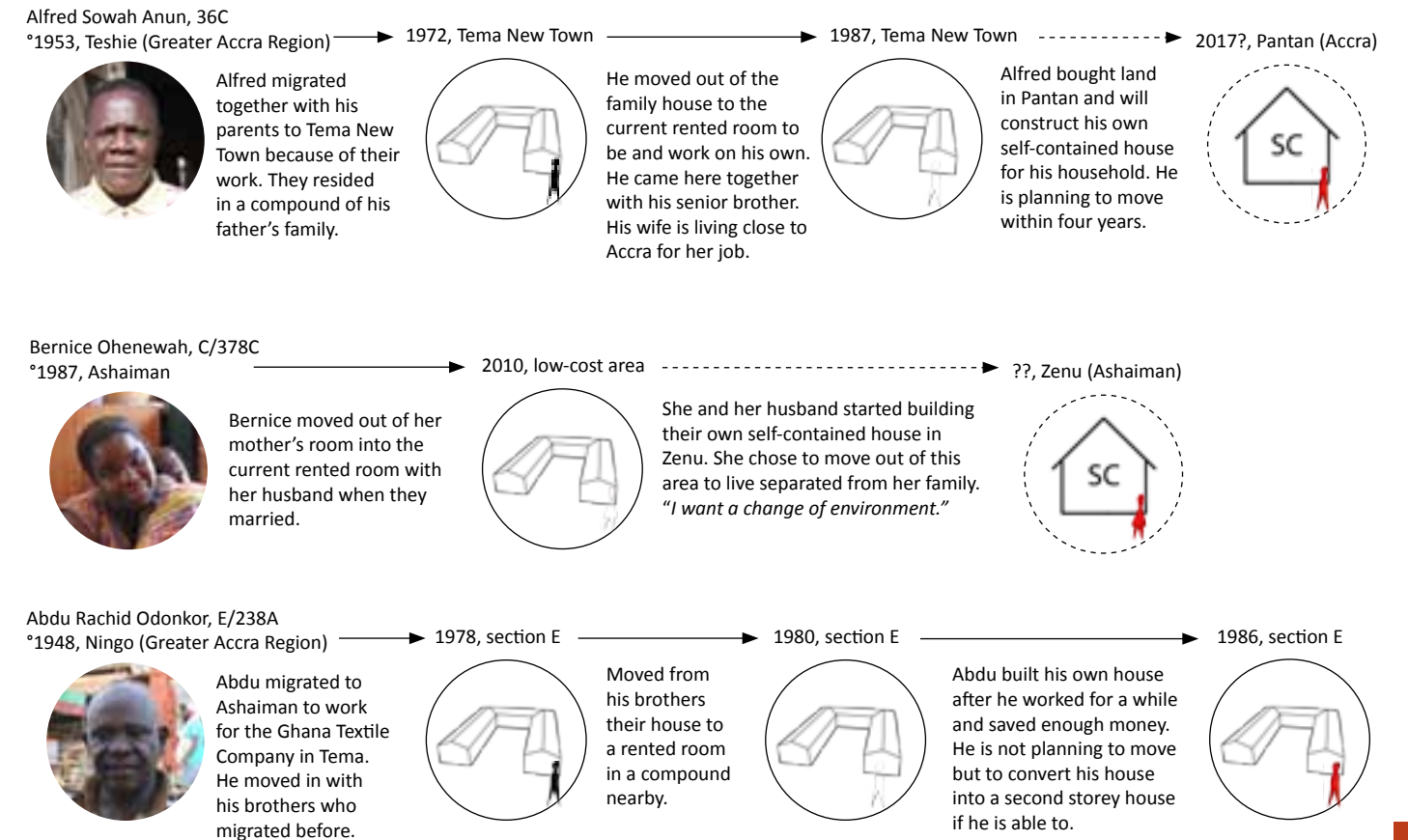
As already discussed, **TENURE STATUS** has a significant impact on the mobility rate. Tenants, in general, are more mobile than residents living rent-free in their family house and especially more than owners. However, they are not extremely mobile and in some specific contexts not the most mobile ones.

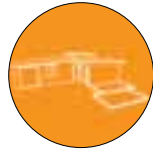
Lastly, **AREA OF RESIDENCE AND ORIGINS** are also important. According to Bertrand, Schandorf & Yankson (2012), the indigenous Ga in their core areas, who are the custodians of the land and practising their relatively stable extended family system, are engaged in limited mobility.⁶⁸ Also, Sinai (2001) found in Kumasi that migrants were more mobile as they are 'less emotionally and socially integrated in their neighbourhood'.⁶⁹ In many cases migrants also move in at first with relatives or friends with the intention to move out when for example they find a job, start their own family or find suitable accommodation. This is confirmed by Bertrand, Schandorf & Yankson (2012) who found that in new migrant areas such as Ashaiman, residents living in family houses were found to be the most mobile group, even more than tenants, whereas most indigenous Ga, with their system of inheritance and rent-free accommodation, prefer to remain in the extended family residence.⁷⁰ Our fieldwork material shows that the mean residential stay in Tema New Town as indigenous Ga settlement is 24 years compared to 17 years in the migrant settlements of Ashaiman. Bertrand, Schandorf & Yankson (2012) found the latter to be 10 years. Furthermore, out of our interviewed indigenous Ga from Tema, 32% never moved in their entire life (resettlement included), compared to 19% of the migrants (the migration itself excluded). Attention has to be paid to the fact that we only interviewed people in our study areas and as such, those who moved out of these areas are therefore not included in the results.

_the typical (desired) housing trajectory

Whereas a profile of 'the mover' is hardly determined, a typical course is not. Most people follow the same common path, passing the same stages. The starting point is the family house or parental home. Then, at a certain age or for example when starting to work or when starting a family, one moves out of the parental home. In a lot of cases this will be to rental accommodation. Then some optional stages can occur when one moves from smaller units or single rooms to bigger units or a chamber and hall configuration. When the financial situation allows for it and enough money is saved, one constructs or buys his or her own house. In many cases the cycle ends here as from now on they are house owners and improving becomes a viable strategy for adjusting housing conditions, as well as becoming a landlord themselves by renting out rooms to tenants.

Many dream of moving on to the self-contained house or villa in the new residential areas but only few actually arrive at that 'ideal' stage. The latter one is not the final one as there is also such thing as the old days, where some prefer to move back to the family houses, occupying a small room or going back to their hometown. Of course, not every individual passes all of these stages, some of them skip some stages, some may have to take a step back and the majority does not get to the ideal stage of the self-contained house at all. The ambitions are weakened by financial constraints and insufficient housing supply. There are also those who were born in the family house and became owner of some rooms or the whole compound by inheritance and as such move from one tenure status to another without physically moving from one house to another.





Nobel Morgan

Mzema
Tenant

35



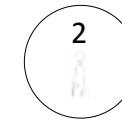
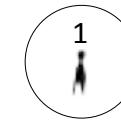
Nobel his parents moved separately from the Western Region to Tema in the early 1970s to work in the Tema harbour. When he was born in Tema, he lived in his mother’s family compound in Community 2. He moved out of the family house to live on his own in 1994 and rented a room in Community 4. In 1998, he came to the current rental unit in Community 8 to be closer to his friends and his work opportunities as a dj. Nobel is well-educated and is actually an electrical engineer but he has not found any suitable job in that regard.

The landlord, Rosemary, is a member of the TCHS since 1973 and was allocated this house in 1982. She immediately started extending the MC2 house type in 1983 by putting up an extra room on the provided foundation and enclosing the courtyard with a wall. Already in 1984, Rosemary moved out of the house to another house she owns because there is more comfort. She rented this house to four tenants. Later, after a warning from the TCHS board that it is not allowed to sublet an entire house, she officially passed on the rights and title of the house to her son Felix, who came to live in the house himself. The rooms were reorganised in 2010 and two out of the four tenants had to leave. Felix now has his own self-contained part in the house with a kitchen, living room, two bedrooms and two bathrooms, although he is living here alone. All the louvres were replaced by modern glazing as well. These upgrades led to increased

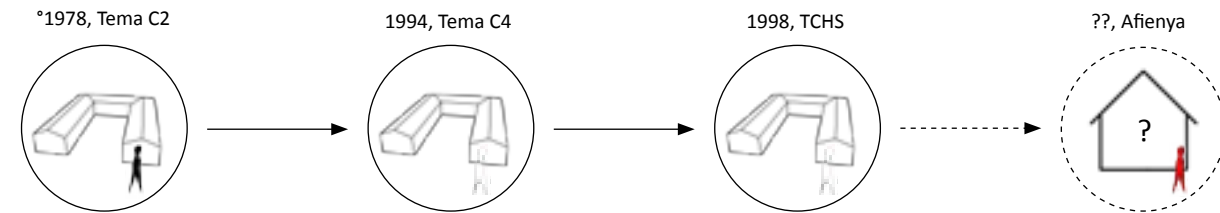
rents but Nobel thinks it is worth the extra cost and he likes the fact that there is only one tenant left to share things with. Nobel has to share the original bathroom and kitchen with the other tenant. The rent varies as Nobel pays 80 GHC a month compared to 120 GHC for the other tenant because he has a bigger room. Nobel arranged for his own electricity meter since there were some quarrels because Nobel has air-conditioning, as well as his own mini-kitchen with refrigerator and microwave. *“Now with my own meter, I am free and have a peace of mind.”* But there are good relationships, also with Felix and Rosemary. There is a rotating system for cleaning and maintenance and everyone pays his share of the bills. Since last year, the landlord hired a caretaker.

The construction on the roof *“is just a rooftop that will be covered, to get some fresh air, a breeze. When TDC saw the construction, they thought it was going to be a second storey, that is why they painted the ‘stop work, produce permit’ text on the house. But my landlord knows that second storey buildings are not allowed here.”*

Recently, Nobel bought some land in Afiencya because *“here in Tema you cannot buy any land anymore.”* The type of house will depend on his financial situation but he prefers a self-contained house. Currently he is single but the house should be big enough to house a wife and children in the future.

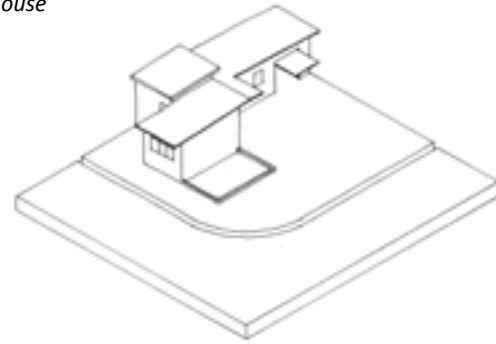


house COOP25

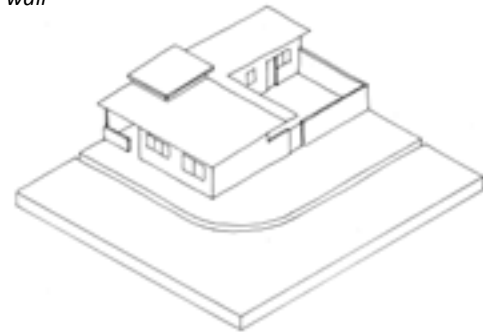




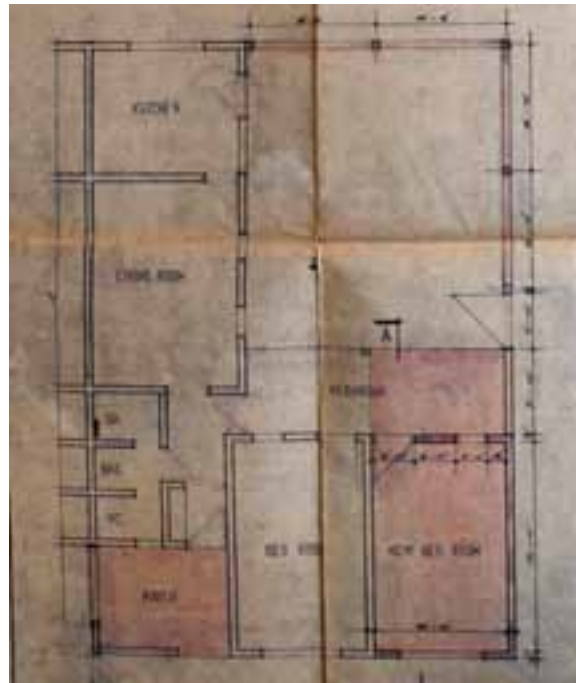
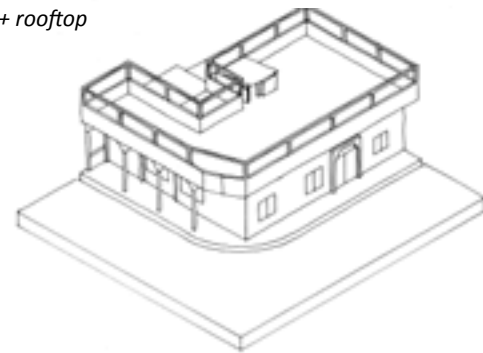
1982 | original house



1983 | extension + wall



2010 | extensions + rooftop



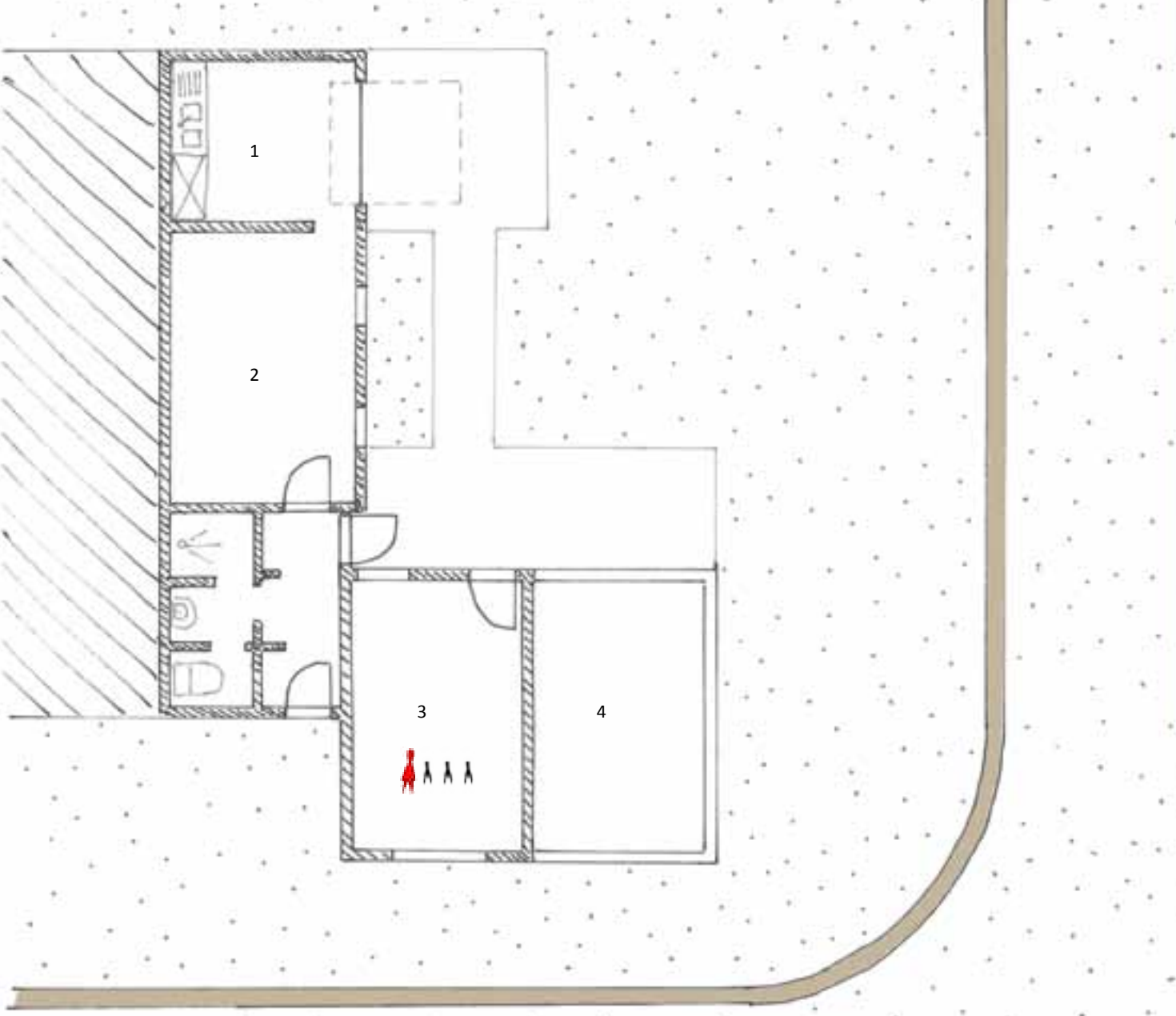
Plan of the proposed extensions Rosemary submitted in 1983 for approval to the TCHS board.



Circulation space in the centre of the house.



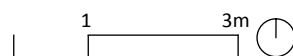
Nobel his room.



- block walls
- gutter
- sand/unpaved
- neighbouring buildings

- 1 kitchen
- 2 hall
- 3 bedroom
- 4 foundations for an extra bedroom

- Rosemary
- Rosemary's children



ORIGINAL HOUSE IN 1982

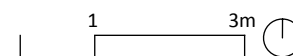


- block walls
- gutter
- sand/unpaved
- neighbouring buildings

- 1 kitchen of tenants
- 2 other tenant's room
- 3 sanitary space for tenants
- 4 bed for the maid
- 5 bedroom Nobel
- 6 bedroom Felix

- 7 Felix's hall
- 8 bathroom Felix
- 9 Felix's kitchen
- 10 extra bedroom of Felix
- 11 extra bathroom of Felix
- 12 interior circulation

- Nobel
- Felix
- tenant



CURRENT SITUATION

IMPROVING AS A WORTHY ALTERNATIVE TO MOVING

Moving is not the only option urban dwellers have to improve their housing situation, livelihoods and living conditions in general. Most of them have the choice between moving or improving. However, some do not have that option or are very restricted when they do. Tenants are especially characterised by such a limited ability to improve and hence adjust by moving, although it is possible in many cases to improve but 'they will not be able to derive a worthwhile return on their investment, nor are they entitled to any increase in the value of the dwelling.'⁷¹ In many cases, tenants are allowed to make improvements and arrangements will be made with the landlord. For example a term can be agreed on in which the tenant has the right to stay there at a reduced rent level and after which the improvements become property of the landlord. It is logical that complete or partial house owners therefore have more possibilities in adjusting their housing conditions since there are some housing problems which cannot be solved by moving or not all urban residents are able to move, because of financial or other reasons. Improving, just as moving, has many facets.

A resident cementing the space in front of his house in Bankuman. ◀



A house in the low-cost area where the owner invested in a piped water connection, a water storage tank and showers. ◀

Extending the compound house to accommodate more family members

As the custodians of the land, the Ga people are engaged in limited mobility and are most likely to extend their family houses. Because of their principle of inheritance and rent-free accommodation, they prefer to remain in the extended family residence. Some grown-up children, even when they got a job and got married, still remain in the family house. Therefore, as the family grows, the house needs to be extended. If one can obtain a piece of land next to the family house, he is able to build cheaply and gains access to whatever services there may already be and consolidates his link with the larger family.⁷² Nonetheless, it is not only the Ga who extend their houses, as this practice is common to other indigenous groups in Ghana as well.

Improving facilities

Improving the house is not only making it bigger to accommodate more people or to increase the number of rooms per resident as also the infrastructure and the (shared) facilities can be improved. Bad sanitary facilities or a shortage thereof is one of the main causes of housing dissatisfaction. Most of the houses have an electricity connection, although often with less electricity meters than households who are sharing the costs. Upgrading can thus also mean installing more meters up to one for each household. Another

upgrade is investing in a piped water connection. Not all houses have the possibility to be connected, simply because the absence of a main water line in the surroundings or because the pressure is not high enough for its purpose. Many also chose not to connect to the main water pipes and many of those who did later disconnected again as water bills can mount up to a huge amount and water is mostly easily purchased at a neighbouring house that does have a connection. Along with the water connection goes the polytanks as water is not always flowing and storage tanks are necessary if one wants to have access to water continuously. Water infrastructure is considered to be good in Tema Township, quite good in the low-cost area of Ashaiman and less good in section E, Amui Dzor and Tema New Town. Manhean and other such areas to the east of New Town have better infrastructure, which is a force of attraction for New Town residents. Bathhouses are also an issue, not the quality in the first place since it is just a small cabin, but rather in number as one bathhouse for many dwellers leads to long queues and frustrations during peak hours. Those houses with a water connection also have the option of replacing them by showers. By selling water and offering showers to neighbouring residents at a small charge, the investment can be recovered and becomes income-generating. Lastly, toilets are also something that many houses do not have and investing in one is also a major improvement, mainly flushing ones. However, the sharing of toilets is an issue since in most cases, toilets are unlike most showers private investments and only to be used by its owner instead of the whole compound.



Replacing temporal and/or deteriorating building materials

Besides investing in these facilities, many house owners, especially in Ashaiman, are upgrading their houses by replacing inferior building materials. Typically, wooden houses are replaced by block houses as many squatters are obtaining legal land titles to ensure their place of residence in the future. These activities are transforming the temporary nature of Ashaiman into a permanent settlement. In many cases, tenants have to move out during the renovation. Most of them are allowed to come back afterwards but confronted with higher rent levels though, which are used by the landlord to recover his investments.

Home-based enterprises

Houses are not only improved to accommodate more family members or increase their comfort but also to generate income. Not all extensions are built for family members but in a large amount to rent out to tenants or to use it for businesses. Those business spaces and home-based enterprises are crucial in all our areas as discussed in the chapter regarding value. House owners are using rooms in the house as their workspace or the space in front of their house as workspace, open-air shop-window or to place kiosks. Owners also rent out space, rooms or land in front of the house to others for them to use it as commercial space. Especially houses located next to (main) roads are exploiting their possibilities for income generation to a maximum. In Ashaiman, many owners located at such valuable plots next to main roads use it to invest in proper commercial spaces to rent out, which are often multi-storey buildings. These transformations often affect tenants as new rental units are constructed or rental units are converted into commercial spaces.

These plywood constructions are mostly rooms for tenants which will be replaced with storey buildings in the near future. The tenants will have to move out temporarily but can return if they want after the conversion. *"They will have to pay more rent because the houses will improve."* (Daniel Abo Mensah, 51B) ◀



Symbolic improvements and social mobility

One can also improve his or her house not for practical reasons or necessities but to express a certain socio-economic status or 'modernity' of one's lifestyle. In Accra, a number of middle-class households explained that they would prefer to renovate their residence for a face-lift befitting that of a high-class area to reflect their socio-economic status.⁷³ In such cases, but also in the case of low-income households trying to move into the middle-class, the house can display a certain image to the outside world leading to a certain perception, which might not correspond the actual status of its owners and as such be used 'to counter the stigma of poverty by hiding it'.⁷⁴ In the latter case, when an extremely effort is made to display a higher status than the real one and 'false values' are created, the house can become more oppressive environment, even though it displays a high standard to the outside world as more money is spent on that than they actually can afford.⁷⁵

There are some crucial elements regarding moving up the social ladder by improving the house. One element is house ownership as only owners are really capable of changing the house and the move to self-financed houses 'provides residents with more self-esteem and hope for a better future'.⁷⁶ Most house owners regard their house as an investment and a possession expressing their wealth. It is thanks to ownership that dwellers are more able to take control of their own social mobility.

Secondly the mobilisation of capital and the resources to finance this upward movement are also vital. These resources often take the form of remittances that relatives abroad send home since between 10 and 20% of all Ghanaian citizens are living abroad⁷⁷

and the liberalisation of the financial sector as part of the Structural Adjustment Programme facilitated foreign currency transactions.⁷⁸ The chief of Tema also stated 'residents of Tema New Town are travelling abroad and send money home, which is used to build nice houses'.⁷⁹ The impact of the remittances is not to be underestimated as they are typically invested in housing, land, education and 'status-oriented consumption goods'⁸⁰, giving many lower-income families the opportunity of moving into the middle-class. Investing such capital and remittances in houses can also be seen as measurements against inflation since in our context, there are 'few alternatives for yield-bearing monetary investments'.⁸¹

Thirdly, there is 'the worldwide circulation of cultural products, knowledge and ideas, used by individuals to negotiate their identities and lifestyles'⁸² and which are incorporated into the new spaces that they produce.⁸³ It means that there is a notion, commonly shared by residents in the same area but also global, of what exactly is seen as 'better' or 'modern' or 'of a high status' and how a house should look like. This translates into ornamental elements, often of foreign origin, such as elements of the villa architecture, aesthetics of columns, vegetation and flowers, driveways with cars and specific building materials such as the use of glazing instead of louvers. Pellow (2003) also showed with her work on transnational houses in Accra that 'each of these houses is making a fashion statement and proclaiming the owner'.⁸⁴ Not only these more foreign elements are important, also the simple act of painting the house and placing the family name, symbols and slogan onto the house are symbolic improvements to represent identities and family importance. Lastly, interiors, especially of living rooms or halls, are often decorated with pictures and other attributes to display family importance, relations and relatives abroad.



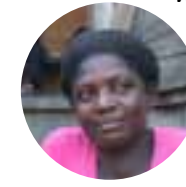
PREFERENCE TO IMPROVE

A lot of residents prefer improving to moving. It is something that is typical of Ghanaian housing practices but also other practicalities are making the inertia against moving strong. Transformations allow residents stability of residence in one place despite the housing stresses which would otherwise cause them to move.⁸⁵ The main impediment to moving is found by Seek (1983) to be 'its high financial and psychological costs' and the lack of affordable housing options. Furthermore, many residents are reluctant to leave familiar and convenient surroundings which they have grown accustomed and become attached to, as well as their current accommodation itself. Many have put in a lot of work into the house and would feel a sense of loss if they were to move out.⁸⁶ Other reasons expressed by scholars for why individuals or households prefer to improve instead of moving are having many children and their education.⁸⁷ Furthermore, the use of housing for income generation as businesses are often location specific and clients may not follow it to its new location.⁸⁸

However, improving is not always an option. When (family) lands are finished and the family is still growing, moving out becomes necessary. Some prefer to live all together with the extended family

or multiple generations but that is not always possible. Another frequent reason for moving against one's will is for the sake of their children's future. 'The reasons for owning and building houses in Ghana are not dominated by leaving the home community but by the wish to provide future security, probably most for the next generation.'⁸⁹ Due to the system of inheritance, family houses are overcrowded, divided into many different co-owners and households. The question that many household heads are struggling with is 'if I own one room in the compound and have many children, how are they going to benefit from that?'. They feel the strong urge to build a house somewhere else that is completely theirs and which they can pass on to their children as to secure their future. In some cases, the household moves as one entity but in other cases, parents stay in the compound, because they enjoy living in the family house, keep improving the compound and use the new house as an investment. They build it slowly and when finished, rent it out or leave it empty until the children are old enough to move in there. This has consequences for some young adults who cannot chose their place of abode freely, as their parents built a house for them, although there is still the option of renting out that property to go and live somewhere else.

"We do not have the means to move somewhere else since my work is here [drying and smoking of fish]. So we have to maintain the house."
(Victoria Eklu, 17F)



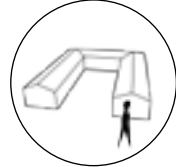
"I will never leave Tema, it is the gateway to Ghana. I am 100% from Tema. My grandmother is from Tema, my mother is from Tema..." (Nii Agbaafoi Atse I, 51B ext.)



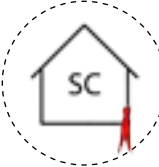
"I do not want to leave Tema New Town because it is the place where I grew up. It is my hometown where my family is and you cannot abandon your family. You cannot run away. You have to cope with the situation."
(Emmanuel Adjerteh Annang, 47D ext.)

Adams Narh, E/284
*1957, Ada (Greater Accra Region) → 2000, section E → ??, Ashaiman

Adams migrated to Ashaiman to work for the Ghana National Fire Service. He came to live here in the compound of his cousin.




He is building his own self-contained house at a new site in Ashaiman. Actually he does not want to live there because he enjoys living in the compound house. But he is doing it because the compound is not his property and he is now old enough to be on his own. "I need to be house head of my own house so that my children will benefit from it later. I cannot improve and extend the rooms here because it will never be my property."



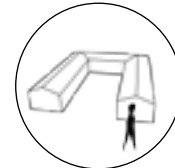
Ben Annang Kojo, 52C ext.
*1978, Tema New Town → 2005, Tema New Town

Ben moved to his own self-contained storey house because there was not enough space in the family compound. He built next to the family compound because he likes to stay here in Tema New Town close to his family. "I belong to this place and I will stay here." He also cannot move because his business repairing refrigerators is here.




Daniel Abo Mensah, 51B
*1961, Tema New Town → 1994, Tema New Town → ??, Bankuman

Daniel moved from his room in the main Aboitse We compound to an extension onto the compound.



Daniel and the other family members of Aboitse We keep improving the family house. "We make extensions and improvements when there is the chance." They are planning to extend the compound with two extra storeys. But Daniel himself is also going to construct his own self-contained house on a plot he bought in Bankuman because the current house is a family house where his children will not benefit from. As long as Daniel is the house head and the caretaker of the shrine, he himself will stay in the compound.





Paulina Nartey

Ga-Dangbe
Co-owner

48



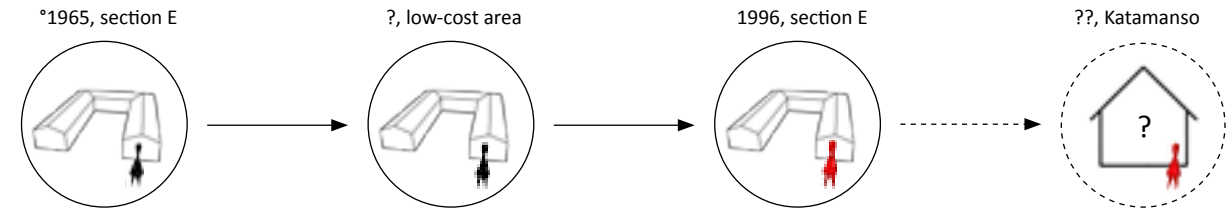
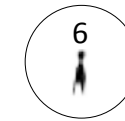
Paulina, whose livelihood is based on selling bread, was born in Ashaiman. Her father came from Dodowa and her mother from Ada, both located in the Greater Accra Region. This house was built some 60 years ago by Paulina's mother, but she never lived here herself since the house was an investment for Paulina and the other children to benefit from later. The house was completely rented to tenants. As a kid, Paulina lived in the family compound of her mother in Ashaiman. Later she got married and moved to the family house of her husband in the low-cost area. When he died in 1996, she came living here in the house that her mother built because she had to start paying rent in her husband's family house. The house is shared among Paulina and her siblings, who are renting their rooms to tenants, which is why Paulina is the house head. She does not refer to the house as a family house anymore since her mother died. *"The family house is in Ada."*

Sanitation in the house and the environment is a bit of a problem. There is no piped water, public toilets are in bad conditions and there are no gutters, except from one that was constructed four years ago by someone who built showers. Paulina and other neighbours are using that gutter too but no one feels responsible for cleaning it. *"If the other ones are not cleaning it, why should I clean them?"* But she likes this place: *"I cannot complain about the neighbourhood because I do not pay any rent."*

The house was completely built out of wood and metal sheets, including the two bathhouses that have been replaced by block ones. They also started renovating the compound by replacing all the wood and metal sheets by sandcrete blocks. Every brother or sister contributes. Only one unit has been done already seven years ago and some buildings blocks for the next part are piled up in the courtyard. Paulina wants to do the renovation in small parts so no one has to move out for it. There is space for extensions where the gym used to be, however there are no plans for building any extensions yet.

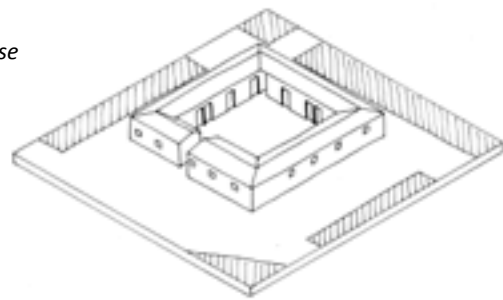
Paulina bought herself a piece of land in Katamanso, according to her 'a well-planned and developing area'. She wants to start building her own house next year to take care of her children's future since her husband died. This compound also belongs to her siblings, that is why she wants a place for her children. When the house is finished and the children are old enough to live on their own, she will send them to that house but Paulina herself will stay in this compound. In that regard, she is exactly doing the same thing her mother did.

house E/221

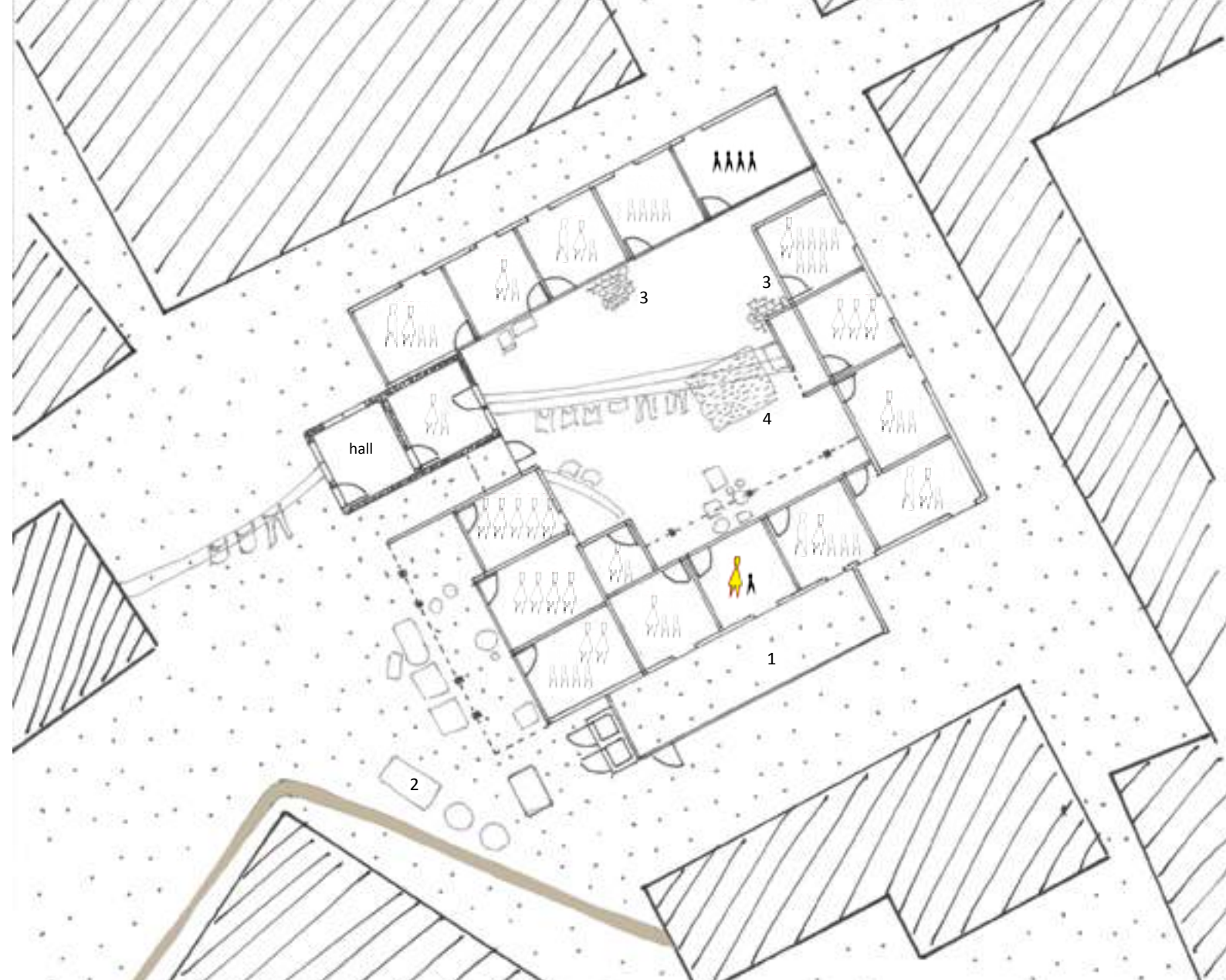
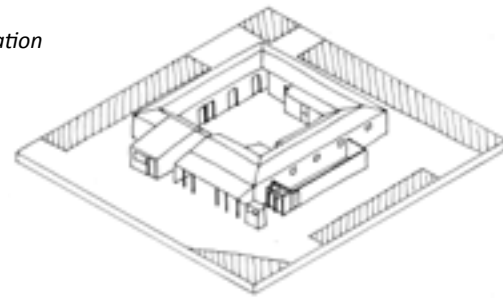




1953 | original house






2013 | current situation



- ▨ block walls
- ▬ wooden or metal walls
- gutter
- ⋯ sand/unpaved
- ▨ neighbouring buildings

- 1 used to be an open-air gym
- 2 fish smoking ovens
- 3 sandcrete building blocks
- 4 drying of groundnuts

-  Paulina
-  Paulina's family
-  tenants



COMBINATION OF MOVING AND IMPROVING: UPWARDLY MOBILE FAMILY MEMBERS

As already mentioned before, more prosperous and well-educated family members find it more difficult to explain his/her continued residence in the family compound house, enforced by the incidence of family nuclearisation. Such residents are often inclined to move out, preferably in their own self-financed house and renting out their (inherited) rooms in the compound. Outside the family house he or she is also free from the burden of supporting relatives and financing the maintenance of the house as they are relatively well-off and as such expected to support the family and its house.⁹⁰

Although their unwillingness to stay in the family house and their perception of the extended family as being 'parasitic'⁹¹ leads to weakened extended kinship ties and the 'erosion of lineage solidarity', it does not always imply they want to move far away from them and have nothing to do with them anymore. Instead they adjust their situation by making improvements in combination with moving out but staying near the family house. They do so by cutting out some commons with the compound, either by constructing self-contained units, carved out of the compound or detached from the compound, or by building multi-storey houses. Bertrand, Schandorf & Yankson (2012) found that about 30% of their sample households in low-class residential areas had completed extensions to transform their portion of the compound house to some form of self-contained apartment.⁹²

Situation of extensions built by upwardly mobile family members in relation to their family compounds. ◀





Eric Kotey Neequaye

Ga
Owner

51



Eric was born in Tema New Town. His parents lived in Old Tema and were brought to Awudung in 1959. Then, again in 1969, they were resettled by the government from their house 17A in Awudung to this house in Manhean. After the death of his grandmother, the previous house head, the house B5 was divided together with 17A among the children. His uncle Samuel is the house head of 17A and his uncle Abraham Jordan of this house.

Eric prefers Manhean to Awudung since the environment is very bad over there. *"People still enjoy living there but as for me, safety comes first. People should move out there. It is better to use the space for fish drying and smoking only."* According to him, Manhean is far better. *"Water is always flowing, electricity is always working. That is why I am building in Manhean again."*

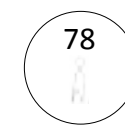
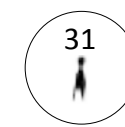
A lot of rooms and extensions in the house are rented out, as well as in 17A. Tenants can build their own extensions with their own money. In that case, there will be an agreement such as reduced rent and a guarantee of the right to stay there for five years, after which the extension becomes property of the landlord.

In 1996, Eric constructed his own self-contained extension to the compound. It has a kitchen, a shower and a toilet. The family in

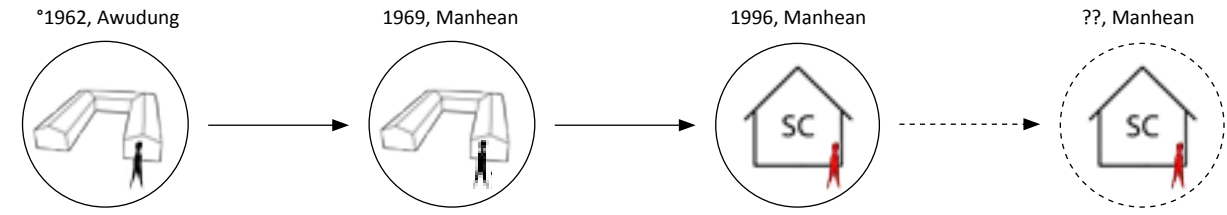
the compound house cannot use his shower and toilet but they can fetch water. He wanted to live more on his own since *"people in the compound always beg for money and food. Here in my own house not. My children do not go and ask for money or food in the compound."*

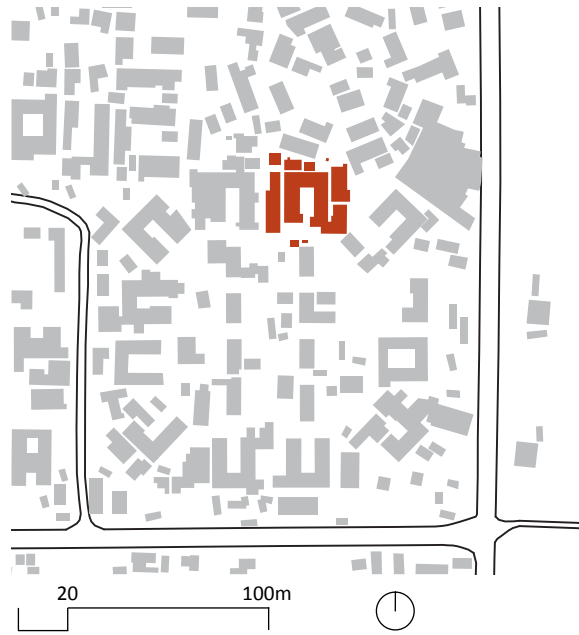
Eric now started building a new house in Manhean because although he is living in his own detached extension, he does not like living next to the family house. They always come to him for money, fetching water or to solve all family quarrels. In theory Eric is not the head of the house but he is well respected because he is prosperous, well-educated and has been an assembly member of TMA in the past. *"It is a problem and that is why I want to build my own, walled house with a doorbell."*

According to him, the new house will be rather small and is no storey building because there is no money for it and he only has three children and the oldest is already 18. *"They will move out soon and then it will be just me and my wife living here."* He has a lot of rooms in the compound which are currently rented out which he can give to his children to benefit from, as well as the extension where he is currently living in. However, when looking at the architectural plans, the new house is fairly large.

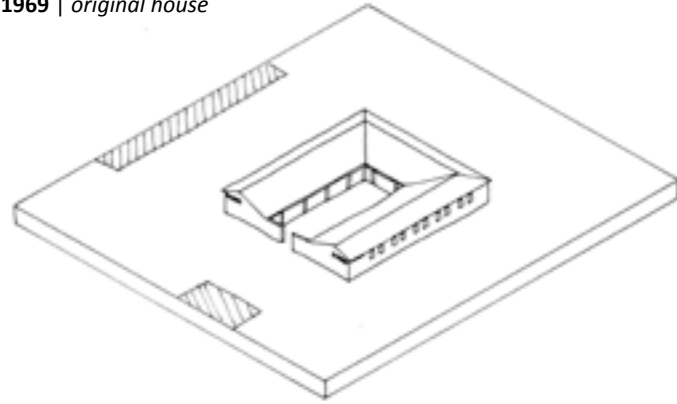


house B5

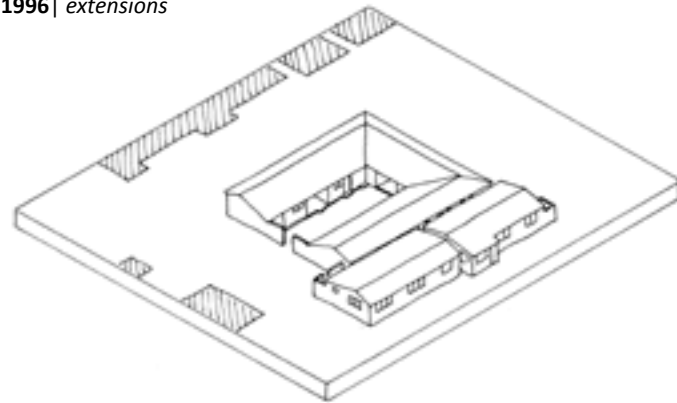




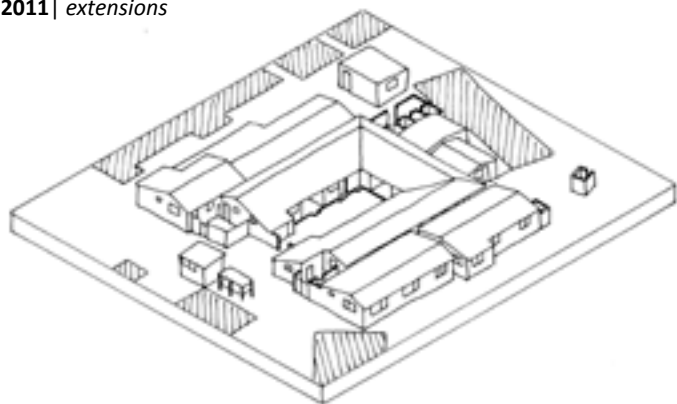
1969 | original house



1996 | extensions



2011 | extensions



Eric his extension (see next page)

block walls

wooden or metal walls

gutter

sand/unpaved

neighbouring buildings

1 shop (selling of fruit)

2 septic tank for Eric's toilet

3 commercial bathhouses of Eric's aunt

4 gutter manholes

5 former room of Eric's grandmother, now used by his aunt of the next room until tenants are found

Eric

Eric's family

tenants



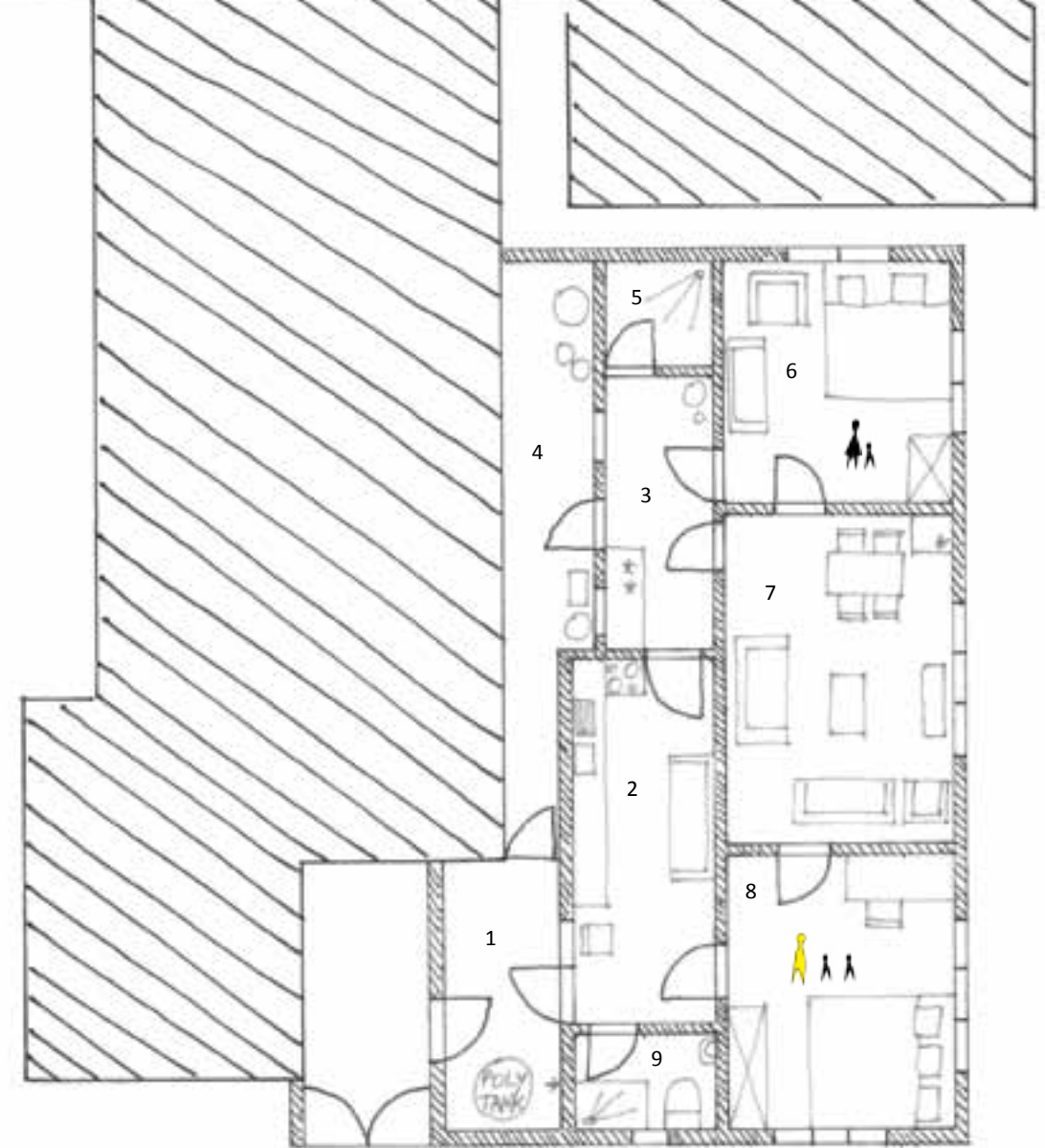
Eric's self-contained extension.



The kitchen.



The female bedroom.

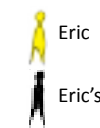


▨ block walls

▨ compound B5

- 1 small courtyard with polytank and water tap
- 2 kitchen
- 3 storage space with freezer
- 4 open-air corridor

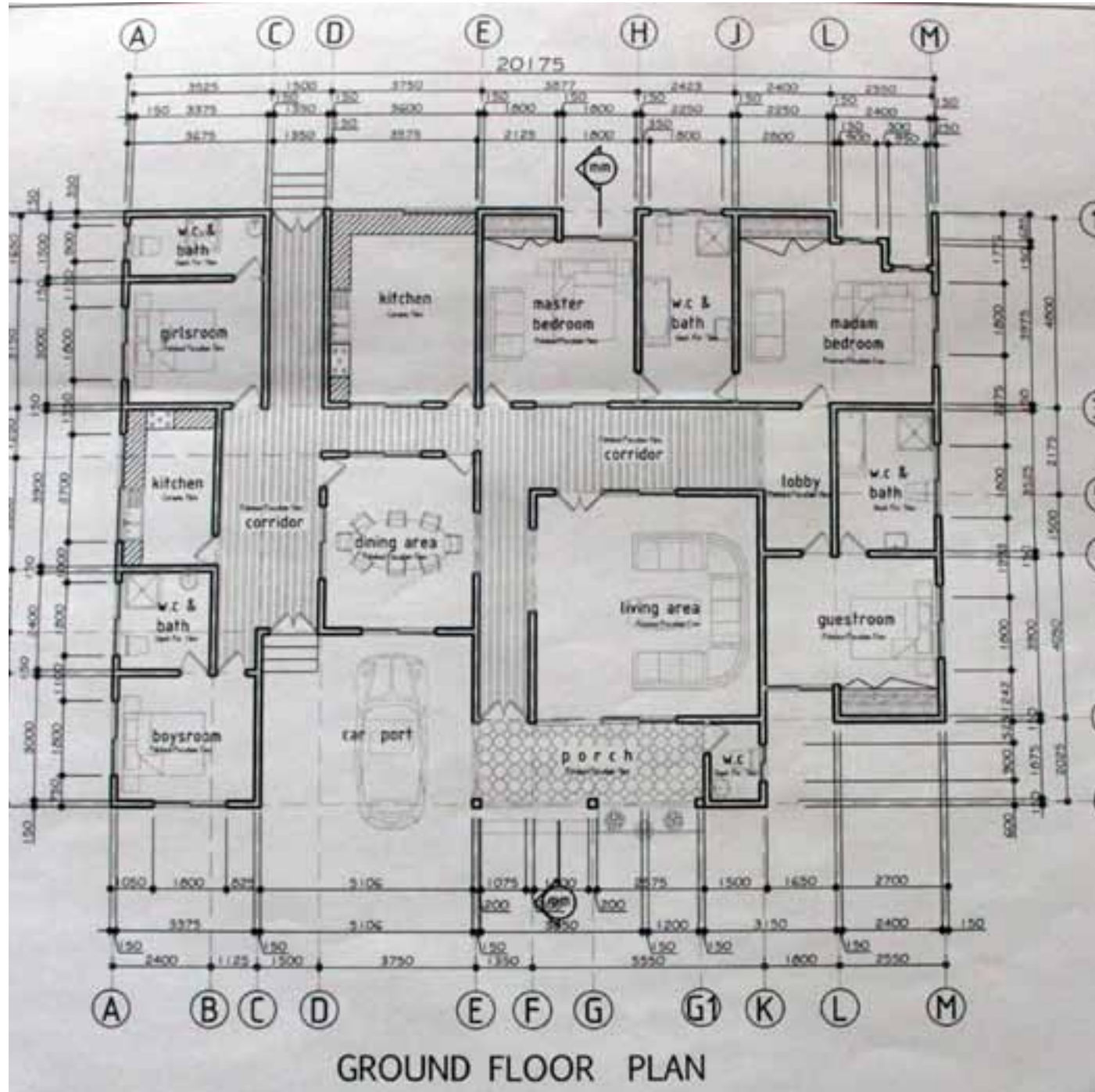
- 5 shower
- 6 female bedroom
- 7 hall
- 8 male bedroom
- 9 bathroom with shower and toilet



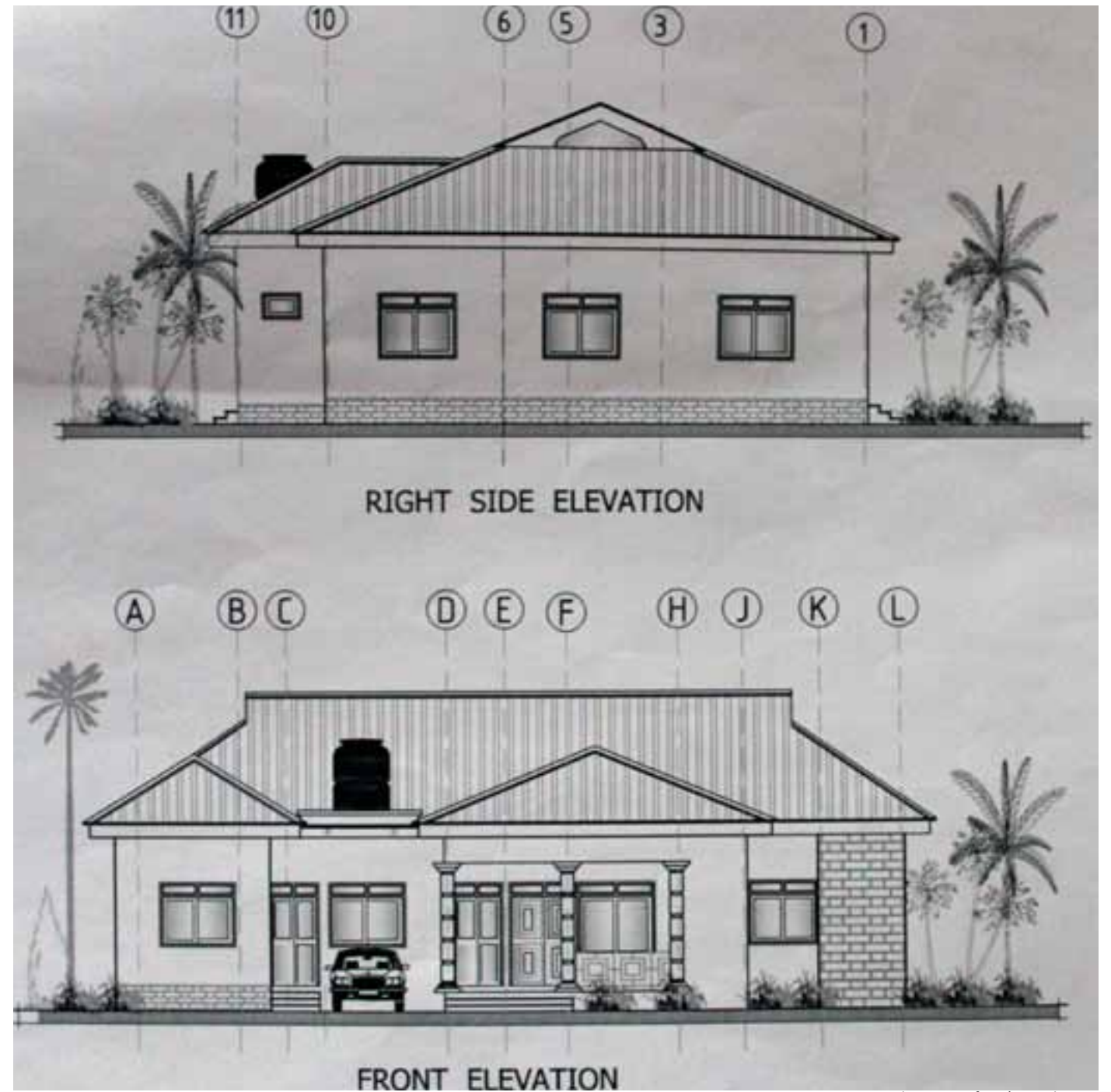
Eric

Eric's household





Plan of Eric's new house.



Elevations of Eric's new house.

‘THE IDEAL URBAN FUTURE’: TOWARDS MODERN LIFESTYLES AND SWEEPING GLOBAL MODELS

The ‘formal’ pole is not only epitomised by the brutal resettlements linked to the modernist planning of Tema Township, but it is still present nowadays by means of official normative policies. Besides state-driven planning, the villa typology and suburban residential areas built by real estate developers have picked up considerable ground, of which the gated community is the most extreme example of. Unfortunately, sprawling ‘privatised’ spaces appear to have all the wind in their sails. These new middle- and high-class residential areas were not addressed by neither the fieldwork or by the thesis but as the most prominent form of urban development in Greater Accra, they form the backdrop to our inquiry.

Firstly, the government is playing a key role maintaining the mismatch that has consolidated between global models, housing choices and aspirations, and indigenous dwelling cultures. Although authorities ‘are supposedly committed to the provision of low-income housing, they erroneously do so through promoting single-family housing, which is not effective.’² Even institutes such as the Home Finance Company (HFC), instituted especially to serve the low-income group, has so many conditions attached to loans that only the salaried elite can qualify.³ This position is reflected by public housing programmes and by building regulations that do not favour multi-habitation as occurs in compound houses, in addition to limiting plots to single-household occupation and excluding most economic enterprises.⁴ It is difficult to build a ‘traditional’ compound house and still keep with the building and planning regulations.⁵ The government seeks to provide Ghanaians with comfortable housing that is less crowded and of a better quality than many existing compound houses, but fails to cater for those in need. Since villas for the nuclear family represent modernity and a Western lifestyle but are largely alien to a substantial amount of urban residents, it also fails to recognise the ways in which dwelling cultures transform dynamically over time.

The Ghanaian government acknowledges its hostile attitude towards the needs of the poor in its *Growth and Poverty Reduction Strategy* (2005)⁶ and they recently stated to ‘place renewed attention on tackling the housing deficit, with an emphasis on private sector investment in lower-cost residential properties and better urban planning, following recommendations of the United Nations.’⁷ In spite of this apparent opening, this is not what is happening in practice. Exemplarily, the government recently launched projects for

the construction of the two new cities of ‘Appolonia’ (Tema) and ‘King City’ (Sekondi-Takoradi), in collaboration with the local chiefs and the private sector. During his speech about these new developments, the president of Ghana John Mahama described the cities as an answer to ‘poorly planned settlements surrounding Ghanaian cities, with patchy infrastructure and services and often low-standard housing’.⁸ One cannot avoid asking: is building new cities ‘to do it all over again but better’ the most responsible way forward? Since the focus is once again away from the reality of ‘slums’, the majority of urban populations in settlements such as Ashaiman will find themselves further disadvantaged and marginalised.

Secondly, the major ‘formal’ providers of housing, namely the real estate developers and institutions such as the Ghana Real Estate Developers Association (GREDA), tend to ignore the needs of mixed development, both in terms of socio-economic target groups as well as in terms of mixed-use. Rather than a resource, multi-habitation is viewed as unmarketable, impractical and less attractive.⁹

Lastly and also crucially, the presence of these new developments is not only to be registered with regard to middle-class and returnee aspirations; it is also largely cherished in our case study areas by a large part of the inhabitants. Our fieldwork findings illustrate clearly most respondents would prefer to move out of their current places of abode to their own self-contained house. In some cases they explicitly referred to new and ‘ideal’ residential areas with villas. These were aspired to because they were seen as highly serviced locations, inhabited by ‘decent people’ and where one could find ‘peace of mind’. Some residents would like to run away from the uncontrollable and the congestion to safe and peaceful environments. In such new residential communities, however, housing becomes a highly marketable product compared to Tema New Town and Ashaiman. Another set of questions is then worth asking: should practitioners with knowledge ‘give in’ and provide the majority with the developments most residents appear to be aspiring towards? Or should interventions persevere in providing an alternative model, based on the careful documentation of actual lived-in architecture? How seriously should such aspirations be taken, knowing the harmful effects of low-density, energy-consuming and ‘unmixed’ neighbourhoods?

“Although multihabitation was the predominant mode of providing affordable urban low income housing, the changing socioeconomic conditions in urban centres was gradually impacting on multihabitation. The process of urbanisation and industrialisation occurring in the world including Ghana is weakening traditional family patterns that provide social support for the poor. [...] Detached and semi-detached bungalows were increasing because people living in such facilities were bestowed the highest status in society. Compounds were viewed as old fashioned and traditional by the younger generation and housing preferences and tastes have changed in Accra due to changing cultural attitudes.”¹

In an ever-changing dialogue (or lack thereof) with the spontaneously growing city, state-led strategies for the urban poor of Greater Accra have responded with varying degrees of receptivity to indigenous dwelling cultures, influenced by general paradigmatic shifts occurring globally. Investigating these government policies and projects and what happened within and outside these formal strategies has been central to this work. How projects have been appreciated and appropriated by users as well as how those who fell outside these state-led systems carved out a place for their own alternative places of residence have been key inquiries. Indeed, it is often these very appropriations and expedient interventions that are considered as the constituents of today’s urban ‘slums’.

Urban Ghana, and particularly Greater Accra, appears to be marked by contradictory - if not bipolar - processes of development. On the one hand local dwelling practices and indigenous lifestyles continue to be centred on the compound house, albeit with some variations. On the other hand ideas of modern and cosmopolitan urban life have gained prominence for a rising number of Accra’s urban population. There is a growing mismatch between these two ‘poles’; between formal policies, state-led and market driven developments and the reality the urban poor is currently confronted with.

Throughout intensive fieldwork, literature reviews and the compilation of this thesis, the complexities of Ghanaian dwelling cultures have become increasingly clear. During this endeavour we came to the understanding that such cultures are dynamic and highly based on indigenous practices and lifestyles. House transformations and individual interventions are therefore not to be forced into a framework of normative rules and policies based on how the ideal city should look like. Planning is linked to norms but most contributions to the city are however very spontaneous and *ad hoc*. City residents often have no chance to develop a long-term view but are compelled to make use of what is available at the moment.

The place where design and planning professionals would ideally have to place themselves is likely to be at some critical distance from the models facilitated by the government and promoted by real estate developers, despite the fact that they embody the dream of many residents. It should, on the other hand, be strongly based on the urban poor's everyday reality, understanding their efforts to cope with hardships and understanding how their houses are transformed to cater for daily needs, well away from aspirations and dreams they cannot access. Fieldwork findings also unveiled that dwellers have awareness of the distance between their everyday needs and their dreams. Meanwhile they perform all kinds of actions to reshape their dwelling spaces and urban lives in a context where pro-poor public policies are basically absent.

When considering tenure, it becomes evident how difficult it is for the urban poor to access their 'ideal' home. Indeed, low access and low exposure to these opportunities may be what makes them 'poor' in the first place rather than low and insecure income.¹⁰ Official housing policies are too narrow when confronted with the wide range of possibilities offered by residents' current residences in Tema New Town, Ashaiman and even in the TCHS. Focusing on land tenure emphasises how hard it is to obtain land, especially when it involves co-ownership and when plots for single household dwellings are as large as a full compound house. At the scale of the house itself, variety of tenure types and statuses can be identified. The compound house and its variations provide accommodation for an array of residents, from well-off owners to poor tenants, with a wide range of intermediate possibilities, resulting in a socially mixed but coherent entity. This layered condition is crucial since the clearly

defined tenancies and target groups referred to in official policy and real estate marketing are unsuitable for the large amount of socially and spatially mobile urban dwellers.

Regardless of the 'dream' residents might have, many are contentedly residing in their compound houses and the several variations of it discovered in the case study areas. The compound house has its limitations but also its values. Evidently, its low cost and affordability is one of its main virtues. Its capacity to be transformed over time, to be constructed incrementally or 'small small', to integrate businesses and rental units to provide for livelihoods, to integrate different types of tenure and host social relations and related security systems are crucial to be able to cope with the harshness of city life. These features are not alone in constituting the value of compound culture, since symbolic value of a 'traditional' dwelling is not be underestimated. Self-contained modern villas in new residential areas may display a certain level of achievement and a high socio-economic status, but fieldwork findings illustrate how aesthetic improvements and symbolic values are part and parcel of expressing wealth, modernity and an attachment to a particular cultural identity.

"Like all built forms, the house has embedded cultural values, which are expressed through social relationships. Those values include cosmopolitanism and expectations of modernity and through the dynamic interplay of forms of identification, they can result in new local forms and split households."¹¹

Lastly, state-led and market-driven approaches to urban development count on high residential mobility and envisage residents' 'continuous act of moving' instead of considering self-construction and incremental building. By contrast with these abstract projections, residents from the case study areas often expressed a rather strong inertia against moving. This was particularly true when considering inter-residential mobility, reinforced by the lack of affordable housing options and/or their place attachment and strong social ties. Nevertheless, residents in our case study areas appeared to be quite mobile as they took full advantage of the opportunities fostered by compound culture. Changing tenure status appeared to be one of the most important inputs for moving and could only be hosted by a type open to hosting mixtures as the compound house is. If a resident can only be a full tenant or an owner as in the case of formal housing, there are not many options to shuttle between. In such a context, moving from one situation to another is a big and difficult step to take. Fieldwork findings also showed that moving physically is not the only strategy adopted by the urban poor; rather social mobility can also be attained by improving one's home. This is well illustrated by Tipple (2000) in his discussion of 'transformers'. The latter, improving their conditions by ameliorating their homes, bring along a general uplift of the neighbourhood as well. Such overall improvement does not only occur symbolically and aesthetically, but also functionally, as investments in piped-water connections, polytanks and showers show well. Transformations allow residents stability of residence in one particular place, protecting them from the stress of continuous move and attendant breakdown of social relationships made in the area.¹² This might also explain why findings show a rather low inter-residential movement compared to an intra-

residential one. The dream to live independently is often tailored to the compound itself, with improving as a key action to attain better conditions and move towards the much-aspired self-contained housing units.

The thickness of cultural values, indigenous lifestyles and dwelling practices that make the urban fabric a rich and multi-layered entity cannot be forced into static and market-oriented categorisations of the built environment. However, within the present development regime, as long as housing remains a generally non-marketed good, provision of credit for house building and improvement will remain inaccessible for the majority. A mismatch with state-led and market-driven urban transformations will persist. Compound houses and related typologies contribute to urban dwellers' well-being and resilience by hosting a wide array of different values, tenancy statuses and mobility options compared to formal housing. The latter is far more narrow-minded as values are derived from non-Ghanaian contexts and tends to focus on displaying status and on monetary value, though excluding income-generating opportunities. Additionally, tenure is more fixed and moving is preferred to improving. Mobility is viewed in the light of a process where households adjust their consumption upward by moving and vacated houses are filtered downwards to lower-income households.

FABRICATING HYBRID HOMES: NEITHER COMPOUND NOR VILLA BUT SOMETHING IN BETWEEN

The abovementioned polarities are made evident by investigating housing typologies themselves. However, documentation of residential typologies does not only unfold the contrasts between the 'traditional' compound house and the self-contained villa, but also the dialectical relationship between them, which dwellers may enact to integrate advantages of each type. Many residents express their dissatisfaction with the traditional compound and dream of their own villa. However, most of them are not able to achieve this and are well aware of this limitation. Furthermore, not all of those who are able to construct or buy such a villa do so. Instead, as fieldwork made clear, new typologies emerge as residents take actions to deal with the problems inherent to traditional compound housing as to attain a more modern, comfortable and individual lifestyle. These intermediate typologies or 'hybrids' tend to combine the merits of the compound house with the ideals and values expressed by members of a changing society.

*"What finally decides the form of a dwelling, and moulds the spaces and their relationships, is the vision that people have of the ideal life...This vision, rooted in culture, finds an expression in world view and then lifestyle, which are direct generators of the patterned activities people attempt to accommodate in the construction of built forms."*¹³

Many residents are self-constructing these hybrid artefacts. Some transformations still approximate the final outcome with the compound while other are more inclined towards the self-contained villa. Typical ingredients taken from compound culture are: multi-habitation, self-construction, incremental building, shared use of spaces and facilities, courtyards and verandas, linkages of single units through outdoor rather than indoor circulation space, mixed tenancy and mixed use and home-based businesses. Elements from the villa are individual and separate units for each nuclear household, modern

kitchens, bathrooms with shower and/or toilet, separate bedrooms for the parents and children, private outdoor spaces and internal circulation space. This results in a plethora of elements with which one can compose a hybrid home. Generally speaking, the 'commons' present in the compound house are losing their presence. Typologies range from simple extensions to the compound, (detached) chamber and hall configurations, self-contained extensions to multi-storey houses and self-contained houses at the other end of the compound house. All houses changed and/or built ex-novo showcase some qualities of the compound house, such as its low cost and the sharing of some essential facilities and spaces. Lastly, but no less importantly, mutual help, social networks and the sharing of human assets are all but absent in the hybridisation process. Sharing exists, though it is modulated through the presence of spatial components that keep it from causing quarrels and frustrations. Crucial in this regard is also the fact that they are often privately owned and as such secure the owner's future and that of the next generation while communicating their success. Though many of these hybrid homes have rooms hosting nuclear households, they still accommodate different types of tenancies and include extended family members.

*"The new designs shape the spatial ordering of everyday life and are part of the re-creation of social space in a changing economic and moral landscape."*¹⁴

Dwellers are not alone in their construction of hybrid typologies and revisiting of the indigenous compound typology. Housing projects and planning policies more receptive to user-based changes have also made their stance. As the cases of the TCHS and ADHP illustrate, architects, authorities and/or other organisations have been in developing housing units more adherent to realities on the ground. They both refer to some of the compound house's virtues.

TCHS houses are partially self-build, planned as incremental units that include courtyards, external circulation space, but also have modern amenities such as individual toilets and kitchens and are focused on the nuclear household. Though the third phase of the project is somewhat contradicting previous efforts, it cannot be denied that the intervention's initial gist was one of openness towards self-build, progressive development and shared space.

The ADHP may seem largely different since it involves multi-storey 'flats'. Compound culture as embodied in key components is scaled up to the level of a collective housing typology with more than one floor. The courtyard - in its full potential as an urban figure - in addition to bedroom and hall configurations, phased improvements and shared facilities are all to be found. However, not all have found their place as they normally have in the context of the compound house.

It is certain that by now a shift from the indigenous compound typology towards a modern villa-type is on-going. It is also vital for the survival of the compound culture in itself. More importantly, it is a vital artefact, which allows urban residents to adapt to, cope with and reinterpret changing socio-economic environments and lifestyles. While it is difficult to define an ideal hybrid in this context there however should be a worthy alternative to the 'old-fashioned' compound as well as to the ubiquitous single-family villas featured in contemporary suburban sprawl. Urban dwellers cannot be placed in the same box and a wide range of hybrid homes should - and does - exist. Many of them are custom-made and well adapted to every dweller and to his or her actual aspired position somewhere between the extremes of the indigenous compound and the villa.

EXTENSIONS



extension of a room with an entrance outside the compound



attached extension of a compound



detached extension of a compound

COMPOUNDS



compound with single owner, nuclear family of three generations and tenants



compound for nuclear family only (three generations)



self-contained compound for nuclear family, units for tenants are placed outside

SELF-CONTAINED EXTENSIONS



self-contained unit carved out of the compound, still using its spaces and relations with the family



self-contained unit carved out of the compound, with very limited interaction between them



self-contained house next to the compound and with limited interaction

NON-COMPOUND RELATED HOUSES



INDIGENOUS COMPOUND



rental units for the single household, almost self-contained as there are toilets, but shared



self-contained house for the single household



VILLA

MULTI-STOREY HOUSES



storey house next to the compound, with extended family and tenants



storey house for the nuclear family next to the compound, with shared bathhouses



self-contained storey house for the nuclear family and tenants



self-contained house for the nuclear family, next to the compound



self-contained house for the nuclear family and tenants, separated from the family



self-contained apartments

TCHS



TCHS house with nuclear family of three generations and traditional use of the courtyard



original self-contained TCHS house for the nuclear family



TCHS house for the nuclear household, without a courtyard



TCHS house for the nuclear household with private garden (not used as a traditional courtyard) and a driveway for the car

ADHP



single ADHP unit with own kitchen and shared sanitary facilities



two-bedroom self-contained ADHP unit

STEPS AHEAD FOR A FULLY-FLEDGED CITY COMPOUND

“If user initiated transformations can be officially recognised as upgrading activities rather than as ‘building slums’, positive policies could follow and the process could be more efficient for all concerned”¹⁵

Kumasi’s streets are lined with multi-storey compounds, though even they have not escaped the stigmatisation that is directed at Greater Accra’s high-density indigenous sectors. Not incidentally, the same stigmatisation that is haunting compound houses and other typologies in general is also haunting whole urban areas as the case studies are often categorised as informal settlements - or even ‘slums’ - and labelled as areas in need of revision and redevelopment. But does this self-made city need to be revised and if so, to what extent? Following which standards and notion of the ideal city? May it be that it is not the built environment in itself that needs to be revised but the perception of it from a ‘formal’ standpoint? May the parts of the city requiring amendment not only be those without sanitation but also those lacking urban intensity? The image needs to be (re-) adjusted as Tema New Town as well as Ashaiman are indeed lively, buzzing and tightly-knit communities with thriving economies.¹⁶

Such stigmatisation and the future challenges of compound house development - and of the case study areas more generally - cannot be viewed independently from one another. Fabricating hybrid homes is crucial but housing typologies cannot be seen as a stand-alone expression as they are connected and intertwined with the urban fabric and constitute the image of the city as a whole. New houses, and buildings in general should be envisaged and created as organic parts of the city, organising and shaping it in accordance with existing built and lived spaces. Designing and facilitating the design of ideal hybrid homes does not automatically lead to improved urban conditions, and neither can these be realised without a

supportive framework at a bigger scale. Typological revisions and (re-) using features of the compound house and ‘repetitive elements of a still existing urban fabric can be of a great value as it elevates them to more than just historic remnants of a previous era’.¹⁷ There is a need to constitute typologies related to the composition of a vibrant urban fabric. The resulting framework needs to be affordable and sustainable (environmentally, economically and socially) as well as supported by community residents themselves. It should be a model the urban dwellers believe in and to which they are able to contribute by improving their own conditions and those of the entire neighbourhood. Indeed, individual actions by residents which frequently take the form of hybrid homes are more than just dwellings, as they also interact with the urban environment. Mixed-use development appears to take place naturally as a result of individual actions over time, where residential uses and income-generating activities supplement each other. The resulting artefacts are functionally hybrid (or are de-functionalised *tout court*) in the sense that they offer various amenities to their surroundings. Consequently, it remains crucial to allow residents to generate income-generating activities where they reside, especially in the context of a largely self-employed population. Fieldwork findings made this requirement apparent, as the ADHP case well illustrates. Although commercial spaces are included in the project, they are generally out of reach for most residents, who have limited means. Though some residents have been able to rent such units, others are struggling with this issue, with the exception of one inhabitant who was allowed to maintain the kiosk he already had before. When designing the project, the option to raise columns in the courtyard for residents whose vocations required larger domestic spaces was considered for them to be appropriate. However, this option was omitted in the final design.¹⁸

In spite of this absence, Amui Djor is an elucidative example of a project that does not limit itself to housing provision with little concern of the wider settings residences are erected. As discussed earlier, the ideal hybrid typology is more than just a housing project but positively influences its neighbourhood. The ADHP tends to improve the whole Amui Djor area, not only symbolically as a pioneer of improvement and investment but also by providing its surroundings with public toilets, showers and commercial spaces. This raises a number of questions on how to devise frameworks which guides user-based infill and contemporaneously structures shared spaces and provides basic services. In talking about Kinshasa, Filip De Boeck emphasised the need to *“lead the city forward through slow incremental transformation rather than through the sweeping gestures of radical change [...] which would be a total denial of the urban reality as lived by most today.”*¹⁹

In this respect, the future of Tema and Ashaiman may be bright. The areas are not (yet) threatened by prestigious city renewals and related evictions, with some worrying exceptions.²⁰ For the time being, slow transformation is what characterises them. Local authorities’ main focus is on the upgrading of infrastructure and of public facilities to allow for other improvements and integrate urban dynamics in these state-led developments, allowing for a continuously transforming space. ASHMA for example, is slowly improving the settlement by securing land and processing individual land titles, encouraging residents to improve their houses and by providing infrastructure and facilities, making development programmes and supporting the Amui Djor Housing Project. Besides that, there is the willingness of Ashaiman’s residents to be the main actors of their own socio-economic improvement.

The question of providing a framework for development while recognising urban dwellers' powerful city-making practices and hybrid home development is even more crucial when considered in the light of infrastructure and open space provision. The public domain, infrastructure and facilities such as schools and hospitals remain largely unimproved by the *ad hoc* character of dweller transformations. By focusing on these, any action by authorities in this regard would be an important complement to improvements made by residents.²¹ Roads, drains, access to water and public toilets would be important ingredients constituting a basic framework for government to provide structure to settlements, leaving the infill in the hands of residents themselves. Ideally then, future actions by authorities would focus on developing a framework that can shape and guide user-based systems of transformation and self-building, striking a balance between state-led and user-based expressions, allowing these processes to work together as to produce housing and urban economies. This framework would not be limited to policies but involves physical structures as a dynamic and flexible armature connecting individual actions. This becomes a crucial point vis-à-vis decisions on where the threshold between shared space and private space lies, and to what extent what are commonly described as 'encroachments' will be tolerated. While paternalistic authorities value open space for public use, local norms tend to favour maximising private and covered space, occupied by these hybrid typologies.²² Compound houses and the new generation of hybrid homes are not just private spaces, but have urban qualities to them that intensify and layer the use of space by mixing functions and de-functionalising spaces.

"The real city, true urbanity [compared to the modernist and planned 'ideal city'] is not about the public space but about the private space, about the multiplication and accommodation of private things. What remains as public, what is respected as such, is necessary for private development such as access to private property. Residents want a dense city with mixed functions, not shared spaces."²³

Although housing in the case study areas does not typically conform to plot boundaries demarcated but blurs its edges in its points of contact with the city, residents are increasingly aware they cannot build anything anywhere. Public space that is really needed is mostly preserved. Evidence from the TCHS and the low-cost area have demonstrated that marking a threshold materially can be a powerful tool to avoid that open space appropriation compromises its shared nature. Where building regulations only exist on paper, as in the case of a line on the layout where plots end, they are hardly respected. When they are also translated into physical forms, as in the case of paved streets and gutters, residents tend to avoid encroaching upon them. Considering the power of a built border or threshold would favour authorities that are on the other hand viewed as the perpetrators of an inflexible, normative and unrealistic approach to urban change. Indeed, while ASHMA seems to have opened up to a more inclusive transformation, the same cannot be said of authorities in Tema, which also suffer from a problematic overlap of roles. The ongoing clash between TMA and TDC is hampering positive change and needs to be urgently addressed. Besides unclear and conflicting competences, the uncompleted privatisation of TDC, initiated some years ago, has added more fuel to the fire.²⁴ Frank Tackie has sensibly argued against the privatisation of TDC since the main focus of authorities' work should be on improving existing residential areas instead of creating new middle-class estates in the suburbs:

"TDC should first clean up the mess that they created, especially since the establishment of TMA. The decline of Tema has been steadily following systematic failure on a crescendo. TDC was a novelty in the old days, but is has been a failure. But they have more professionals and the capacity than TMA to reverse the decay. They are the only ones who can correct their failure. TDC wants new land outside the Acquisition Area because the land is exhausted. But they do not need new land! They need urban renewal, new thinking within the boundaries instead of expanding."²⁵

TDC appointed the Consortium, a private planning firm, for revising Tema New Town and to propose a redevelopment strategy that tends to be in line with our previous recommendations. Frank Tackie, CEO of the Consortium, acknowledges the need for transformation but in the first place of the human beings who are living there and their socio-economic circumstances instead of their houses.²⁶ Demolishing complete areas will not do any good in this regard. Rather, the main gist should be on public infrastructure upgrading. This should encourage residents to change their environment, who are in any case increasingly aware of the issues at stake and whose mindset is changing. Urban dwellers increasingly believe the areas can be improved. In Amui Djor for example, community involvement is very strong. The fact that the layout for the area was developed dialectically between landlords, TDC and ASHMA, is a big step forward in participatory planning. Nonetheless, though the ingredients are all there, the ASHMA and the traditional authorities have been delaying the layout's implementation for about 20 years. Roads that have been demarcated have not been paved and are inadequately equipped with gutters and public sanitation facilities. The Amui Djor experience is also a warning call vis-à-vis the limitations of self-provision. Indeed, leaving housing provision to residents themselves can upgrade the environment and thus ensure the middle-class a place in the settlement, but it can also evict the poorest of the poor out of the area. Since they are not landlords most will not be able to pay for increased rents following improvement. Furthermore, the community facilities TDC included in the layout would definitely not have been realised by Amui Djor landlords if development had been up to them only.

The presence of the Amui Djor Housing Project is therefore desirable. It is a hybrid home itself, which aptly revisits some of the compound houses main features with the challenge of catering to a collective scale. Many authors have indeed stressed the importance of vernacular elements of Ghanaian housing. This does not mean that design professionals have to desperately cling to the compound house and reinforce the extended family system. To acknowledge

and understand its elements and learn from its virtues and vices is however crucial, within the ambition to keep touch with local dwelling cultures without losing a sense of future aspirations. The foremost architectural element of the compound is its courtyard. It not only is a shared outdoor space where a variety of activities occur, but also is the key component of outdoor circulation, providing access to single units. It leads to increased ventilation, high flexibility of room use and the possibility to end up with distinct separate units. Although still very present, the main courtyard has lost its prominence in many hybrid homes, often replaced by a plethora of private outdoor spaces such as balconies, verandas or roof terraces. Currently, hybrid typologies tend to create inward-looking houses and wall their outdoor spaces if enough private land is available. Otherwise, residents use public space in front of the house as such and try to privatise it as much as possible to make it usable for household functions such as cooking, washing, relaxing and drying of clothes.

Such outdoor spaces also become crucial when densification processes are underway, since the ADHP is a vertical structure. The inner core is a valuable element of the urban fabric as well as a traditional urban figure. However, the courtyard in the ADHP is not a vibrant social space characterised by variable uses. This may be because of the distance between it and residents' actual living units, in addition to the presence of public sanitary facilities that leads to 'strangers' coming into the courtyard. In a compound house, all rooms are directly adjacent to the courtyard and although many compounds have shops and other businesses attracting non-residents, these activities tend to be oriented outwards as to maintain the courtyard's intermediate condition. A revision of the ADHP could bear this in mind, since in the new housing residents retreat to their units (alone or with guests) instead of using the courtyard for social interaction. Some residents expressed their disappointment with the absence of social interaction as occurs instead in the compound house. Although every unit has its own modern kitchen and the courtyard was planned for traditional cooking such as the pounding

of *fufu*, these spaces are not used as such. Instead, residents use the open air corridors in front of their units as what would be their porch in the compound. It is in these spaces that they socialise and cook with gas cylinders or charcoal. These spaces would need a complement, in the form of private outdoor spaces. An option for future design might be to include bigger corridors or balconies where people can socialise, cook, wash and dry clothes, store things and deal with refuse.

Moreover, In spite of the facilities it holds in the courtyard, the ADHP raises question about the project's value for its immediate urban environment. For the moment, the exterior space surrounding it is far from being qualified. In light of the future phases of the ADHP's development, the inclusion and protection of open, collective areas is to be considered. This is not to be understood as a plea for realising an unsustainable stretch of landscaped green, but rather as a lively space for social and commercial exchange, a playground for children to play and a place where residents can run their small informal businesses. Qualifying the building's surroundings would allow valuable interactions to be created and would help shape a sense of place. These reflections are all the more preoccupied with the fact that TAMSUF has acknowledged that including commercial elements such as public toilets and showers to raise funds will not be possible in the second phase of the project because they are already present in the first building realised. Indeed, extra finances will not come from commercial spaces and public sanitary facilities but from selling 60% of the units of the four-storey residential building to a low-income group of salaried workers. The other 40% of the units will be smaller, but bigger than the current ones, and are reserved for the target community group at highly subsidised prices. The fact that the second phase will have different, varied and bigger housing

units is a positive improvement in the light of enhancing social mixity. Nonetheless, taken together, the lack of a proper interface between built and unbuilt, and the absence of shared facilities is likely to weaken the catalysing energy the ADHP buildings can potentially generate. A more extreme take on this front would be to recognize the catalytic power of a multi-storey and multi-functional compound building such as the one built in Amui Djor, and reinterpret it as key to a larger urban development strategy. Seen its potential, why not spread such projects over a larger area? Currently, the project already attracts members of the Ghana Federation of The Urban Poor out of more distant areas. Why not give them shelter in their own areas? Why concentrate all efforts on one single place?

Besides these interrogations, the ADHP leads the way in taking stock of compound culture.²⁷ Indeed, a main feature of this type is its ability to be transformed and built 'small small'. The incremental building aspect is present in the ADHP but only in terms of interior finishing. Although necessary for reducing building costs, it is something that is criticised by the residents. Units are very small, of comparable size to the single rooms or chamber and hall configurations in 'traditional' compounds but there is no possibility of enlarging them. Expansion of units in a multi-story type poses many questions, not least the need for a higher technical input and dependence on professionals by dwellers, which is not what the design team intended to promote. Furthermore, the project was about providing the barest minimum, based on the idea that the more well-off can move into self-build houses and gradually improve within the precinct. The design team is well aware of the needs of residents to adjust housing to changing conditions which is why it has proposed larger units and more variation in the next phase. Occupants are expected to progress based on increased savings/earnings.²⁸

The indigenous compound house has a very difficult tenure situation with co-ownership often leading to many maintenance problems, quarrels and frustrations. By contrast, as the ADHP underlines, the ideal hybrid home of the future is not commonly owned, but features clear ownership. This does not however mean that nuclear households are to be promoted. Housing is instead expected to host variable occupation options and would offer accommodation to a variety of residents, from the more well-off owner to extended family and tenants. Though the ADHP offers a mix of single bedroom units and bigger self-contained units, it does not promote variety in tenure arrangements since residents will all be owners in ten-years time. While one may acknowledge the benefits of having a ten-year locking system to keep the target group as residents in their units, people's lives are not static. Ten years can be a long time for dynamic households, and a unit may quickly become unsuitable to their socio-economic and demographic changes. Residents should at least be able to adapt their housing situation easily, especially since there is no possibility for extending the units. Residents should then have at least the option to move between different units or to move out easily and return the unit back to the Federation who can then allocate it to another member. Again in this regard, the current existence of two different housing units is commendable since it encourages variation, a condition expected to improve with the realisation of the second building, featuring a wider range of socio-economic profiles. This variation is all the more crucial since several of Amui Djor's inhabitants, especially among the landlords, expressed a negative attitude towards the project. They perceive living there as an embarrassment and failure in life. In the words of another inhabitant, son of one of the beneficiaries: "*it is good for the real poor and the homeless people, but not for us*". In this vein, it might be a very good idea for TAMSUF to sell some of the units in

the next phase to low-income salaried workers, who are of a higher socio-economic class than the initial target group. The co-habitation of different socio-economic groups may reduce stigmatisation as the project will not be devoted only to housing the poorest and 'homeless'.

As the Amui Djor case illustrates, a single ideal model housing typology within a normatively planned city is not what would suit Ghana's urban context best. A supportive framework for urban development, allowing the existence of a variety of hybrid homes, would be considerably more fitting. A focus on providing infrastructure, facilities and individual plot allocation for individual construction would allow authorities to be significantly more effective in their planning. As fieldwork has shown, not all residents lack assets and the large majority is able to construct its own house. Ideally, building regulations could allow for all kinds of hybrid house typologies to exist, ranging from the compound house to multi-storey and mixed-use buildings. Following suit, an ideal home would include multi-habitation and any variation of extended family systems. These conditions are crucial. While not everyone wants to live in a compound, the majority of respondents could not afford their dream villa either. Many residents stating to be happily living in their compound house do feel the urge to move to their own house because it is what society expects them to do. Indeed, several households who can afford a dwelling unit in affordable housing projects such as the ADHP, would not want to live in such small units anyhow. Rather, they would prefer a larger house that can be self-build, transformed over time and has space to accommodate many family members.²⁹

“In the past, despite the long-term view which gives town and regional planning its character, physical planning has tended to be quite short sighted. [...] The end product has been assumed to be that which features on the plan in hand unless dwellings were specifically designed to be extended.”³⁰

Housing design and urban planning in Greater Accra have gone a long way. They have moved from the forced resettlements of the 1950s to an attempt at participatory planning and housing the urban poor in the 2000s, with all the intermediate steps embodied by cooperative housing and sites and services. While more recent efforts are far from being enough, and have points that can be greatly improved, they also make clear the possibility of ‘revisiting community’ while providing for the urban poor. Our conclusions are well aligned with the *Ghana Housing Profile* published by UN-Habitat. The text recommends authorities to reduce their focus on the provision of completed units that the majority of the poor cannot afford. Rather, they are invited to deploy resources in strategic areas and house types such as the compound house.³¹ According to Tipple (2000), the key concept of the *Global Strategy for Shelter* advanced by the United Nations in 2000 is that of governments stepping back from housing production and measures to control the price of

outputs and, instead, working to enable the current and potential suppliers of housing to do what they do best. If encouraging the construction of compound houses and hybrid homes was included in the government’s enabling strategies, together with measures to reduce the costs of undertaking housing adjustments, Ghana’s urban poor could fulfil their ambitions to own houses.³² Governments should involve all actors available in the production of housing and move decision-making down to the lowest appropriate level, encouraging individuals and communities to play a proactive role in identifying local needs and formulating new policies, plans and projects. Focusing on and facilitating the improvement of existing urban environments, give residents an alternative to the normative policies that promote residential mobility and which harm those who do not want to or are not able to move. Furthermore, keeping in mind the housing deficit that still exists in Ghana, the many house builders who are transforming the built environment are providers of housing as well. Though their daily changes, they contribute to the reduction of urban sprawl and to urban intensification. The related increases in density generate a more intensive use of existing built-up areas and current services and infrastructures.³³ Ideally, these efforts enable housing and building to transform as a dynamic and living organism, just as urban life does.



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- Tony Asare**, architect at T ekton Consult, Tema, 29/09/2013.
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ENDNOTES

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