

# PHILOSOPHICAL BASIS FOR HOUSING DEVELOPMENT

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The need to provide adequate, suitable, and equitable housing has remained an important priority of every successive Ghanaian government. Even though housing is a fundamental necessity of life, more than half of the Ghanaian population lives in inadequate houses. Hence, the objective of this paper is to discuss the fundamental philosophy underpinning adequate housing development vision in Ghana to provide a solution to the current housing problems faced by the low-income groups. The data used in this paper were derived from secondary sources only, through a detailed review of related literature on the subject to meet the research objectives. The study is an in-depth literature exploration on the fundamental philosophy underpinning housing development vision in Ghana. Unlike housing development in other African States which has its underpinning in its Constitution, the philosophical basis for housing development in Ghana is not completely supported in the Ghanaian constitution. The foundation is found in separate Ghana Development Plans as deemed necessary by the previous and even the current government as a follow-up to their manifesto before being elected into government. For instance, the present government involvement in housing provision is as a result of the manifesto's declaration, which states that: every Ghanaian must have a home though not necessarily own a house, as a meaningful expression of the right to shelter.

*Keywords:* Adequate housing, Ghana, Shelter, Policy.

## 1 INTRODUCTION

The need to provide adequate, suitable and equitable housing has remained a major priority of every Ghanaian government. Even though housing is a basic necessity of life, more than half of the Ghanaian population lives in adequate houses (Government of Ghana 2005), where they have no access to adequate sanitary facilities, water or warmth to meet their daily physical needs. Adequate housing is seen as one of the effective means to alleviate rural and urban poverty, which has further external and internal effects. The lack of adequate housing has lowered the life expectancy of the homeless according to the European Federation of National Organizations Working with the Homeless, as expose they are to serious health risks, which gravely affect their contribution to society.

In Ghana, the housing situation is said to be inadequate, but, improving. Many households, particularly those in the cities and other urban areas, continue to live in overcrowded and unsanitary conditions (UN-HABITAT 2010a). Their houses lack the basic amenities, such as toilets, kitchen, bathroom, and refuse facilities. UN-Habitat

(2010a) has observed that the shortage of houses, especially in the urban areas, has given rise to very high occupancy rates, exorbitant rent, unstable tenancies and poor living conditions. These factors, combined with issues of land litigation, high cost of urban residential land, multiple sale of urban land, high cost of building materials, and shortage of infrastructure and services, underline the difficulties of housing delivery in Ghana.

Since Ghana's independence, provision of housing has remained central to the development agenda of the various governments. Various policies, programs and institutions have sought to address issues, such as land ownership, land title regulation, and the provision of affordable housing units to the working and non-working population. However, a number of these housing approaches were negatively affected by the lack of funds, a poor macro-economic environment and lack of private sector participation (Bank of Ghana 2007). Thus, compared with other advanced countries, Ghana's housing industry remains rudimentary. According to the Ghana National Shelter Draft Policy Document, housing tenancy in the country ranges from home ownership to weekly tenancy. More than half (57.4%) of the national housing stock, is owner-occupied; rental units represent 22.1% of the stock while rent-free and 'perching' constitute 19.5% and 1.0% respectively (Government of Ghana 2005). According to the Draft Policy Document, quite a number of the houses in which people live in are rent-free. These are usually called 'ebusua fie' (family home) usually for the extended family, long after the original owners have died. A large number of extended family members and even some 'strangers' live rent-free in these homes (UN-Habitat 2010b). In recent times however, and within the context of the improved macroeconomic environment, characterized by low inflation rates, low interest rates and relatively stable exchange rates, activities in Ghana's housing sector is gaining momentum (Bank of Ghana 2007). The gradual improvement in housing supply notwithstanding, the sector still faces a number of challenges, such as land acquisition, prolonged land title and registration processes, high costs of rental units and house prices that require policy intervention. Hence, the objective of this paper is to discuss the fundamental philosophy underpinning adequate housing development vision in Ghana in order to provide a solution to the current housing problems faced by the low-income groups.

## **2 PHILOSOPHICAL BASIS FOR HOUSING DEVELOPMENT IN GHANA**

Unlike housing development in other West Africa States such as Nigeria a close neighbor of Ghana which has its underpinning in its Constitution, the philosophical basis for housing development in Ghana is not completely supported in the Ghanaian constitution. The foundation of Ghana housing development for the low-income group is found in separate Ghana Government Development Plans as deemed necessary by the previous and even the current government as a follow-up to their manifestos before being elected into government. For instance, the present government involvement in housing provision is as a result of the manifesto's declaration, which states that: every Ghanaian must have a home, though not necessarily own a house, as a meaningful expression of the right to shelter. The Government Manifesto Agenda further states that: housing, especially for the low and lower-middle income earners, will be one of

the government's top priorities and nothing detailed provided and how to address this priority not clearly stated.

However, Chapter Five of the Ghanaian Constitution usually referred to as the Fundamental Human Right and Freedom which contains the central passage on the human rights sets out a range of rights to which every person in Ghana is entitled. Amongst these rights is that, every person has the right to own property either alone or in association with others. That no person shall be subjected to interference within the privacy of his home, property, correspondence or communication except in accordance with the law and as may be necessary in a free and democratic society for public safety or the economic well-being of the country, for the protection of the rights or freedoms of others. Unlike the Nigerian Constitution for instance that expresses that the government is entrusted with the responsibility to harness the resources of the nation to serve the common good of all and promote national prosperity based on an efficient, dynamic and self-reliant economy, the Ghanaian Constitution is completely silent on this. However, amongst the rights enshrined in Chapter Five of the Ghanaian Constitution, the right to housing or adequate housing as a responsibility of the government is also not included. However, the fact that the constitution is limited in its conception of human rights should not, in principle, be a challenge to the protection of rights since the framers of the constitution purposefully made the provisions on rights expandable. For instance the Ghanaian constitution states in Article 33(5) that: "The rights, duties, declaration and guarantees relating to the fundamental human rights and freedoms specifically mentioned in this chapter shall not be regards[sic] as excluding others not specifically mentioned which are considered to be inherent in a democracy and intended to secure the freedom and dignity of man".

The constitution accordingly makes room to include into the legal framework those rights that are articulated and protected outside the national space, and those that might exist in the future. Despite Ghana being a signatory to numerous international and regional treaties that enforces the right to adequate housing like the Africa Charter, there is no visible manifestation of those rights by the government in the provision of housing to the citizens. In effect, the governments of Ghana present and past only make housing a priority in their political development agenda; none have tried to include it as a right in the constitution. The national philosophy for housing development in Ghana is the political manifestos of the ruling parties, which are not sustainable in the long run since it is not a legal framework. The Ghanaian Constitution does not contain justifiable socio-economic rights that directly enshrine everyone's right to have access to suitable and adequate housing.

### **3 HISTORY AND DEVELOPMENT OF HOUSING POLICY IN GHANA**

There has been continuous government support in the housing sector in Ghana since the Colonial Era. According to Tipple and Korboe (1998), in the first-half of the 20th Century, the colony of the Gold Coast including Ashanti and the Northern Protectorate, had a fairly standard attitude towards housing construction for the time up to independence in 1957. It started with a motivation to house the British Civil Servants in some 'splendor' and separate from the local people. This was to prevent the spread

of the tropical diseases such as malaria, yellow fever, and other debilitating diseases, which had no cure at that time. After from this, nothing was done to improve the housing conditions of the local population. However, the public housing schemes embarked upon by consecutive governments through the State Housing Company Limited have only be successful in providing housing for the few who are relatively rich. Indeed, the huge public investments in housing throughout the years have produced less than the expected results, which is obvious in the severe shortage of housing in Ghana up to date.

Public housing delivery has undergone socio-political transformation in Ghana's history. The pre-independence era witnessed the direct involvement of government in public housing. The emphasis on developing the housing industry gained prominence in Ghana from the late 1950s to the early 1960s as it attained independence from colonial rule (Bank of Ghana 2007). According to Nelson and Ayeh (2009) and Agyemang (2001) all housing schemes initiated by various governments from pre to post independence era were unsuccessful due to a host of factors and as such, the history of housing delivery in Ghana is 'de-facto, a tale of failed economic policies'. As previously noted, the housing interventions during the pre-independence era took the form of provision of staff houses for the senior public officer of the colonial governments in many parts of the country, especially in regional capitals, towns and mining areas through direct funding by the colonial government (Agyemang 2001). It was only until the 1920s and after the incidence of the 1939 earthquake in Ghana (Agyemang 2001) that housing issues became more paramount. However, the main approaches for housing improvement waited until after the Second World War; the new emphasis on colonial development, and the need to show some gratitude to the heroic soldiers returning from the battle fronts to their colonial homelands.

#### **4 HOUSING POLICY IN GHANA**

From the above analysis of the history and development of housing policy in Ghana, it can be inferred that the main policy directions in Ghana have been in the direct supply of quite a small numbers of dwellings and a number of measures to influence demand. These have included provision of low-income housing for the civil servants and others, rent subsidies and subsequent purchase of government-built dwellings; subsidised interest rates for borrowers from the few institutions concerned with housing finance, and a very successful rent control regime starting in 1943 and only relaxed in 1987 (Tipple and Korboe 1998). The National Shelter Strategy and the Ghana Vision 2020 represent the current direction of urban housing policy in Ghana with the United Nations assistance ran by the Ministry of Works and Housing. Its six main objectives are: improving the quality of shelter; improving the environment of human settlements; making shelter programmes more accessible to the poor; promoting private sector involvement through an enabling policy environment; encouraging rental housing; and promoting orderly growth with infrastructure in place.

Until the early 1980s, housing was regarded as a social service in Ghana, which was to be enjoyed by both the rich and poor. In the light of high incidence of poverty, income inequality and acute housing shortages in Ghana, the consideration of housing as a social policy became a matter of critical necessity. Housing provision in Ghana reflected this beliefs until it was realized that this approach had left the government-

approved bodies seriously indebted and liable, and even unable to house the poor. A general shift in the national ideology in Ghana in the early 1980s when the economy was liberalized which resulted in a re-orientation of the approach to housing delivery. Housing is now seen as an economic commodity, which is produced and sold for profit. The corresponding institutional response was the metamorphosing of the State Housing Corporation into a limited liability company, which is expected to now show maximum returns on investments in housing. However, public housing has and is still not meeting the housing demand in Ghana. Besides, the supplied houses are widely not suitable for the users. Grave housing inequalities are therefore visible in Ghanaian urban areas in the form of slums and squatters settlement.

## **5 CHALLENGES FACING THE PROVISION OF HOUSING IN GHANA**

The forgoing discussions reveal that the housing industry in Ghana is inundated / plagued with an array of challenges. Currently, Ghana is facing an acute housing problem with a housing deficit being in excess of 400,000 units. The most vulnerable groups are the urban and rural-poor whose houses are mostly constructed with sub-standard materials with little or no basic services and infrastructure, including proper drainage and waste disposal systems. The key challenges mitigating against effective housing delivery in Ghana, include the following: poverty, land cost and its accessibility; finance, high cost of mortgage; infrastructure development; development approval procedures; availability and cost of building materials; institutional coordination; and a lack of adequate governance for shelter provision. In view of this, the ultimate goal of the country's shelter policy is to provide adequate, decent and affordable housing that is accessible and sustainable with infrastructural facilities to satisfy the needs of Ghanaians. Other factors also responsible for the inadequate provision of housing in Ghana include: absence of clearly defined national housing policy; managerial inefficiencies; high cost of building materials; lack of access to sustainable capital/finance; and Lack of control and regulatory policy framework for rent (Bank of Ghana 2007).

## **6 LESSONS LEARNED FROM GHANA HOUSING STUDIES**

The lessons learned to date from the Ghanaian housing studies are not far from those achieved by the Nigerian Government, which are:

- Since Ghana's independence, provision of housing has remained central to all development agenda of the various governments as evident from the review of the housing policy from the pre to post-colonial eras;
- Also, various governmental administrations and institutions have sought to address issues such as land ownership, land title regulation, and the provision of affordable housing units to the working and non-working population;
- The National Shelter Strategy and the Ghana vision 2020 is the country's current direction of urban housing policy in Ghana with the United Nations' assistance, which was formulated by the Ministry of Works and Housing.

However, subsequent governments have re-modified the strategies and the vision to suit their own various manifestos and purpose;

- There was a shift from the formal national ideology in Ghanaian housing when the economy was liberalized, resulting in the re-orientation of the approach to housing delivery;
- The Constitution of Ghana does not contain justifiable socio-economic rights that enshrines everyone's right to have access to adequate housing;
- Further revealed from this section is that fundamental philosophy underpinning housing development vision in Ghana are the various political manifestos of the various governments that have ruled Ghana;
- Current government intervention in housing is at a level of providing enabling environment for the various stakeholders to help ameliorate the housing backlog.

## 7 CONCLUSIONS

Unlike housing development in other African States which has its underpinning in its Constitution, the philosophical basis for housing development in Ghana is not completely supported in the Ghanaian constitution. The foundation is found in separate Ghana Development Plans as deemed necessary by the previous and even the current government as a follow-up to their manifesto before being elected into government. For instance, the present government involvement in housing provision is as a result of the manifesto's declaration, which states that: every Ghanaian must have a home though not necessarily own a house, as a meaningful expression of the right to shelter. This study provides a robust theoretical background on housing and its foundational philosophy in Ghana.

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