



Housing transformation and livelihood outcomes in Accra, Ghana



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ABSTRACT

New trends in urban growth in Accra have put many poor households at a detriment, and there is a growing fragility that threatens the economic and social balance of residence in public estates resulting in many transforming their residence to cope and as a new form of urban resilience. This study examines housing transformation and livelihood outcomes in one of Ghana's largest low cost government estates, constructed in 1975 in Accra. The authors collected field data using questionnaires, interviews, observations and field pictures. The study revealed that housing transformation in public estates are a strategy to address shortfalls associated with the physical design, structure and construction paucities, especially in living space, lifestyle and size, and for addressing pecuniary and livelihood challenges through home-based enterprises. Household needs and household assets were the significant factors affecting transformations. This study is important for policy making in developing countries because it provides a basis for policy implementation for urban and regional planners. Housing and building policies must be swotted to reflect the effort of local performance in housing supply and livelihoods. Housing design and construction must also be realistic to the current needs, lifestyle and resource availability of low-income households instead of relying on passé colonial regulations which are inappropriate for current living conditions.

1. Introduction

Housing transformations in the form of alterations or extensions of dwellings among low-income households in public estates are a common phenomenon in most cities in developing countries. The practice is particularly acute in urban areas and in neighbourhoods where houses were provided directly by the state to either house civil service employees or as a resettlement reparation for slum or low income dwellers. The trajectory of these transformations is due to rapidly changing socio-economic settings and miscellany in family structure, composition and lifestyle of the residents of these state-built houses, who transform their dwellings to suit their housing needs and conditions. According to [Tippie \(1991\)](#) government-built housing is conceived as a finished product, tolerating no alteration. However, “the users of these houses are often left out of the design process and their means to negotiate for changes are severely restricted and sometimes forbidden by rules and regulations that do not support self-initiated efforts by the users to appropriate the physical environment through mutual understanding” ([Dasgupta, 1990](#): p. 1).

Ghana is one of the countries in the world noted by the Centre for Architectural Research and Development Overseas (CARDO) for

transformation of government built housing especially when occupants gain ownership. The phenomenon is widespread and replicates how public estates at their old stage of life are rejuvenated. Government constructed housing estates in Madina Estates a suburb of Accra, the administrative capital city, to address housing needs. The largest section of the estate was used to resettle slum dwellers from Nima/Maamobi suburbs within Accra who were displaced. The resettlement was necessary because there was the need to relocate some of the low-income residents of Nima/Maamobi slums whose accommodation fell within the stretch of land demarcated for the construction of the Nima/Maamobi Highway. The resettled residents have been leaving in the state-built houses in Madina since 1975. Presently, all sections of the estate have been transformed in different shapes, sizes and forms illustrating the difference between the intentions of policy-makers, the designers and the needs of occupants of the estate. There is the need to understand how and the extent to which housing provided with public funds are meeting the current needs of residents and promoting livability.

In this study, the authors examined the factors influencing housing transformation in a public estate (Madina Estates), and the livelihood outcomes derived from these transformations and how these

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transformations are supporting the urban live of low income socio-economic groups. The study is divided into six sections. The first section contains the introduction of the study. The second section presents a conceptual review of literature on housing transformation, transformation factors and livelihood outcomes. The methodology of the study is contained in the third section of the paper. In the four and fifth sections, the authors present the findings and discussions of the study. The conclusion of the study is presented in the sixth section of the study.

2. Literature review

2.1. Factors influencing housing transformation (households assets and housing needs)

2.1.1. Household assets

According to [Sheuya \(2004\)](#) and [Mirmoghataee \(2009\)](#) the major drivers of housing transformation processes are household needs and assets. Housing needs and assets available to households basically trigger low-income households to transform their dwellings. According to [Rakodi \(2002, chap. 1\)](#) the poor have a portfolio of assets which include physical, human, financial, social and natural capitals used in diverse ways for livelihood outcomes. However, for the purpose of this study analysis of four capitals will be required (physical, human, financial and social).

Human capital available to households in both quantity and quality defines their capabilities to manage complex activities for livelihood outcomes. However, the ability to manage labour assets to take advantage of opportunities for economic activities is usually constrained by the level of education, skills and knowledge and health status of household members. Lack of human capital with respect to quality affects the livelihood strategies by restricting to only surviving activities ([Rakodi, 2002, chap. 1](#)). However, a household with able bodied, healthy members can assist in extensions to reduce the hiring of labour.

Physical assets in the form of housing form the basis for accumulation of other assets in the lives of low-income households. According to [Rakodi \(2002, chap. 1\)](#) the ability to invest in productive assets generates income. It is argued by [Gough, Tipple, and Napier \(2003\)](#) that shelter is multifunctional, it does not only provide a roof over one's head, but has the potential to provide rent and home-based enterprises for households. Research conducted by [Moser \(1998\)](#) indicates that housing ownership is the most important productive asset of the urban poor. Though a basic need for household, housing is also an important productive asset. Ownership of housing is the major catalyst for transformation and it can help some move out of poverty ([Tipple, Owusu, & Pritchards, 2004](#)).

In housing transformation, social capital, which is built on trust and relationship with other household members could be effective among households with inadequate human and financial assets. Benefiting from social capital, usually depends on the power differences within and among households who are able to reciprocate favours. According to [Sheuya \(2004\)](#) households with inadequate resource access other capitals from interactions with family, friends and community organizations. Further research by [Bebbington \(1999\)](#) also indicates that the relationship between individuals, households and organizations usually based on shared cultural identity, confrontations with other groups and shared experiences plays a critical role in facilitating member's access to local resources for livelihood strategies through coordinated efforts.

According to the Department for International Development (DFID) financial capital are fiscal resources (savings, credit/debt, remittances, wages, and pensions) that poor people use to realize their livelihood objectives. This is done mainly by the availability of cash or its equivalent to enable people to adopt different livelihood strategies ([DFID, 1999](#)). It is one of the most versatile assets among the various classification of assets because it can easily be converted into varying degrees contingent on transforming structures and processes mostly

into other types of capital or for direct realization of livelihood outcomes (*Ibid*). However, financial capital is the asset which tends to be most scarce to poor people. In fact, other types of capital or assets such as social, physical and human have become very essential to the poor due to the lack of financial capital ([DFID, 1999](#)). There are however other assets that cannot be acquired through financial capital such as wellbeing ([Bebbington, 1999; Rakodi, 2002, chap. 1](#)).

2.1.2. Housing needs

Housing transformation is triggered by the quest to satisfy housing needs of individual households. According to the Global Report on Human Settlements (UNCHS, 1996c, cited in [Tipple, 2000](#)), housing needs are determined by crowding (number of persons per room, space per person), sharing of housing or multiple habitation, ability of landlords to raise rent advance and high rents for even poor quality housing. The floor area per person is a more useful indicator in the study of crowding ([UNCHS, 1996](#)). Another determinant of housing needs is a situation where there is an increase in household size through additional children or other dependents or the demand for separate rooms when new households are formed and when children grow to adulthood ([Tipple, 2000](#)).

The general overview of housing shortage for this study is based on [Tipple \(2000\)](#) description of housing shortage. [Tipple \(2000\)](#) argues that generally it is difficult to determine housing needs in developing countries because there are no uniform indicators between countries in measuring what constitutes adequate housing and what does not. People who are homeless give evidence of housing needs when found sleeping on pavements, in parks and shops doorway, under bridges or in transport terminals ([Tipple, 2000](#)). In the quest to address housing needs and its associated challenges by developing countries, the major policy adopted around the late 1950s to the early-1980s was the active and direct involvement of the state in the provision of mass housing. However, this policy intervention could only provide core unit dwelling suitable for nuclear families of government employees ([Ntema, 2011](#)).

According to [Tipple \(1994, 2000\)](#), [Gough et al. \(2003\)](#), and [Sheuya \(2004\)](#), the basic needs of households which triggers housing transformation are the demand for extra space to accommodate expanding household member, security purposes by building fenced walls, economic activities and the need for internal house services such as toilets and bathrooms (see also [Popkin et al., 2012](#)). Households expand in several ways, such as extended family members or friends from the rural areas migrating to the cities to find jobs, through marriages and creating of new households or high birth rates. The demand for housing also increases when the youth grow to adulthood and therefore requires privacy ([Aduwo, Ibem, & Opoko, 2013](#)). Due to pressing needs, households develop initiatives to satisfy their needs. The initiative of households is what is described by the livelihood model as livelihood opportunities or strategies. Housing transformation processes are an example of a livelihood strategy from which livelihood outcomes are derived to improve the well-being of household members.

In the interest to satisfy housing needs using assets available to households through housing transformation, building regulations and standards play an intermediary role in determining the success or failure of the process. Several researchers, such as [Schilderman and Lowe \(2002\)](#), [Rakodi \(2002, chap. 1\)](#), [De Haan and Zoomers \(2005\)](#), [Gough et al. \(2003\)](#), [Tipple \(2001\)](#) and [Yahya et al. \(2001\)](#), have confirmed that institutions, regulations, standards and structural processes either promote or inhibit how transformations are done to determine the outcome of transformation processes. Therefore regulations serve as a mediator which determines how transformations are done using available assets of households.

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