

**CHALLENGES IN RENTAL HOUSING AND COPING STRATEGIES AMONG  
RESIDENTS IN MADINA, ACCRA, GHANA.**

**BY**

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## DECLARATION

I, Nyamekye Afua Hiene Darteh, do hereby declare that except for the references cited in this study, which have been duly acknowledged, this work, “Challenges in rental housing and the coping strategies among the residents in Madina, Accra, Ghana”, is the result of my own research. This has never been presented anywhere either in part or completely for the award of any other degree.

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**DEDICATION**

*To My Sweet Loving Family:*

*Rev. Maxwel Yaw Essah Darteh (Father), Mrs. Elizabeth Darteh (Mother), Mr. Samuel Appiah Ofosu (Husband), Miss Katherine Amaadi Awuku Appiah (Daughter) and Maxwell David Darteh Appiah (Son)*

This is in recognition to and in appreciation of the toil you have gone through towards my education.

**GOD BLESS YOU MORE!**

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## ABSTRACT

Housing has increasingly become a threatened product in many urban areas in highly populated regions. As a result, several urban dwellers live under housing conditions that affect an individual's pride and experiences, causing distressing social, economic, spatial and, health implications. Particularly, the deficit in housing supply and the high prices of the available housing stock poses challenges to the residents of urban centers. This research therefore, sought to discover the challenges that the residents of Madina in the La-Nkwantanang Madina Municipal Area face when renting housing units for shelter. The study adopted multi-sampling technique (three-stages) and sampled 150 residents in Madina for the survey. In-depth interviews were conducted for 35 residents (15 residents who lived informal structures and 20 who lived in informal structures in Madina). Findings from the research showed that residents preferred to access housing units themselves than the other means (through friends and family and rental agents). It was revealed that residents faced psychological (anxiety, fear of eviction and reduced mastery and privacy), economic (high rent charges, extortion from rental agents and high rent payment advance), social challenges (eviction, unreliable security and floods) as they rent. In addition, the field data showed the various coping strategies for dealing with the challenges. For economic challenges, residents took loans from friends and family, signed under Susu schemes, reduced expenditure among others. Reliance on God, alcoholism and loans were some of the coping strategies for psychological challenges. Residents used burglar proofs for security, raised frontage of doorsteps to prevent floodwater from getting into their rooms, among others, to cope with social challenges faced in renting. The research, therefore recommends that the government institutions responsible for enhancing supply of housing like Ministry of Water Resources, Work and Housing and financial institutions, for instance, Ghana Home Loans Ltd should make mortgage plans more flexible and tailored to suit all income earners. Again, housing policies and frameworks regarding urban housing should be well implemented by the various stakeholders. In addition, rental agents need to form associations or companies and be put under the ministry of local government where their operations can be supervised.

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## CHAPTER ONE

### BACKGROUND STUDY

#### 1.1 Introduction

A simple and decent housing facility for shelter is more than a human right and therefore addressing the issue of deficit in housing supply should be a key priority for policy makers (Ebie, 2009). The need for suitable and reasonably priced housing is instrumental in increasing access to housing for the urban poor who form a large section of the urban population but are mostly priced out from the housing market. This problem is more peculiar to urban residents in developing countries who mostly have limited access to modest housing at reasonable cost (Tipple, 2006; UN-HABITAT, 2006; Greene and Rojas, 2008). Rapid population growth in cities globally, especially in recent decades has presented enormous challenges in meeting the housing demand, especially for those at the lower income brackets (Biitir, 2009). Consequently, the failure of the housing supply system in meeting this demand has occasioned a situation where people have to resort to the use of indecent housing structures and in the process affecting their human pride and increasing their psychosocial and health burdens (Opara, 2003).

Indeed, in recognition of this challenge and in the quest to find appropriate solutions to the problem, the Sustainable Development Goals (SDG), emphasizes on the need to make urban areas more sustainable and resilient by ensuring the living conditions and well-being of urban residents are improved (Dzangmah, 2012). Specifically, target 11.1 of the Sustainable Development Goal 11 seeks to improve access for all people to suitable, secure and affordable housing services to the urban poor while also improving housing conditions of urban slums by 2030. Another policy instituted in this regard is the Habitat Agenda (Habitat 11) on human settlements accepted in June 1996. The agenda states that:

*“Adequate shelter means more than a roof over one’s head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and reliability; adequate lighting, heating and ventilation. It also involves adequate basic infrastructure, such as water supply, sanitation and waste management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost.”* The Habitat Agenda, 2003. paragraph 60.p. 22.

Africa’s urban population bulge and the increasing move towards an urbanizing society provide clear signals that if nothing is done about the housing problem, it is going to get much worse (Güneralp et al., 2017). It is estimated that, in the next 40 years, the urban population of Africa will triple. Thus, from 395 million in 2010 to 1.339 billion by 2050, which is equivalent to “21% of the anticipated world's urban population (UN, 2014). This is a huge increase given that most African countries are presently ill-equipped to deal with the housing needs of the majority of the present urban populations (Hove, 2013). In African cities, prohibitive regulations and administrative barriers restricting housing supply contribute to the surge in housing demand (Boudreaux, 2008). In view of this, housing demand of majority of urban dwellers in the cities of sub-Saharan Africa has often been relegated to the background because of their inability to stand the stiff competition generated by market forces greatly spearheaded by the private sector (Attahi et al, 2009). The competition generated, therefore, makes it difficult for most of the urban dwellers to have access to affordable housing because of its high cost, making them housing poor (Awuvafoge, 2013).

Housing poverty is a feature of the housing conundrum in most developing country societies. According to UN-Habitat (2003), housing poverty as a condition is linked to persons and households who cannot access housing which are safe, protected and healthy with some basic facilities such as piped water, good sanitation and drainage. Further to the UN-Habitat (2017), housing poverty also connotes a category of poverty whereby expenditure on housing constitute 30 percent of the overall income of a household, compelling them to keep an almost impossible stability by taking difficult decisions about the other basic needs (food, transportation and health).

The challenges in accessing housing are, however, not different in Ghana. The major challenge here is the provision of reasonably priced housing units for a high percentage of the population (Arku, 2009). Governments have in the past adopted different policies in an attempt to solve the ever-growing demand for housing (Fekade, 2000). Unfortunately, the housing deficiency remains one of the acute challenges that the country is faced with (Ghana National Development Plan, 2008). The housing deficit in Ghana is over 1.7 million (GSS, 2012), and continue to increase as concrete steps are not taken to address this problem. In the view of Afrane et al. (2016), annually, housing units of a 170,000 minimum is needed to bridge this gap and reduce the deficit.

A summary of the 2010 population and housing census indicates that the average household size in Ghana is 4.4 persons, with about 1.6 households per house, and a total of 3,392,745 housing units nationwide (GSS, 2012). According to the Ghana Statistical Service (2012), "in the regional distribution of houses, Ashanti has the maximum of 16.9 percent of the country's housing units, followed by Greater Accra with 14.0 percent and then the Eastern region with 12.7 percent. On the other hand, the lowest proportion was the Upper West region with 2.4 percent. As the rate of urbanization increases and with corresponding

increase in the number of households, demand for rental housing units, particularly private rental housing is expected to increase.

Rental housing is an important component of the housing system in most developing countries, and it is the means through which low and middle-income households are able to afford accommodation at relatively decent standard. For most people, it is through rental housing that they are able to integrate into the urban life, especially for new households. Rental housing constitute a substantial proportion of the housing stock in Ghana and other developing economies, providing a means of accommodation for a lot of families. It is in this regard that attention must be given to this sector of the housing system and help improve its supply (Dzangmah, 2012). In rental housing, private property owners give out their unoccupied housing units or rooms to people who are in need of housing but cannot afford to own one.

The private and licensed estate developers also in the supply chain, help increase the housing stock. However, in most cases, the provision of these housing units by the private sector are normally costly considering the low and middle-income earners. Consequently, this is because their targeted group is the high-income group who will be able to afford the rent charges so they can maximize their profit (Opiyo and Chan, 2018). Based on the vital function played by the rental accommodation in addressing the needs of urban residents, this research explores further, the challenges urban dwellers face in rental accommodation in Madina.

## **1.2 Problem Statement**

Housing is more than a treasured asset. It contributes to an individual's personality and also reflects their economic, social and cultural identity (Erguden 2001). Improving access to decent and affordable housing to all is therefore a priority and as such demands both policy

and research attention. Access to decent housing is a quality of life issue and portrays how well attention is given to not only how the urban populace are sheltered, but also what their living situation is (Dzangmah, 2012).

Literature on housing reveals that, housing has become both a cultivator and a protector of wealth (Di, 2001). This seems to suggest that adequate housing has become an integral component of national output and contributes to gross domestic product and socio-economic development of a nation (Afrane et al., 2014). Despite its importance to the national economy, the progress of effective housing provision in many developing countries, including Ghana, has been stalled by inadequate and inefficient implementation of pro-poor housing policies (Osumanu, 2010). Renting of housing units for residential accommodation is very common in urban areas in Ghana. About 64 percent of urban residents rent their accommodation. In Kumasi, Ghana's second largest city, the share of the urban population renting is 57 per cent (Obeng-Odoom, 2011), while in the Accra Metropolitan Area, 67 per cent of residents are renters (Gough and Yankson, 2011).

Housing in Accra has become expensive and increasingly pricing middle and lower-income groups out of the private housing market (Buckley & Mathema, 2008). This has resulted in the proliferation of substandard housing units rented out to low income people since it is by this that the housing needs of the poor who constitute a large share of the urban population are met. Thus, the increase in slum and informal settlements can be situated within the housing problem, as decent housing is always out of reach (in terms of price) for the urban poor who are able to afford or make do with substandard housing located in slums and informal settlements (Arku, 2012; Yankson, 2012b).

Neglect of rental housing has not been wholly uncontested. A number of research studies have appeared over the last twenty years and, during the 1990s, a number of writers argued

that greater attention should be paid to the rental housing sector (UNCHS, 2001). According to HU-Habitat (1996), the reason why rental housing needs to be addressed is that ignoring rental housing given that half of the population are living in these dwellings is simply being irresponsible.

The challenges posed by living in these housing conditions have been researched in existing and emerging urban areas. For instance, Yankson (2012), in his work “Rental Housing and Tenancy Dynamics in low income households in Greater Accra Metropolitan Area”, looked at the tenancy dynamics which is conditioned by changes in the socio economic circumstances of the country and of individual households in GAMA. Furthermore, Dzangmah (2012) looked at the prospects and challenges that come with house renting in the Greater Accra Region of Ghana.

These researches, as well as others, have examined the challenges of urban rental housing from a wider geographical perspective which according to Pattison (1990) do not allow for a true reflection of issues at the local level, hence the focus of the study on Madina. In as much as private rental has helped solve the housing situation in Madina, it is also important to look the unpleasant side of it to the wellbeing of the individuals (the renters) in this locality. Madina serves as a high value area with facilities like schools, hospitals and other vital social places which attracts more people to move into the area (GSS, 2012). Its closeness to the central business district encourages people to find accommodation in the area to help reduce the distance they cover to their work places and the cost involved (Yankson, 2012). The rapid inflow of people into Madina has led to an increasing housing demand thereby forcing them to rent the available housing units which maybe of low standard and expensive.

### **1.3 Research Questions**

The key research questions that guides the study are:

1. In what ways do residents of Madina access shelter?
2. What challenges do residents of Madina face in renting shelter?
3. How do the residents of Madina cope with the challenges faced in renting shelter in Madina?
4. Are there any proposed solutions to address shelter struggle in Madina?

### **1.4 Research Objectives**

The key research issue is to identify the challenges the residents face in renting housing units for shelter as well as the coping strategies for the challenges they may face.

Specifically, the study intends to accomplish the following goals:

1. To examine the various means of accessing shelter in Madina.
2. To examine the renting challenges faced by the residents of Madina.
3. To identify strategies used by the residents of Madina to cope with their challenges.
4. To recommend ways to resolve the rental challenges faced by urban residents in Madina.

### **1.6. Hypothesis**

The null hypothesis for study state that there is no relationship between socio demographic characteristics and their mean of accessing shelter (rental accomodation)

The alternative hypothesis state that there is relationship between socio demographic characteristics and their mean of accessing shelter (rental accomodation)

## **1.7 Definition of Terms**

### **Housing**

A multi-dimensional product that comprises of the physical structure, the related facilities and infrastructure, as well as the housing inputs like land and capital which is a prerequisite for production and maintenance (Shah et al., 2015). Housing also shells the resolutions tackle the enhancement of shelter as well as the surroundings one exists in. (GoG/MWRWH, 2009). The study mainly tackles housing as a physical shelter.

### **Housing Value**

Housing Value is an estimate of what a house is actually cost; the price may be advanced or lower, depending on who has the best negotiating skills, who wants the contract most and whether there maybe any motivations thrown in to sweeten the contract.

### **Housing Stock**

This is total number of housing units in an area.

### **Housing Deficit**

This refers to the deficiency in the number of housing units essential to provide lodgings for the population within a particular area (BoG, 2007).

### **Housing poverty**

This is a category of poverty whereby housing consumes over 30 percent of a household's income. There is therefore an obligation to preserve a nearly difficult equilibrium by making hard decisions about food, transportation and health (UN-HABITAT, 2017). From the above definition of housing poverty, the urban residents in this study means the category of people who spend more than 30 percent of their household incomes on housing.

### **1.8 Justification of the Study**

This study will be useful to policy makers, researchers, stakeholders and the public. Currently, the National Housing Policy has estimated housing deficit in excess of 1.7 million housing units (MWRWH, 2015).

The study will therefore be very significant given the fact that the national housing policy must be able to address the renting challenges among residents of urban societies to enable them afford a decent housing unit for themselves. The results of this study will influence the effective realization of the proposed objectives set out in the policy. In addition, this research looks at how the urban population gets access to shelter and the challenges they face in renting them. Finally, suggestions made would be beneficial for policy actors.

### **1.9 Organisation of Thesis**

The study is organized into six (6) chapters. Chapter one, which is the introductory chapter, gives an overview of the work. It gives a brief background to the study and discusses the rationale behind it and its relevance. Chapter Two presents the assessment of relevant literature pertaining to the research questions. It includes growing population and housing demands and underlying causes of shelter struggle in Accra among other relevant topics. Chapter Three, presents the methods used in gathering data. Thus, the chapter attempts to describe the methods used and why those methods are best fit for the study. It also discusses some principal issues in the study and analysis. Chapter Four presents results, analyses and discusses the demographic data of the respondents as well as data obtained from the field for the first objective. Chapter Five presents the results and discussions from the field for the second and third objectives. The final chapter offers a summary of key findings and

outcome of the study in relation to the objectives and proposed solutions in relation to the findings.

## CHAPTER TWO

### LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

#### 2.1 Introduction

The chapter explores global and local literature within the domain of housing provision. Much attention is given to issues such as the effectiveness of urban housing policies that affect the supply of housing for urban residents, social, psychological and economic challenges faced by the urban dwellers in renting shelter and lastly the strategies that urban dwellers take to help them cope with the challenges faced in renting. The last section of the chapter presents the conceptual framework of the study.

#### 2.2 Housing Policies

Housing is mostly seen as a social service and regarded as a part of social expenditure in the every country's budget but has many economic connotations (Arku, 2006). Researches from countries with strong housing markets have demonstrated the central role housing policies play in housing market development. Asamoah (1994) describes housing policies as:

*'The basis upon which plans and programmes for solving national housing problems may be drawn and coordinated. These policies not only outline broad goals and objectives of housing development, but also establish basic relationships between housing and other national, economic, social and physical activities'.*

The provision of adequate shelter for over 25 million households which are expected to be in urban areas of developing nations by the close of this century is a major challenge for local and national governments (Mekawy, 2014). As the urban population continue to increase, greater pressure is exerted on the existing housing infrastructure, and in the

process, makes it difficult for national governments and the private sector to meet the growing demand for housing in cities in the global south (Mekawy, 2014).

Globally, traditional housing policies like slum clearance, public housing, sites-and-services, core housing upgrading and government assisted self-help programs are some of the programs and projects carried out by governments in developing countries to help reduce the challenges that characterise both the supply of decent housing and improved housing conditions (Mekawy, 2014). Though these programs have a significant role to play in national housing schemes, There seems to be a consensus emerging among various urban professionals. The consensus is that, the available housing policies and programs have been unable to address the issue of shelter for urban dwellers. This has necessitated the complementary role of the private sector in housing provision in low-income countries (Aryeetey, 2015).

Ghana, like many other developing countries, is faced with a number of housing challenges (Gog/MWRWH, 2009). The declining quality of housing, increased congestion increased price of housing accommodation present a picture of the housing conundrum (Boamah, 2014). Despite the gravity of the challenges and the fact that these issues have had negative social and economic consequences on the country, attempts to dealing with it have not been both comprehensive and practical enough (Boamah, 2014).

Ghana's housing problem past government policies which tended to address the housing problem half-way rather than in a comprehensive manner (ibid). These housing policies have been described as fragmented, piece-meal and not comprehensive enough (NDPC, 2005). This situation has led to the abandonment and improper management of many projects across the country from the colonial era to date. These policies on housing have concentrated on the supply of affordable housing units for the middle and low-income

earners in the capital city through the provision of 100,000 housing units (National Development Planning Commission, 2010). However, majority of urban dwellers are left out in these housing arrangements because of their inability to afford the very affordable housing unit schemes ascribed to most of these projects.

Governments over the years have done little to address shelter struggles of the people at the lower end of the socio-economic ladder, especially those in urban areas, with most of the policies and approaches in the past not being comprehensive enough and very well targeted. The failure of these policy approaches can be attributed to the high cost of implementation vis-a vis the poor economic situation of the country, discontinuation of policies due to coup d'états, lack of political will or unreliable funding. The various housing policies and programs spanning the colonial to contemporary times are reviewed. Implications of these policies on housing supply and the housing challenges, which we are facing in recent times, are also drawn.

### **2.2.1 The Colonial Era (1919 to 1940) Policy on Housing**

Housing provision can be traced from the colonial era during the period when Governor Gordon Guggisberg was the governor of the Gold Coast. Between October 1919 and April 1924, a policy called the 'Dispossessed Persons' Housing Scheme was introduced. 'Dispossessed Persons' Housing Scheme was to financially support locals who had lost lands as a result of government developments to purchase building materials for constructing new residences (Arku, 2009). Under the scheme, dispossessed persons whose lands were acquired through government's power of eminent domain were given building material loans to develop their own houses. By 1933, the scheme was discontinued because the government thought it was expensive although 118 loans had been advanced at a cost of £9,280 (Konadu-Agyemang, 2001). The goal of this policy was to meet the pressing

humanitarian needs of the time while improving the implementation efforts of general economic development projects in the country (Konadu-Agyemang, 2001). In 1939, however the government was forced by the Accra earthquake of 22<sup>nd</sup> June 1939 to resume direct investment in housing. This intervention led to the development of 1,250 two-bedroom units in Accra to house civil servants and the security forces. The rents on these units were subsidized and tenants were given the opportunity to acquire them through hire purchase (BRRI, 1970).

The Alan Burns administration (2nd June 1942 to 2nd August 1947) also initiated a 4-year development plan with housing as its priority, using local materials as much as possible. The plan adopted two schemes. The first housing scheme provided one, two- and three-bedroom units to be rented at an economic cost to all persons with the exception of laborers renting at non-economic cost (Kwofie et al., 2011). The concept of estate housing was applied under this policy aiming at small income earners burdened with housing inadequacies in the large towns. Under the second scheme, a person could apply for economic assistance to build in his or her municipality, using his own plan or a pro forma building plan from the Department of Social Welfare, with prior approval from the Town Council. Arku (2009) noticed that housing was given a social priority connected to politics and economics by way of stimulating stability, encouraging savings as well as private investment.

### **2.2.2 The Post-Colonial Era (late 1950 to 1981) Housing Policy**

Another important intervention was the direct investment of 2.5 million pounds by the Sir Charles Noble Arden-Clarke government via the 1951 development plan, to support slum clearance, housing developments and provide housing loans. The implementation of the

development plan also encouraged the use of local building materials for construction thereby influencing the development of the tile and bricks industry. Just like many other housing policies, this policy introduced by the colonial government failed to meet the housing needs of the rapidly increasing urban population. In most cases, the projects benefited only a smaller portion of the urban population (usually the rich), leaving most low-income households to resort to living in houses with squalid conditions (Konadu-Agyemang, 2001).

After many dormant policy interventions and investments in the housing sector by the colonial administration, there was therefore the need for the newly independent country (i.e. Ghana) to adopt more appropriate measures to address the increasing housing problems that had bedevilled the country. In the late 1950's, the first President of Ghana, Dr. Kwame Nkrumah, initiated three development plans aiming at providing adequate housing units for the populace. The implementation of the plan led to the establishment of Tema Development Corporation (TDC) and State Housing Corporation (SHC) (Benjamin, 2007). Prior to independence, under the advice of N. V. Schokbeton in the 1950's, model prefabricated panel houses were constructed in Accra, Kumasi, Sekondi-Takoradi and Cape Coast as part of the slum upgrading schemes (Agyapong, 1990). However, these houses were expensive, costing about \$7000 per house, and the contract was abrogated upon the advice of the United Nations Housing Mission in 1954 (Abrams et al., 1956). Just about 64 houses out of the 1698 houses planned were constructed (Agyapong, 1990).

Housing challenges persisted in the immediate post-colonial era despite the strict implementation of the 1959-1964 development plan influenced the government; which was the Convention Peoples Party, to propose the construction of 60,000 new housing units in its new development plan which was scheduled to take place between 1964-1970

(GoG,1964). The government assigned about 44.5 million pounds with 31.3 million out of this amount to be invested in commercial housing and 13.2 million for investment in low-income housing. Institutions tasked with the responsibility of implementing government's housing policies included the State Housing Corporation (SHC), Ghana National Housing Corporation (GNHC), First Ghana Building Society (FGBS) and the Tema Development Corporation (TDC). Although the institutions were unable to meet their scheduled targets (despite the provision of about 80 percent of funds needed) 11,752 units were developed between 1959 to 1966 (Konadu-Agyemang, 2001). By this, housing provision by the housing corporations stood at about 20 percent of total expected delivery in 1966.

The system adopted by the State Housing Corporation and the other institutions functioned by enabling workers to own a house through a scheme that allowed for monthly deductions from salaries until such as time when full amount of the house is paid (Nsiah-Gyabaah, 2009). TDC was required to sell the houses built during the first era to tenants at an interest of 2 percent, with a repayment period of 25 years as a strategy to recapitalize the corporation since the government was withdrawing from direct financing of housing. Secondly, TDC was tasked to make serviced lands available to catalyse private sector investment in housing. It is however evident that the implementation of the housing policies instituted by the erstwhile Nkrumah government had some major flaws hence its failure to address the housing problem.

When the National Liberation Council overthrew the government of Nkrumah, the housing development by the mandated institutions was brought to a standstill as the 1960 constitution and its associated development plans were retracted. General Ankrah; the head of the new government (National Liberation Council-NLC) did not spearhead the proposal of any housing policy but rather suspended the activities of the TDC and other housing corporations

for eight months. During this period, a committee was instituted to investigate the activities of the corporations and submit its findings and recommendations for implementation. The report from the investigation revealed that TDC and other allied housing agencies were given the mandate to conclude the outstanding works on developments that were not completed in the previous era (Acquah, 2001). More so, the CPP government did not build new residential units neither did it provide any funds to the various housing corporations for construction. These findings caused a delay in the delivery of housing units by government and its allied agencies for the three and half years that the NLC was in power. The delay associated with the lack of adequate funding had negative repercussions on the construction of more housing units and the finalization of the first phase of housing developments by the TDC, SHC and the GNHC (Acquah, 2001). The National Liberation Council, after the overthrow of Dr. Kwame Nkrumah, also initiated a two-year development plan that saw the construction of 1000 housing units as against its budgeted 2000 units (Nelson & Ayeh, 2009). General Ankrah's government was subsequently replaced by Dr. Kofi Abrefi Busia's civilian government.

Dr. Busia led government adopted the open and free market policy which sought to encourage private sector participation in housing delivery. As part of his government strategy, Dr. Busia established the Bank for Housing and Construction (BHC) to finance development projects on moderate terms than what the commercial banking institutions were offering on the open market (Owusu, 2005). This strategy did not accomplish the desired results partly because BHC failed to provide the needed development financing to the private sector for housing investment (Acquah, 2001). By this, the scheme added 25 percent of the targeted 8,000 units (Konadu-Agyemang, 2001). In addition, the private sector did not respond favorably to government's private sector empowerment strategy due to the lack of incentives from the government as well as low-income levels and high property rents

(Erickson, 2006). Due to these setbacks, the government was forced to intervene in direct investment and construction through its allied agencies. Government's housing agencies were however unable to finish the scheduled constructions before the government was overthrown. The interventions made within this era therefore proved incapable of meeting the housing needs of the Ghanaian populace especially because of the failure of the Bank for Housing and Construction (BHC).

According to Konadu-Agyemang, (2001), the Busia administration introduced a one-year development plan. The plan targeted a house tenancy rate of 10 persons per house. The shortfall of this plan was that it was unable to identify the housing units with their associated prices.

Between 1972 and 1979, the governments of the Supreme Military Council (SMC I and SMC II) led predominantly by General I. K. Acheampong, adopted the centralization and liberalization policy towards housing but with an amended approach which allowed the private sector to play an instrumental role in housing provision. This approach authorized the central government to refinance public corporations including TDC and SHC to construct all the infrastructure and facilities needed to house public and civil servants while liberalizing the housing market and allowing the state housing corporations to lease land to the private sector to build houses for the remaining working class. This plan was however unsuccessful due to its failure to serve the targeted population because of the high cost of building (Nelson &Aye, 2009).

The Limann administration also added about 1,990 rental units through SHC and 228 by the TDC (Nelson &Aye, 2009). Due to economic pressure, the Limann administration sought to capitalize the improvement of the use of local materials and that led to the setting up of the tile and brick factory (Nelson &Aye, 2009).

### **2.2.3 The PNDC Era (1981 to 2000) Policy on Housing**

President Rawlings executed many plans and policies to resolve the housing crises. These plans included the National Shelter Strategy (NSS), the Economic Recovery Programme (ERP) and Ghana Vision 2020 (Konadu-Agyemang, 2001). Following the economic predicament (Military Coups and effects of the expulsion of Nigerians from Ghana) which commenced in the late 1960's to the 1980's, Ghana in 1983 embarked on the Economic Recovery Programme (ERP) supported by World Bank/ IMF and Structural Adjustment Program to reinstate macro-economic balance and development (Sowa, 2002). In line with this, the housing policy took an intense flight from that of the preceding periods and now geared towards creating an enabling atmosphere for private sector to contribute to the supply of housing. Several of policy documents on housing since the middle 1980's highlighted the part of private sector in the housing supply and thus led to the emergence of real estate companies later grouped under Ghana Real Estate Developers Association (GREDA). The improvement of macroeconomic conditions and the coming in of foreign investors opened Ghana's economy to global capital and investments, making the metropolis more attractive to not just local migrants but also foreign actors, thereby intensifying the housing crunch (Konadu-Agyemang, 2001).

The National Shelter Strategy introduced in 1986 by the National Housing Policy Committee under the Ministry of Works and Housing (MOWH) sought to study the housing status quo in the country. The committee focused on the various housing inputs (infrastructure, housing finance, land, building materials and physical planning) and how they can be managed and utilized to increase delivery of houses. The emphasis of the policy was to build an enabling environment to augment the supply of housing other than the provision of houses solely by the government (Bank of Ghana, 2007; Konadu-Agyemang, 2001). Among the strategies adopted include the use of indigenous building

materials, amendement the rural housing strategy, improved supervision, management and coordination of housing programmes, increased land acquirement and access to finance and involvement of womenfolk in the sector (Ansah, 2014).

The Structural Adjustment Programme was successful in strengthening the dynamisms of liberalization and globalization, the growth of Ghana's cities, in particular, Accra and Kumasi (Grant and Yankson, 2003). This brought increase in land prices, properties and values and made private developers target middle- and high-income groups, pushing the poor to find their own shelter at the peripheral areas.

#### **2.2.4 Post PNDC Era - 2000 to Date**

In 2000, President John Agyekum Kuffour focused on reducing the situation of the housing sector by the introduction of 20,000 affordable housing units in 2001. Again, approximately 4,500 housing units like bed-sitter, single and two-bedroom apartment had started at Borteyman and Kpone in Accra, Asokore- Mampong in the Ashanti region, Akwadum site in the Eastern region and Tamale in 2007 to be slated for completion by June 2009 (Ansah and Ametepey, 2014). This was government's new effort to reduce the housing problems in the country mostly faced by civil and public servants. Regrettably, not a single unit was completed as at the time the government handed over to a new administration in 2009. Most of the buildings have become breeding space for squatters. The scheme was discontinued when the new government came to power in 2009 (Nelson & Ayeh, 2009).

The new government under the leadership of John Evans Atta Mills from 2009 in its pursuit to improve housing supply in Ghana, began a number of housing programmes (Ansah, 2014). The intial plan was building over 300,000 housing units over a five-year period, through Public Private Partnership. This came under the STX housing project. The construction of the housing units targeted the low and middle income groups and about 300

units set aside for Senior Public Servants, State Protocol and for visiting VVIPs (Kwofie et al., 2011). The project aimed at developing majority of the housing units in all ten regional capitals in Ghana. From a research undertaken by Ansah (2014) on housing deficit and delivery in Ghana, the government of Ghana at the time entered into a contract to build these houses with STX Engineering and Construction Ghana Limited, a company registered under the laws of Ghana with 90 percent shareholding by a Korean registered company. Unfortunately, the government of Ghana retracted from the STX Housing deal because of internal disputes between the partners. According to Ansah (2014), the Guma Group Housing Project and the Shelter Afrique Housing Project initiated under the government also failed to see the light of the day due to funding and discontinuation of the project by the successive government.

Considering the challenges of the various governmental and institutional programmes and projects, the government of Ghana commenced the National Housing Policy in 2013 and published it in 2015. The policy encompasses both international and national frameworks. The international frameworks such as Article 11 of the International Covenant on Economic, Social and Cultural Rights, 1966; The International Year of Shelter for the Homeless in 1987; The Global Strategy for Shelter, 2000; Strategy Documents of the African Ministerial Council on Housing and Urban Development (AMCHUD) IV Meeting of 2013, just to mention a few. The Constitution of Ghana, The National Urban Policy (2011), Draft Land Use and Spatial Planning Bill (2011) are some examples of national frameworks used in the development of the National Housing Policy. The National Housing Policy spells out a number of key principles, visions and objectives that will help solve or reduce the incidence of housing deficit in the country but the study focuses on the objective more relevant to study. Objective number six is to make housing programs more accessible

to urban dwellers (social housing). The following are the initiatives in response to it (sourced directly from the National Housing Policy published in 2015):

1. To offer services to communities and households through consultancy, training and participation. The policy seeks to offer services in development, maintenance and observing of infrastructural projects in their localities, including community contracting in the monitoring of housing infrastructure developments.
2. To establish MMDAs Rent Deposit Guarantee Scheme for residents. In conjunction with accredited insurance and microfinance companies and accredited social landlords, the policy principally provides rent advance assurances in lieu of deposits to cover risk of damage on behalf of low-income households who could otherwise not afford to mobilize and pay such deposits upfront.
3. The policy seeks to encourage the formation of housing associations and housing co-operatives to generate funds for housing through banks and relevant financial institutions as well as through other mechanisms such as the Susu Schemes.
4. To inspire the expansion of the pension and tax reforms to permit pension and tax deductions in support of down payment obligations and low-income housing investment respectively.
5. The policy seeks to promote the production and use of local building materials such as compressed earth, laterite, bamboo, etc, as substitute building materials source to reduce construction cost and improve access to appropriate housing by lower income households.
6. Lastly, the Metropolitans, Municipal, District Assemblies (MMDAs) is encouraged to develop temporary accommodation for the most vulnerable groups in society to be identified by them.

The implementation of these initiatives is to help increase the supply of housing, and most importantly reduce the challenges the urban dwellers face in accessing affordable housing units in any given urban city.

### **2.3 Affordability of Housing**

The concept of affordable housing is influenced by the local context and is therefore not easy to subject it to global norms. For some, it has been defined as a function of household income and expenditure, benchmarked not to exceed a ceiling relative to the overall household income or expenditure, averaging 30 percent (O'Dell et al., 2004). The parameter varies from country to country depending on the economic status of the country. Year after year, housing policies as well as institutional and legal frameworks are formulated with the implied purpose of addressing the interconnected issues of housing quantity, quality and cost (Carmona et al., 2003). However, most developing countries struggle with the issue of housing affordability. A Washington region developer describes building affordable housing to be rather impossible. He states that building affordable housing is as hard as doing a triple twist off a high dive (Norwood, 2006). Literature reveals that financial constraints as well as the inability of governments to effectively centralize and liberalize the housing market has caused the failure of urban housing policies instituted to curb the housing crisis. As a result the private sector seems to be in much control over the housing supply, making it more expensive the urban dwellers dwellers to afford. This point is captured in the quote below by Karantonis (2007: 1)

*“Affordability is further eroded in many of the urban cities from the supply side of the equation, as new supply is needed to house the growth of population, which results in urban sprawl, which in turn is putting pressure to upgrade and extend existing infrastructure or provide new infrastructure. As the new supply is often in outlying areas of the city, the*

*requirement for new infrastructure is more the norm and together with new environmental compliance costs and elevated quality expectations, it impacts on the cost of new supply”.*

Affordability in this case takes into consideration the compatibility of the method, technology and cost of housing with income flow of the potential users of housing and with diverse income levels and economic backgrounds. Hence, a dwelling where the total housing unit is inexpensive to those occupying it is affordable housing (Yalley and Ofori Darko 2012). According to Yirenkyi (2014), the costs of housing often puts stress on the budgets of families and limits availability of disposable income. Researches have also shown that, an individual’s ability to afford a particular residence or even rent an accommodation principally relates to the type of house or accommodation being offered coupled with the level of income of the potential buyer (Adzinku, 2017)

The United Nations Global Report on Human Settlements highlights that, the cost of a complete housing unit ought to be two and half to six times the average annual salary (Okpala et al., 2006). In most developing countries like Ghana, housing cost is relatively higher, straining the income of families. Recently, Ghana adopted one of the widely used definitions; the ratio measures which states, a housing unit is deemed affordable when household expenditure either in terms of the rentals and /or purchasing power does not exceed 30 percent of gross income. The Ministry of works and housing prescribes a minimum of two-bedroom housing as the recommended benchmark towards achieving anything close to social equity in housing standards. The adopted definition states that

*“The ability of a household to spend up to thirty percent (30percent) of its gross annual income on the rent or purchase price of housing where the rent or purchase price includes applicable taxes and insurances and utilities. When the annual carrying*

*cost of a home exceeds thirty percent (30percent) of household income, then it is considered unaffordable for that household” (MWRWH 2015: 5)*

Nevertheless, in reality a standard of a minimum of two-bedroom self-contained averagely takes up to 50 percent of renter's gross annual income, thereby exposing the flaw in the government standard in providing housing for low income earners. In Ghana, the private sector seems to be more efficient in the supply of housing units as compared to the government sector for the citizens (Kamasa, 2017). Sarfo et al. (2016) asserts that housing supply in Ghana is dominated by private informal sector operations with over 90 percent of the country's housing stock built incrementally by homeowners and small-scale contractors, which typically takes 5 to 15 years to complete. Thus, governments do relatively little when it comes to housing supply because of the challenges related to it. The bulk of the housing units in Accra provided by the private informal sector constitute 90 percent of the total housing stock and thus makes it unaffordable for the majority of urban residents to access housing units (Songsore, 2003).

A private developer's view of affordable housing is decent accommodation that meets the target group's needs. The housing unit must have as a minimum a decent toilet and bath and its cost must be relative to the financial capacity of the target group. As a result, the private sector (estate developers, private individuals) drives at recovering the cost as well as making profits at the expense of the current deficit than just supplementing the housing supply. More so, there are numerous challenges that prevent the private sector from building affordable housing. These challenges include tight competition to purchase land, the region's high cost of living, the friction (gap) between scarcity and high demand, applying for tax incentives, finding partners, and government regulations. These challenges are in a way linked. The rationale for this is that government regulation positively or negatively affects the housing market. Not only does government regulation exert an indirect influence

generally on housing markets through tax policies, but it also exerts, in particular, a direct influence through construction of public houses and the subsidization of housing costs since high tax levies increases the cost of living as well as the cost of building materials. It is rather impossible for middle and low-income earners to apply for tax incentives due to the cumbersome conditionalities governing the regulations. In addition, population growth has increased demand for houses with supply lagging behind. The increasing demand for housing has brought about tight competition between private developers and many landowners in regards to land purchase. In view of this, land which was once a common good to all has become a treasured asset acquired by those (the highest bidder) who can afford it. The tight competition for land has not only brought about the increase in the price of land but has also brought about increase landownership conflicts. Literature reveals that housing units provided by the private sector are less affordable, taking into consideration the many challenges they also go through in acquiring land, cost of building materials, and making sure that their facilities have access to electricity, water and better drainage system (Kamasa, 2017).

Mortgage facilities offered by banks, aimed at helping Ghanaians of all income levels to access inexpensive housing, are at high interest rates and outrageous conditions (Yirenkyi, 2014). To the financier (banks), affordable house in Ghana is a house whose cost ranges from GHS 100,000 to GHS 200,000, taking into consideration people's incomes and the feasibility of the construction costs. A house is only affordable because people have the money to buy, or can access a mortgage to buy the property. Therefore, rich clients are considered foremost when it comes to mortgage facilities because of their likelihood to pay back with interest rather than low and middle-income earners. A research by Bank of Ghana (2007) postulates that, few banks in Ghana give out mortgage loans to their main client (high net worth patrons). Literature shows that about eight percent (8percent) of Ghanaians can

have enough money to buy a property without mortgage, however, about fifteen percent (15percent) of the population actually buy their property through mortgages (Segbawu, 2010). In Ghana, the long-existing housing finance institutions still operating include Home Finance Company (HFC) currently rebranded (The Republic Bank) and Ghana Home Loans (GHL Bank).

According to Yirenkyi (2014), individuals wish to own homes but are unable to meet the terms for procuring housing units as well as coping with its related challenges. This has pushed many urbanites (low and middle-income) to rent accommodation, which is relatively cheaper than ownership in Accra. Yankson (2012) suggests greater attention be paid to rentals in recent years and the importance of rental housing in providing shelter to low-income households in the cities of developing countries. The average cost of rent in the city, which is normally in 2 to 3 years rent advance, is estimated at \$80-\$120 per month (Yalley and Ofori Darko, 2012)

Although the Rent Control Act (220) clearly defines rent advance should not exceed 6 months, its lack of enforcement makes it dormant, even to the extent that renters pay up to two years of rent advance to secure their dwelling. The Rent Control Division (RCD) under the Ministry of Water Resources Works and Housing (MWRWH), was established under the Rent Act of 1963, to be in charge of monitoring and establishing of guiding principles relating to regulations of property owners and tenants' relationships to create enabling environment for socio-economic development of the state. The Rent Control Division was established to mediate conflicts between property owners and their tenants when parties are not able to resolve their misunderstanding cordially. The office started its operations in the year 1963 under the Rent Law or Act 220, in all the ten regional capitals of Ghana. They have however found it difficult to take control of the issues with housing due to financial constraints and the inability to have full grip of the housing market.

Though, housing affordability almost seems to be impossible, government institutions and other stakeholders are working to change the stories of the housing supply policies initiated some decades ago. Right from before Ghana gained independence till now, a lot of apartments have been constructed to address the problem of housing deficit and housing affordability. The state together with Quasistate, private sector, NGOs', housing cooperative, and credit union have designed and implemented programmes aimed at delivering affordable housing (Sarfo et al., 2017). These policies have somehow failed because the cost of the end-product differs substantially from the anticipated end-price making it expensive for the targeted income group (low and middle income groups). There are however some 'successful' interventions from non-state actors (housing cooperatives and private sector).

For instance, the Tema Housing Cooperative (THC) an initiative of a housing cooperative (Tema Development Cooperation) was established in 1972. It was established with the central aim of providing its members with affordable housing, who were basically low income members earning monthly incomes between USD 50 to USD 80 and were having financial difficulty in accessing housing. Aside the the housing units the plan included housing infrastructure like road surfacing (unsealed), drains, water and electricity connections (both off- and on-site) and the central sewage. The Tema Development Cooperation (TDC) granted the THC land which was sufficient to build about 105 housing units. The project was sectioned into three phase; with phases one and two was supported with a total of GHS 168,000 in loans from the government's Low-Cost Housing Scheme. In the first phase, each housing unit comprised of a single bedroom, a lounge, kitchen, washing and toilet facilities plus extra foundations installed for the optional addition of up to three bedrooms at a later date at a cost of GHS 2,812 (equal to approximately USD 2,400). In the

phase two (1987), a total of 52 units, comprising a mixture of one- and two-bedroom houses were completed, all of which offered varying options for extension. At this time, members were also in the process of building another 48 units. According to Prime-Stats, (2018), the Tema Housing Cooperative (THC) had repaid the government loan and its associated interest charges, and had trained a number of its members to carry out the planning and design of phase three, which was subsequently approved by the Tema Development Cooperation (TDC), by the end of phase two. The third phase of the plan could not see the light because inflationary pressure in that period devalued the THC's savings, preventing the Cooperative from moving forward with the next phase of housing. However, the foundations for the remaining 53 units were laid and the owners used private means to complete them. This model is deemed to be successful because Owners of all the houses built in phases one and two have since expanded their homes, adding further rooms either for residential or commercial purposes (Sarfo et al., 2014). In addition, members also decreased their contributions to the Cooperative once their houses were complete.

#### **2.4 The Growing Population and Housing Demand**

The provision of sufficient housing has been a concern by both individuals and governments all over the world (Ademiluyi and Raji, 2008). Despite the United Nation's recognition of the need to attain suitable shelter for all, the state of housing, globally, is at an emergency level and remains one of the world's problems (Ademiluyi, 2010).

The United Nations Department of Economic and Social Affairs report dated 1999 assumes, over the course of the 20<sup>th</sup> century, the world's population increased rapidly from 1.65 billion to 6 billion. This population growth is complemented by a noticeable increase in urbanization. The world's urban population grew from 220 million to 2.8 billion people over the past century, with rapid growth expectations in the twenty first century, particularly in

the developing world (UNFPA, 2007). For the first time in history, 3.3 billion people, accounting for more than half of the world's population, live in urban areas (Sheuya, 2008). This tendency is anticipated to continue with cities, possibly explaining nearly all population growth, which is expected to be at 10 billion in 2050 (Guibrunet and Broto, 2015). Predictably, this gradual though at a fast pace increase in urbanization, has created a huge demand for housing facilities worldwide. Efforts to plan the development of cities and to improve housing standards receive frustration by the free action of low-income squatters and clandestine developers (Berner, 2001). In rapidly urbanizing areas, the urban residents control current urban growth, reducing the development agency's domain of influence to those areas developed by well to do minorities and public institutions. The rapid growth in population and urbanization, according to Tibaijuka (2009) in Africa, has caused severe scarcity of housing and poor housing conditions.

Due to the mismatches between policy instruments and objectives concerning population growth and housing supply, as well as from conflicts between various housing and non-housing objectives, Ghana like other African countries are facing serious housing challenges. Currently Ghana is facing severe housing problem with housing deficit being in excess of 1.7 million units (GSS, 2012). This is because rapid urbanization and urban growth coupled with population increase has resulted in escalating the prices of houses in most urban areas, especially areas where there are perceived job opportunities (Turner et al., 2008). Ghana's housing deficit can be traced back as far as 1970 and table 1 reveals this:

**Table 1: Housing Demand In Ghana: 1970 To 2010**

<b>YEAR</b>	<b>HOUSING DEMAND</b>	<b>HOUSING SUPPLY</b>	<b>HOUSING DEFICIT</b>
1970	1,678,296	941,639	736,657
1984	2,410,096	1,226,360	1,184,636
2000	3,708,250	2,181,975	1,526,275
2010	7,417,607	5,817,607	1,600,000

Source: Yorgri et al., 2016.

It is also interesting to note that these deficits keep increasing in areas where the housing policies directed to be implemented. These areas are certainly the popular urban areas in Ghana: Accra, Kumasi, Tamale. Before the study narrow down to the study area, it is prerequisite to give a brief overview of housing challenges in these three cities mentioned above. Tamale, the regional capital of the Northern Region, is the second largest in terms of area size in Ghana and the third largest settlement and fastest growing city in West Africa. Due to its central location, it serves as a hub for all administrative and commercial activities in Northern region. The housing demand and housing stock in 1984 and in 2000 correspondingly stood at 23,499 and 9,728, and 45,390 and 26,700 housing units in Tamale (GSS, 1984b, 2005b). The data indicates that the housing deficit in Tamale was 13,771 in 1984 and 18,690 in 2000. In Tamale, between 1984 and 2000 the housing stock and need respectively surged by 174.5percent and 93.2percent, and the housing deficit rose by 45.2percent. In 2000, the housing deficit situation caused 41.2 percent households to be homeless in Tamale.

The housing situation in Kumasi is however not different. The annual population growth rate of Kumasi is 2.7 percent per annum (GSS, 2010). The increase is from about 1.85

million in 2000 to about 2.89 million in 2010, shows that Kumasi Metropolis is the most urbanized district in the Ashanti Region. This increase in population puts so much pressure on housing amenities and the demand for housing. For instance, in 1984 the housing need in Kumasi was 108,256 while the total housing stock was 17,933. The deficit increased in the 2000, 231,653 people in Kumasi demanded for housing but only 67,434 housing units were supplied in Kumasi (GSS, 1984a, 2005a). The data suggest that the housing deficit in Kumasi was 90,323 in 1984 and 164,219 in 2000. Although housing units increased between 1984 to 2000 it could not meet the housing demand, which had also increased by 114 percent during the same period. The housing deficit in Kumasi rendered about 70.9 percent of the households homeless.

Urban development in Accra dates back to the 17<sup>th</sup> century, where contacts with the European culture influenced greatly on the arts and occupational skills of indigenous Ga artisans, particularly in the construction industry (Songsore, 2009). However, the major stimulus for Accra's urban development is attributed to the relocation of the country's capital from Cape Coast to Accra in 1877 by the colonial administration (Songsore, 2009). This followed massive investment in infrastructure, especially government administrative units as well as medical services and educational facilities around the developing central business area. In 1948, for instance, Ghana's first university was built in Accra. In addition, Accra also developed as a major commercial centre, serving as a market centre for agricultural produce for most of the rural settlements within its sphere of influence. Moreover, the establishment of the Tema harbor in 1962 made Accra a major entry port of trade between Ghana and the outside world (Songsore, 2009). While most of these developments might have taken place prior to independence, the post-independence era and the policies thereof, further contributed and reinforced Accra's dominance as an urban

center (Songsore, 2010). Most of the industrial developments took place in Accra, with a focus on import substitution and industrialization strategy. Accra-Tema for instance accounted for about 59percent of the industrial establishments in Ghana (Songsore, 2010). While this approach aimed at fostering a forward and backward linkage between agriculture and industry, this never materialized because of a number of factors, which included stagnation of domestic agriculture, poor management and poor transportation network to link primary producing regions with the main urban centers (Preprah, 2017). The consequence thereof was a skewed development mostly favoring urban areas and disadvantaging rural areas on the one hand, and an uneven development between the developed south and the underdeveloped north on the other.

In view of the above, Accra has experienced increasing population growth over the years, and this has had significant consequence on access to and provision of social services and infrastructure. Statistics shows that between 1960 and 2000, the city's population increased from 338,396 to 1,848,614 representing a percentage change of about 446percent (GSS, 2012). Average densities have also increased over the years from about 36.0 in 1960 to about 119.2 in 2010 (Owusu, 2010). However, these figures mask the unevenness in average densities between the high-income neighborhoods with 17-40 persons/ha and the low-income neighborhoods with 250-500 persons/ha (AMA, 2007). It should be indicated that these figures also represent populations for Accra metropolis and not Greater Accra Metropolitan Area (GAMA), which encompass Tema-metropolis and adjacent Districts. While it is projected that Accra will see a slowdown in its growth, rapid population growth will be experienced in GAMA (Owusu and Oteng-Ababio, 2015).

Accounting for this rapid growth of Accra's population over the years has been a blend of natural increase and rural-urban migration. Currently, migrants constitute 47percent of

Accra's population, and these are migrants mostly from deprived regions of the country (GSS, 2012).

More so, this percentage includes migrants from outside the country, mostly from neighboring West African states. It should be noted that most of these migrants are economic migrants seeking opportunities to better their lives and the families they have left behind (Awumbila et al, 2014). However, the lack of job opportunities, particularly in the formal sector, as a result of years of economic adjustment, has meant that a greater share of migrants who come to Accra find themselves in the informal sector (Oteng-Ababio et al, 2015).

With limited income, most of the urban residents are unable to access basic social services as well as decent and affordable housing. They therefore settle down in slums or build informal structures to serve as shelter (Owusu, 2010) and for rent.

## **2.5 Housing Poverty**

According to Osinubi (2003), poverty defies objective description because of its multidimensional nature. Interestingly, the definition of poverty has not been universally recognized in our world today. There is always the difficulty in determining where to draw the line between the poor and the non-poor. Ashaver (2013) refers to poverty as a lack of command over basic consumption needs, which means that, there is an inadequate level of consumption giving rise to insufficient food, clothing and/or shelter, as well as the lack of certain capacities, such as being able to participate with dignity in the society. He also stated that poverty is defined as the inability to attain a minimum standard of living (World Bank Report, 2001).

The concept of poverty is identified with some issues surrounding urbanization. The process whereby the number of people living in cities increases compared with the number of people

living in the rural areas can be termed as urbanization (Allender et al., 2008). In some cases, it is referred to as the process by which rural communities grow to assume an urban character, or urban centers, and, by extension, the growth and expansion of those cities (Ahmed and Bramley, 2015). All the same, this study will look at the branch of urban poverty, in the light of housing, which is housing poverty. The United Nations Centre for Human Settlements (1996) describes 'Housing poverty' as a condition that is accompanied by "individuals and households who lack safe, secure and healthy shelter with basic infrastructure such as piped water and adequate provision for sanitation, drainage and the removal of household wastes." Housing poverty was later redefined to represent the shortage of affordable housing for low income urban households which may result in slums and squatter settlements (UNCHS 2001). However, housing poverty has also currently been defined as a category of poverty where housing consumes more than 30 percent of a household's income, forcing them to maintain a nearly impossible balance by making hard decisions about food, transportation and health (UN-HABITAT, 2017). Quigley and Raphael (2004) stated that, housing is the single largest expenditure item in the budgets of most families and individuals, and that the average household allocates roughly one-quarter of its income to housing expenditures. This also gives the impression that a little percentage change in housing prices and rents will have large impacts on non-housing consumption and household well-being (Biitir, 2009).

These definitions draws the attention of how affordable housing should be to create an equilibrium in one's income expenditure. The reality as expanded in section 2.3 – Affordability of Housing, shows this balance in one's income expenditure does not exist in countries around the world. In the period between 2005 and 2015, rental units doubled in Washington DC, with most costing more than \$1,500 a month. This increased the burden for individuals and families making less than 50 percent area median income. Area median

income is the standard by which cities determine how much an individual or family of four can afford to spend on housing based on income. Although the District committed \$100 million to affordable housing projects, about 5,000 families stand the risk of losing their homes due to rising housing costs by 2020. As a result, more families will be forced to live in substandard dwelling units in low- income areas.

The situation however is not different in most African countries like Ghana where housing never seems to be insufficient and costly. Ghana suffers from a severe housing deficit because of low housing delivery relative to households' growth. Ghana's housing stock currently faces a deficit of over 1.7 million housing units (GSS, 2012). To bridge the widening gap, Afrane et al. (2016) suggests that annually, housing units of a 170,000, minimum, are to be built. A summary of the 2010 population and housing census indicates that the average household size in Ghana is 4.4 persons, with about 1.6 households per house, and a total of 3,392,745 housing units nationwide (GSS, 2012). According to the Ghana Statistical Service (2012), in the regional distribution of houses, Ashanti has the maximum of 16.9 percent, the next is Greater Accra with 14.0percent and then the Eastern region with 12.7 percent. On the other hand, the lowest proportion was the Upper West region with 2.4 percent. As a result of the insufficiency of housing and increasing cost of housing (building or renting) in the country a great number Ghanaians now "sleep rough", particularly in the major cities like Accra, Kumasi, Tema, Sekondi–Takoradi and Tamale. For instance, 1.9 percent of the Ghanaian population rely on shift dwelling units such as kiosks, tents, cargo containers, attachment to shops, and offices for shelter; this is in addition to the 3 percent who are homeless (GSS, 2002) and live on the streets, lorry parks, and markets. As more and more people become housing poor they tend to live in substandard dwelling units, kiosks, slums with the burden of how to survive the harsh living conditions posed on them. The incidence of housing poverty results in social, economic and health

issues whereby the Government of Ghana and other stakeholders will have to address. The housing poor faces many issues in terms of health, social and economic. Some of the social issues associated with housing poverty are spring up of more slums and squatters, high rate of homelessness, arm robbery and other social vices. This will require that the government would have to face the increase in violence crimes as well as having to face challenges of decongestion of cities. In relation to health, the housing poor are more vulnerable to diseases like Cholera and other bacterial infections just to mention a few, due to the poor housing condition they have to live in. Some of the poor housing conditions that pose health risk on its dwellers are poor ventilation, poor sanitation and overcrowding due to the number of people who will share the same room. This implies that in the near future government will have to use more resources to sustain health insurance schemes and build more health centers to provide treatment.

The use of inferior materials for constructing houses also causes economic and social burden to the government and other stakeholders in case of unfavorable weather conditions and fire outbreak. From GSS report, (2010 housing census), the acceptance of cement blocks/concrete for construction of outer fence walls and pavement of floors, and metal sheets for the construction of roofing is a way to strengthen and upgrade the structural quality of the building. The use of more durable building materials in a way to prevent or reduce the devastating effects of unfavorable weather conditions like floods, windy storms and high temperatures. Due to high demand in housing units, most private property owners use substandard and unauthorized material to build. This poses the challenge of renters having to face effects of unfavorable weather conditions. According to Tackie-Ofori et al., (2014), about ninety (90 percent) of urban housing in Ghana is classified as informal due to their lack of authorization and standardizations and almost sixty (60 percent) of households occupy single rooms, which mostly have poor living conditions.

## **2.6 Rental housing**

Gilbert (2003) reveals that about two to three decades past, rental housing and apartment sharing in the cities of developing countries were overlooked topics. They were neglected based on dualistic rationales. The initial was that, UN-HABITAT (2003) indicated, there was reflective ignorance about who most tenants and sharers were, about the conditions in which they lived and about those who provide rental accommodation. The other rationale was that governments were just indifferent in the issues of tenants and sharers, except to make them into property owners. Acknowledging the issues of rental housing, it is important to know the distinctions between these terms; the meanings supporting the terms social housing, owner-occupation, private renting, cooperative housing, etc. are diversified in most countries (Hulse, 2008). The study however borders around private renting. In recent times, renting has become the dominating means of accessing shelter in cities in developing countries as majority of urban dwellers are finding it difficult or impossible to build in the already developed areas around the central business districts due to its unreasonably high cost and the unavailability of land space (Suttor, 2015). For this reason, countries such as Colombia, South Africa and Indonesia are laying the ground works to improve the rental housing market as substitute housing option in urban areas (Gilbert and Varley, 1990).

Haffner et al. (2009) noted that most researches and official statistical sources characteristically base the explanation of private renting on ownership status. Accordingly, private individuals or companies mostly link private renting with the provision of rental housing. According to Haffner et al. (2009), private renting is connected to employment or family relationships, but is constrained to accommodate specific tenants who fulfil a certain eligibility criterion (being a family member or an employee of the firm). It is however not

trade on open market. The terms renting and rental housing are used interchangeably in the study.

According to Gilbert (2003), the rental housing market is mostly made up of young people, young families and migrants. Given the demand of renting to those who are most mobile and those excluded from homeownership due to institutional and economic barriers, most of young people, particularly people who are in transitional states in their family living arrangements, minorities and those with low-incomes, live in rental housing than other age classes (Belsky & Drew, 2007). This section on literature review throws light on the advantages and the disadvantages rental housing has on the renters or in other words advantages and disadvantages of renting.

Renters have both advantages as well as disadvantages. The first advantage is that renting does not require huge investment but requires signing an agreement for a minimal of monthly payments to an advance payment of two years deposit (Scanlon et al., 2014). Renting also allows the renter to live in a preferred area that one might not be able to afford to live in. Although property owners have the leisure of increasing the rent advance every two years, the recurrent changes in property prices have slight changes in rental prices, making the renter immune to property price fluctuations, which is another advantage of being a renter (Gilbert and Varley, 1990).

Gilbert (2003) suggests that, it is always stress-free to move out of a rented accommodation, because in a rented accommodation, the renter is required give a month's notice and vacate a house if he or she needs to change a home, locality, or city. Last but not the least, while renting, the duties regarding the property are shared between the property owners and

tenants. For instance, major repair costs such as leakage, fractured floors and walls have to be taken care of by the property owners' whiles the day-to-day cleaning of the house is one of the duties of the renter.

According Haffner et al. (2009), there are some disadvantages associated with renting. The first disadvantage is that the renter does not get any return on the property on rent, however, the real beneficiary is the property owner who gets to earn some income. Another disadvantage of renting is that the renter cannot renovate a property according to his requirements. In addition, there are also constraints that are imposed on a rental property, especially when tenants shares the same compound with the property owner. Restrictions time for moving in and out of the house, pets and visitors. Last but not the least, there is also no assurance that the rental agreement will be renewed and that renewing a rental agreement may lead to an unplanned rental charge increase.

### **2.7 Rental housing Challenges Faced by Urban Dwellers**

Majority of urban dwellers, especially the low and middle income as revealed in literature, face many challenges in acquiring shelter for rent. Renting of high-priced housing is directly or indirectly link with negative outcomes for children and adults (Pollack et al., 2010). These challenges border around the fact that the rent of housing units available in the cities are expensive and are hard to come by. In other words, the rent charge may take more than 30 percent of the family's generated incomes (UN-Habitat, 2017) and that those that are cheaper are fewer. The challenges may be grouped into three, namely: social, psychological and economic.

### **2.7.1 Psychological Challenges**

This refers to the rental challenges that cause anxiety, depression, eating problems and to the extreme, fear of death. Majority of low and middle-income earners face some form of psychological challenges in renting shelter or having to move from one house to another, and the children are most affected. Research emphasizes that, renting, public renting especially, may cause lack of control, insecurity, vulnerability, and higher levels of psychological distress and downheartedness (Luginaah et al., 2010).

Parents of children who happen to live in rented accommodation (preferably compound houses, clustered neighborhoods) face the challenge of protecting their wards from the influence of other children in terms of behavior and habits, which in most cases expose them to violence, criminal activities, post-traumatic stress and sometimes death (Riggio, 2012). To make matters worse, these children are likely to fare worse in other areas like health or intellectual development. According to Vandivere et al., (2006), most families have the need to live in homes and neighborhoods that will have a best impact on their lives. Yet increasing housing costs complicate these housing decisions, as families must compromise among cost, housing quality, and location. Low-income and sometimes middle income families likely face the greater difficulties in their housing choices, thereby settling down on less or indecent housing facilities, which in the long run affects the lives of the children.

According to Luginaah et al (2010), in addition to the hazards to renter's physical health, these precarious environments – poor ventilation, insect and rodent infestation, overcrowding and poor building maintenance - chip away at the individual's self-esteem, dignity, sense of hope. According to Taylor et al., (2013), a rotten place to live leads to a rotten life, where residents feel less of a human being and neglected.

There is also a challenge of getting to rent accommodation, which fits into their monthly expenditure, because of the fear of being thrown out or evicted due to inability to pay increased rents with unstable incomes (Power et al., 2014). When this happens, residents have no option than to move to, maybe, a less decent accommodation or acquire loans from friends and families, which may not be possible. The move does not necessarily mean increasing status and a better way of life. At best, their style of life remains essentially the same. At worst, the tyranny of property owners and exploitation of newly found neighbors increase their burden of deprivation and expose them more completely to vulnerabilities.

Issues related to renting pose a sense of insecurity which affects general and psychological health (Shaw, 2004). Lower -income private renters are mostly forced to make “trade-offs” to balance the effect of housing costs, such as deciding to live in less classed areas, renting rather than buying, and making compromises on housing quality and appropriateness.

### **2.7.2 Social Challenges**

When people take the decision to move to a decent, modest accommodation, there is a challenge of breaking ties with family and friends and sometimes a particular lifestyle. These challenges one-way or the other affect the individual’s social life.

Access to social amenities like schools and health centres are some of the social challenges the renters face in renting accommodation in most urban areas (Devoto et al., 2012). According to Yang et al., (2014), compared to economically privileged households, low-income households have limited to access public facilities, which is subjected significantly by the allocation policies of affordable and suitable housing. The absence of government interventions over the years, has pushed the allocation of dwellings to be driven by “market forces” which is determined by the interactions of buyers and sellers, each with their own

interests. In general, households can make decisions based on housing size and other characteristics when choosing housing locations depending on its affordability.

The choice of schools for their children is dependent on some factors, for example, the school fees, distance to the school as well as the academic performance. When renters acquire accommodation in new areas, these factors are taken into account in line with their incomes and the rent charges. In some cases, their children do not get the chance of going back to school.

Access to basic services like potable drinking water, security, and toilet facilities, to mention but a few, are some of the social challenges faced by most renters in urban areas (Aseidu, 2012). In Mumbai, for example, the large number of urban dwellers have resorted to having inadequate access to basic facilities: water, sanitation, power and proper waste management. For example, about 71.2percent of urban households have access to potable drinking water in their homes and by ratio one in five urban households do not have individual toilet facility, but depend on public facilities (WHO, 2006).

One of the challenges of most urban dwellers is that they live in societies which may have security issues (Levy et al., 2010). According to Hiscock et al., (2001), there is the need for confidence, continuity and trust in the world which comprises security, in order for people to live happy and contented lives. Furthermore, living in rented housing units, especially compound houses, may be associated with a number of problems such as noise, violence, vandalism just to mention a few (Belsky & Drew, 2007).

The poor state of rented apartments in Ghana sometimes poses health challenges. The low- and middle-income households have inadequate access to housing (Konadu-Agyemang 2001) and haphazard development, poor-quality neighbourhoods, a sense of physical

insecurity, and overcrowded and decaying houses typify Ghanaian urban centres (Boamah et al. 2012). These are major health challenges for households in the country (Adjei and Kyei 2013). For instance, Kofie and Nabila (2004) observe a high incidence of skin diseases, diarrhoea and Buruli ulcer amongst households living in overcrowded conditions in rural Ghana. Also, housing conditions, demand and ownership correlate with households general and mental health status in Accra (Arku et al. 2011). It is however the duty of the property owner to take care of the maintenance of your accommodation, especially in cases of inclusive rent (Aid, 2016). The examples of defects include lack of ventilation, molds, windows that won't open and rooms that can't be locked. In most cases, the maintenance of these housing defects are delayed or not fixed at all, posing a lot of physical and health challenges to the renter (Aid, 2016).

### **2.7.3 Economic Challenges**

The income of most urban dwellers is less than can satisfy all of their financial needs, especially those basic needs like food, clothing, water and shelter (Chaudhuri, 2015). According to Fields (2014), a greater percentage of the population of most developing countries fall under the informal sector (self-employed), meaning they have more or less unstable monthly incomes. Some do not even have monthly income, and only look for money that can settle their daily needs, having little or nothing to save. In addition to the challenges of rental affordability and accessibility, another bottleneck is the nature of rental payment (Luginaah et al., 2010). This payment system tends to put great stress on many residents in most urban centres. According to Luginaah et al.(2010), although the 'first and last' and subsequent month-to-month rent payment system is undertaken in most countries, on the other hand, homeowners in Ghana require private renters to pay lump sum of rent (two to five years) up front. Such lump sum payments is referred to as advance rent). This

advance rent is sometimes equivalent to two to three years' worth of accumulated annual salary. In most instances, renters end up borrowing monies from elsewhere to pay the substantial down payments. Gilbert (2003) also adds that, under the excuse of better bargains from other people searching for accommodation, property owners often ask existing tenants to make extra payments to match or exceed new offers (or to account for inflationary burdens). Failure by the existing tenant to pay this difference could result in ejection with any outstanding balance from preceding advance rent refunded by the homeowner.

This advance rent system, however, contradicts the Ghana rent control Act 220, which states that the legal rent payment is to be at most 6-months' rent advance payment, instead of the 2 to 3 years' payments, which unfortunately has become the norm in the country (Awuvafogbe, 2013).

## **2.8 Frameworks for Coping with rental challenges**

Housing and its occupants are most likely to be susceptible to the effects of natural and human-made hazards in the developing world because of the context in which urbanization takes place (Tipple, 2006). Aside these natural and man-made hazards and disasters, there are also some vulnerability in the growth context which is normally difficult to be implemented in most developing countries. The urban residents employ strategies to be able to cope with the rental challenges which they may face.

### *Ex-Ante and Ex-Post Strategies*

Coping strategies refer to the maneuvers adopted by urban residents in order to decrease risk and vulnerability. Coping strategies describe strategies employed during emergency, whereby coping means success in dealing with crisis (Dercon 2002). Coping strategies can be divided into ex-ante and ex-post strategies (Dercon, 2002). Ex-ante strategies are self-protective risk management actions by households before an eventual shock. These strategies usually take the form of insurance; self-insurance like cautionary savings and

assets buildup or community-based formal or informal insurance. Several studies have documented substantial heterogeneity in household saving behaviour (Browning and Lusardi, 2000).

Ex-post strategies are arrangements taken by households to lessen the consequences of an opposing event. Example of these strategies are reducing expenses, increasing income production or diversifying sources of income (Aquiari and Hurst, 2005). Such strategies may have short-term or long-term impacts. Usually, low-income households first implement coping mechanisms with short-term effect such as using up savings or selling assets, and when those mechanisms fall short, households may resort to other strategies with more long-term effects such as withdrawing children from schools (Cameron, 2001). A review of the Kenya Integrated Household Budget Survey (2005) suggests that the most common coping strategies at the national level rank from selling animals, to working lengthier hours, reducing food consumption, spending cash saving, and receiving help from family and friends (Amendah, et al., 2014). A study in 15 lower middle and low-income SSA countries showed that borrowing and selling assets are common strategies adopted to cope with uninsured tragic health expenses (Leive and Xu, 2008). Households with higher inpatient expenditure and lower income were found to be more likely to borrow and sell assets.

#### *Asset vulnerability framework*

Although, the urban residents have several assets and strategies to survive and bargain for their privileges, there is the need for them to know how to manage them well in order to derive all-out benefits from their use as well as prolong their life (Mkoji, 2014). Because of there is a constraint on resources, prioritizing is important, as there can be a trade off as to which matter needs critical consideration (Moser, 1998).

The asset vulnerability framework is a methodical tool that seeks to explain how access to resources or assets helps the poor cope with the vulnerabilities that stem from their environment. Distinctively, the rationality behind the framework is to focus on what the urban residents have, and how can they use it to make their condition improved, rather than looking at what they lack.

The assets are categorized into two categories: “tangible assets, which include labor and human capital, less productive assets such as housing, physical assets and intangible assets consist of household relations and social capital (Moser 1998).

According to Moser (2007) “sources of vulnerability are thus not only economic or a dimension of poverty, but may lie in the nature of the social and economic environment in which households and individuals live in.” The lack of ‘suitable’ and ‘affordable’ houses has been one of the impulse that drive the urban residents to live in appalling, almost inhumane conditions.

#### *Action and emotion focused coping strategies*

According to Luginaah et al, (2010), in work on the psychological impact of renting on mental health states that coping with the housing challenges in cities like Accra is placed on the problems in accumulating and paying advance rent (Luginaah et al, 2010). By this, residents employ both action and emotion focused coping strategies (Luginaah et al., 2002). Action or problem-focused coping, characterizes strategies geared towards management of a problem or removal of the effects of the challenge, while Emotion-focused coping, involves regulating emotional responses to the challenges. Action focused strategies involve problem solving activities (such as support from family and friends, working hard to save, co-renting, dialogue), and emotion-focused strategies (accepting responsibility, denial, escape avoidance, confronted, reliance on God) in order to cope with their housing

challenges (Luginaah et al., 2010). Low-income renters, who apportion more than 30percent of their income to housing, are even more inhibited by their available financial resources to respond to warnings about threats or to leave the area if necessary, and to manage the recovery process, likened to high-income households who receive housing support or who are able to spend relatively less on shelter costs (Gilbert, 2003).

## **2.9 Conceptual Framework on Housing for urban dwellers**

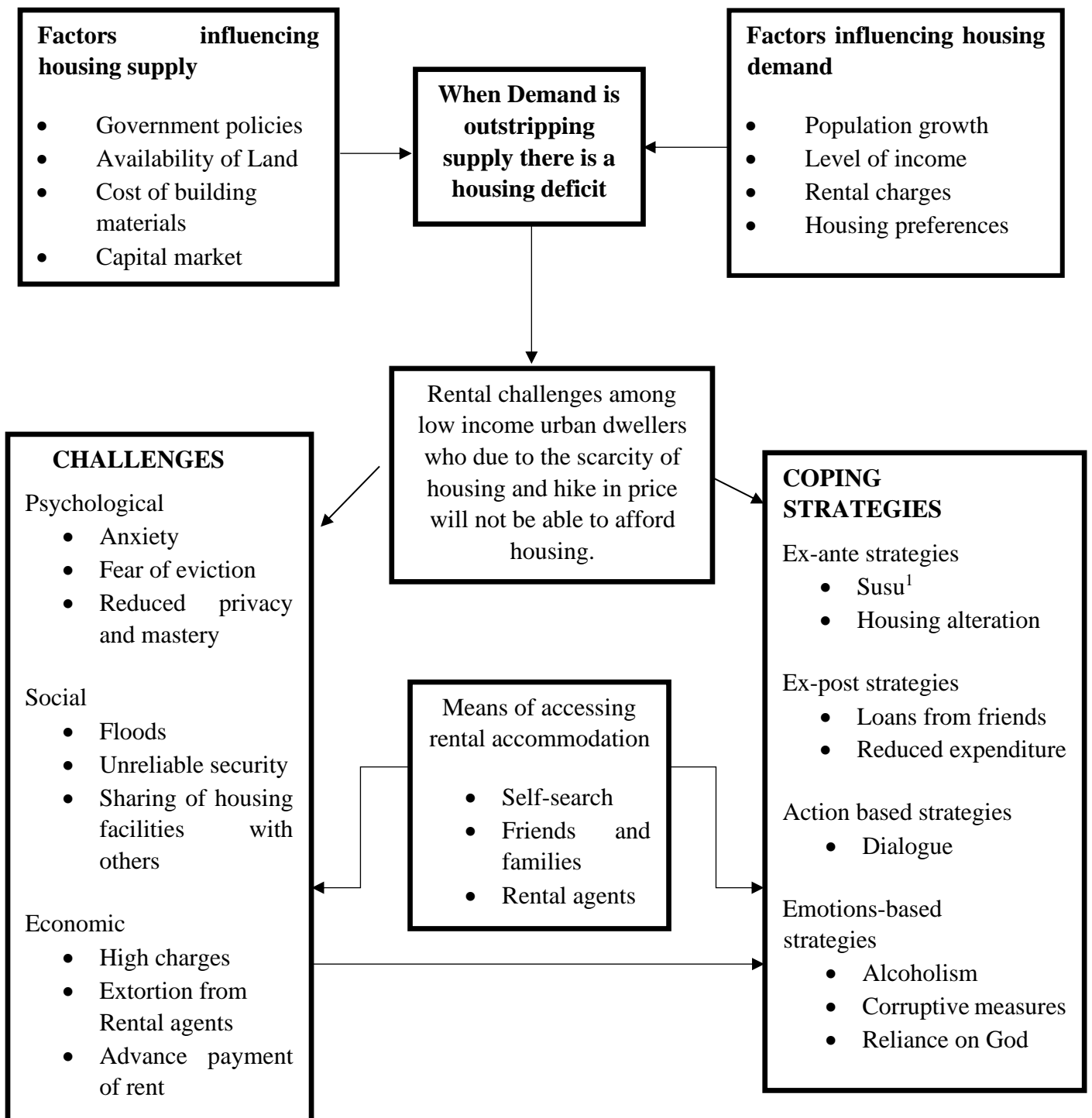
The conceptual framework presented in Fig.1 summarizes the study on the challenges in renting among the residents in Madina (author's construct).

Across the globe, housing deficit is subject to two broad factors: demand for housing units and supply of housing units. In developing countries, the demand for housing units (shelter) surpasses the supply of housing units by the government, private owners as well as estate developers. From the conceptual framework, governmental urban policies, capital (funding) availability and cost of land, and the cost of building materials, affects the supply of housing in most urban areas. The demand for housing units is influenced by increasing population growth, individual preferences, income levels, house rent charges, and social network ties, which is key in the residential patterns of settlers in urban areas of developing countries. The failure in the implementation of existing frameworks and housing policies needed to satisfy the housing shortfall exacerbate the housing problem.

Although there are existing housing policies which seek to reduce the burden of having to rent or secure decent accommodation by the urban residents, the problem still stands out. In the struggle for shelter, the poor residents use various means, which include looking for the accommodation themselves, through friends and relatives and sometimes rental agents. In renting these accommodation, the residents face challenges, which can be categorized into psychological, social and economic challenges. They adopt coping strategies such as ex-

ante and ex-post strategies as well as action and emotion focused strategies. This study becomes a significant contribution to the policy reformation and solving the issue.

**Figure 2.1 Conceptual framework for the study**



Source: Author's Construct, 2018

<sup>1</sup>“Susu” is an informal financial identification for daily or weekly deposit collection which can be described as a form of banking (Basoah, 2010)

## **2.10. Chapter Summary**

The literature review supports the objectives recognized for this study under the topics (institutional frameworks and policies on housing, housing poverty, the growing population and housing demand, rental housing. Primarily, the chapter also reviewed various challenges faced by urban residents in renting, categorizing them under social, economic and psychological challenges. Chapter Two, also reviewed two categories of strategies taken to cope with the challenges. The first category is action or problem-focused coping strategies. The second category is ex-ante (savings and insurance) and ex-post strategies (diversifying sources of increasing income and reducing expenditure).

Last but not the least, the chapter also displays the conceptual framework used for the study.

## CHAPTER THREE

### STUDY AREA AND METHODOLOGY

#### 3.1 Introduction

This chapter first presents a general overview of the study area and then gives a detailed accounts of how data is obtained to satisfy the objectives of the study. It gives a brief geographical description of the study area chosen and the reasons for choosing such an area for the study. It also entails the research design, sample size, sampling technique, data sources, data collection instruments, data collection procedure, data processing and analysis, data quality assurance and ethical consideration.

#### 3.2 Study Area

##### 3.2.1 Location

The La-Nkwantanang-Madina Municipal Area is located in the Greater Accra Region. It is part of the 16 Metropolitan, Municipal and District Assemblies in the region created in 2012 with the aim of deepening decentralization and bringing development to the doorstep of citizens. La-Nkwantanang-Madina Municipal Assembly (LANMMA) was established by the Legislative Instrument (L.I.) 2131 and inaugurated in June 2012. The LANMMA, located at the northern part of the Greater Accra Region, covers a total land surface area of 70.887 square kilometers. Its bordered on the West by the Ga East Municipal Assembly on the East, by the Adentan Municipal Assembly, the South by Accra Metropolitan Area and on the North by the Akwapim South District. The LANMMA is generally urban (GSS, 2010). Amongst the various localities in the municipality, the study focused on Madina which is about 16 km from the center of Accra. The establishment of the town in the 1950s was because of migration of Muslims from the northern part of Ghana. Moreover, it has

subsequently developed into a mix suburb of almost all ethnic groups (GSS, 2010). Madina has a busy market and it functions as a dormitory town for workers who commute to Accra, which has contributed to the rapid growth of the area over the years (Gough et al., 2003). The location of Madina being close to the central business center makes it a hub for population growth associated with high housing demand. Aside its closeness to the central business district, Madina happens to be the suitable place for hostels for the students of University of Ghana, University of Professional Studies, Wisconsin University and Accra Teachers Training College, just to mention a few. Workers and students who do not have relatives in Madina have no choice than to rent privately owned rooms for housing. The question of how affordable these housing units are is not important here but the availability of the housing unit is due to high demand. The need to rent closer to your work place or school makes workers or students rent housing units deemed affordable as determined by the income levels and not the unfavorable housing conditions which may pose challenges to them.

### **3.2.2 Population Size and Distribution**

The total population of the municipality in 2010 was 111,926 comprising of 48.5 percent males against 51.5 females, giving a sex ratio of 94.1 percent compared with 93.6 in the region and 95.2 at the national level (GSS, 2012). According to Yankson (2012), Madina, among other localities like Bubiashie, Laterbiokorshie, Alajo, New Mamprobi, Darkuman, Abeka, and Avenor, is an old migrant dominated residential area. Migrant population is 73,545 making up 65.7 percent. It is observed that persons born outside the Greater Accra region but reside in the municipality were mostly from the Eastern Region (30.0 percent, 17,651), while those from the Upper West region were the least (1.4 percent, 818). The report also indicates that 15.4 percent of migrants had reside in the municipality for less than one year, 30.7 percent had stay between

1-4 years, whereas 14.8 percent had stay over 20 years. The high proportion of migrants in the municipality is attributed to the fact that the La Nkwantanang- Madina municipality is a cosmopolitan municipality, which attracts migrants from all over the country to the city in search of jobs and other economic opportunities. Madina, the locality under study is currently about 79,832 people. With 20,586 households and an average household size of about 3.7 (data source: GSS, 2018).

### **3.2.3 Housing stock and Conditions**

The total housing stock in the municipality is 13,647, representing 2.9 percent of the Greater Accra regional stock of 474,621. The 2010 population and housing census of (LNMMA) shows that more than half (52.6 percent) of the dwelling units are compound houses, whereas separate houses constitute one-fifth (19.8 percent) and improvised homes (kiosk/container etc.) accounts for one-tenth (10.8 percent) of housing units. Huts/Buildings (different compound) (0.1 percent) constitute the least common type of dwelling units in the Municipality.

The municipal assembly report also indicates that in terms of distribution by type of homes in the locality, 54.2 percent of the households live in compound houses in urban areas as against 44.6 percent in rural areas. A higher proportion of rural dwellers live in separate houses, compared with urban dwellers (21.9 percent against 19.4 percent) whereas the reverse is the case for improvise homes (kiosk/container etc.), urban (11.1 percent and rural (9.3 percent) (Data source: GSS, 2012).

In relation to house ownership, both private individuals (45.0percent) and household members (38.2percent) own about 83.2 percent of housing units in the municipality, whereas about 1.0 percent of the dwelling units are either owned by private agency (0.4percent) or

purchase by households. The relationship between a household size and the number of rooms available for sleeping gives an indication of the extent of crowding in households. Overcrowded rooms have health implications, arising from among others, disturbed sleep, infectious diseases and respiratory infections (GSS, 2012). About 58.7 percent of households in the municipality occupy only one sleeping room whereas 24.3 percent have two sleeping rooms, showing evidence of overcrowding in the sleeping rooms in the municipality.

### **3.2.4 Economic Activities**

The economic activities in the La Nkwantanang Madina Municipality can be categorized generally under informal sector. Such activities are commerce (trading), agriculture, services and manufacturing. Trading, one of the main economic activity generates employment and revenue to the people in the Municipality. One of the biggest trading center within the municipality is the Madina market. The market serves as a place bustling with trading of all kinds of goods and services. There are also manufacturing industries in the Municipality like the Nkulenu Industry (producers of palm nut soup base and other fruit extracts), Mechanical Lloyd, Royal Aluminum Company, Special Ice Water Company, Voltic Water Bottling among others. The services sector provides services such as financial institutions, hospitality, personal care and beauty, telecommunications, graphic design, education, food services and professional services among others. There is also a constructional industry in the Municipality engaged in businesses such as block factories, stone quarrying and the sale of building materials in addition to the provision of skills such as masonry, carpentry, tiling and many other associated skilled jobs in the industry. The major agricultural activities are crop farming (cereals, tubers, fruits and vegetables) and livestock rearing (animals and birds) in areas like Teiman, Ayimansa, Pantang and Oyarifa. There are quite a number of agro-processing establishments in the Municipality. The teeming commercial activities in Madina has made commercial transportation services very demanding for business. In that Madina has become more like a

transit point for travelers and has provided employment for drivers and mechanics. The vibrant nature of the Madina though a blessing to economic growth has increased the demand of housing in the area as against the housing supply in the area. The increase in the housing demand has caused big jump in the prices of housing units in the area. In order to meet the housing demand, private owned housing units are refurbished for commercial uses. The extensions are most at times of substandard and unauthorized, posing a lot of challenges to the renters (Tackie-Ofosu et al., 2014).

MAP OF LA - NKWANTANANG MUNICIPAL

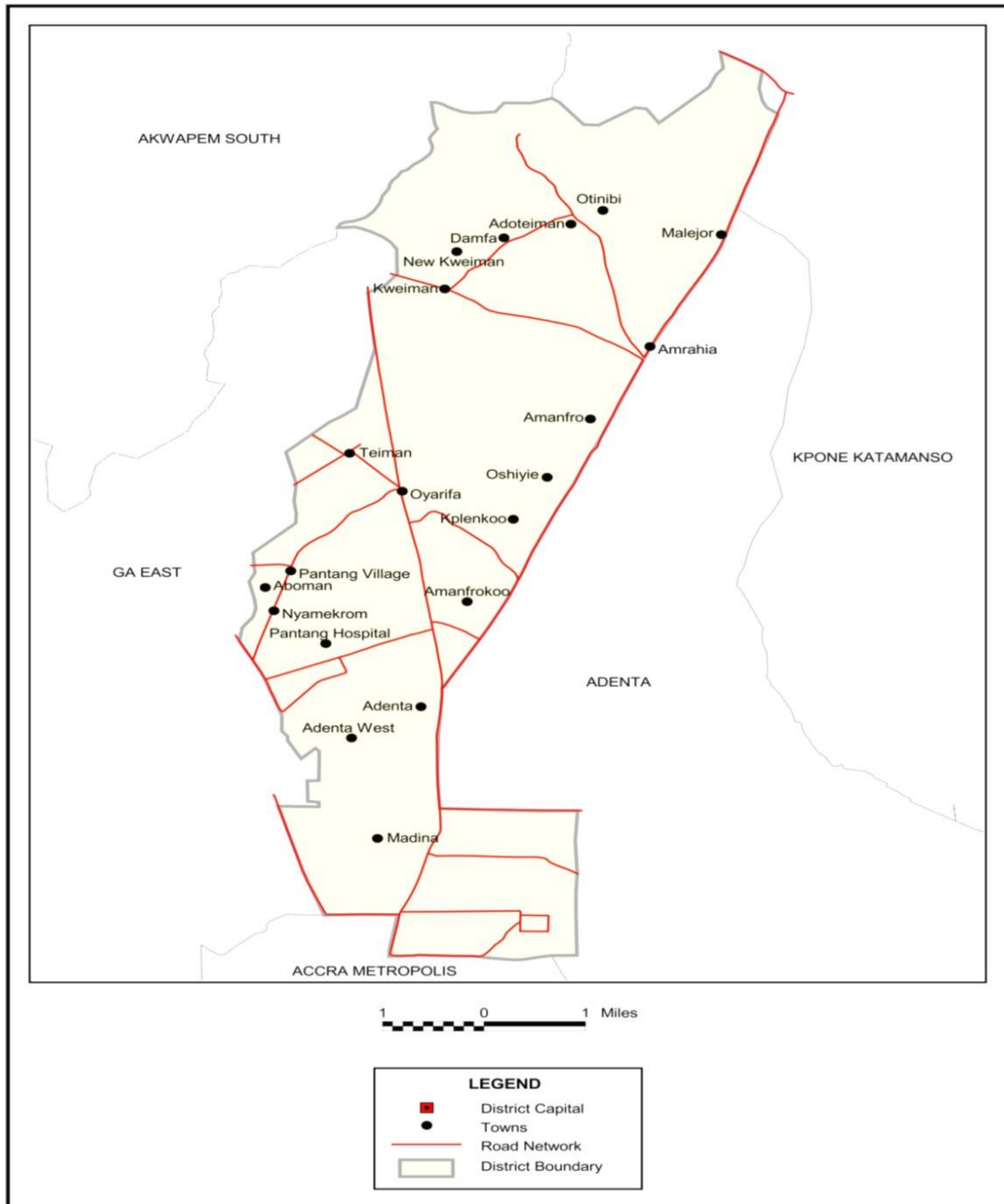
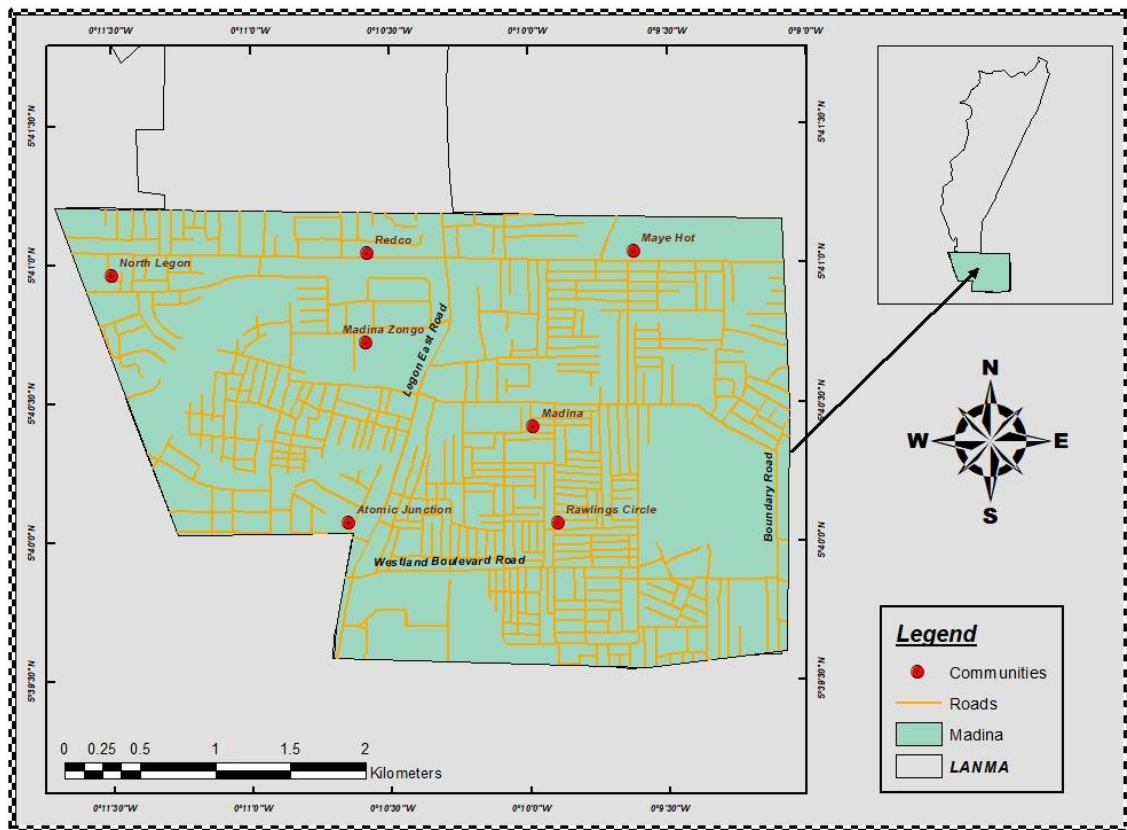


Figure 3.1: Map of the La Nkwantanang Madina Municipality.

Source: GSS, 2012

**Figure 3.2 The map of Madina**

Source: GIS lab, University of Ghana, 2019

### 3.3 Methodology

#### 3.3.1 Research Approach

According to Creswell (2014), research approaches are strategies and processes for research that bridge the steps from broad assumptions to comprehensive methods of data collection, analysis, and interpretation. These processes involve several decisions on which approach a topic under study can use. These decisions basis on the intersection of philosophical assumptions the researcher brings to the study; procedures of inquiry (called research designs); and specific research methods of data collection, analysis, and interpretation. Newman and Benz (1998), identify three approaches in research. These are quantitative approach (numbers), qualitative approach (words) and mixed method approach (both

quantitative and qualitative). The philosophical assumption of quantitative approach is refer to as post-positivism. Post-positivism holds a deterministic view (causes determine effects) that emphasizes the use of scientific methods and involves systematic and rigorous steps in conducting research (Creswell, 2014). Qualitative approach, on the other hand, is premise on a constructivism philosophical assumption. This assumption argues that reality is a construction of individuals' understanding of their world and that there is nothing such as a 'real world' out there (Smith, 2005). Individuals in the study, often term participants, are allow to express themselves, and tell their story—often shape by their setting, biases, and cultural context (Creswell, 2014).

Mixed methods approach is an approach to inquiry involving collecting both quantitative and qualitative data, integrating the two forms of data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks (Creswell, 2014). The core assumption of this form of inquiry, as stated by Creswell (2014), is that the combination of qualitative and quantitative approaches provide a more complete understanding of a research problem than either approach alone. The philosophical worldview underpinning mixed methods studies adopted in the study is pragmatism philosophical assumption. According to Tashakkori and Teddlie (2010), this view focuses on the research problem in social science research and uses its pluralistic approaches to derive knowledge about the problem. The use of the pragmatic philosophical worldview allow individual researchers have a freedom of choice. In this way, researchers are free to choose the methods, techniques, and procedures of research that best meet their needs and purposes (Morgan and Hansen, 2007). The study therefore, employed the mix method approach to bring to the researcher's understanding the complexity of challenges that underpins the choice of rental housing and the coping strategies adapted among residents of Madina, Accra, Ghana.

### **3.3.2 Research Design**

The research design refers to the logical structure of the enquiry (i.e. the overall plan guiding what data needs to be collected and why and how they should be collected) (Denzin and Lincoln, 2011). There is therefore the need to adopt a research design to help put together the data collected for the study. According to Tashakkori and Teddlie (2003), there are three different approaches to mixed methodology; these being concurrent, sequential and conversion. In this case where a mixed method approach had been adopted, the study employed a sequential exploratory research design. This study employed the sequential design where the quantitative phase (numbers) is followed by the qualitative phase (personal experience) (Creswell, 2013); where the qualitative findings are used to contextualize and enrich the quantitative data (Creswell et al., 2003). Specifically, the study adopted the Convergent parallel mixed methods. This is a form of method, among other mixed methods designs, in which the researcher converges or merges quantitative and qualitative data in order to provide a comprehensive analysis of the research problem (Creswell and Plano Clark, 2014). In this design, the investigator typically collects both forms of data at roughly the same time and then integrates the information in the interpretation of the overall results. With this type of mixed method design, contradictions or incongruent findings are explain or further probed (Creswell, 2014). Early thoughts about the value of multiple methods resided in the idea that all methods are biased and had weaknesses, so the collection of both quantitative and qualitative data neutralized the weaknesses of each form of data (William, 2007).

### **3.3.3 Research Methods**

#### **3.3.3.1 Sources of Data**

The study relied on both primary and secondary data to achieve its objectives. Primary data collection is from first-hand-experiences (Creswell, 2003; Hanson *et al.*, 2005). The data for the study were mainly primary data sources from residents of Madina. Secondary data sources,

including textbooks, official documents and electronic materials are refer to provide information regarding the location, population distribution housing stock and the conditions of the houses within the study area. Specifically, the quantitative primary data involve the use of questionnaires administered through a cross-sectional survey to get information on the demographic characteristics of household representatives sampled, housing characteristics as well as the challenges faced in renting and the coping strategies for the challenges faced. The qualitative primary data, however, included data from in-depth interviews conducted with some residents. Other qualitative data sources included field observations and informal discussions.

Secondary data refers to second-hand data retrieved from other studies (Trzesniewski *et al.*, 2011; Vartanian, 2010). This means that the data obtained is from already researched material that provide relevant information for another research and is intend for another purpose (Vartanian, 2010; Saunders *et al.*, 2009). As already mentioned, the study made use of other secondary data sources such as books, official documents and electronic materials. These provided much detailed information regarding the location, population distribution and housing stock and the conditions of the houses within the study area. These secondary data also helped to make a case for the study by providing literature on the issues the study sought to address.

### **3.3.3.2. Target Population**

A target population can be defined as ‘the complete set of units to be studied’ (UNODC, 2010: 25). The primary aim of the study is to look at the rental challenges faced by the residents of Madina and therefore the need to target the population who have experienced challenges of renting and are in the right position to help delve into the issues surrounding the problem. By this, the study sampled mainly household heads. This is because, household heads are in an excellent position to provide information on their experiences with rental accommodation, since they decide on the place and type of housing unit to rent for the family and also make payments. But in the absence of household a head, a member of the household, who is old enough (18 and above),

and in the best position to provide information on the issues, was included in the survey. One or two property owners was also surveyed to give their perception of the study.

### **3.3.3.3 Sample Design and Size**

Multi stage sampling was used in selecting people who were renting in Madina. Lavrakas (2008), defines multistage sampling method as a sampling technique that enables the researcher to use more than one sampling technique at various levels to attain the objectives of the study. The study adopted a three staged sampling technique. At the first level, cluster sampling was used. Madina was divided into two; east and west, using the main Accra- Dodowa road; Madina Zongo at western side and Madina Old road, Madina New road and Madina estate. The survey was however conducted in the eastern side of Madina due to the likeness of the two sides in relation to the tenure dynamics in the areas of landlord-tenant relationship, rent levels and determination, eviction of tenants, mode of rent payments and the complexity involve in the rental housing market such as searching for accommodation, the use of private rental housing estate agents and the factors influencing housing choice and issues on rental housing (Aseidu-Frimong, 2010). However the eastern side had a mixture of diversified housing types where as the the housing type of the western side was predominantly compound housing structures (Addo, 2016).

In the second stage of the sampling, the eastern side of Madina was divided into three parts with the aid of a guide map provide an area sample frame to help the cross sectional distribution of the questionnaires. In the absence of the enumeration areas these area sample frames were created so that the survey would cover the length and breath of the study area. After this and still in the second stage, listing of houses was done to get the rough estimate of houses that were being rented within the area. From the listing, the estimated number of

rented housing structures that was listed by the researcher was 400 across the three demarcated zones in the eastern side of Madina. The types of housing units available for renting included compound houses, flat/apartments, semi-detached houses, improvised homes such as kiosk or containers, uncompleted buildings and living quarters attached to offices/shops. 150 houses were then randomly sampled from the listed houses. The final part was a simple random sampling of household heads from the final listed houses. In situations where more than one household was in the house, heads were randomly sampled. So in each house a household head was sampled.

A total of one hundred and fifty (150) questionnaires were administered to both household heads and individuals who were available to give information relevant to the study. One hundred and fifty (150) questionnaires were administered in this study. However, the Yamane formula was used in deriving an appreciable number of respondents for the questionnaire. According to Singh and Masuku, (2014), Yamane's formula provides a simplified way to calculate the preferred sample size (out of the total population) for most researches that employ the case study research design. The formula is  $n = \frac{N}{1 + N(e)^2}$ ; where  $n$  is the sample size,  $N$  is the population size, and  $e$  is the level of precision; hence,  $150 = \frac{79,832}{1 + 79,832(0.08)^2}$ . By this formula, a population size of about 79,832 (GSS, 2018) at 8 percent level of precision, the generated sample size was approximately 156 respondents. Upon administering about 150, the responses from the respondents became repetitive, it was therefore relevant to stop the gathering data because at that point the data had become saturated. According to Labaree (2009), sample sizes should be large enough to obtain enough data to sufficiently describe the phenomenon of interest and address the research questions but data saturation occurs when adding more participants to the study does not result in additional perspectives or

information. Time factor and financial constraints are also the reasons why 150 respondents were sampled.

In addition, 35 residents were interviewed to obtain in-depth details on the rental challenges confronting them. The criteria for the selection of these respondents for the in-depth interview were based on the number of years spent renting in Madina, the type of dwelling unit they occupy, and their age and sex. In the course of administering the questionnaire, fourteen of the already sampled population was interviewed to give more details to challenges (psychological, economic and social) faced in renting housing units strategies in Madina and the coping these respondents had lived in madina for more than ten years and were equally concern about the issues of housing deficit and its impact on rental housing. One landlord was interviewed to give a view of the problem the study seeks to address. The remaining people (20 in number), who lived in kiosks and on unauthorized lands, were interviewed to bring to bear the renting challenges related with them. It was however very difficult to get these people (people living in kiosks) because most of them had left for their various business ventures and those who were around feared that this research could lead to their eviction. There were no contradictions in issues raised during the interviews as all key individuals agreed to the rental challenges facing people renting in Madina.

#### **3.3.3.4 Data Collection Tools**

A questionnaire was designed to collect primary data of the residents in Madina. The administration of the questionnaires was given to residents who were renting of a sample size of 150 due to data saturation as well as time and financial constraints, although the population size of Madina is large. Qualitative data tends to be open-ended without predetermined responses while quantitative data usually includes closed-ended responses such as found on questionnaires or psychological instruments. The questionnaire was

structured with open and close - ended questions which sought to get useful information to answer objectives 2, 3, and 4.

The questions were grouped into five headings, namely; the demographic data, means of accessing shelter, challenges and coping strategies and finally recommendations. More relevant to the study, under the demographic data, the study asked about the income of the respondent (knowing the various incomes of the respondents helped ascertain their financial capacity to rent specific types of housing units in terms of its affordability). There was also the question of place of origin of the respondents. The number of years a respondent had lived in Madina helped to get rather detailed information on the challenges and the coping strategies.

Aside wanting to know the means through which a respondent accessed shelter, there was also the question on how they financed the acquired shelter. The study asked the mode through which the respondent used in financing the rented housing units. The respondents were asked questions on the challenges faced in renting under the headings of economic, psychological, and social challenges. The need to know the coping strategies used to control the impact of the challenges was also included since it was important in addressing the study objectives. These strategies may also inform the formation and adjustments of policies which will help solve the housing issues facing most urban dwellers.

The quantitative data was derived from the use of household survey (See appendix1) while interviews were used to acquire qualitative data (See appendix 2) from the respondents in the study area. In-depth interviews were used to gather qualitative data from respondents

### **3.3.3.5 Data Analysis**

The study used SPSS (Statistical Package for the Social Science) to analyze the quantitative data collected. SPSS is a comprehensive system for analyzing data, using tabulated reports, charts, plots of distributions and trends as well as descriptive statistics for complex statistical analysis (Sall et al., 2012). Descriptive Statistics was used to develop graphs and tables, showing the frequencies and percentages of variables. This helped the researcher to analyze the background information of respondents relevant to the study and their various means of assessing shelter in Madina (Objective One). Also, chi-square test was employed to draw out the relationships between key variables (the socio demographics of the respondent and the means of accessing rental accommodation), as this added valuable information to what objective one sought to achieve, in the sense that, the outcomes explained how the income of a renter affected the choice of housing unit to rent, in terms of its affordability.

The study also employed interpretive analysis to deduce relevant information from the qualitative data gathered. Researchers continually interpreted the words of qualitative data to understand their means and directives, using interpretive analysis (Creswell, 2014). This type of analysis was used in this study to answer objectives two and three, as this made substantial deduction from the results of the SPSS and interviews conducted on rental challenges, and the coping strategies taken to control the impact of these challenges.

### **3.4. Chapter Summary**

Chapter three is divided into two. The first section gives information on the study area; Madina. The second section gives detailed information on the methods of research employed for the study. The study employed the mixed methods (quantitative and qualitative data) approach. The chapter acquired data from both primary and secondary sources. The sampling technique used in the study is multi stage sampling method. In data analysis, the

study employed SPSS to create graphs and tables to analyze the quantitative data collected and used interpretive analysis for the qualitative data.

## CHAPTER FOUR

### BACKGROUND CHARACTERISTICS OF RESPONDENTS AND THEIR MEANS OF ACCESSING SHELTER

#### 4.1 Introduction

This chapter presents the results and findings of this study. The main discussion dwells on the means used in accessing shelter. The chapter consists of two sections. The first section of the chapter presents the demographic characteristics of the respondents. The second section examines the various means by which the residents access shelter or acquire and finance housing units for shelter in Madina, a locality of the La-Nkwantanang-Madina Municipality.

#### 4.2 Demographic Data of the Respondents

Table 4.1 presents a summary of the demographic characteristics of the respondents in both absolute values (frequencies) and percentages. The results shows that about 42.7percent of respondents and 57.3percent respectively, indicating that more females were interviewed. Explanation for the majority of female respondents could be accounted for by a number of reasons and include their availability as a household representative at the time of the study. This could also be due to the fact that most women including those who participated in the study were engaged in home-based enterprise. According to Walker et al (2008), self-employment through home-based business ownership serves as a potential solution to the inter-role conflict experienced by women attempting to balance dual work and family roles. Even though most families continue to be dominated by male household heads, decisions with regards to accommodation feature input from both couples i.e. if they are married. Thus, women who participated were in pole position to provide accurate information about accommodation issues for the household. However, most of the women acknowledged that

they are unable to save up judiciously to support their spouses in paying rents, as their incomes are mostly used for daily expenses.

**Table 4. 1: Demographic Data of the Respondents**

Category	Freq	percent	Category	Freq	percent
<b>Gender</b>			<b>Length of stay in Accra</b>		
Male	64	42.7	0-12	12	10.0
Female	86	57.3	1-3	27	18.0
			3yeras and above	111	74.0
<b>Age</b>					
Below 20	5	3.3	<b>Employment Category</b>		
20-25	15	10.0	Private Informal	89	73.3
26-30	31	20.7	Private formal	31	12.7
31-35	35	23.3	Government service	12	8.0
36-40	21	14.0	Unemployed	11	6.0
41-45	12	8.0			
46-50	17	11.0	<b>Marital Status</b>		
51-55	3	2.0	Single	50	33.3
56 and above	11	7.3	Married	89	59.3
			Divorced	8	5.3
<b>Level of Education</b>			Separated	3	2.0
None	5	3.3			
Primary	9	6.0	<b>Household Size</b>		
MSCL/JHS	66	44.0	1-4	110	73.3
Secondary/SHS	37	24.7	5-8	38	25.3
Tertiary	28	18.7	9 and above	2	1.3
Other (Voc/Tech/Professional)	5	3.3			
<b>Average Monthly Income</b>					
Below 250	21	14.0			
250-500	58	38.7			
501-1000	50	33.3			
Above 1000	21	14.0			

Source: Fieldwork, 2017

Table 4.1 further shows the distribution of age categories of the respondents. It can be observed that those within the age brackets of 26-30 and 31-35 constitute the largest share of the respondents. Indeed, those between 20 and 40 years constitute about 58percent of respondents.

This results provide some insight on the category of people in active search of rental housing units. Obviously this is the period where most people start their families and therefore would want a place to rent. Further this point is supported by the argument in a typical family composition in Ghana, children tend to live longer with their parents before moving into the housing market, particularly the rental market for the first time, which partly accounts for why more renters are within 30 to 40 years (Dzangmah, 2012).

Results on level of education shows that majority of respondents have had secondary level education at the junior level (44percent) and at the senior secondary level (24.7percent). About 18percent of the respondents have had tertiary level education. The level of education and literacy recorded suggests that most respondents have acquired the basic skills of reading and writing, and as a result, sought to rent housing units that will improve their livelihood and better their lives. According to GSS (2012), in the La Nkwantanang Madina Municipality report 91.3percent of the residents of madina had been educated at various educational levels and could read and write.

On employment type, the result shows that those who were into private informal employment constituted the largest share of respondents (73.3 percent). This was followed by those in the private formal business (12.7percent) and then those in the public sector (8percent). The findings from the employment distribution reveals that most respondents were in the informal sector which is in synch with the situation at the national situation where about 80 percent of the workforce according to national statistics are employed in the informal sector (GSS,2008). The problem with this sector is that it is characterized by underemployment, bad working conditions, uncertain work relationships and low wages. Hence, the majority of people are living with high-income insecurity (inability to know monthly earnings so as to plan and save (Osei-Boateng and Ampratwum, 2011).

Results in income shows that about 38.7percent of respondents earned between GHC 250 to GHC 500, while about 33.3percent earned between GHC 500 and GHC 1000. The highest earners with monthly income levels above GHC1000 accounted for 14percent of the respondents. The result thus suggest that a large proportion of respondents earn slightly higher than the minimum wage in Ghana which is currently GHC 11.84 per working day ( Anyidoho, 2013). Further, result shows that 52percent of the respondents were married while 33percent of the respondents were single. The marital status of the respondents had an influence on the type of housing unit to rent. According to Zeng et al. (2020), the perceptions and attitudes of the person can also differ by the marital status of the persons because the marriage might make the persons little more responsible and matured in making decision concern the provision basic needs. For instance, respondents who married with children preferred to rent two bedroom house self-contained but in the price of that housing type make them rent a chamber and hall self-contained. Although those who were single also preferred to rent a chamber and hall self-contain or more, most of the went in for single rooms and chamber and hall.

From Table 4.1, 73 percent of the respondents had family size of about 1 to 4, with about 25percent of respondents having a family size of between 5 to 8. Generally, it is observed as expected that the larger the household size the more sleeping rooms used by household and the reverse is the case. Through observation the household size as presented in the Table 4.1 did not correspond to the type of housing (chamber and hall) which was predorminantly rented. A municipality report shows that 58.7 percent of households in the Municipality occupied only one sleeping room while 24.3 percent had two sleeping rooms (GSS, 2012). There is therefore was clear evidence of overcrowding in the sleeping rooms in the Municipality. For instance, 52 percent of the household size of four and 38.9 percent of household sizes of five used only one sleeping room (GSS, 2012)

### 4.3 Means of Accessing Shelter by the Residents in Madina

This section examines the various mechanisms through which residents are able to seek information regarding availability of rental housing. According to Kährik et al (2003) there are various means through which people access shelter. These include reading through adverts in the media, radio and on posters, going around and asking people, searching from websites, just to mention a few. As a result, the study also sought to find out how the urban residents in Madina access shelter. Table 4.2 represents the various means through which the residents of Madina accessed rental accommodation.

**Table 4. 2. Means of Accessing Shelter**

MEANS OF ACCESSING SHELTER	FREQUENCY	PERCENTAGE
Through rental agent	22	14.7
Through a friend and family	41	27.3
Self-search	87	58.0
Total	150	100

Table 4.2 shows that majority (58percent) of respondents' accessed rental accommodation through their own searches while 14.7percent rental accommodation through official intermediaries or rental. On the other hand, 27.3percent who accessed their shelter through the help of friends and relatives.

Self- search is one of the informal or traditional methods of housing acquisition, which is widely used among low-income and middle households in urban areas (Konadu – Agyemang, 2001). Self-searching in housing is an act of searching for accommodation by one self, without employing the services of any agency. From the discussions with the respondents, it was observed that 58percent of the respondents preferred to search for residence by themselves to avoid the cost of employing the rental agents. They agreed that the inability of prospective

tenants to raise enough funds to pay rental advances remained a problem. This was evident in an interview with a female participant as to why she prefers to search for accommodation herself, instead of contracting rental agents. She remarked that;

*“I cannot afford the GHC 60 registration fee charged by these agents, let alone to talk of paying a further 10percent of the rent charge as agent fee”.* [Female participant, 2017]

In addition, it also became evident through the interviews that, decisions to self-search for accommodation were influenced by the fact that, it gave prospective renters the chance to negotiate with the property owners and become acquainted with the environment and the state of the house they wish to rent. When prospective tenants are allowed to see the rental unit before they make any payment, they get the opportunity to inspect the utilities, the electrical system, the general conditions of the house and its surroundings (Dzangmah, 2012). For instance, one of the respondents in an interview stated that, he usually searched for the accommodation himself to get know about the housing conditions, and that doing that helped him do a background search on the landlord. By this a male respondent said:

*“Seeing is believe so I do search for accomdation to get realistic view of the place interms of the design, infrastructural facilitites and also he state of the house. To choice of something goes with satisfaction and need to be satisfied in the decision I make concerning where I live”.* [ Male Participant, 2017]

Agreeing to the fact that self-search involved a lot of time (moving from one place to another in search of housing), they strategized and sought for information beforehand giving them ample time to search (Yankson, 2012). Strategizing and seeking for information before one

moves, involves one searching for housing with respect to its nearness to school, working place and access to transport and other social amenities at no cost.

Another means which residents used was employing the services of rental agents. Konadu-Agyemang (2001) postulated that prospective tenants or new city entrants spent not less than six months in acquiring accommodation in the city. He attributed this to the lack of access to information on vacant rooms and people's inability to raise the needed funds to pay the huge rental advances demanded by landlords. However, the emergence of private estate housing agents on the housing market had made information on vacancies relatively easy to access (Yankson, 2012). The fraction of the respondents who employed the services of the rental agents revealed that they did so despite the high extra costs, because they did not have the time to look for one themselves due to their busy schedules. For instance, a respondent had this to say:

*"To be honest it is not an easy task searching for accommodation these days because there are times you can roam the whole day and you will not even get any available to negotiate".*

[Female participant, 2017].

Again employing the services of rental agents gives one a sense of surety of getting a place to rent at a shorter possible time since they are often pre-informed about vacant housing units available for renting. As Yankson (2012), already emphasized, the advent of private estate housing agents on the housing market had made information on vacant rooms relatively easy to access.

Again, agents either possess intimate knowledge or they know where to find the industry buzz about your neighborhood (Yankson, 2012). They can identify comparable sales and hand these facts to you, in addition to pointing you in the direction where you can find more data on schools, crime or demographics. For example, you may know that a home down the

street was on the market for GHC 350 per month, but an agent will know if there has been any discounts or upgrades. Top producing agents negotiate well because, unlike most buyers and sellers, they can remove themselves from the emotional aspects of the transaction and also because they are skilled (Fisher et al., 2011). They are professionals, who are trained to present their client's case in the best light, and agree to hold client information confidential from competing interests.

Aside self-searching for shelter, the results from the study also showed that respondents relied on the help of friends and relatives, who may be living in or be in the knowledge of unoccupied accommodation (Ahlbrandt, 2013), within and around Madina. Here, close friends and relatives may include parents, siblings, in-laws, colleagues etc. This assistance from friends and relatives do not normally come with a fee as it is deemed family benefit. For example, an individual in need of a room may contact a friend at a preferred location some few months earlier to make enquires in that respect at no cost. He may however give a token as a form of gratitude. The search may end up in two ways. These are; renting from close family and relatives and renting from friends of close family.

The study showed that the reasons why 27.3 percent of respondents solicited help from friends and family in accessing shelter is because of the benefits they stand to gain. One of the reasons, as already mentioned, it is that is a cost free means of accessing shelter, because the renter is not obliged to pay the family member who is assisting.

Respondents who got their accommodation through friends and relatives confessed that it was less stressful and that they felt favored because they got their friends leading them through the processes. For instance, a male participant stated that but been for his friend (in law of the property), he and his family could not have rented place at that cost.

**Table 4.3. Link between demographic characteristics and means of accessing rental accommodation.**

Socio-demographics	How did you acquire this house			Total	X <sup>2</sup>	P-value
	Through agent	Through a friend	By yourself			
<b>Marital status</b>						
Single	5 (22.7)	16 (39.0)	29 (33.3)	50 (33.3)	6.837	.336
Married	17 (77.3)	21 (51.2)	51 (58.6)	89 (59.3)		
Divorced	0 (0.0)	2 (4.9)	6 (6.9)	8 (5.3)		
Separated	0 (0.0)	2	1 (1.1)	3 (2.0)		
<b>Total</b>	22 (100.0)	41 (100.0)	87 (100.0)	87 (100.0)		
<b>Household size</b>						
0-4	14 (63.6)	32 (78.0)	64 (73.6)	64 (73.6)	2.703	.609
5-8	8 (36.4)	8 (19.5)	22 (25.3)	22 (25.3)		
9 and above	0 (0.0)	1 (2.4)	1 (1.1)	1 (1.1)		
<b>Total</b>	22 (100.0)	41 (100.0)	87 (100.0)	87 (100.0)		
<b>Income levels</b>						
Below GHC 250	3 (13.6)	5 (12.2)	13 (14.9)	21 (14.9)	6.354	.385
GHC 250-500	6 (27.3)	12 (29.3)	40 (46.0)	58 (38.7)		
GHC 501-1000	9 (40.9)	16 (39.0)	25 (28.7)	50 (33.3)		
Above GHC 1000	4 (18.2)	8 (19.5)	9 (10.3)	21 (14.0)		
<b>Total</b>	22 (100.0)	41 (100.0)	87 (100.0)	150 (100.0)		

Table 4.3 shows the relationship between three demographic variables and the question of how respondents were able to acquire the house they were currently occupying. The result in Table 4.3 shows that there is no significant relationship between marital status and how respondents did acquire their current rental accommodation. In other words any of the means adopted in searching or looking for rental accommodation is not in any way connected to one's marital status. Further, results of household size and how respondents did acquire their rental accommodation also shows no significant relationship. This also suggests that the means adopted in searching or looking for rental accommodation is not in any way connected to the household size of respondents.

Again Table 4.3 shows no significant relationship between level of income and how respondents did acquire their rental accommodation. This result also suggests that income level may not have any linkages with how a person will search for a rental accommodation. Thus from the results, it is clear that any of the respondents, irrespective of their income bracket, marital status or household size may resort to any means that they may deem appropriate depending on their own circumstance in their search process for a rental accommodation.

#### **4.4 Factors Affecting the Choice of Housing to Rent.**

There are some factors that are considered when one is faced with choosing to satisfy his or her needs. It is therefore understandable when a renter considers some variables before settling on the type of housing unit to rent. Some of these factors are the type of house unit available, income of the renter, the rent charged, the location of the available housing unit, and the housing condition, just to mention a few (Yirenkyi, 2014). The respondents of the study revealed that they consider their income, the rent being charged and the type of housing unit available. They however did not consider the location of the housing unit since it was in Madina.

Information on monthly rent paid was sought from the respondents and it emerged that, the highest percentage of respondents (46percent) pay 101-200 Ghana cedis per month. This is followed by 40.7percent of the respondents who pay 0-100 cedis per month as rent. The least category of respondents (2percent) spends 401-500 and 501-1000 per month as rent.

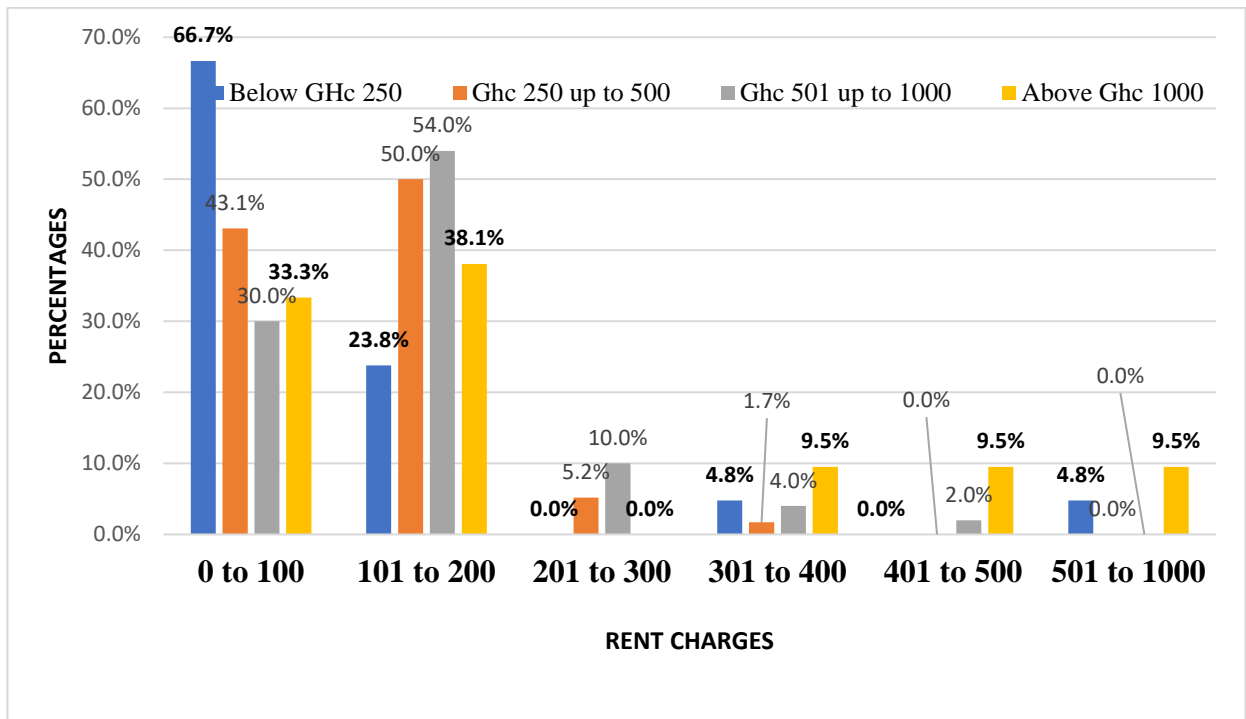
**Table 4. 4 Monthly rent charges**

Rent charges	Frequency	Percent
0 to 100	61	40.7
101 to 200	69	46.0
201 to 300	8	5.3
301 to 400	6	4.0
401 to 500	3	2.0
501 to 1000	3	2.0

Source: Fieldwork, 2017

The table 4.4 indicated that majority of the respondents (about 92 percent), rented housing units which cost GHC 300 and below. However, less than a quarter (8percent) of the residents rented housing units which cost above GHC 300 per month. Research results showed that the type of housing units available at the quoted prices was not more than a chamber and hall self-contained. Thus they rented single rooms, chamber and hall, single room self-contained and chamber and hall self-contained units. With such smaller income levels and the great need to access housing units for shelter, people, especially the urban residents, tend to rent the available and beneficial housing units to cater for their need, rather than what they would otherwise prefer (Luginaah, 2010).

In order to show the category of income groups as against the amount they pay as rent charges, a cross tab was run between average monthly income and monthly rent charges.



**Figure 4.1. Relationship between incomes of respondents and their rent charges.**

**Source: Fieldwork, 2017**

This distribution in Table 4.2 and Figure. 4.1 suggests that majority of people (about 90percent) pay less than GHc300 cedis a month as rent charges. It is important to note that about 4.8percent of the respondents with income below GHc 500 could afford to rent houses costing between GHc 300 and GHc 1000. They explained that they had financial help from friends and relatives. Also, some shared apartments with friends or relatives and so shared the rent charges. According to Wakely (2014), shared apartment is one of the urban public housing strategies adopted in developing countries, and in use especially in halls and hostels in tertiary schools. The strategy has somehow been adopted by private individuals, who rent out to students or friends who may want to live together.

In addition, the study examined modes or avenues of shelter financing available to the renters. The results from the field shows that the main source of financing shelter available to the renters was through personal savings (95.4percent) compared to 4.6percent of the respondents that relied on bank loans. The high personal savings rate could be attributable to the fact that most of the respondents were unbanked, as observed in the interviews, coupled with the fact that majority of respondents do not have a stable source income. These may have led to their preference to pay for their rents, using their own savings and sometimes loans from friends and family. Ansah (2014) is of the view that, despite the enormous housing deficit facing the developing world, housing finance constitutes just 10 percent of all housing transactions. Therefore, the lack of housing financing for the urban residents creates a plethora of problems. According to Buckley and Kalarickal (2006), the improvement of housing finance can have the beneficial effect on savings behavior, financial soundness, and housing conditions.

Compounding the woes of the renters' inability to acquire shelter through mortgaging is the fact that, prevailing house prices and the design of mortgage products clearly indicate that most urban residents stand very little chance of owning a decent home in their lifetime (Acheampong and Anokye, 2014). Again, urban residents normally acquire loans from friends and families, which are not securable, hence failure to pay brings about all manner of problems among family members and friends.

Grant and Yankson (2003), reveal that about 40percent of all households rent between two to three rooms, with several households renting single bedroom and chamber and hall accommodation, despite their household size. The field results also prove this as 55.3percent and 26.0percent of the respondents rent chamber and hall, and single room apartments respectively. This result is shown in table 4.5.

**Table 4.5. The distribution of the type of housing units rented**

	Frequency	Percent
single room	39	26.0
single room & porch	1	.7
chamber & hall	83	55.3
chamber & hall self-contained	11	7.3
single room self-contained	1	.7
two bed room self-contained	12	8.0
three bedroom self-contained	2	1.3
four bedroom self-contained	1	.7
Total	150	100.0

Source: Fieldwork, 2017

Aside these housing types, it was observed during the interview with one resident (out of 20 respondents) that, the situation had become so bad that a section of residents, due to their inability to rent any decent housing unit for accommodation, have sought solace in wooden kiosks and metal containers, which were rented to them. According Saa-Touh (2014), some urban dwellers, especially migrants, who did not have enough funds to rent decent housing units, rented wooden kiosks and metal containers to serve as shelter. However, these residents in kiosks were unwilling to be interviewed, as they feared that they could be evicted as a result of any information they give.

However, one reluctantly remarked that:

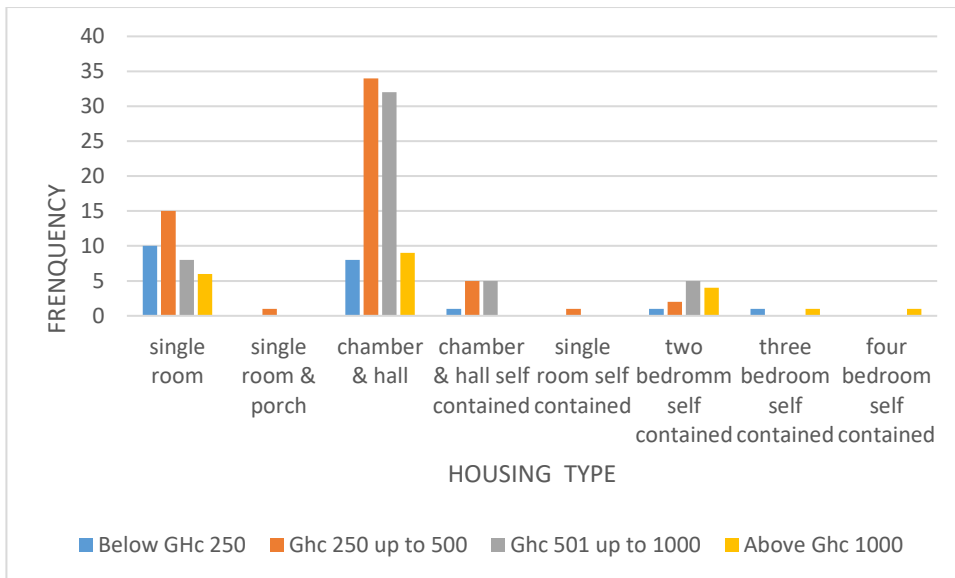
*“Hmm Madam, the money I get every month is not enough for me to rent any decent type of accommodation. Besides, there are times that my younger brother will call to ask for money and when you tell him you do not have money, he thinks you do not want to help. So whenever he calls, I make sure I send him something. As a result, I am not able to accumulate*

*enough to rent. As I speak with you, I share a small kiosk with two other people”*. (Male participant, 2017)

The above quote highlights how income levels could affect the type of respondent's accommodation. Against this backdrop, the study sought to statistically examine the relationship between income levels and the type of housing used by respondents.

Furthermore, one other factor that affected the choice of housing unit to rent is the type of housing unit available. Most of private individual who have helped to bridge the gap between housing demand and housing supply targetted the trend of the housing demand and thus the most requested for housing type. BoG ( 2007) indicates that the housing market spearheaded by the private sector is driven by profit- making and hence very important for the housing unit being supplied to meets the housing demand. An interview with a property owner revealed that due to the influx on the demand on single rooms by students he had built 2 single rooms with a porch at the side of his own building accommodate the students.

The figure 4.2 shows the relationship between the income earnings of the respondents and the choice of housing type rented, in the sense that one's income determines the type of housing rented. The data revealed that majority of the respondents in the income groupings (GHC250 to GHC500, GHC501 to GHC1000, GHC1000 and above) rented chamber and hall accommodation, irrespective of their household sizes. However, the type of housing rented by majority of people in the entire income grouping is chamber and hall. According to Ghana Statistical report on housing in Ghana (2010), chamber and hall with a porch, or sometimes self-contained, happens to be the most preferred housing unit for rent in most urban cities in Ghana. This finding also attests the fact that the type of housing unit rented is not solely on the income earned but also on the housing unit available.



**Figure 4.2 Relationship between Income and Housing Type**

Source: Field data, 2017

The renter’s choice of accommodation is predetermined by the rent cost of a unit as against their income. In most urban areas, recent research on renting problems facing the urban residents shows that, the high rental emerges as the most severe and persistent problem with about 67.3 percent of the respondents confirming that it is particularly serious. The scarcity of rental units is usually mentioned as one of the key drivers of the challenges faced in renting (Arku et al., 2012). Landlords, knowing about this scarcity and how frustrated tenants could be as a result of the scarcity, take advantage of the situation to increase their rent. They also charge advanced payment of several months, up to three years, though this is contrary to the maximum six months’ upfront rental payment prescribed by the Rent Act, 1963 (Act 220).

#### 4.5 Chapter Summary

The chapter looks at the demographic data of the respondents, examining how their individual income levels affects their choice of housing units to rent. The study also revealed that, majority of the residents who rented, sought for affordable housing units themselves,

avoiding issues associated with employing the services of rental agents. They also paid their rents from their personal savings and loans from friends and families, because mortgage facilities and loans from banks were somewhat inaccessible to them. From the demographic data collected, the choice of housing was predetermined by their income level and rent charges of the available housing units. It is also important to note that the result from the chi square state that there is no relationship between the respondent socio demographic characteristics and their means of accessing rental accommodation.

## CHAPTER FIVE

### CHALLENGES IN RENTING SHELTER AND THE COPING STRATEGIES

#### 5.1 Introduction

This chapter is presented in two major parts. The first part starts with the discussion on both benefits and the challenges experienced by the renters in the municipality. The second part focuses on the various strategies that are carried out to cope with the challenges faced. The summary and conclusion are presented at end the chapter.

#### 5.2 Advantages of Renting

Although this chapter looks at the challenges associated with renting in Madina, the benefits of renting as revealed by the respondents will first be discussed.

The first and most important benefit is that, renting provide shelter for a lot of people thereby helping to bridge the gap between housing demand and housing supply. An elderly participant who lived in the Madina Estate attested to the fact that although private rental housing was expensive it had helped in solving the housing deficit the country is facing (Dzangmah, 2012). In addition to this, Scanlon et al., (2014) reveals that building your own house requires time and huge investment but renting may not need such huge investments. Currently, if one wants to build his or her house in Madina, he or she will need between GHS 20,000 to GHS 40, 000 just to buy a piece of land before starting to build (Nyametso, 2012). The builder will require not less than 3 years to complete unless he or she has the budgeted amount ready which mostly is not the case. The advantage here is that the renter may not need all these monies to rent an apartment, he only needs to sign an agreement for a minimal monthly payment to an advance payment of two years deposit or less. Meanwhile, one of the respondents stated that the option of renting had helped get access to housing at any time and at lower cost because the nature of the work (building contractor) he does requires that he moves from one place to at the other. One of the students also said that if he hadn't rented in Madina which was closer to his school

(Wisconsin university) it would have costed him more to move from Kasoa to North Legon every day. More so, private renting has also become a source income for the property owners, to some it has even become a business venture. In that some property owners have refurbish the own property to make it suitable for renting as others have acquired lands to build apartments. Lastly, maintenance of the property are shared between the property owner and the tenants (Oladapo, 2006). For instance, major repairs costs such as leakages, fractured floors and cracks in walls are taken care of by property owners while the tenants do the minor duties like the day to day cleaning of the house and its surroundings.

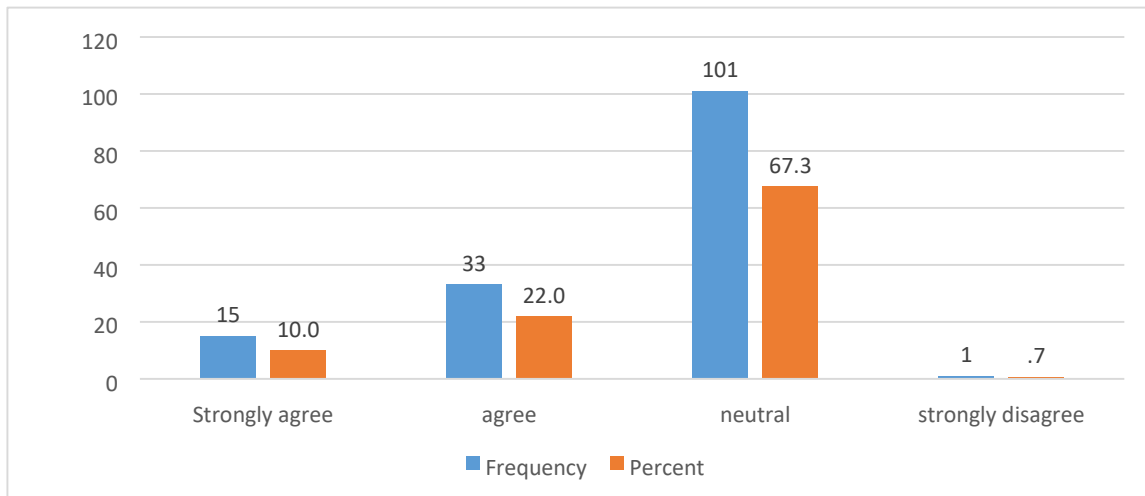
### **5.3 Rental Challenges in faced by residents of Madina.**

Renters face a number of psychological, social and economic challenges. According to Pollack et al. (2010) renting of high- priced buildings leads to negative outcomes for children and adults. Luginaah et al., (2010) emphasize that renting, especially public renting, is associated with a lack of control, insecurity, vulnerability, and higher levels of psychological distress and downheartedness (Luginaah et al., 2010).

#### **5.3.1Economic Challenges**

The study categorized the economic challenges faced by renters, into high cost of agent fee from rental agents, high advance payment demands and high rent charges. Figure 5.1 depicts respondents' responses with regard to exorbitant fees by rental agents. While a significant number of 101 respondents representing 67.3 percent were oblivious of the high rental agents' fees by rental agents, 10 percent of the study respondents strongly agree and 22.0 percent agree that rental agents charge high fees from their clients in the form of registration and agent fees. It is important to note that, the percentage of respondents that were oblivious of any the expensive service rendered by rental agents could be attributable to the higher percentage of respondents that do not patronize the services of rent agents. As a result, they could not point out if agents' services were expensive or not money from their clients or

not. However, 32.0 percent confirmed expensive charges of rental agents was an economic challenge they faced in renting because at the end of the day the renter would have to pay more than he or she should. This is presented in Figure 5.1.



**Figure 5.1: Respondents' Perception on Agents Fee**

Source: Fieldwork, 2017

From the figure 5.1, one tenth of respondents agreed to the fact that the 10 percent commission charged were too expensive. According to Obeng-Odoom (2011), many believe that rental agents charge 'excessive fees' and render services like property valuation for which they are not trained. These agents pose huge financial burdens on persons looking for accommodation. For example, employing the services of a rental agent in getting accommodation means that, one has to pay a registration fee of about GHC 50, and pay an extra fee of about GHC 30 per accommodation facility the agent shows to the would be tenant. After all these, the agent charges an additional 10 percent on the total amount paid as rent for an advanced period of normally two years. Explaining her experience, an interviewee had this to say:

*“Before I got this apartment, the agent who helped me took me to four different places but the first three did not meet the requirement I wanted. Amazingly, the last one he showed me*

*was everything to go for. However, I had to pay 20 cedis for each place visited in addition to a registration fee of GHC 30.”* (Female respondent, 2017).

From the statement, agents sometimes use different strategies to increase their service fee for the renters. She continued by saying that agents knowing very well that the conditions of a particular facility may not satisfy the needs of the renter, still take renters to such facilities anyway, for renters to reject them before moving on to other places with them. This increases the agent’s earnings since renters have to pay a fee for each place visited, putting the renter at a disadvantage

In addition, the respondents indicated that agents are sometimes not truthful about the conditions of the houses they give them. This is evidenced in the response below;

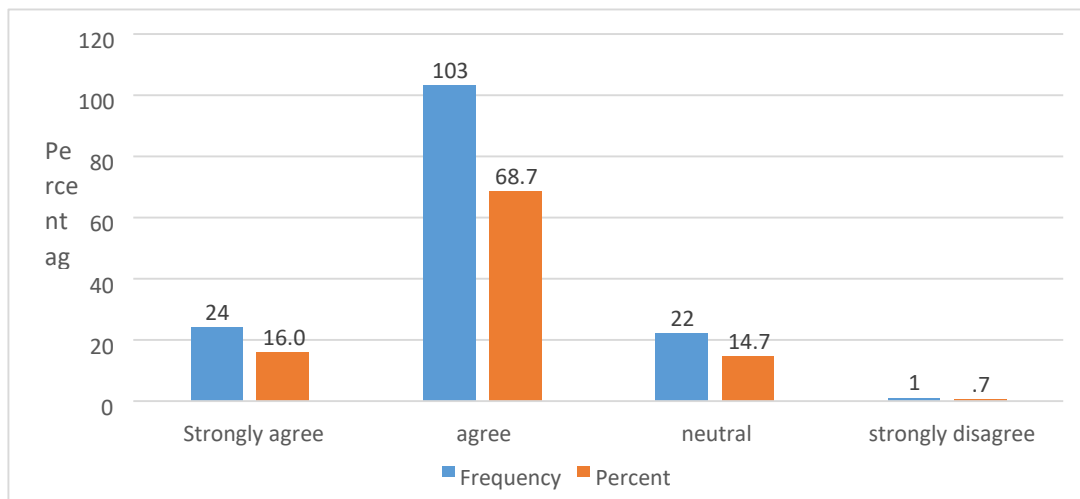
*“The rental agent I hired told me that this place had available water.... But the truth is that ever since I came to live here (3 years) the taps have not been flowing... we fetch water from the next three houses at a fee... the property owner keeps avoiding the topic...”* (Female respondent, 2017)

This is consistent with findings by Mahama and Dixon (2006). In a study that looked at housing issues, it was revealed that agents may be fraudulent, dishonest or incompetent in their dealings, which affect individuals who engage their services. A male participant also had this to say:

*“I contacted an agent the last time I wanted to rent. He described the place as next to heaven. You won’t believe the condition of the house when I went for inspection. The toilet is situated about half a kilometer away from where the house was located in a heavy flood prone area. The apartment also had small windows. In fact, I was so disappointed that I refused to join his car back to where we met...”* (Male participant, 2017)

The statement amply explains some of the agent’s charged expensively but rendered unsatisfactory services. According to Obeng-Odoom (2011), unregulated markets can cause much inefficiency, such as giving suppliers the latitude to render services outside their expertise, or permitting collusion, corruption, or dishonest business practices.

In addition to high rent agents’ fees, respondents were also asked whether high advance payment demands by property owners constituted a challenge to their shelter accessibility. A higher percentage (84.1 percent) agreed that high advance payment demands constituted an economic challenge to their shelter accessibility as shown in Figure 5.2. These high rent charges affect renter’s, especially low-income earners, in finding appropriate and affordable rental accommodation as indicated in this study and stressed by Luginaah et al. (2010). In support of this finding, a 40-year-old man said he wished to be in a two-bedroom self-contained apartment with his family (six members), but he could not afford to pay the high rent advance so he could only afford a chamber and hall.



**Figure 5.2: Respondents’ Perception on Rent Advance Payment by Property Owners**  
Source: Fieldwork, 2017

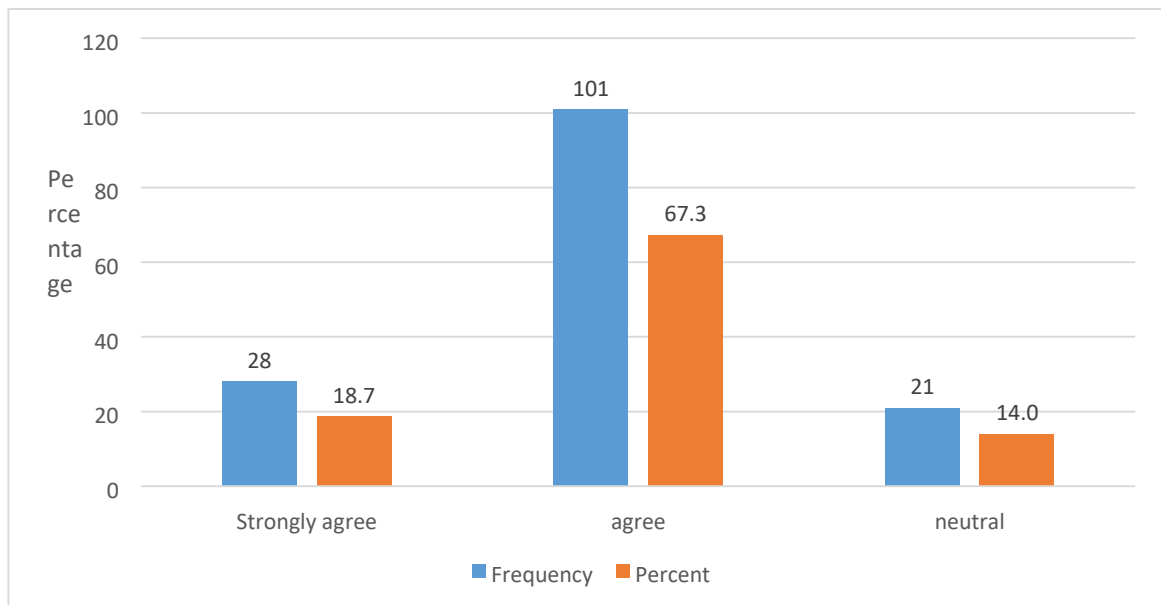
Rent advance is a key feature in the rental market in Ghana today (Dzangmah, 2012). The study therefore looked at the extent to which landlords demand rent advance from renters

before renting out a unit. This implies that a person needs bulk sum of money before one can access rental accommodation in Ghana. It is however important to note that 0.7 percent (one person - a property owner) of the study respondents strongly disagreed that property owners were charging unrealistic rent advance charges. He indicated that property owners charged advance payment reasons of the need to pay up loans taken for the project as well as to recoup monies invested in the building project to start new ones (Arku et al. 2012). For instance, a chamber and hall with shared bath and toilet facility costs an average GHC100.00 per month in Madina, while a two-bedroom self-contained apartment attracts a rent of GHC150.00 - 250.00 per month. Renters therefore end up paying GHC 2,400 for a chamber and hall and about GHC3,600.00 for a two-bedroom apartment up-front for two years stay, a clear violation of Rent Act 220.

When, a property owner was asked if he was aware of provisions in the Rent Act 1963 (ACT 220) which stipulates that property owners should not charge more than 6 months' advance payment, he answered in the affirmative, indicating his awareness. Consequently, property owners are left with no option, after completion, than to charge advance payment to pay their loans in order not to be affected by the interest rates charged by financial institutions. Despite the need to charge advance payment, the property owner shared in the plight of the shelter seekers by adding that

*“Sometimes, I pity those that want to rent but I’m left with no choice but to take advance payment to pay my bankers. I normally charge between two to three years’ advance, depending on how much I have to settle with my bankers”.* [Male participant, 2017]

In addition to the upfront payment demands by property owners, respondents were also asked if they agreed that the monthly rent charges were reasonable in view of their current financial conditions. Figure 5.3 gives a pictorial representation of the responses provided.



**Figure 5.3: High rental charges by Property Owners**

Source: Fieldwork, 2017

It was found that 18.9 percent and 67.3 percent of respondents strongly agreed and agreed respectively that rent charges per month were higher at Madina, compared to rent charges in other parts of the country. The report carried by Arku et al (2012) observed that rent values in Accra increased by over 180 percent between 2000 and 2008. The high rental charges obviously add up to the undue pressure on existing and potential tenants, as they are forced to pay up to be able to secure their shelter.

Considering the very low-income levels in Ghana, and in applying the HUD benchmark for housing affordability, where more than 30 per-cent-rent-to-income ratios is considered as unaffordable, such rent levels can be described as high. This is worsened by the bulk payment in the form of rent advance (Dzangmah, 2012). It must be mentioned that the housing rent does not include cost of utilities such as electricity, water, cooking fuel, among others. It is not surprising that discussions revealed that some property owners prefer renting their rooms to students because they could get more money and have the chance to renew the rent every year when new students come in.

### 5.3.2 Psychological Challenges

In addition to the economic challenges, the study also examined some of the psychological problems encountered by the urban residents in their search for accommodation. Adequate housing leads to increased social stability and cohesion, stress lessening, and greater self-esteem of households (Cohen et al. 2007) and impacts on the performance of school children, households mobility and productivity. Therefore, poor-quality housing may have negative health implications for households and their overall well-being (Evans et al., 2003). It was evident that tenants and prospective tenants face a myriad of psychological problems.

The first psychological challenge to discuss is anxiety. Recent studies have shown that anxiety or related psychological challenges heighten, especially when rent advance payment is almost due. Adding to rental affordability and availability problems is the nature of the rental payment system, which tends to put tremendous pressure on many residents (Luginaah et al, 2010). Such lump sum payments (rent advance) can sometimes be the equivalent of two to three years' worth of accumulated annual salary or more. In many instances therefore, most renters end up borrowing monies for the substantial down payments. These are few of such statements made to confirm this:

*“Seeing my property owner gets me thinking. Mostly I wake up as early as 4 am to go to work and come home very late, when the property owner is sleeping. As much as possible I try to avoid seeing the property owner in the house or anywhere in the neighborhood. In fact, I have not seen the property owner for some months now. I know this cannot go on forever, and I am very worried that he might ask me to leave when I least expect”.* (Female participant, 2017).

The challenge of renters not being able to meet their rent obligations creates more problems not only for them but their families as well. The root of this problem can be traced to the

disregard for the provisions in rent control law which does not allow homeowners to take rent advance of not more than six months. If this law were to be enforced, most renters would be relieved of this burden of looking for huge sums of money to settle advance charges. The law on renting housing in relation to rent advance payment is seen to be weak and shallow both in spirit and in letter, thus making the rent control department unable to carry out its constitutional mandate (Abubakar, 2015). This renders the renter vulnerable to the landlord and the market forces, which does not in any way give tenants fair deals, resulting in disgruntled and tense relationship between property owners and renters.

Another psychological challenge posed by renting is reduced privacy and mastery over affairs of the house renters live in. According to Wadsworth et al. (1999), compared to a renter, an individual living in his or her own housing, generally has a greater sense of privacy, control, and mastery. Beyond homeowners' degree of control over their accommodation and a secure sense of home, an added benefit is derived from homeowners' capability to modernize and customize their dwellings, which then enhances their positive perception of home and ontological security. Additionally, the positive effect of homeownership on neighborhood physical and social environments, with its attendant favorable health effects, has been acknowledged (Cutler et al., 2004). The study however revealed that, renters normally do not have a sense of privacy, largely because they share some household facilities with other tenants, creating inconveniences. For instance, a tenant explained this in the following statement below:

*"I don't have any privacy at home because there are too many people sharing the same housing facilities ... toilet, bathroom, kitchen ... How can one have privacy when you must share these places with so many people?... sometimes I fear that I may one day get sick".*

(Female participate, 2017)

Also, tenants are faced with psychological issues relating to their sense of security, in the sense that, they fear being evicted because of their failing to meet their long-advanced rent payments. Normally, when the initial rent paid is exhausted, landlords expect another full advance payment of more than a year. This creates challenges for some tenants, especially low-income earners, in finding another money to pay the advance owed, resulting in threats of eviction. Due to this, some tenants face insecurity issues and become affected psychologically. For instance, a female tenant who is facing a similar situation narrating her ordeal had this to say:

*“Due to the unstable income I earn, I do not have the peace of mind because I am always thinking hard about being asked to leave the house one day and the thought of looking for a new house is depressing me. The property owner has already asked one tenant and his wife to leave... I have no control over this ... It is very depressing, but what can I do”.*  
(Female participant, 2017).

This conforms to a study by Power et al (2014), which revealed that, there is a challenge of getting the rent for accommodation, which fits into their monthly expenditure. With unstable incomes, there is always the fear of being thrown out or evicted due to inability to pay increased rents (Power et al., 2014).

### **5.3.3 Social Challenges**

According to the field data, the renters in Madina face different levels of social challenges. These challenges put the strain on their social dignity when an individual’s housing issue is laid bare. It is important to note that these challenges are often encountered in urban areas due to the congestion and pressure on social amenities however this study focused on the challenges faced by most renters in Madina. According to Sherratt (2017), individuals

experiencing social challenges often struggle to see what they can achieve when their dignity has been eroded as evident in the statement:

*“I have been thrown out two times over the past three years because I could not pay the additional advance rent my property owners requested. The social stigma of having been thrown out of a house before is even a barrier when looking for a house especially in the same area”.* (Male participant, 2017)

Getting thrown out brings discomfort to families who become stranded in finding alternative accommodation. This incidence disrupts the family’s coexistence and can even cause separation of families. Consequently, this may lead to its own challenges, such as streetism, robbery, prostitution, among others.

Another person during the interview also added that:

*“I moved to live with my sister, but my husband didn’t find anybody to live with, so he moved into our kiosk (wooden shop). We took our three children to their grandmother in the village. We both plan to work hard, save money and rent a different place together. However, when we came back and started looking for a house, the whole struggle and process mess affected our marriage too...”* (Female participant, 2017)

The feeling of security is a sense of the reliability of persons and things, but there are concerns that social renting might become less secure in the future (Hiscock et al., 2001). This is not say that becoming a homeowner does in itself guarantee feeling more protected. However, it is quite likely that homeowners will feel more protected than social renters because they are more likely to live in a trouble-free area and are less likely to experience vulnerable circumstances (Hiscock et al.,2001). The study, with this, sought to investigate issues of security (protection of personal belongings). Most of the participants felt rather

secured because they had not experienced robbery, and that due to the relationship that existed between them and the other tenants, they felt safer. One woman commented:

*“I have lived in this house for the past 10 years and there has not being any complaint of stolen things... although I get uncomfortable when someone uses my stuff without asking”.*

(Female participant,2017)

Another social challenge that emanates due to the individuals inability to get their own accommodation is rent sharing. This challenge was experienced by groups of individuals, especially young low-income earners who may be rural urban migrants, sometimes come together to rent one accommodation facility and share. It was also experienced by students who lived in private owned housing units designed as hostels. Although this cuts the cost of each individual member, it also has its own negative social consequences. Some of these challenges include peer to peer influences where some occupants may copy negative behaviors such as drug abuse, alcoholism, stealing, among others from their peers. Other social problems that arise from the apartment sharing is the lack of privacy and the easy spread of communicable diseases among occupants. During an interview with a university student residing in Madina, who is sharing accommodation, he had this to say:

*“...We are about five sharing one single room and it becomes very bad sometimes. Anything you buy is for everybody, you can't even leave your food without somebody taking it... some of us drink alcohol too and anytime they go out to drink and come and sleep besides you, you can't even breathe or sleep”.* (Male participant, 2017)

Another person recounting his ordeal narrated that, the issue of rent sharing resulted in all the people he was sharing a room with contracting chicken pox. The exact words he had to say are as follows:

*“I missed an interview schedule because I got infected with chicken pox... from the person whom I share this room with two month ago... since then I did not get any opportunity...”*

(Male participant, 2017)

The above quote also brings out the fact that sharing rooms with people, if not checked, does not only reduce the sense of privacy, but also poses the threat of spreading illnesses and diseases. In some cases, too there are issues of quarrelling over trivial issues, thus reducing the peace in the house. According to documents on shared apartments, having roommates has both advantages (company, half the rent cost, shared responsibility, reliable partner) and disadvantages (spread of illnesses, no privacy, damage and dirt).

One other social challenge the respondents faced was flooding, which happens to be one of the prevailing challenges faced by the people of Madina. Respondents testified that the impact of floods experienced in the area could be attributed to the terrain, poor drainage system and improper waste disposal. In addition, it was observed that most drains at Madina, due to indiscriminate residential development in the community, have created a permanent feature of water stagnation. Despite the prevailing flooding challenges, the residents in the area do not feel the need to move, as they explained that, the floodwaters recede shortly after the rains.

#### **5.3.4 Rental Challenges faced by residents in informal structures**

The challenges faced by people; who lived in informal structures like kiosks, discussed under this section is not so different from the challenges face by renters of a more decent housing units. However the difference lies with how vulnerable these people living in the kiosks are to these challenges, as indicated by Aboagye (2012), in terms of their socio-economic characteristics, degree of social cohesion, and physical location. According to

Srinivas (2005), the urban poor with little resources, financial or otherwise, or skills accessible to them, take the drastic option of illegally occupying a vacant piece of land to build a rudimentary shelter. These structures are normally made of wood, with aluminum roofing sheets, built as single rooms. Curtains are used to partition and enclose the sleeping area (Mwango, 2006). The difference between an individual living in rented decent housing unit and one living in a kiosk is the commodity been rented out. It has to be observed here that in many cities of developing countries, a landlord may "rent" out his land for a nominal fee to a family, with an informal or quasi-legal arrangement, which is not however valid under law (Srinivas, 2005), while others rent the housing unit itself. In Accra, landowners, who for one reason or the other, have undeveloped lands, rent it out (up to a year) to people to build their kiosks on it (Gough and Yankson, 2011). In most cases, the owner, apart from generating income from these rents, also secures the land from been sold out to other people. The study in relation to this was revealed from a statement made by one of the respondents, that;

*“Every kiosk owner pays GHC. 100.00 a year to the landowner for the land and not the kiosk and if you are not able to pay, you either relocate or share the kiosk with someone who can pay but does not have his or her own kiosk”.* (Male Respondent, 2017)

The study also observed that these informal structures were not just built on lands that are undeveloped, but also around uncompleted buildings and behind the walls of other houses, stations, markets, schools etc. Research shows that urban residents, who live in informal structures on unauthorized lands, stay on those lands for as long as they are not evicted and even when they are evicted, they resettle when those lands are not developed over some time (Asio, 2014).

Research on the living conditions of those living the kiosks and other informal structures on authorized lands suggest that, they face many challenges in their dwelling place.

Environmental problems characteristic of informal settlements as revealed by Gichuki (2005) include: lack of piped water systems for homes and businesses, inadequate provision for sanitation, lack of disposal services for solid and liquid waste, and inadequate and overcrowded housing. His research also showed that, the residents of these settlements are poor in income and assets, and therefore tend to be vulnerable. With greater levels of exposure to environmental problems, they are more likely to get sick and remain sick. The challenges they face in renting is not too different from other residents who fall within the middle and high-income groups or who live in more descent housing units. However, the distress of being ejected from the land on which they have settled on, remains a common challenge for the urban residents across the world, (Desmond, 2012), likewise the urban residents in Madina. Two of the respondents expressed their ordeal in the quotes below:

*“About a year ago, the landowner almost asked us to move because he had some complaints about us from the other houses. They complained that we made too much noise at night and of frequent burning of rubbish”.* (Male participant, 2017)

The other also lamented:

*“After the death of the landowner, his children have asked us to move by next month because they want to develop the land. Up until now, I still do not know what to do or where to go”.* (Female Participant, 2017)

The second challenge that the urban poor faces in Madina is flooding. According to Srinivas (2005), the urban poor tend to live in areas where they can afford to build their homes, irrespective of the environmental hazards. They build in waterways and flood prone areas, making them vulnerable to challenges that come with flooding (Porio, 2011). For example, a woman lamented, that she moves out with her few valuable belongings whenever it threatens to rain heavily. This is because, at times the floods move the kiosks to another

place or destroys it, rendering her and the family homeless until they have raised enough money to repair or make a new one.

Another challenge faced by the kiosk occupants is access to housing facilities like toilets, water supply just to mention a few. Sima et al. (2012) suggests that people who reside in kiosks and other informal structures do not have access to private housing facilities like toilet facilities, water, just to mention a few. They resort to the use of public facilities (public toilets and baths and boreholes). The study reveals that the kiosk occupants in Madina use public toilets and bathrooms as well as buying water from nearby houses. By this a male respondent admitted that living in kiosks is really uncomfortable because they have to go to the Madina station whenever there is the need to use the washroom (public toilet and bath). He continued by saying that the fee for a bath is 70 GHp and 60 GHp for the use of toilet facilities.

#### **5.4 Coping Strategies for the rental challenges**

The study identified that respondents faced a lot of challenges associated with rent in the study area, which the study has categorized under economic, psychological and social challenges. In view of this, the study further to investigate the coping strategies adopted by the respondents anytime they are faced with such challenges. This section of the chapter therefore looks at how residents cope with the various challenges. The section is organized into coping strategies for economic, social and psychological challenges.

##### **5.4.1 Coping strategies for economic challenges**

It can be recalled that some of the economic challenges identified with rent in the study was high rent charges and high advanced payments. Respondents were therefore asked questions in relation to the coping strategies the take against the high rent charges and advanced rent

payment that they could not afford. It was revealed that some of the respondents took loans from banks or friends and relatives to pay their rents whenever they did not have any other means. This was however difficult because these bank loans were given to those who earned monthly salaries and were paid through the banks (Berger and Udell, 2002). For them, they explained that getting a bank loan was easy. For instance, a middle-aged man had this to say:

*“Last year when my rent was due, my landlord asked me to pay another two years’ advance which was very difficult for me to pay from my savings. Luckily for me, I was able to acquire a loan from the bank to settle it due to the work I do”.* (Male participant, 2017).

Most of these respondents, who acquired loans from their friends or relatives, were engaged in informal jobs and were particularly participants who earned low and unstable income, and probably had no bank accounts. Adzinku (2017), analyzing the informal economy agrees that most incomes of low and middle income earners are unstable, which in other words suggests that they are unable to give an exact income earned at the end of the month as these incomes are used for running of the business as well as the day to day livelihood expenses. Their association with friends and family was therefore very helpful and helped them to cope with the high rent charges and advanced rent payments. For instance, according to a 52-year-old woman, but for the intervention of her cousin, she and her three children would have been thrown out of her room. Narrating her ordeal she said this:

*“Two years ago, I didn’t have it easy at all... my landlady was insistent that I pay another two years advance when my rent was due. I didn’t know what to ... I called my cousin, who works at Newmont at New Edubiase, who gave me GHC 2000 Ghana cedis to add to my savings of GHC 400 to pay the landlord”.* (Female participant, 2017).

While some obtained loans, others used their savings for a long time to settle their rents. They do this cautiously, knowing that the two years given will come shortly.

*“Due to the nature of my work, I save with a microfinance company on a daily basis (Susu) ... every day I make sure to pay a minimum of GHC 10.00 into my savings account”.* (Female participant, 2017)

Most people in the informal sector save through banks or Susu. Susu is an informal financial identification for daily or weekly deposit collection which can be described as a form of banking (Basoah, 2010). These daily contributions are recorded in books for record keeping. The respondents made mentioned the susu schemes they enrolled on to were saving schemes from savings and loans institutions like Best Point savings and loans. Some respondents expressed that they had this cooperative associations where they contributed on a weekly basis and the accumulated amount is given to one person. They do this until everybody is served. One market woman said this initiative helped her in settling her rent.

Other respondents added that they use their social resources to talk to close associates of their landlords to sometimes give them extension or cover part of the payment and pay the remaining in installments. This strategy is used by people who belonged to churches, associations, and other groups with their property owners. According to a 42 year old man in Madina, although he felt shy in approaching his landlord's pastor, he had to do it anyway. He was to intercede on his behalf so that the landlord would take one year advance payment instead of two years, while the rest will be paid in installments. According to him, this worked very well and he was able to overcome the pressure that came with it.

Being able to cope with economic stress or challenges is something that can be soothing and satisfying, because inability to cope leads to other social or psychological challenges. Developing efficient measures to counter economic stress is a step towards gaining self-

freedom and avoiding undue stress. It is important to note that the strategies that was widely used by the respondents to cope with their economic challenges was more of ex-post strategies. The ex-post strategies as defined by Aquiar and Hurst (2005) are arrangements taken by households to lessen the consequences of an opposing event. Example of these strategies are reducing expenses, increasing income production or diversifying sources of income as well as taking loans. These strategies also poses some form of challenges to the respondents. For instance, taking loans from the bank, friends and family means that one will have be more productive in his work which may mean cutting corners in the system of work, sacrificing other needs to be able to pay up the loan and the interest on it if, it is a bank loan.

#### **5.4.2 Coping strategies for psychological challenges**

As explained earlier, the study also identified some psychological challenges that respondents go through when it comes to rent issues. These include anxiety, insecurity, and a sense of privacy invasion among others. In dealing with these psychological challenges, respondents adopted a variety of coping strategies. The strategies the respondents took to cope with these kind of challenge is normally emotion-focused strategies, thus (accepting responsibility, denial, escape avoidance, confronted, reliance on God) in order to cope with their housing challenges (Luginaah et al., 2010).

One major strategy that respondents used was reliance on God to help them confront any psychological challenge they may be facing. That is, they relied on God help them get money to pay their rents and other needs. Luginaah et al. (2010), attest that reliance on god is one of the emotion based strategies people adopted to deal with their psychological challenges. For instance, a male participant, when interviewed, said he believed God was able help him pay his rent on time.

People faced with anxiety or depressed situation, to a larger extent, do anything to relieve themselves from the anxiety or depression without even thinking about the consequences of that action. They may resort to drug abuse and alcoholism and to the extreme, crime (Ross, 2017). The study revealed that respondents faced psychological challenges (anxiety and depression) predominantly due to the economic challenges of high rent charges and rent advance payment. They therefore did everything to relieve themselves from their worries.

One female respondent lamented

*“My husband (the sole breadwinner of this household), had become an alcoholic... he started drinking about six months ago, when our rent advance was due and around that same time he had lost his job.... It took the help of a distant relation for us to pay the rent... By then it was too late....”* (Female Participant, 2017)

The effect of alcohol and drugs helps people to forget about their problems, in the short time, but it has an immense effect on their health, sense of responsibility and dignity, creating more challenges (Dzangmah, 2012). As already stated, the feeling of anxiety or depression that one experiences when faced with rental challenges, is normally related to having to pay rent advance. To be able to get rent payment on time needs a lot of hustling, and sometimes corruption, just to save your skin against shame or eviction.

The psychological effect of rental challenges causes urban renters to adopt corrupt practices, when they are faced with the burden of finding a good shelter for their family and household (Luginaah et al., 2010). The study revealed that some respondents increased their profit margin on the goods and services they rendered to generate more income to pay their rent above all other expenses. For example, a watch seller and repairer, who was interviewed admitted that there were times that he increased the prices of his watches to make up the balance to pay his rent.

### 5.4.3 Coping strategies for social challenges

An individual's sense of security is dependent on the reliability of persons and things in the environment and the value on their personal belongings (Giddens, 1991). Because of there is a constraint on resources, prioritizing is important, as there can be a trade off as to which matter needs critical consideration (Moser, 1998). To conceptualize this, Moser (1998) asset vulnerability framework as means to protect the asserts low income urban dwellers have because of their level of vulnerability. The study looked at the various means through which the respondents protected what they had.

The respondents of Madina stated that they had not experienced any breach of security. The perceived good security enjoyed by the people could be attributed to the presence of the Madina police station within the study locality as well as the surrounding Legon and Adenta police posts. The residents who lived in kiosks, although they have encountered a number of theft cases, stated that only their personal belongings like slippers, clothing and not money, have been stolen. This was because they always kept their monies on themselves or sometimes with friends before leaving home. One of such residents said,

*“Money is hard to come by, so I always carry the little money I have acquired around. I do not leave any at home...here if your stuff gets stolen you, will never find it”.* (Male participant, 2017)

However, the residents of Madina have employed security measures like the use of burglar-proof on windows and doors to enhance their security. On the other hand, the residents who lived in informal structures adopted an informal surveillance system, whereby the structure of an absentee person is watched by the others who are around.

Another social challenges faced was the issue of eviction for inability to pay rent. The respondents explained that being evicted due to inability to pay rent puts a stain on one's dignity. Because of this, the respondents explained they took loans from friends and relatives or the workplace, not banks, to settle the rent charges/advance because taking a loan from the bank has a lot of conditions and issues attached. One participant, who agreed to be vulnerable to eviction for not being able to raise money for the next payment said:

*“I know friends who have been kicked out of their accommodations all because they did not have extra money to add to the advance rent they already paid to the landlord ... Do I think that can happen to me too? However I have solicited for a loan from church. I hope they will grant it to me...”* (Male participant, 2017)

The respondents, who faced the social challenge of flooding, attested that with the help of the property owners, they had enhanced the housing structure, which had had negative and positive impacts. Such enhancements include: raising the frontage of their rooms with a block or two to prevent the flood from getting into their rooms or fixing rain gutters along the roof to reduce the rainwater that accumulates in the house. The accumulated water is used for other useful purposes aside drinking. Abeka (2014), addressing the various adaptation strategies adopted by the urban poor to cope with flooding, attest to these enhancements and more. These enhancements, which are mechanisms to cope with flooding, pose other challenges. For instance, a female participant explained that when she moved in, there was no option than to park her car at the junction because the property owner had raised the steps in front of the gate (due to floods) in a way that no car could be parked in the house. In the same way, those who live in informal structures sought for shelter elsewhere and moved back when the flood waters had receded. From the observation, it is

interesting to note that most of the informal structures are built on high grounds or in areas that do not easily get flooded. For instance, a female participant stated that she built her structure beside the wall of a church because the church had raised the ground level a little above the terrain to prevent floods from getting into the church.

Last but not the least, renters who faced the challenge of sharing housing facilities, did not do much, given the situation of not having the will power to do anything (building one for yourself). It is interesting to note that, there is a discussed and drawn out time table for using the kitchen and duty rosters for cleaning the toilet facilities. In addition, these rules were made to put tenants in check, making everybody responsible for everybody. For instance, a middle-aged woman attested that, though they (four households) shared one kitchen, each had a kitchen cabinet, bowls and utensils, and that one only used another's cooker on permission.

## **5.5 Chapter Summary**

The findings here clearly show that a majority of renters in Madina operate within conditions of considerable challenges, including the difficulties of finding appropriate rental units at reasonable prices. These challenges go a long way, having lasting psychological, economic and social effects on the renters and their dependents. The second section deals the strategies employed by the residents to cope with the challenges they may be facing. In general, the study revealed that coping strategies were more ex-post strategies (reducing expenditure and diversifying sources of increasing income) rather than ex-ante strategies (savings and insurance).

## CHAPTER SIX

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### **6.0 Introduction**

This chapter summarizes the study and highlights the major findings from the study. The study aimed at examining shelter struggles among the urban residents in La Nkwantanang Madina Municipality. The study therefore sought to achieve specific objectives such as examining means of accessing shelter among the urban residents, challenges they faced in rental housing and coping strategies take cope with the challenges. Informed by the research findings and conclusions, policy recommendations are provided to address the challenges faced by the urban residents within the La Nkwantanang- Madina Municipality in renting shelter.

#### **6.1 Summary of Key Findings**

The main objective of the study was to examine the rental challenges faced among the urban residents in Madina. In pursuit of the main research objectives, sub-objectives as highlighted in the preceding paragraphs were carved out of the major research objectives. The succeeding section of this chapter states a summary of the research findings.

##### **6.1.1 Means of accessing shelter**

The study showed that the majority of people in renting accommodation in Madina are within the ages of 30 and 40, signifying that renting is done by persons within the adult age. The study also revealed that majority of residents of Madina earn below GHC 500 and are economically active in the informal sector. With this income level, the type of housing unit most rented is the chamber and hall, irrespective of the size of the household. The research found out that most of the respondents were mostly accessing shelter by themselves and through friends and relatives with a few employing the services of rental agents. The mode

of financing their dwellings was predominantly found to be from their personal savings and loans from friends and family, and not from loans or mortgages from banks. It is also important to note that the result from the chi square state that there is no relationship between the respondent socio demographic characteristics and their means of accessing rental accommodation.

### **6.1.2 Rental Challenges Faced By Respondents**

The study revealed that the challenges faced by the urban residents in renting was due to their inability to compete for decent forms of accommodation in the inner city. The study found three major challenges associated with renting. These were grouped into economic, social, psychological challenges. The findings pointed to prevalent psychosocial, economic and social challenges as a result of the daily housing struggle. This emphasizes the difficulty of meeting housing obligations, particularly by low-income groups, which leads to many psychological, economic fee and social problems. The economic challenges include high cost of rent, high agents and high advance rent payment. The psychological challenges included the anxiety, reduced privacy and mastery, and fear of eviction. The social challenges that they faced are flood, unreliable security, sharing of housing facilities and eviction.

### **6.1.3 The Coping Strategies For Their Challenges**

There were number of strategies the respondents employed to cope with the challenges they faced. For the economic challenges the respondents sought for loans from friends and familys as well as diversifying their sources of income. In relation to psychological challenges, the respondents did everything possible in order not to feel depressed, even to the extreme (practicing corruptive ways, even alcoholism and emotional attachments to religion). To cope with the social challenges, respondents were protective of their belongings and took loans to

avoid being evicted. Again, the respondents redesigned their housing units to reduce the impact of flooding and insecurity.

## **6.2 Conclusion**

Based on the foregoing discussions borne out of the study findings, as summarized in the preceding section of this chapter, the study observed that majority of the respondents earned below the monthly average income, a situation that contributes to the urban residents being priced out of the housing market. As a result, the urban residents are forced to take accommodation which may expose them to challenges such as flooding, unreliable security, and depression, amongst others. Whereas respondents faced a number of challenges in accessing shelter, it was observed that residents, in one way or the other, cope with these strategies and have not given up on the dream of building and living in their houses.

## **6.3 Recommendations**

This section of the study stresses the key recommendations that will help bridge the gap between housing supply and housing demand. In addition, it helps to curtail the challenges, outcomes and vulnerabilities associated with it. These are a number of recommendations suggested to help solve the housing crisis and its related issues underlying this study:

- The rapid population growth of a given urban area could be checked by putting in place measures to reduce the inflow of migrants, by studying the flow patterns and developing those originating areas as well as adopting measures to reduce the natural growth rate of those areas. The rapid urban growth in terms of population has been proven, through literature, to be a key factor to amplifying the housing deficit in most urban cities, in developing countries especially. It is therefore prudent for

most governments, in the quest to solve the housing crisis, to first stabilize and reduce the population size of a given area.

- The study recommends that the central government should provide affordable or subsidized housing units for urban residents in areas free from these vulnerabilities, to improve on the general livelihoods of the urban residents. It is evident that the available housing stock, may not be necessarily low, but rather too expensive for the urban residents to afford. With the stated definition of urban residents, which refers to the category of people who spend more than 30percent of the incomes on shelter, this is putting a strain on other household, needs. The urban residents earning unstable income, find it difficult in raising the needed funds to help satisfy their housing needs. Therefore affordable housing units here means that the prices of the house or the rental payment should be minimal and that a payment plan should be made flexible to this effects taking into consideration the unstable income flow of the residents.
- It is recommended that the government and the La Nkwantanang Municipal Assembly should facilitate mortgage funding for the urban residents to enable them have the opportunity to own their houses. In doing this the municipal assembly should first of all create a housing cooperative (Representatives from the assembly and concerned residents). A well structured cooperative will help it members have access to mortgage from financial institutions. This will go a long way to solve the inability of the urban residents to raise the needed funds to satisfy their housing needs.
- The Rent Control Department should be restructured and resourced to enable it deal with the changing trends in the rental housing sector, such as handling complaints brought to their office by landlords and tenants. This would require legal support through revisiting the existing laws on renting in Ghana.

- Government and civil society should also initiate education on the need for tenants and property owners to have formal contractual arrangements. It is recommended that, government should develop a standard rent agreement outline form or criteria, that all property owners would use to ensure standardization. It would lead to the situation where there would be a high compliance rate.
- Governments should view rental housing prospective as a way generating income. For government to broaden the tax base in order to increase revenue for development, it must also consider the rental housing sector, which is dominated by small-scale providers not captured by the tax net. This could be done through a deliberate policy that ensures that pragmatic steps are taken to identify and create a decentralized local inventory of rental housing by the Rent Control Department and the Metropolitan, Municipal and District Assemblies (MMDAs). In addition, property owners should be supported to maintain a minimum housing quality, as well as increase their rental holdings, while helping to meet the housing needs of the nation, particularly in urban Ghana. It is through this that the government can succeed in getting their co-operation regarding payment of tax.
- All stakeholders, to reduce the cost burdens imposed on households, must critically examine the duration of rent advance demanded by property owners. The two or more years of rent advance demanded by property owners is affecting the ability of renters to access decent housing to ensure fulfillment of life. From the study, renters said that they would prefer paying rent on monthly basis, instead of the rent advance they are compelled to pay in bulk. In addition, rental agents can be grouped together to form a company, or put under the ministry of local government, where their operations could be supervised and monitored. Preferably, the government could pay

their services, to prevent them from charging large sum of monies (about 10percent of the rent advance) from individuals.

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**APPENDIX 1**

Questionnaire Code .....

**APPENDIX 1: QUESTIONNAIRE**

**UNIVERSITY OF GHANA, LEGON. COLLEGE OF HUMANITIES, DEPARTMENT OF GEOGRAPHY AND RESOURCE DEVELOPMENT**

Dear respondent,

A Master's student by name NyamekyeDarteh, from the Department of Geography and Resource Development, University of Ghana, Legon writing a Thesis on the theme 'Challenges in rental housing and coping strategies among the residents in Madina, Accra, Ghana, seeks your indulgence in this study which is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This survey questionnaire seeks to obtain information and knowledge on the challenges faced by residents of Madina in renting.

**A. Socio-Demographic Characteristics of Respondent**

Please tick ( ) or provide answers(s) where appropriate

1. Age: below 20 ( ) 20-25( ) 26- 30 ( ) 31-35 ( ) 36- 40( ) 41-45( ) 46-50 ( ) 51-55 ( ) 56 and above
2. Sex: Male ( ) Female ( )
3. Marital Status:01= Single ( ) 02= Married ( ) 03= Divorced ( ) 04=Separated ( ) 05= Divorced ( )
4. Religion: Christian ( ) Muslim ( ) Traditionalist ( ) other specify.....
5. Region of Origin.....
6. Place of Birth.....

7. Level of education 01=None ( ) 02=Primary ( ) 03=MSCL/JHS ( ) 04=Secondary ( ) 05=Tertiary 06 = others (specify) .....

Questionnaire Code

8. Household size.....

9. Employment Type: 01= Private Informal ( ) 02= Private Formal ( ) 03= Government service ( ) 06=Unemployed ( )

10. In monetary terms how much is your income per month? 01=Below 250 ( ) 02=250 up to 500 ( ) 03= 501up to 1000 ( ) 04 = Above 1000 ( )

11. Are you a permanent resident of Madina? 01=Yes ( ) 02= No ( ) 03= other specify .....

12. How long have you lived in this area? 01= 0-12 Months ( ) 02 = 1 to 3 yrs ( ) 03 = 3 yrs. and above ( ).

B. Means of assessing shelter

13. What made you move from previous residence to the present one?

01= Seeking for bigger living space ( ) 02= To be close to working place or school ( ) 03= To live in residential neighborhood ( ) 04. To have better home 05= other.....

14. Where did you live before you moved?

01=With Family ( ) 02= Private rented house ( ) 03= My own private house ( ) 04= Government rented house ( ) 05= other, explain .....

15. Is the house that you are living now... 01= Your own ( ) 02= Rented from private owner ( ) 03= Other, explain.....

If you choose 02 of question 15, please answer 16 &17

16. How did you acquire this house facility? 01= through an agent ( ) 02= through a friend ( ) 03= by yourself ( )

Questionnaire Code

17. If acquired through agents, how much did you pay.....

18. How did you finance your current dwelling? 01= Mortgage 02 = Personal Savings 03=.Loan  
d. other (Specify) .....

C. Challenges in Accessing Shelter

19. What is your view about the cost of rented housing facilities in the area? 01= Very high ( )  
02= High ( ) 03= Moderate ( ) 04= low

20. Specifically, how much do you pay a month .....

21. Did you pay advance? 01=yes 02=no

22. If yes, for how many years.....

23. To what extent do you agree that the following challenges are encountered in accessing shelter?

Strongly Agree = SA Agree = A Neutral = N Disagree = D Strongly Disagree = SD

	Extortion by agents	High advance payment demands	High rent charges	Decreased personal safety
SA				
A				
N				
D				
SD				

24. Aside the challenges listed above, how does the challenges encountered affect you psychologically?

.....  
.....

.....  
.....

25. How do you cope?

.....  
.....  
.....

26. Which of the social challenge listed do you face (using the numbers 1-5; 1 to be the greatest and 5 the least )

i. Floods ( )

ii. Unreliable security ( )

iii. Fire breakout ( )

iv. Eviction/ non- renewable of rent ( )

v. Diseases and illness due to poor sanitation ( )

D. Coping strategies

27. What do you do when faced with the challenges listed in question 26?

i. Floods

.....  
.....

ii. Unreliable security

.....  
.....

iii. Fire breakout

.....  
.....

iv. Eviction/ non-renewable of rent

.....  
.....

v. Diseases and illness due to poor sanitation

.....  
.....

E. Government Policy In assisting for Shelter

28. Have government or the district assembly provided shelter for people in this area? 01=Yes  
( ) 02= No ( )

29. If yes which people have access to these shelter?  
.....

30. If No would you have wished government provided shelter for you? 01=Yes( ) 02= No

Background Information

Name of Enumerator ..... Date of Interview .....

Name of Region .....Name of District .....

Name of Community/Town/ Village .....

Name of Respondent.....Tel. Number of Respondent .....

## **APPENDIX 2**

### **APPENDIX 2: INTERVIEW GUIDE FOR THE CHALLENGES FACED IN RENTING**

#### **1. PSYCHOLOGICAL CHALLENGES**

- a. Describe any form depression/stress you experience when payment of rent advance is due.
- b. How has living in this area affected your children's well-being?
- c. Does living in this house affect your privacy?
- d. How do you cope?

#### **2. SOCIAL CHALLENGES**

- a. How does moving affected your children's education?
- b. How accessible are you to social amenities?
- c. What are some of the social challenges you experience in your present location?
- d. How do you cope?

#### **3. ECONOMIC CHALLENGES**

- a. What is your view about the services rental agents render?
- b. Describe how the payment of rent advance affect you economically
- c. What other economic challenge do you face in renting
- d. How do you cope?