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Genealogies of Ghana's housing crisis: the role of colonial interventions and neoliberal reforms

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ABSTRACT

The urgent need to develop and increase housing units has always featured prominently in electioneering campaigns in Ghana. Successive governments have developed countless programmes to deal with the housing deficit, but there has not been a significant improvement. As we write, the government of Ghana is grappling with a housing deficit of over two million units. But why has this problem remained intractable despite what seems like concerted efforts by various administrations to provide affordable housing for Ghana's more vulnerable populations? Focusing on the 2015 National Housing Policy, this article critically reviews Ghana's various housing policies and reforms, exploring how colonial policies and neoliberal reforms are separately and jointly implicated, in fundamental ways, in Ghana's currently engulfing housing crisis. Our findings reveal that the yawning gap noticeable in Ghana's overall effort at housing provision for the populace, is rooted in the colonial logic of piecemeal intervention. This same logic has continued to traverse successive Ghanaian housing policies through the immediate postcolonial era, the adjustment years, and the current period.

KEYWORDS Colonialism; Ghana; Ghana's housing policy; neoliberal reforms; piecemeal intervention

Introduction

The 2015 National Housing Policy was supposed to mark a watershed in Ghana's undulating campaign to tackle what has become a housing crisis in the country. Not only was the policy launched to address a yawning policy vacuum, but it was also hoped that the policy would finally help the government to overcome the legacy of self-help by a vast majority of the country's low-income earners in urban cities. A different approach to constructing low-cost housing was supposed to see individual self-help finally replaced by a principle of financial inclusion and collective self-help.

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But the enthusiasm on the side of the policymakers and the optimism on the part of the expectant workers did not reflect an awareness of the many failed promises by successive governments of Ghana, especially in affordable housing. More than this, the policymakers and the hopeful public were either unaware, or underestimated the impact of the history of colonialism and neoliberal influences on what eventually came into being as Ghana's National Housing Policy in 2015. This article explores the genealogies of the serial (neo)-colonial and neoliberal moments and factors behind the new housing policy in Ghana; factors that have entrenched and worsened a housing crisis in the postcolonial state.

Genealogy of the housing crisis in Ghana: (neo)-colonialism, international modernism

The history of housing policies in Ghana points to one common fact: that international modernism has not provided 'adequate' housing units (Herz et al., 2015; Smith & Smith, 2013). Instead of realising the promise of the 2015 Housing Policy, housing production in Ghana has become more costly, meagre, and uneven. It has also further entrenched a piecemeal approach to housing delivery as shortfalls in housing from previous governments are passed on to subsequent governments. This outcome is consistent with Wale Adebani's argument that colonial governmentality permanently changed the mode, method, and structures (technologies) of public rule, public sphere, and the attitude or approach and the mindset (mentalities) of Africans in their relationship with modernity (Adebani, 2017). The housing crisis in Ghana is one more evidence that colonialism is implicated in everyday politics and the constitution of the public sphere in the modernisation of the African societies.

The lingering effects of (neo)-colonialism in Africa, which shaped the past and continues to shape the present and future in complex ways, constitute very important entry-points for the analysis of contemporary challenges. While the rationalisations and justifications of imperial ideologies were used by the European bourgeoisie to justify imperial expansion and colonialism, as well as the inadequacies and barriers of mainstream development of the 1960s, this justification is also observed in the housing programmes undertaken (Adebani, 2017). The target was for the provision of adequate housing for European officers posted to the colonies. Additionally, the so-called 'civilising mission' explanation offered by the European bourgeoisie to Africans introduced a form of legitimation where post-independence governments accepted the housing policies and modes of planning and housing production, one that would result in state-control, unrestricted capitalism and utopian policies (Alemazung, 2010; Gruffydd Jones, 2012; Home, 2013; Njoh, 2009).

Again, colonial footprints on the African continent can be seen in architecture, urban development, spatial arrangement, agriculture, nutrition, health; legal institutions, politics, economics, cultural change and housing

provision (Lange, 2004; Mamdani, 2001; Miraftab, 2012; Moradi, 2008; Njoh, 2004, Rakodi, 1986; Schneider, 2006). Thus, Ambe J. Njoh explains that French colonial urban designs, schemes, and legislations have had negative implications for urban development in French colonies because postcolonial authorities opted to inherit and vigorously enforce the planning legislation and schemes crafted by their colonial predecessors, legitimising the coloniality of architecture in Africa (Njoh, 2007). Furthermore, the African bourgeoisie lacked traditional legitimacy, and so invented 'a number of interest-begotten theories to justify [their] rule' (Adebanwi, 2017:80). Smart (2006) has also suggested that there is a 'myth' that colonial public housing provision represented a key strategy for building a sense of citizenship and commitment, and was a symbol for the positive dimension of the colonial legacy.

In all, housing programmes in Africa have adopted piecemeal interventionist approaches where housing plans are devised as a recasting of existing cities and not necessarily predicated on a needs-based proactive approach. Most of these high-end plans were either not implemented or remained on drawing boards as piecemeal approaches were used to address the housing needs of migrant populations teeming from rural to urban areas. According to James Scott (1998), state-initiated social engineering projects failed because of state controlled urban planning approaches that undergird the definition of citizenship and the provision of social welfare, and the high modernist approach that was used in colonial housing development schemes.

To be sure, in 2020, the housing deficit in Ghana stood at almost 2 million housing units with an annual demand of about 200,000 units, an increase from the 1.7 million deficit in 2000 (GhanaWeb News, 2019). Using several international frameworks, including: National Coordinated Programme of Economic and Social Development Policies (2017–2024), United Nations Sustainable Development Partnership (2018–2022), New Urban Agenda, Africa Agenda 2063, and the Sustainable Development Goals to underpin Ghana Government's human settlements and sustainable urbanisation priorities has not exactly worked to address the housing deficit in Ghana (UN Habitat Ghana, n.d.). Instead, Ghana's housing requirement has kept increasing and has now attracted a lot of attention at both national and international policy levels (ISSER, 2019).

Housing development in Ghana has always been intensely debated and condemned as failing, only addressing the housing needs of the high-income segment of the population, as affordable housing gets frequently gentrified and provision of housing remains one of the propagandist campaigns of postcolonial governments of Ghana (ISSER, 2019). Political parties ground their housing development proposals in their own perceptions of the housing problem, and in the critiques of their opponents' policies but not based on needs (Malpass & Murie, 1999). While governments have adopted all these countless international policies on housing, there is often very little to show in terms of housing delivery.

What is problematic is that while there is a strong emphasis on sustainable housing delivery, a true assessment of the country's housing needs is absent. This situation subsists because successive governments have overlooked the core issues leading to the housing crisis. And in the literature, there appears to be no study attempting to address this challenge about urban housing despite the introduction of the new national housing policy in Ghana. In the end, there is an ongoing housing crisis in Ghana that has generated far-reaching repercussions for large swathes of the population. Apart from the impact of colonialism, neoliberal capitalist reforms have also played a significant role in this crisis. According to Gillespie (2018:24), Accra, the capital of Ghana, is experiencing a housing crisis caused by the failure of both the state and the market to provide affordable shelter for the city's low-income population. Ghana is faced with this housing crisis because of astronomical increments in the prices of affordable housing, lack of housing finance, painful delays in housing construction projects, increased gentrification of liveable property given successive governments' penchant for re-planning and re-development as well as the increasing price of land in urban centres (GhanaWeb News, 2020; Gillespie, 2018; Wuni et al., 2018). The problems escalate and are seen in housing shortages, obsolescence, overcrowding, homelessness, evictions, urban slums and a general aporia among poor people and the low earning workers concerning accommodation (Addo, 2014; Cann & Kweiba, 2018; Gillespie, 2018; Kamete, 2006; King et al., 2017; Turok & Borel-Saladin, 2018).

To be sure, the housing crisis orchestrated by neoliberal reforms is not limited to Ghana alone but is a global issue (Alexandri & Janoschka, 2018). For example, several countries in Europe and America have been identified as experiencing housing crises because of the neoliberal turn that is eroding social housing, while financialisation is leading to inflated market prices of land, resulting in a housing demand that is higher than supply (Edwards, 2016; Morris, 2021). Notably, China, Brazil, and other countries have also adopted neoliberal housing policies to address housing crises, but this has not stemmed the tide of homelessness, poor accommodation, and the rise in the number of urban slums (Bayoumi & Zhao, 2020; Nascimento Neto & Salinas Arreortua, 2020).

Postcolonial housing policies

While it is true that neoliberal governmentality characterises and explains the nature of the 2015 Housing Policy in Ghana, the factors and thinking behind that policy date back to the years just before and after colonial occupation. To offer a fuller explanation of this conjuncture, it is necessary to make a historical detour here. By 1951, housing in Ghana was described as substandard. In the Development Plan of 1951 and the Consolidated Plan from 1951–1959, under President Kwame Nkrumah, first president of Ghana, plans for Economic and Social Development of the Gold Coast

were pursued. According to the plans, development was to be executed in an orderly manner on a firm economic basis and effort would be directed to attain a higher standard of living for all. The plan identified four causes of lower standards of housing in the Gold Coast. These were: high costs of building materials and labour; a shortage of skilled building craftsmen; lack of mechanisation in the building industry; as well as the steady drift to the towns (migration) leading to a severe shortage and consequent overcrowding of available accommodation in the towns. These findings were not different from what were first observed under the colonial administration.

Subsequently, the introduction and use of foreign building standards from the United Kingdom and the Caribbean were vigorously pursued¹. This was in line with the modernisation agenda pursued by Nkrumah. At the same time, there were no precise plans to address the housing challenges for the poorest populations. While there were plans to improve the quality of housing, stabilise rents and provide security of tenure to tenants, the challenges associated with affordable housing provision could not be addressed because the colonial policies still formed the basis for the development plans as high-end housing with high standards was pursued. For, example, the Schokbeton prefabricated housing from Holland was promoted. Unfortunately, this type of housing proved to be very expensive and ineffective for the local terrain. Only 64 out of the estimated 1698 housing units were completed by 1954 (Abrams & Koenigsberger, 1956).

Still under President Nkrumah, the Seven-year Development Plan (1963/64–1969/70) was formulated. The plan provided a blueprint for the future progress and development of Ghana as a nation. The focus of the plan was to provide adequate housing that would address urbanisation challenges as the agenda for industrialisation was pursued vigorously. The plan aimed at ensuring that in locations where new economic activities were expected to develop and attract large numbers of working people, adequate housing would be available to meet the requirements of the workforce, especially in urban centres (Office of the Planning Commission, 1964). An example of such a project was the Tema New Township, a port city in Ghana. By 1962 it was reported that demand for public housing was more than supply owing to a slow rate of construction and a rapid increase in the number of public servants (Office of the Planning Commission, 1964). It was advocated that the housing policy should be designed to relieve housing problems in urban areas. Unfortunately, by 1964 more than 170,000 housing units were required to address housing needs in rural areas (Office of the Planning Commission, 1964). While about 60,000 housing units were to be constructed across Accra, Tema, Sekondi-Takoradi and other municipalities, in fact only 718 houses were built before the overthrow of Kwame Nkrumah in 1966 (Agyapong, 1990). In many quarters, Nkrumah's efforts are considered significant and commendable in the light of what was and what is to come.

Table 1. Housing intervention through state programmes and state corporations.

State programmes and corporations	Year	Number
State Housing Corporation	1972–1976	4670 houses
Tema Development Corporation	1952–1976	16,779 houses
Roof Loans Scheme	1956–1976	13,900 persons
Wall Protection Loans Scheme	1972–1976	100 loans
Rural Cooperative Housing	1976	400 houses
Low-cost Housing programme	1972–1976	5532

The political environment after the overthrow of President Nkrumah did not facilitate housing production. *The Evening News* newspaper reported losses incurred in the housing ministry with an accountant testifying in court that the ‘costing system’ adopted by the State Housing Company incurred losses to the company (Evening News, 1966). Rents were high, and houses were limited in urban areas. Workers were constantly complaining of high rents and landlords were described as ‘shylock landlords’ because of the exorbitant rents they were extorting from tenants (Olympio, 1966). The government was tasked to look for innovative ways of developing a comprehensive housing policy by seeking foreign aid (Olympio, 1966).

An important characteristic of the immediate post-independence housing provision was the production of housing facilitated by state organisations such as the State Housing Corporation, Rural Cooperative Housing, Tema Development Corporation, and others through state-initiated programmes such as the Self-Help Programme, Roof Loans Scheme, Wall Protection Loans Scheme, and others. Housing provision since independence focused on housing supply for the low-income majority (Tipple & Korboe, 1998; Yankson & Gough, 2014). However, these housing programmes became piecemeal in approach because targets for planned housing projects were not achieved. By 1980, annual housing supply was about 26,000 with an annual demand of 70,000 housing units required. The performance of the housing sector fell below expectations because public agencies and several other housing programmes were not able to meet the annual housing targets as shown in Table 1.²

The underperformance of these housing programmes was attributed to heavy dependence on government financing, management challenges and urban population growth. Many of the strategies in previous development plans were transferred to subsequent development plans. Housing programmes were not comprehensive but dealt piecemeal with specific challenges including public health issues and urbanisation.

The structural adjustment years

After 1980, following global policy shifts, the focus of government changed from direct state provision to active private sector participation, as the

neoliberal turn hit Ghana directly. The New Agenda for Human Settlements which led to the declaration of the Global Shelter Strategy for the Year 2000 was a strategy that was adopted by the United Nations General Assembly in 1988 in Resolution 43/181. The strategy promoted the 'enabling approach' to housing development while calling upon governments to move beyond public sector housing provision to formal and informal private and public sector partnerships as the government adopted the role of coordinating and facilitating housing development. According to the strategy, such an approach would foster consultation, encourage participatory approaches, and improve accountability (Weerapana, 1993). This shift, it was claimed, was due to failing public housing programmes, dwindling state resources, unimpressive performances of state-owned enterprises, and the recognition that the government alone was unable to solve the housing problem (Arku, 2009). In addition, there were substantial investments in the housing markets by the private sector, yet about 60 per cent of the population still had a critical housing need because of the gap between demand and supply (Arku, 2006). Thus, the direct provision of public housing by government consistently reduced from 1980. Instead, there was active private sector participation in housing production, financing, and the production of building materials (Arku, 2009).

This trend continued through the Economic Recovery Programme (ERP) in Ghana where the enabling-market approach was adopted (Hilson & Potter, 2005). However, the enabling-market approach was criticised once again, for neglecting the urban poor people because it over-emphasised the formal market process to the detriment of other existing modes of provision and it lacked specific consideration of informal markets and their particular requirements, even as it failed to consider who benefited from the increased market efficiency (Keivani et al., 2008). According to Arku (2009), the liberalisation policies that swept through the 1980s and 1990s introduced several changes in Ghana's housing policy.

Following the ERP, several policies and programmes were initiated to address the housing situation in Ghana, but some remained as draft policies and some of the programmes were abandoned as shown in Table 2.

Yet all these housing policies and programmes were not enough to produce the number of housing units required to address the housing deficit. This is because neoliberal internationalist policies such as the Global Strategy for Shelter (GSS) (UNCHS, 1989) and the Global Plan of Action of Habitat II (GPA) (UNCHS, 1996) that provided a framework for the formulation of global housing policies were not suited to local norms and not able to scale up supply, and increase housing accessibility for the poor because of the peculiar characteristics of the Ghanaian housing and urban society (Tipple & Korboe, 1998). These policies did not anticipate the rapid rural to urban migration that was taking place at the same time as they were being introduced and also were not sensitive to Ghana's communal social fabric. The housing policies simply could not cater for the explosion in the urban migrant population and the

Table 2. Ghana's housing policies and programmes.

Programmes	Year
The Urban II Housing Sector Reform Program	1987–2000
Social Security and National Insurance Trust (SSNIT) Mass Housing Estates	1987–2000
People's Dialogue for Human Settlements	2002
Affordable Housing Program under the STX Housing Scheme with loan facility from South Korea. (abandoned)	2005–2010
UN Habitat Slum Upgrading Facility	2005
Ghana Home Loans	2006
Cooperative Housing Foundation	2007

Source: UN Habitat (2011). Ghana Housing Profile.

co-housing needs of Ghana's rural and city dwellers. Again, Boamah (2009) asserts that the 1993 National Shelter Strategy programme failed because of high inflation rates, high interest rates, and inadequate mortgage originations in the primary market, an inadequate regulatory framework, slow adjudication procedures, a poor land titling system and inadequate collateralisation. The neoliberal reform policies promoted the 'enabling market' approach through privatisation, deregulation, decentralisation, and economic adjustment which did not ensure the equity dimension of partnerships in the provision of basic services and amenities (Miraftab, 2004) although Gruffydd Jones (2012) asserts that in the realm of housing and urban governance in Africa, there were ambitions to build liberal states and civil societies; a plan which clearly did not work and is not likely to work going forward.

The 2015 national housing policy

Following the structural adjustment years, several attempts were made to develop a national housing policy, in 1999, 2000, 2003 and 2005, but they all remained as draft policies until 2015 when the Ministry of Water Resources, Works and Housing came out with the National Housing Policy. The rationale behind the formulation of the housing policy was to develop a strategy that addressed the nation's housing deficit in the short term and ensured that low-income households could access housing either through ownership or on a rental basis in the medium term with the government playing a facilitative role and creating an enabling environment. Specifically, the housing policy aims to support community initiatives in housing provision where the state will play a less direct role in the housing sector and instead encourage private developers to lead in the delivery of housing. The tenets of the National Housing Policy are again in keeping with neoliberal capitalist ethos: profit over people. In the inclusive financial(ised) housing policy, the government's role was to create appropriate institutional frameworks and support structures to promote private-public partnerships (PPP). But the PPP model has been criticised for not being equitable in the sharing of power between profit-driven

interests of the private sector and welfare-driven interests of the communities (Miraftab, 2004:89).

This outcome was to be expected in the context of modern Ghana's neoliberal capitalist reforms, championed by the former Ghanaian President, Jerry John Rawlings, which by their nature, in the last analysis place profit for private enterprises over people. Nonetheless, the National Housing Policy identified high cost of land and accessibility, lack of access to housing finance, high cost of building materials, outdated building codes and standards and lack of effective regulatory and monitoring mechanisms as key constraints against Ghana's ability to solve the housing crisis. The Policy Framework recognises that access to 'adequate' housing is a right every human should have. Hence, the main goal of the policy was to provide adequate, decent, and affordable housing that would be accessible and sustainable. The grand plan of the housing policy was to ensure that there was participation of all stakeholders in decision-making on housing development and allocation in their localities. But housing in Ghana is currently not accessible, with very minimal participation in decision-making especially from low to middle income stakeholders. According to the Inclusive Business Action Network's (IBAN) report on Affordable Housing in Ghana, only 1% of the households were able to afford the cheapest house (about 25,000 USD) sold by private developers in 2015, as the 2015 National Housing Policy went into operation.

Following the formulation of the 2015 National Housing Policy, several policy initiatives have been undertaken to increase the production of affordable housing in Ghana. For example, the Ghana Shared Growth and Development Agenda (GSGDA) I and II, a Policy Framework that provides a set of objectives and strategies to guide the preparation and implementation of medium-term and annual development plans and budgets at sector and district levels and also serves as a platform for donor coordination, was implemented from 2010–2017 (Republic of Ghana, 2014). The GSGDA II was implemented through the Ministry of Water Resources, Works and Housing, which plays the supervisory role in initiating, formulating and implementing policies and programmes to enhance housing delivery in Ghana and with a goal of reducing the national housing deficit through the provision of safe, decent, secure and affordable shelter (Republic of Ghana, 2017). Central to the GSGDA II policy objectives is the 'enabling businesses' approach, a neoliberal capitalist approach to housing delivery.

In the end, neoliberal reforms have not improved access to housing for the targeted constituency, namely the poor; instead, the piecemeal and inefficient housing provision continued. According to the Global Property Guide, an online property estate magazine, although Ghana's housing market is gaining momentum, the houses are high-end residential properties ranging between US\$85,000 to US\$620,000 (Delmendo, 2019). In 2021, the poorest 25% of Ghana's population earned less than GHS15,360 (US\$2,560) per annum. This means that, for 25% of Ghanaians, contributing every single pesewa they earned over a period of 30 years would not be

enough to offset the cost of the lowest-priced home in Ghana's expanding pool of mostly high-end estates. What is worse, many households often depend on just one person who is lucky to be employed and earning an income, for basic sustenance.

Conclusion

The key findings of this policy review point to the very fact that affordable housing in Ghana continues to be a mirage because successive governments have not deviated from the colonial logic of piecemeal intervention. This speaks to a situation where housing provision is not really about a wholesale effort to provide affordable housing for those that really need it, but about those whose interests are thought to be more important (this refers to the Europeans in the colonial situation), and those who could afford housing (government cronies and the wealthy during the adjustment years). The 2015 housing policy has not recognised this problem and has not recommended measures to ensure that housing units are developed for the most vulnerable. Instead, housing is being produced and distributed as per a largely unregulated market economy (Marcuse, 2017:46).

The shortcomings of the 2015 policy and earlier efforts are further reflected in the very fact that increasingly, high-end houses are being built, while low-cost or affordable housing units are almost absent (some of what the government designates as low-income housing costs as much as USD 30,000). On the other hand, shared housing or multi-family housing units are being phased out of the country. Yet, for the housing policy to succeed, multi-family housing units ought to increase, as they are affordable and often preferred by low-income households. This is a no-brainer activity in an era the *Forbes* magazine recently referred to as the Golden Age of multi-family investing (Forbes 2021), where even wealthier countries in Europe and North America have made the multi-family model the cornerstone of affordable housing. Multi-family housing makes even greater sense in Ghana's communal society, as many people thrive through informal social networks associated with such living arrangements (Addo, 2013) even though they may have challenges with sharing facilities (Addo, 2016).

The government should step up its partnership with the traditional chiefs who are the main custodians of landed property in Ghana and seek to create land banks that could be given to private housing developers who would be required to dedicate a portion of their housing development to low-income housing. This can be achieved through an inclusionary zoning approach where the planning system is used to create affordable housing and foster social inclusion by capturing resources created through the marketplace (World Bank, n.d.). Finally, as we seek to develop low-income housing in the peripheries of the urban centres, we must be careful not to disenfranchise the urban poor by creating what Williams-Bruinders and de Wits (2020) describes as Apartheid segregationist planning in South

Africa, where planning is not holistic and the social development needs of the occupants are decoupled from the housing agenda. When such a situation occurs, it leads to conflicting rationalities where the communities and the state programmes are at odds, and the desired housing outcome is not achieved (Ngwenya & Cirolia, 2020).

Notes

1. Kojo Botsio became the Minister of Education and Social Welfare from 1951, he requested housing documents from the United Kingdom. In a response dated 10th July 1951, Hanrott gave him the following documents which formed the basis of Ghana's National Building Code and Regulations: 'Housing in Britain', a supplement to the Home Affairs Survey prepared by the Ministry of Local Government and Planning for the information of overseas people; 'Housing return for England and Wales, 31st March 1951'; 'Housing Standards' Ministry of Local Government and Planning Circular No. 38/51; 'Housing Manual 1949' prepared for the guidance of Local Authorities; and 'Housing Manual 1949' Technical appendices.
2. In 1972/73 SHC constructed 1264 housing units. In 1973/74, 1526 housing units, and in 1974/75, 1380 units while in 1975/76 only 500 housing units were built, all below the 2000 target. TDC also had a shortfall of about 6000 housing units.

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