Rental Housing and Tenancy Dynamics with Particular Focus on Low-income Households in Greater Accra Metropolitan Area

Paul W. K. Yankson

Introduction

The literature on housing production and consumption in cities in developing countries in the last four decades has focused primarily on home-ownership, including both those forms promoted by public policies, especially via site-and-service schemes, and through self-help housing. In recent years, however, greater attention has been paid to rental housing (Rakodi 1995), and the importance of rental housing in providing shelter to low-income households in cities of developing countries has been underlined (World Bank 1984). Apart from studies of the housing expenses of renters, four strands in the existing literature have been identified (Hoffman et al. 1991): analysis of the importance of rental housing in urban areas and the causes of change over time; discussion of the renter population, particularly in relation to the likelihood of becoming homeowners; the effects of rent controls on housing stock, and the size and distribution of benefits from such regimes and the detailed workings of rental markets – who develops such housing, the nature of tenant–landlord relations, the economics of renting housing generally; and public policy on rental housing. Much of the literature on rental housing is focused on Latin America and to some extent on some Asian countries (e.g. Hoffman et al. 1991; Angel and Amtapunth 1989). African cities have been virtually neglected in this respect.

The key research questions relating to tenancy and tenancy dynamics examined in the Greater Accra Metropolitan Area (GAMA) were: how do low-income households, in particular, acquire housing and what benefits do they derive from housing? What changes have occurred in rental housing in an era of economic reform and what are the driving forces for the changes, if any? How do the low-income households cope with these changes?
The Mobile City of Accra

Objectives, Theoretical Framework and Field Methods

The main objectives that guided the study on this issue were to:

• investigate the characteristics of tenant households, housing acquisition and housing conditions of low-income households;
• examine the changes in tenancy since the adoption of liberalized economic policy in the early 1980s and the socio-economic impacts on low-income households;
• examine the changing landlord-tenant relationship and its effects on availability of and access to housing by low-income households;
• discuss the coping mechanisms adopted by landlords in providing and maintaining their houses and low-income households in accessing rental accommodation in GAMA;
• discuss the implications and make recommendations for improving availability and access to rental housing by low-income households in GAMA.

The study was guided by one key proposition, namely, that tenancy dynamics in GAMA were conditioned by both the changing socio-economic circumstances of the country and those of individual households. A number of processes or forces provide the rationale for examining the issue of tenancy within Ghana’s main metropolitan area. First, after two decades of the adoption of a liberalized economic policy, it was about time to assess the seriousness of problems in the rental housing sector and the tenancy problems that had emerged from the liberalized housing market. Second, the increasing deterioration of the housing stock and the housing environment, the huge rental advances demanded by landlords, the frequent and illegal evictions and their socio-economic effects are issues that should be addressed and the policy implications outlined for the improvement of housing and urban development in Ghana.

The study involved analysis and discussion of the impact of the economic reform policy initiated in the early 1980s on the availability of and accessibility to rental housing to low-income households, their ability to invest in housing and the dynamics of tenancy. The study adopted a theoretical framework proposed by Bahr (1990) in his studies on the effects of changes in economic policies and political regimes on housing in Latin American cities.

Tenancy relations are established between landlords and tenants whose internal socio-economic circumstances and characteristics influence and determine the tenancy relationships between them. However, both parties operate within a wider national economic and political environment, which largely influences their individual socio-economic circumstances and in turn influences the operations of the relationship that exists between them.

A fundamental argument of the concept is that the private rental housing sector is embedded in factors exogenous to it, such as the local economy, politics, land issues, finance systems and varied social networks as well as factors that are endogenous
to both landlords and tenants and their households in general. Again, it emphasizes that rental housing acts as a hub for a number of cross-cutting social themes, including migration, changes in individual and household life courses, changes in employment patterns and opportunities and gender issues, among others (Ozo 1990).

Under the liberalized economic environment, landlords determine rents, and thus, tenancy relations under economic and political influences, which affect the level of housing investment; hence both landlords and tenants react to the prevailing conditions. But according to the framework, low-income tenants have little or no control in inducing serious changes in their tenancy relationships. This is because they are often restricted by their incomes, shortages of affordable housing and to a large extent by the reactions of landlords to the liberalized housing market.

From the framework, therefore, landlords acting under political and economic influences are the main cause of major changes in the low-income rental housing market and most changes in low-income tenancy relations. However, both landlords and tenants adopt various mechanisms to cope with the changing situations. Landlords often resort to:

• leasing of their properties on new conditions;
• conversion of the use of their properties; and
• entering into lease agreements with new tenants.

Tenants, on the other hand, usually adopt measures such as:

• moving into existing occupied rooms as sharers or 'perchers' in family houses or in rented rooms;
• moving into sub-standard or overcrowded houses with few or no facilities; and
• moving away from the city centre to the outskirts to occupy uncompleted buildings as caretakers or temporary occupants.

The approach adopted seeks to argue that theories on housing decision-making such as Turner's (1968) model, do not adequately explain intra-urban migration and the spatial growth of residential areas of lower-income groups. Turner's model of intra-urban migration assumes that residential needs can change over the course of time, resulting in migration. It emphasizes that once a fairly steady job with regular wages, low as they may be, has been found, the desire to have a dwelling of one's own, often coupled with marriage and the birth of children, can trigger a decision to move towards the outskirts of the city. Turner's hypothesis on decision-making primarily stresses changing preferences with increasing period of residence in the city and position in the life cycle, and assumes, at least implicitly, that people have a certain degree of freedom of choice when selecting a place to live.

Bahr's model, however, argues that such models pay little attention to the question ‘to what extent do alternatives actually exist and what external forces restrict the individual's scope of action?’ The focus of the model is on an analysis of the particular time and place in which the individual is acting, hence on the internal and external constraints. It therefore emphasizes that it is not individual preference that
determines the dynamics in low-income households’ tenancy relations and the associated intra-urban migration, but rather external forces, thus housing supply.

This theoretical framework was therefore derived and adopted to form the basis within which the problem was conceptualized for the study to analyze the effects of the liberalized economic policy in relation to availability and accessibility or affordability of rental housing to low-income households in Accra and the urbanized portions of the Ga District.

GAMA covers a wide geographical area, and has a mixed population and complex socio-economic characteristics and issues. Furthermore, housing conditions and tenancy issues differ from the indigenous residential areas to the migrant-dominated areas as well as between low-income residential areas and those of middle- and high-income residential areas. Therefore residential areas were used as the basic unit for sampling in the study.

An existing report on the Demographic Studies and Projections for the Greater Accra Metropolitan Area by the Ministry of Local Government and Rural Development and the Town and Country Planning Department (1990) contains data on the socio-economic characteristics of the different residential areas in GAMA. The report categorized all the residential areas in GAMA into five ecological zones, namely, low-class, medium-class, high-class, fringe development and rural residential areas (see Table 7.1).

Table 7.1: Classification of Ecological Urban/Residential Areas in the Greater Accra Metropolitan Area and the Ga District

| A. Low-class residential areas | Neighbourhoods |
| A1. Core Ga residential areas | Chorkor, James Town, South Labadi, Adedenkpo, Old Dansoman, Old Teshie, Teshie, Mamprobi, Lahadi, Korle Dudor, Osu Christianburg, Accra Central, Korle Gonno, Nungua |
| A1.2. Old migrant residential areas | Accra New Town, Sabon Zongo, Nima, Maamobi, Tudu, Sukura |
| A2. Other low-class residential areas | Bubiashie, Laterbiokorshie, Alajo, New Mamprobi, Darkuman, Abeka, Achimota, Avenor, Odorkor, North Industrial, South Industrial |
| B. Medium-class residential areas | Kaneshie, South Odorkor, New Dansoman, Teshie-Nungua Estates, Tesano, Ringway Estate, Burma Camp, Teshie Camp, Legon, Adabraka, Asylum Down, North Kaneshie |
| C. High-class residential areas | Airport Residential Area, Kpehe, North Labone, Ridge, West Ridge, Cantonments |
| D. Fringe developments: | |
| a: Planned developments | Dzorwulu, East Legon, McCarthy Hill, New Achimota |
| b: Partly unplanned developments | Madina, Mallam, Gbawe |
| E. Rural residential areas | Small settlement nuclei within Ga District in the fringes, such as Ofankor, Old Ashaley Botwe, Pantang, Old Dome, Pokuase, Bortianor, Amasaman, Wiija, etc. |

Source: Demographic Studies and Projections of Greater Accra Metropolitan Area, 1990.
This classification scheme was considered in the selection of residential areas. However, for the purpose of the study, the residential areas were categorized into three ecological zones, namely: low-class residential areas, which were subdivided into indigenous and migrant-dominated residential areas; middle-class; and high-class residential areas, as shown in Table 7.2.

Table 7.2: Modified Classification of Residential Areas in the Greater Accra Metropolitan Area and Ga District

<table>
<thead>
<tr>
<th>Classification of Residential Areas</th>
<th>Neighbourhoods</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Low-class residential areas</td>
<td></td>
</tr>
<tr>
<td>A1. Indigenous-dominated residential areas</td>
<td>Chorkor, James Town, South Labadi, Adedenkpo, Old Teshie, Sukura, Teshie, Mamprobi, Labadi, Korle Dudor, Osu Christianburg, Accra Central, Korle Gonno, Nungua, Mamponse</td>
</tr>
<tr>
<td>B. Middle-class residential areas</td>
<td>Kaneshie, South Odorkor, Teshie-Nungua Estates, Asylum Down, Adabraka, North Kaneshie, Ringway Estate, Dansoman Estates, Tantra Hill</td>
</tr>
<tr>
<td>C. High-class residential areas</td>
<td></td>
</tr>
</tbody>
</table>


It is from the classification in Table 7.2 that 20 per cent of the residential areas were selected for the study. For a scientific and unbiased sampling of residential areas, the population figures from the 1984 and 2000 census reports were used to determine the percentage change in population in each residential area between the two census years. This formed the basis for the selection of residential areas for field data collection. The assumption here was that population growth has direct bearings on supply and demand for housing as well as on housing cost and tenure types.

One residential area was selected from each of the indigenous, middle- and high-class residential areas. In view of the focus of the study, four residential areas were selected from the low-income migrant-dominated residential areas. This discrimination was based on the assumptions that most households in the indigenous residential areas were likely to enjoy rent-free accommodation and that most households from the middle- and high-class areas were likely to be owner-occupiers.

The main criteria for the final selection were: percentage population change in residential areas between 1984 and 2000; and spatial or geographical representation. Residential areas that recorded the highest, average or lowest changes...
in population were variously selected for a deeper insight into the changes that had occurred. Using the above criteria, therefore, the following residential areas were selected for the study: Teshie for indigenous residential areas; Abeka, Accra New Town, Awoshie and Dome for migrant-dominated residential areas; and Adabraka and McCarthy Hill for middle- and high-class residential areas, respectively, as indicated in Table 7.3 (see also Fig. 1.2 in Chapter 1).

### Table 7.3: Selected Residential Areas for Field Survey

<table>
<thead>
<tr>
<th>Residential category</th>
<th>Areas selected for study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indigenous low-class residential areas</td>
<td>Teshie</td>
</tr>
<tr>
<td>Migrant low-class residential areas</td>
<td>Abeka, Accra New Town, Awoshie, Dome</td>
</tr>
<tr>
<td>Middle-class residential areas</td>
<td>Adabraka</td>
</tr>
<tr>
<td>High-class residential areas</td>
<td>McCarthy Hill</td>
</tr>
</tbody>
</table>


In addition, 25 households occupying uncompleted buildings at New Weija, in the Ga District were randomly selected for interview. This was meant to find out why people preferred to live in uncompleted structures, which had no facilities and in many instances were not connected to electricity. Again, the process was meant to ascertain the tenancy status of the occupants and to discover whether they were new city entrants. Also, several interactions and discussions were made with officials of the Rent Control Department, who gave some insights into the major complaints often lodged by landlords as well as tenants. Below is a brief description of the sampled residential areas.

**Teshie:** This is an indigenous low-income residential area. It is an unplanned area and most residents had rent-free accommodation. It had a population of 10,169 in 1984 but this increased to 56,949 by 2000, being the highest increase in residential density among the indigenous Ga residential areas. These made it unique for study among the core Ga residential areas.

**Abeka:** An old migrant-dominated residential area in the Accra Metropolitan Assembly area with a population of 24,903 in 1984 but which increased to 52,302 in 2000. Comparatively, Abeka is centrally located and characterized by intense commercial activities.

**Accra New Town:** This is one of the oldest low-income migrant residential areas in the Accra Metropolitan Assembly area. It was formerly known as Lagos Town. Most of the compounds here were unplanned compound houses set closely together. Its population of 40,935 in 1984 had increased to 45,130 by 2000; this was the least in terms of population change among the old migrant-dominated residential areas, making it an interesting comparison.

**Awoshie:** This is a newly developing low-income residential area in the Ga District. Most houses here are of the compound type. In 1984, it had a population of only a little over 1,000 but recorded 19,890 residents in 2000. With the biggest increase in population among the newly developing low-income residential areas, Awoshie was a striking example for study in this category.
Dome: A newly developing low-income migrant-dominated residential area in the Ga District, located about 18 km from the centre of Accra. Its population in 1984 was 1954 but this increased to 29,618 in 2000. This area recorded the second highest change in population among the newly developing low-income residential areas. Most houses here are unplanned compound types set closely together with many uncompleted buildings. It is very remote from the centre of Accra. It also portrayed a blend of both rural and urban lifestyle and activities.

Adabraka: This is a medium-class residential area very close to the city centre with a population of 28,108 in 2000 from 25,425 in 1984. It experienced the lowest population change among the middle-class residential areas in the metropolitan area. It is a planned area with well-developed streets and drains, and the location for many offices, restaurants, print shops and automobiles. Houses here are mainly single-family detached and multifamily-storeyed type with the ground floors mostly serving commercial purposes. Residents here are typically well-educated, middle-class public servants and business executives.

McCarthy Hill: This is a high-class residential area located in the Ga District. All houses here are of a self-contained, single-family detached type. It was a well-planned area with a good layout of streets and drains. It had a population of 630 in 1984, which increased to 1,049 in 2000. It experienced the highest level of population change among the high-class residential areas. It also represented residential areas on the western corridor. Most residents here are typically well-educated, high-class public servants and top business executives.

Structured and unstructured questionnaires constituted the main tools for data collection. In addition, key in-depth interviews were conducted for case histories of selected tenants and landlords for detailed information on housing supply and acquisition processes, the dynamics of tenancy, socio-economic mobility, mobility patterns, coping mechanisms adopted by housing producers and consumers, the effectiveness of these mechanisms, and the policy environment and its impacts on low-income households. Also, several informal discussions were held with a sample of tenants and landlords who appeared at the Rent Control Department for arbitration, and a number of members of staff of the Rent Control Department, State Housing Company and the Ministry of Works and Housing. The household survey covered 467 households, representing one per cent of the 46,568 households in the seven residential areas covered in the study.

A systematic sampling method was used in selecting houses from the planned middle- and high-income residential areas, using households as the unit of sampling for interview. In the unplanned low-income residential areas, however, a cluster sampling technique was used. With streets as the basis, each residential area was clustered into blocks for sampling. In each selected house, one household was interviewed. However, in the low-income residential areas where several compounds contained many households, two households were interviewed per compound in such cases. The head of each selected household constituted the unit of data collection.
In the absence of the head, however, the most senior member, usually the spouse, was interviewed. Such cases occurred in all the residential areas.

The next section examines the main findings of the study.

**Tenancy Characteristics, Housing Acquisition and Housing Conditions**

Over 50 per cent of all respondents from each of the different areas (low-, middle- and high-income areas) were 50 and over years of age. At least a third of household heads interviewed from the low-income areas had had no formal education. Comparatively, household heads from the outlying or newly developing residential areas had better levels of education than those from the old migrant and the core Ga areas. Almost 89 per cent of respondents covered in the low-income areas were either petty traders (61%) or artisans (28%), whereas 70 and 80 per cent of respondents in middle- and upper-income areas, respectively, were in managerial positions or were consultants. These were well-paid jobs, compared with respondents from the low-income areas, who were engaged in a highly differentiated range of small-scale and micro-enterprises in the informal economy.

About 50 per cent of respondents with low levels or no formal education and no permanent jobs earned below half a million cedis (about $US 59) a month. On the other hand, 60 per cent each of the respondents from the middle- and high-income areas and who had better levels of educational attainment and well-paid jobs earned two million cedis and above each month. Households in low-income areas, on average, had larger household sizes (60% had 6 persons and above), than households in the middle-income (85% of those covered in the survey had 1 to 5 persons per household). All households covered in the high-income areas contained a maximum of five persons each.

Majority of respondents (over 70%) were married. However, 13 per cent of respondents from the low-income areas were single. But there were also widows and divorcees (18%) in the old migrant areas. About 79 per cent of the respondents in low-income areas were in compound houses. Another 3 per cent lived in kitchens and bathrooms in compound houses, which had been converted into sleeping rooms. Some 5 per cent of respondents in low-income areas lived in ‘outhouses’. These houses were physically detached from the main houses of which they formed a part but shared common facilities with occupants in the main house. The occupants of these rooms were mainly tenants who partly or fully financed the construction of the units they occupied. On the other hand, at least 85 per cent of respondents covered in the middle- and high-income areas were in single-family detached and semi-detached houses; 15 per cent of respondents in middle-income areas were in flats.

Low-income households occupied fewer rooms relative to their sizes than those from middle- and higher-income areas as shown in Tables 7.4 and 7.5. At least 22 per cent of tenant households from the low-income areas occupied single rooms, as shown in Table 7.4.
Table 7.4: Number of Rooms Occupied by Respondents in GAMA (percentages)

<table>
<thead>
<tr>
<th>Rooms/Area</th>
<th>Low-income</th>
<th>Middle-income</th>
<th>High-income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single room</td>
<td>22.3</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Chamber and hall</td>
<td>75.4</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>3 or 4 rooms</td>
<td>2.3</td>
<td>12.5</td>
<td>0.0</td>
</tr>
<tr>
<td>5 or more rooms</td>
<td>0.0</td>
<td>87.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Sample size</td>
<td>350</td>
<td>40</td>
<td>10</td>
</tr>
</tbody>
</table>


Only about 2 per cent of low-income tenant households occupied three or four rooms, while the majority, about 75 per cent, lived in chamber and hall rooms, an indication of high room occupancy rates in these areas. On the contrary, all the households interviewed from the high-income areas occupied five or more rooms.

Table 7.5: Number of Rooms Occupied by Respondents in Low-income Areas (percentages)

<table>
<thead>
<tr>
<th>Number/Area</th>
<th>Core Ga</th>
<th>Old migrant</th>
<th>Outlying</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single room</td>
<td>22.0</td>
<td>22.2</td>
<td>22.5</td>
</tr>
<tr>
<td>Chamber and hall</td>
<td>74.0</td>
<td>74.5</td>
<td>75.8</td>
</tr>
<tr>
<td>3 or 4 rooms</td>
<td>4.0</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Sample size</td>
<td>50</td>
<td>180</td>
<td>120</td>
</tr>
</tbody>
</table>


Generally, chamber and hall as well as single-room occupation was common in all the low-income areas, giving rise to high room occupancy rates as indicated in Table 7.5. However, comparatively more households from the core Ga areas occupied three or four rooms than those from the migrant areas. These were respondents who were owner-occupiers or had rent-free accommodation. Generally, room occupancy rates in all low-income areas were higher than the national average of 2.5 persons per room (GSS 1995). However, the situation was more severe in the core Ga and old migrant areas where the ratios were seven and six persons per room, respectively.

Housing acquisition in Accra still remained a herculean task for most low-income households. 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 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. The major problem, however, remained the inability of prospective tenants to raise enough funds to pay rental advances. In the old migrant areas, the situation had condemned many
households to occupying fewer, congested and sub-standard housing. However, the informal or traditional method of housing acquisition through self-search or using relatives and friends was still widely used among low-income households.

The use of estate agents in securing accommodation was more prevalent among respondents from the outlying areas than those from the old migrant and the core Ga areas. This may be attributed to the fact that only a few vacancies existed in these areas. Also tenants did not often change residence or accommodation, and many tenants here had started renting before the institution of economic reforms.

In the low-income areas, there was multiplicity of uses of housing, mainly in the form of sleeping accommodation and house-based economic activities from which the residents derived their livelihoods. These house-based activities included petty trading, repair works, services or manufacturing of wooden or metal products by both sexes. House-based petty trading involved items such as foodstuffs, provisions, charcoal, cooked food, iced water, fish, stationery, etc. House-based petty trading and manufacturing activities such as carpentry, block making and metal working were popular in all low-income areas but more pronounced in the outlying areas, perhaps owing to their remote location from the city centre. Repair work included radios, watches, shoes and clothes, which were more dominant in the old migrant areas. House-based services included hairdressing, sewing, communication and barbering, which were also dominant in the old migrant areas. These house-based activities had virtually become the major activities or occupations of many residents without which life would be more difficult for low-income households. It can thus be said that it is not only cost, but also the opportunity that existed for residents to be engaged in these house-based activities, that attracted many people to the low-income areas. These opportunities enabled households with minimum income to adapt to the dictates of the urban economy. It can be concluded that housing, its acquisition processes and uses, has crucial impacts on the lives of low-income households in myriad ways far beyond mere shelter. However, the lack of space as well as poor and dirty environments, blocked gutters and bad odours in low-income areas could be attributed to most of these house-based economic activities. Though people made economic gains from house-based activities, the high and unhealthy competition created often resulted in rivalry, jealousy, quarrels and other social vices among the people. House-based activities were virtually non-existent in the middle- and high-income residential areas in particular.

The conditions of the house, whether owned, rented or shared and its environment, are vital and important for the health and well-being of the occupants. Socially, the house symbolizes the social and economic status of the occupants in society. About 92 per cent of compounds in which interviews were held in the old migrant and core Ga areas contained over ten households per compound. This situation may partly explain the cultural and moral decadence, indiscipline and a host of social aberrations that were reported in the old migrant areas during the survey. The situation created conditions for noise-making, quarrels, coupled with frequent fights,
insults and gossiping as well as ethnic, political and religious intolerance. In terms of housing facilities such as kitchen, toilet, bathroom and water were in adequate supply. More households from the core Ga (78%) and old migrant areas (85%) had access to pipe-borne water than those from the outlying areas (68%). Most of the outlying areas relied on boreholes and hand-dug wells, which were common in many homes here.

More households in the core Ga areas had access to a kitchen than their counterparts from the migrant areas. This is attributable to the fact that most respondents here had rent-free accommodation or were owner-occupiers. In the old migrant and the outlying areas, only 15 and 45 per cent of respondents, respectively, had access to a kitchen. Even these were tenants who had converted their porches for use as kitchens. The majority did their cooking in front of their rooms or in the open space. Where there were kitchens, they were exclusively used by the landlords.

More households from the outlying areas (67%) had access to toilet facilities in their homes than those from the old migrant (44%) and the core Ga areas (56%). However, the survey revealed that most of these toilet facilities were exclusively used by the landlords. Consequently, the majority of respondents patronized public toilets. About 43 per cent of low-income households did not have access to toilet facilities in their homes. Also, in about 33 per cent of households from the old migrant and core Ga areas, the existing pan latrine toilets had been abandoned owing to difficulties encountered in emptying them. Only 3 per cent of households at Awoshie used water closet toilets.

An overwhelming proportion of the compound houses in all low-income areas (old migrant 87%, core Ga 74% and outlying areas 61%) had only one bath. The corresponding pressure on facilities had compelled most residents, especially the youth in Accra New Town, to use public baths. Dumping of refuse seems to be the main method of garbage disposal in all the low-income areas, though 30 per cent each of the households covered in the old migrant areas as well as in the core Ga areas said that their garbage was collected. Around 80 per cent of the households in the fringe or in the outlying areas dumped their garbage in the open or on undeveloped plots.

Tenancy Characteristics and Tenancy Dynamics

Six main types of tenancies emerged from the study, namely, owner-occupiers, landlords, tenants, sharers, perchers and rent-free occupiers. The last three were mostly relatives, friends, employees, apprentices or house helps of the main tenants, landlords or owners. Rent-free occupiers were mainly found in the core Ga areas; they occupied separate rooms but did not pay rent for them. While all these types of tenancies occurred in the low-income areas, only the first three and first two occurred in the middle- and high-income residential areas, respectively, as depicted in Table 7.6.
Table 7.6: Tenancy Types Among Respondents in Accra (percentages)

<table>
<thead>
<tr>
<th>Tenancy/Area</th>
<th>Low-income</th>
<th>Middle-income</th>
<th>High-income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>7.0</td>
<td>40.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Tenants</td>
<td>71.6</td>
<td>55.0</td>
<td>40.0</td>
</tr>
<tr>
<td>Sharers</td>
<td>11.4</td>
<td>5.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Rent-free</td>
<td>10.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Sample size</td>
<td>350</td>
<td>40</td>
<td>10</td>
</tr>
</tbody>
</table>


At least 11 per cent and 10 per cent of respondents from the low-income areas shared or had rent-free accommodation, respectively. Only 5 per cent of the respondents from the middle-income areas were sharers. In all low-income areas, however, all the types of tenancies mentioned above were present, as illustrated in Table 7.7.

Table 7.7: Tenancy Types in Low-income Areas (Percentages)

<table>
<thead>
<tr>
<th>Tenancy/Area</th>
<th>Core Ga</th>
<th>Old migrant</th>
<th>Outlying</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>19.1</td>
<td>10.0</td>
<td>9.1</td>
</tr>
<tr>
<td>Tenants</td>
<td>21.0</td>
<td>65.0</td>
<td>65.2</td>
</tr>
<tr>
<td>Rent-free</td>
<td>51.8</td>
<td>15.0</td>
<td>9.8</td>
</tr>
<tr>
<td>Sharers/perchers</td>
<td>8.1</td>
<td>10.0</td>
<td>15.9</td>
</tr>
<tr>
<td>Sample size</td>
<td>55</td>
<td>200</td>
<td>132</td>
</tr>
</tbody>
</table>


In the core Ga areas, about 52 per cent of respondents had rent-free accommodation. It therefore remains true that in the core Ga areas only few residents, usually the non-Gas, rented accommodation. Accommodation sharers or perchers were common in all the low-income areas but were dominant in the outlying areas, where nearly 16 per cent of respondents were perchers or sharers.

The results of the study have shown that the key factors underlying housing choice for both a residential area and the number of rooms occupied by low-income households in GAMA, before the introduction of economic reform in Ghana, largely depended on accessibility to areas of economic activity and potential employment, proximity to workplaces, availability of housing facilities and the presence of relatives. Before the economic reforms, the availability of housing facilities and the presence of one’s relatives constituted the main factors that prospective tenants considered in making housing or residential choices in low-income households. Rent levels were not a major determinant in the choice of residential areas or the number of rooms occupied by low-income households. This was the case with respect to responses by low-income households in all the areas covered in the study. A number of factors accounted for this situation.

Firstly, the population of Accra at that time was relatively low, and there was not much pressure on housing. This view was shared by the few educated people among the respondents and about 56 per cent of respondents from the old migrant residential
areas. Secondly, the few civil servants, in particular, and the majority of those who rented rooms before the economic reforms and who formed about 45 per cent of respondents, maintained that the government at that time provided low-cost housing for its employees, hence there was virtually no pressure on housing. Thirdly, nearly 86 per cent of respondents from the old migrant residential areas claimed that because rent was controlled and paid monthly, it was very affordable to all who needed accommodation. Fourthly, nearly 96 per cent of respondents who earned above one million cedis a month claimed that the cost of living at that time was comparatively low, so they could afford to pay for their housing. About 70 per cent of respondents from the old migrant areas added that because the housing market was not completely monetized, as it were, landlords were not so demanding on tenants for rents.

Since the late 1980s and early 1990s, however, tenants had encountered difficulties in securing housing accommodation, following the relaxation of rent control measures. Rental units have, therefore, become costly and generally in short supply. The respondents attributed this to the withdrawal of government from the production of low-cost housing for its workers, which meant that government workers must seek and compete for accommodation on the open market with those in the informal sector. This was the view of the few civil servants and those with secondary education among the respondents as well as about 76 per cent of respondents from the old migrant areas.

Then, those who rented rooms before the economic reforms, who formed about 45 per cent of the respondents and particularly those with modest incomes, indicated that increased migration to Accra had put pressure on facilities, including housing. Further, educational reforms, which coincided with the economic reforms, had also contributed to the housing problem. The respondents claimed that the reforms in education did not favour the rural areas. Consequently, parents who used to educate their wards in the rural areas had reverted to educating them in the city. Parents, therefore, needed to rent more rooms or share the limited space with their children, leading to increased room occupancy rates. Fourthly, respondents with secondary education, and especially the youth who constituted about 68 per cent of respondents from the outlying areas, attributed the situation to the high and increasing rate of urbanization, resulting in a relative shortage of affordable housing in the city. Finally, about 65 per cent of respondents also attributed the situation to the sharp increase and proliferation of private informal activities, such as petty trading and especially the popularity that apprenticeship in dress-making and hairdressing had gained in the city from the late 1980s. They claimed that this situation brought many young people from the hinterlands to the city.

After the introduction of economic reforms, rent levels, which were the least significant factor in making residential or housing choices before 1983, had become the most significant factor among low-income tenants. Availability of housing facilities and neighbourhood conditions were no longer major factors in residential choices as they had been before the introduction of the economic reform programme in 1983. In the outlying and core Ga areas, however, the presence of relatives as a factor in choosing a residential area still ranked high. From a gender perspective, both male
and female heads of households identified rent levels as the most important factor in housing or residential choices. However, while females ranked the availability of housing facilities second, their male counterparts ranked living close to their job places second. Again, the nature and conditions of the neighbourhood as a factor in choosing residential areas was no longer popular among low-income households.

Respondents from the core Ga areas and the fringe or outlying areas had to contend with payment of rent in advance while respondents in the old migrant areas were always confronted with annual rent increases and frequent evictions or threats from their landlords. The result was that most households that could not bear these had to seek alternative accommodation in uncompleted houses as caretakers in the newly developing areas.

Before economic reform and during the period of rent control, households could manage with the payment of rent, as rental levels were low. A single room and a chamber and a hall attracted two and three cedis (1.5 cedis to $US 1 at that time), respectively, in the core Ga and old migrant areas. Respondents also said that, at that time, rent levels matched the quality of the dwelling in terms of room size, available facilities as well as the type of building materials used under the rent control regime. There was virtually no renting in the newly developing or outlying areas around the city of Accra during this period.

Following the relaxation of rent control measures, rents increased sharply in the core Ga and old migrant areas. Consequently, by the early 1990s, renting had become popular in the outlying areas, with an average monthly rent of 750 cedis for a single room and 1200 cedis for chamber and hall rooms following shortages and continuous deterioration of accommodation in the old migrant and core Ga areas. As housing conditions and dwelling structures became better in the outlying areas, they became more attractive to prospective tenants, and consequently, the wide gaps in rent levels between the latter and the old migrant areas narrowed. Since about 2000, rental levels in many residential areas in the outlying areas have exceeded rents in most parts of the old migrant and core Ga areas. This period had witnessed an overwhelming rise in rent in the low-income areas. A comparison of Tables 7.8 and 7.9 brings this out clearly.

Table 7.8: Rent Levels in Low-income Areas in the Early 1990s ('000 cedis)

<table>
<thead>
<tr>
<th>Room type/Areas</th>
<th>Core Ga</th>
<th>Old migrant</th>
<th>Outlying</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single room</td>
<td>20–25</td>
<td>25–30</td>
<td>20–25</td>
</tr>
<tr>
<td>Chamber and hall</td>
<td>30–40</td>
<td>40–50</td>
<td>25–35</td>
</tr>
</tbody>
</table>


Table 7.9: Rent Levels in Low-income Areas in the 2000s ('000 cedis)

<table>
<thead>
<tr>
<th>Room type/Areas</th>
<th>Core Ga</th>
<th>Old migrant</th>
<th>Outlying</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single room</td>
<td>40–50</td>
<td>40–60</td>
<td>40–70</td>
</tr>
<tr>
<td>Chamber and hall</td>
<td>70–90</td>
<td>80–100</td>
<td>80–120</td>
</tr>
</tbody>
</table>

Tables 7.8 and 7.9 depict the variations in rent levels among low-income residential areas and increases in rent in the 1990s, with emphasis on how rent differentials among the various residential areas had narrowed. In virtually all the low-income areas, especially in the outlying areas, rent levels had almost doubled in recent times. This was attributed to the annual and frequent increases in prices of petroleum products as announced in January 2003 by the government, which landlords claimed affected all sectors of the economy; hence the adjustment of rents to keep pace with the national economic situation. The specific reasons assigned to the virtual elimination of rent differentials among the various low-income residential areas included the fact that most dwellings in the old migrant areas appeared more unsound and dilapidated than those in the outlying areas, most of which had been recently built and were therefore preferred. Again, the high residential densities in the old migrant areas, coupled with congestion and deteriorating environments, pushed the youth away from these areas and into the relatively better conditions in the outlying areas. Also, compounds in the outlying areas had more and better housing facilities than those in the core Ga and old migrant areas.

Within residential areas, rental levels varied with the quality of dwelling in terms of construction materials used, availability of housing facilities, neighbourhood environment as well as distance from roads, streets or commercial activities. Consequently, areas with commercial activities attracted higher rents than those remote from the streets. However, new dwellings with good and adequate facilities and good neighbourhood conditions also attracted high rents regardless of their location.

Before the economic reforms, renting of single rooms was mainly associated with the youth, singles and couples with no children. Therefore, people graduated from single rooms to occupying chamber and hall rooms as their social and economic status progressed. However, after the reforms and from the late 1990s, renting of single rooms had become more popular among low-income households, including couples with children. A respondent remarked, ‘it is only when we get two or more vacant rooms at the same cost that we consider other factors. So irrespective of our family sizes, the neighbourhood conditions and whether or not there are facilities, we take what we can afford or pay for; my brother, it is not easy. We are suffering.’ However, there were thousands of adults, sometimes with their spouses or partners, who were either unable to afford any of these forms of accommodation owing to financial difficulties or because they did not have relatives in the city with whom they could share accommodation. Such people often occupied and spent the night in wooden structures at their work or trading places, at lorry stations or in kiosks.

Another notable change in the acquisition of rental units by low-income households was the use of private estate housing agents. Before the emergence of these agents, searching for accommodation was mainly done through the traditional method of self-search or through acquaintances, which involved no cost. The estate housing agents’ activities evolved from these voluntary services that individuals provided to prospective tenants in search for accommodation and who were only
given voluntary stipends or the proverbial ‘thank you’ for their services. Increased urbanization, however, made this traditional method untenable and inappropriate. Estate agents conducted all the preliminary investigation on vacant rooms or plots to let or for sale from the property owners. They advertised or communicated the information to the general public, and prospective tenants in particular, of where vacant rooms existed on noticeboards placed at vantage points and they escorted or directed interested individuals to their preferred choice for inspection and for possible renting. Thus, they linked tenants to the landlords and assisted both landlords and tenants to prepare and sign contract agreements and usually served as witnesses or as arbiters in lease contracts. Some landlords were reluctant to let rooms to people they did not know even though they had vacancies. This situation had created an artificial housing shortage in the city, which frustrated many prospective tenants. Consequently, people who were in dire need of accommodation were compelled to work through others who were familiar with the landlord before they could secure a room.

Currently, estate housing agents have spread their activities into almost all low-income areas, especially in the outlying areas. Both landlords and tenants admitted the usefulness of the agents. They claimed that the agents made information on vacant rooms available, thereby reducing the length of time and the stress that prospective tenants had experienced in the past. Again, they provided useful services to new city entrants and a big relief to the business community and those in full-time employment who might not have time to search for accommodation by themselves. Furthermore, landlords no longer wandered about looking for renters, as the agents provided them with ready markets. However, the huge commission charged by these agents (usually 10% of the rental advance paid to the landlord), had compelled over 60 per cent of tenants in the low-income areas to resort to traditional methods in their search for accommodation. Only 39 per cent of respondents from the outlying areas had used agents in securing their present accommodation. Only 39 per cent of respondents from the core Ga and the old migrant areas had secured their current accommodation through the traditional method of self-search or through acquaintances.

The survey revealed that the inclusion of agents in the rental housing market had in turn introduced written contract agreements into the landlord-tenant relationship, especially in the outlying areas. In the 1980s, over 75 per cent of tenants in the low-income areas had had verbal agreements with their landlords. But this situation changed in the 1990s, when about 58 per cent and 75 per cent of respondents in the old migrant and outlying areas, respectively, had written contract agreements with their landlords. Only 44 per cent of tenants in the core Ga area had this arrangement. Both landlords and tenants who had written contract agreements claimed that it had brought some regularity and security into the landlord-tenant relationship. Respondents who still had verbal agreements were those who had been in residence for over fifteen years and had had long interactions with their landlords, particularly in the old migrant and core Ga areas. Asked why they still accepted verbal agreements, the general response was ‘we trust one another, the landlord is
good, we are all Ghanaians or we are all one’. The contract documents were prepared by the landlord and signed by the landlord and the tenant, with two witnesses and sometimes the agent involved. The document usually covered information on rental levels, contract duration, amount paid, terms and conditions on maintenance, among other heads.

**Landlord-tenant Relationships**

The landlord-tenant relationship is a highly important issue with regard to the security and stability within the rental housing market. Some earlier writers on this issue appeared to have taken polarized views or stands. For instance, Konadu-Agyemang (2001) sought to argue in his housing studies in Accra that landlords exploited the relationship at the expense of tenants, while Tipple and Willis (1990) postulated that rents in Kumasi were low, relative to construction costs, indicating that renters had gained at the expense of landlords. Analysis of the data and other information gathered from the present survey rather indicated that the picture was more complex than either of these views suggested. The discussions here, therefore, have sought to broadly address the financial, legal and the social dimensions of the landlord-tenant relationship in the metropolitan area and identify the changes that had occurred since 1983.

Key issues that emerged under the financial dimension of the relationships included: firstly, a change in the mode of rental payment from monthly to advance payments; secondly, rents not being negotiated but mainly fixed by landlords, with arbitrary and frequent rent increases; and thirdly, the bitter, painful and harassing experiences and conditions meted out to tenants who were unable to pay rentals or advance rentals promptly.

It needs to be stressed, however, that advance rentals were paid only at the first contract; and in subsequent contracts, rents were paid monthly. Only 29 per cent of tenant households, mainly from the old migrant areas, said they still paid advance rentals after each contract. Asked what happened to a tenant who was unable to pay rents promptly, only 18 per cent of the landlords said the tenant must be evicted. However, 60 per cent of landlords from the outlying areas said they would allow a grace period of three to six months, provided there were genuine reasons, after which the tenant would be evicted.

The second dimension was the legal dimension. Respondents mentioned the introduction of written contract agreements as a major positive step, which, they claimed, had brought some regularity and security into the relationship. However, if the huge daily attendance at the proceedings of the Rent Control Department is used as a yardstick, then one could suggest that both parties, especially the landlords, did not adequately recognize the written documents as they tried to induce tenants to quit their rooms through harassment, after extracting huge sums of money from them.

The third dimension was the social dimension. In the past, prospective tenants rented accommodation only from people with whom they had prior relations, while landlords also let rooms along similar lines. This situation had, however, given way to
The Mobile City of Accra

one where people rented rooms only in areas they could afford. Only 7 per cent of tenants said they still considered social or prior relations before renting accommodation. Accordingly, they did so to avoid certain ethnic and religious groups they considered being troublesome, quarrelsome and noisy. About 15 per cent of landlords indicated that they had ever rejected prospective tenants of certain ethnic or religious origin which they considered to be noise-making and quarrelsome. Similarly, they did so to avoid members of certain ethnic groups which they claimed would bring many family members to the house, and thereby put pressure on its facilities.

While landlords complained of truant tenants, the latter spoke of landlords who tried to induce tenants to quit their rooms through harassment, demanding huge advance rentals and arbitrary rent increases. Such relationships had been confrontational, while other tenants enjoyed good relations with their landlords. Despite the fact that most tenants expressed gross dissatisfaction with their accommodation, the majority indicated their readiness to renew their contracts. Generally, tenants (59%) from the old migrant areas described the landlord-tenant relationship as exploitative, stressing that landlords extracted huge sums of money at the expense of tenants. Many tenants from the outlying areas, however, described it as cordial (51%). The landlord-tenant relationships for low-income households in Accra could neither be described as wholly exploitative nor as wholly cordial. It varied from one relationship to another and from one residential area to another, depending largely on the conduct of tenants and their households as well as the level of interaction with the landlord and the socio-economic circumstances of the latter. The relationship was, however, more cordial in situations where tenants partly or fully financed the construction or completion of the units they occupied or provided facilities for.

Coping Mechanisms of Landlords and Tenants in the Rental Market

One of the effects of the liberalized market policy that the country adopted in the 1980s was that individuals and households had to devise coping mechanisms for their changed economic circumstances. In the case of the housing market, landlords have resorted to strategies to extract maximum benefits from tenants, while tenant households in low-income areas have faced a disadvantageous position in the landlord-tenant relationship.

What, then, are these coping strategies and how effective are they in relation to housing supply and accessibility to rental housing? The results of our survey showed that landlords in the low-income areas adopted four strategies in order to increase the size of their rental units and hence maximize their earnings. These included charging the economic value of their rental properties through frequent and/or annual rent increases – usually as soon as the national budget was read in parliament or the government announced any increases in the prices of petroleum products or whenever the city authority (AMA) increased property rates. This approach was more popular among landlords from the old migrant and the core Ga areas where most landlords took monthly rents. Also, landlords took rental advances. This was more popular among landlords in the outlying areas, with the minimum period being two years.
The second major strategy involved business-minded landlords with properties located along roads and streets converting sleeping rooms to long leases for commercial purposes. This strategy was more frequently practised by landlords from the old migrant and the core Ga areas where over 70 per cent had at one time or another converted at least one property to serve a commercial purpose. Although this approach did not increase stock or supply, it enabled landlords to accumulate enough funds through ‘goodwill’ monies paid to them by tenants who secured such accommodation this way. Also, the lease covered longer periods, and under such leases, tenants were responsible for all major maintenance work to the properties they rented.

The third method was pre-financing or co-financing of the building of houses by prospective tenants. Cash-strapped landlords, mainly from the outlying areas, increased their housing stock by permitting prospective tenants to pre-finance the construction or completion of the units or to extend essential services to the houses. In this arrangement, the landlord might initiate the building project but complete it with support from the prospective tenant, or the tenant might finance the entire construction of the units or the provision of basic facilities in the house. The arrangement was that the total amount spent by the tenant would be spread over a period of time within which the tenant paid no rent to the landlord until the amount spent was exhausted. Rent levels in such arrangements were usually lower than the prevailing market rates.

The fourth strategy involved the reduction in the number of rooms occupied by the landlords’ households in order to increase the number of rooms they could rent. Financially handicapped landlords, especially those from the old migrant and core Ga areas, had cut down the number of rooms they occupied. Consequently, room occupancy rates were higher among landlords than most tenant households interviewed in these areas.

Low-income tenant households had adopted various measures to cope with the emerging dynamics in the rental housing market, largely in attempts to minimize costs, reduce insecurity and avoid the tyranny of advance rentals. One measure was the long and continuous occupation of the same rental accommodation. Tenants who managed to secure accommodation ensured that they remained in that accommodation until landlords evicted them. Generally, tenants from the old migrant and core Ga areas tended to stay in the same houses for longer periods than those from the outlying areas. However, in all the areas covered in the study over 75 per cent of the tenant households had lived in their accommodation for over ten years. At least 50 per cent of respondents from the core Ga and old migrant areas had been in their current residence for over twenty years. In the old migrant areas, about 22 per cent of respondents had been in residence for more than thirty years. Thus, low-income tenants chose to live in inadequate or substandard accommodation for long periods, not because they were satisfied with their accommodation, but to reduce or avoid the tyranny of exorbitant rents or paying advance rentals elsewhere. It was only in the outlying areas that a quarter of tenants expressed satisfaction with their accommodation. These tended to have smaller households, and were mainly tenants who partly or fully financed the construction of the units they occupied. In spite of
this, over 80 per cent of respondents from the low-income areas expressed a desire to renew their contracts. This was clear evidence and a manifestation of the difficulties low-income households had to face in addressing their housing needs in Accra.

Only insignificant proportions – 12, 18 and 16 per cent of respondents from the core Ga, old migrant and outlying areas, respectively – indicated that they would not renew their contracts as a result of problems they had had with their landlords. Those who desired to renew their contracts gave three main reasons. Firstly, nearly 70 per cent of respondents from the old migrant areas said they could not afford to raise enough funds to pay new advance rentals. Secondly, about 60 per cent, mainly from the outlying areas, said they would not move because of their children’s education; and finally, about 45 per cent said they had established good relationships in their areas, which provided them some insurance and security and therefore they could not afford to break these ties. It can thus be said that tenant households tended to remain in their accommodation for longer periods in the old migrant and core Ga areas to avoid paying new rental advances elsewhere.

Another strategy adopted by low-income households was that of shared accommodation. This provided tenants a means to put their limited resources together and, thus, access accommodation in GAMA. In a sense, therefore, many households opted to congregate in this way so as to cut down expenses not only on accommodation but also on food and other household spending. This strategy was common in all low-income areas, but was more dominant in the outlying areas where a sizable proportion of household heads were single and young.

The third method was pre-financing or co-financing of projects. This strategy was more practised by tenants in the outlying areas, where nearly 65 per cent of tenants fully or partly financed the construction of the units they occupied and in many cases financed the provision of facilities in their houses. Here, prospective tenants either provided funds for the completion or for the entire construction of their units or tenants teamed up with landlords to provide housing facilities. Housing facilities were, therefore, more accessible to tenants in compounds where tenants fully or partly financed the provision of facilities.

Occupation of uncompleted houses in outlying areas as a strategy was becoming more popular among low-income tenants. This involved a movement away from the built areas to occupying uncompleted structures at outskirts of the city. Though such occupants claimed to be temporary occupiers or caretakers, in many instances they remained in such dwellings for several years, until they were evicted by their landlords. Caretakers and their families were usually not given the entire house to live in. Very often they had a room or two or an outhouse to live in while the construction of the main house was in progress. Some low-income households must have moved from one uncompleted house to another, given their inability to access accommodation in completed houses.

It is interesting to note that in paying monthly rents or paying rental advances, households made all kinds of sacrifices in order to raise the needed money. Such strategies included contributions from each spouse, borrowing, sale of household
properties and suspension of expenditure on other household needs or on children's education among others. This was particularly the case with respondents in the study sites in the outlying areas. This might be because most tenants in these areas paid rents in advance or pre-financed the construction of their units or housing facilities, which put more financial burden on them than tenants in the core Ga and old migrant areas. Two case histories will illustrate the ordeal low-income households go through with respect to accessing accommodation in Accra.

Case Study 1: Mr Billy’s Experience

I came to Accra as an apprentice in 1973 and lodged at the workshop. After a successful apprenticeship, I married in 1978 and rented a chamber and hall room at Dansoman (New Russia) where I was paying a monthly rent of two cedis (¢2.00) and, by 1990, I was paying five thousand cedis per month. My household remained in the room until 1992 when the landlord compelled me to move out for his occupation. Because I could not raise adequate money to pay the required advance rent, I agreed to complete a chamber and hall structure at Odorkor (Tipper) while occupying it with my household of seven. To do this, however, I sent two of my children who were in primary school to the village for three years while my wife paid the school fees of the other children who were in lower primary and in kindergarten. Later, I teamed up with my co-tenants and provided bathroom and toilet facilities in the house while each tenant used the porch as kitchen. I remained in this house until 1999 when the landlady forcibly evicted me. Again I managed to rent a chamber and hall room at a nearby place at forty thousand cedis (¢40,000.00) per month and paid two years’ advance rent. Again to do this I cancelled my daughter’s admission to a senior secondary school and transferred two of my children from a nearby private school to a public school. In addition, I took a loan from my casual employer to supplement what I had mobilized with my wife. When my contract ended in December 2002, my landlord decided to double the rent in view of the increase in fuel prices and requested for two years’ advance rent of ¢80,000.00 per month. It was really a tough time for me as I had earlier abandoned the casual job (storekeeper) I was doing. I finally pleaded with the landlord after several weeks of hide and seek from him. I was however, fortunate that the landlord finally agreed to collect ¢60,000.00 per month to be paid monthly.

Case Study 2: Mr Sasu’s Ordeal

I was repatriated from Nigeria in 1983 and rented a single room at Osu after also securing a job at the Tema Food Complex Corporation (TFCC) as a security officer. However, in 1996, my landlord took over the room, at which time I lost my job when the company was divested. I therefore moved from Osu and rented an uncompleted two-bed room at Darkuman (Nyamekye), which I occupied while construction was going on. Consequently, I withdrew three of my children from a private school to a nearby public school where I could afford to pay the school fees. All my three children, however, ended their education after the junior secondary school because I could not pay the school fees at the secondary level.
Just last year, the landlady used all means to move me from the house, claiming that her daughter was returning from abroad and she needed to renovate the rooms for her occupation. I pleaded with her for some respite to enable me mobilize some money to search for a new accommodation but to no avail. To my utter surprise, the landlady brought in a painter one morning to paint the room. I therefore had no other option but to pack bag and baggage with my entire household of seven to perch with my brother in his uncompleted house here at New Weija, a newly developing residential area. The house is yet to be connected to electricity and both doors and windows are yet to be fixed. You can see it yourself. We are only using a temporary bathroom and there is no toilet facility in the house. My brother, I tell you the housing situation is making some of us very uncomfortable in Accra. The landlords always use any means to extract money from us or they move you and take new advances from other people. They will say, 'my daughter or son is coming from abroad to occupy it'. They lie; they only take money from other people. In fact, the government must do something about the housing situation.

While the coping mechanisms adopted by landlords had generally enabled them to survive economically, the situation of tenants was generally the opposite. Paying rent in advance, instead of payment on a monthly basis, has put severe an economic strain on tenants. The periods for which rental advance was demanded by landlords ranged from three to six years in many parts of Accra. Given the harsh economic conditions and the high level of unemployment in urban areas, poor households are really hard pressed in meeting their rent payments. The major constraint remained the inability of tenants to accumulate adequate funds to pay the huge amounts demanded by landlords. On the other hand, about 40 per cent of the tenants interviewed were of the view that paying rents in advance gave them some security and stability in their rental accommodation. Frequent increases in rent levels were a source of confrontation between landlords and tenants, as the rise in rents often did not reflect the quality of dwellings and consequently this has remained one of the major challenges of rental housing market in low-income areas.

Although the conversion of sleeping rooms to long leases for commercial purposes provided some comfort and sometimes huge sums in the form of 'goodwill' monies to landlords, it was a major disincentive to rental housing supply in the old migrant areas. Affected tenants often became frustrated and, in most cases, were compelled to occupy rooms of lower quality or in some cases relocated themselves to great distances from the built areas. Under the circumstances, such tenants lost all social relations they might have established where they used to live. These often served as safety nets, in terms of financial and social security for many low-income residents in the city. By relocating, especially far away from their former residences, tenants often lost customers and went out of businesses or lost their jobs. This was particularly the case for those who worked or were engaged in petty trading in the city. Again, children involved in such movements often had the continuity of their education...
badly affected since parents could not afford the transport costs involved in commuting daily to school from their new places of abode. It can thus be concluded that increased invasion of commercial activities into low-income residential areas was putting more pressure on the supply of low-cost rental housing and on the socio-economic circumstances of low-income households in Accra.

While pre-financing of projects by tenants had enabled some landlords to own rental properties in the city, they did encounter a number of limitations or restrictions through the loss of opportunity to charge actual or prevailing market rents. Tenants also gained in the form of residential stability. Both landlord and tenant suffered the disadvantage of having to tolerate the behaviour and conduct of the other during the contract period. The strategy provided some leeway and a safety net for landlords to own rental properties in the long run and provided accommodation for tenants in the short and medium terms. For many low-income households, however, inability to afford paying rents or advance rentals had led to suspending payment of children's school fees, another critical loss of opportunity in the urban economy. This state of affairs had condemned most children in low-income tenant homes to low levels of education or no formal education. Consequently, they were unable to secure jobs in the competitive job market and continued to be dependants on their parents even when they had become adults. This had led to a perpetuation of poverty as well as social and moral decadence among low-income households. It can thus be said that the high incidence of immoral and anti-social behaviour among low-income residents in Accra has largely emanated from their housing problems.

Conclusion

It may be concluded that the housing conditions and socio-economic circumstances of both landlords and tenant households observed in the study areas support the view that tenancy dynamics in Accra are conditioned by changing socio-economic circumstances of the country and that of the individual household. For they demonstrate the wide-ranging consequences that a fundamental change in the economic sector could have on the housing conditions and on intra-urban migration of low-income households in the city. It may, therefore, be concluded that economic liberalization is not the solution to the housing needs of low-income households in Accra. The results so far achieved and the highly privatized housing market were not encouraging, not least for low-income households. There is evidence to conclude that households in the city with inadequate incomes were unable to adequately translate their real housing needs into effective market demand.

The implication here is that if access and tenure to adequate housing continue to be restricted only to people with the ability to pay, then the housing needs of people with incomes too meagre to generate savings will often go unmet. Any attempt, therefore, to fight poverty and modernize the city must necessarily begin with addressing the housing problems of the low-income majority who are unable to translate their housing needs into effective demands.
References


