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A survey of housing conditions and characteristics in Accra, an African city

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Abstract

This study presents a survey of housing conditions in Accra (Ghana), a city that has experienced tremendous population growth and housing problems since the 1950s. The paper discusses population growth and housing conditions in the city, comparing the situation in the 1950s and the 1990s. It is based primarily on the analysis of surveys conducted in 1954 and 1989 by Acquah and the author, respectively. The survey data is supplemented with data from a small-scale interview of 52 households conducted in 1997, and the three Ghana Living Standard Surveys conducted in 1987/88, 1988/89 and 1991/92 by the Ghana Statistical Services. The surveys reveal that housing conditions in Accra seem to be worse than what they were in the 1950s. Factors such as the poor economy, unrealistic rent control, outmoded building regulations and lack of housing finance that have contributed to the dismal housing situation are identified and discussed. © 2001 Elsevier Science Ltd. All rights reserved.

Keywords: Housing conditions; Housing production; Affordability; Accra

1. Introduction

Housing production, access and affordability and maintaining existing stock in habitable condition still remain some of the most intractable problems facing many cities of the world. In spite of national and international efforts aimed at developing appropriate shelter policies and strategies, no effective remedy has been found to cure housing ills (UNCHS, 1995, 1996). Nowhere is this contradiction seen more vividly than in the cities of the developing countries where population growth has exceeded their capacity and ability to provide basic shelter. Ghana is one such country where the problems of population growth vis a vis limited housing production are

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starkly demonstrated. Recent estimates show that while Ghana's overall annual housing production by both formal and informal sectors increased from 28,000 units in the mid-1980s to 30,000 units in 1998, it is only 21.4% of the estimated annual need of 140,000 units that are required to meet the demand of an increasing population that has been growing at 3.2% (Adjei-Mensah, 1998). At the same time, many of the existing houses lack basic amenity and infrastructure, and are deteriorating fast due to the absence of a consistent maintenance program. As a result of the production deficiencies, overcrowding, difficulties in finding rental accommodation, and huge rent advances that add up to several months' income of prospective tenants, now characterize the housing market in Accra. Thus basic shelter is denied to a vast majority of low and lower middle-income households, and the cost of housing is pricing more and more middle and even high-income households out of the housing market as well.

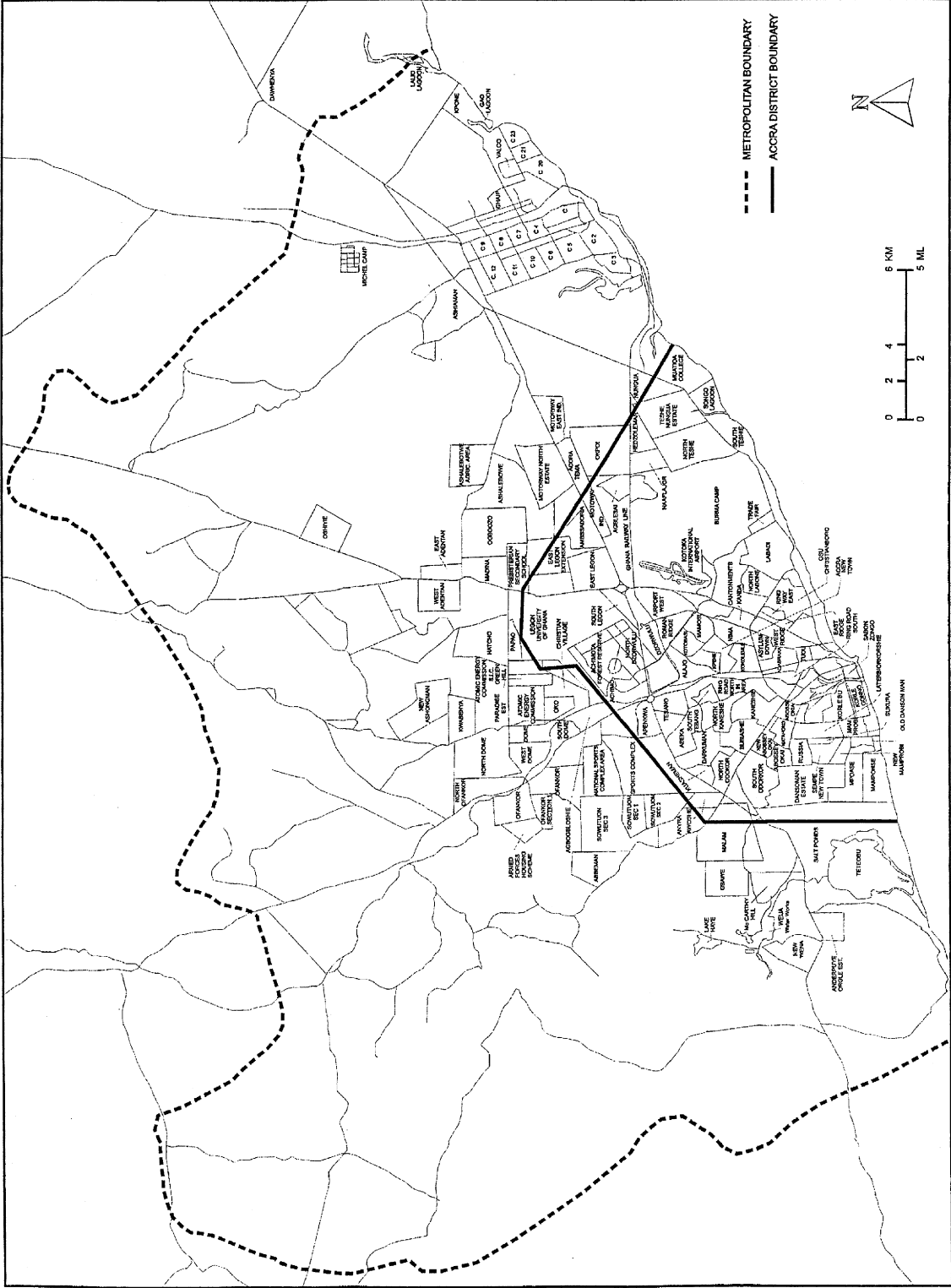
This paper focuses on housing problems in Accra (see Fig. 1), a city that has experienced tremendous population growth since the 1950s. It discusses population growth and surveys the housing conditions in the city, comparing the situation in the 1950s and the 1990s. Based on the evidence adduced from the survey, the paper attempts to examine some of the factors behind the housing shortages and the deteriorating conditions of the existing stock. These include the nation's poor economy, unrealistic rent control legislation, outmoded building regulations and town planning laws, lack of housing finance and the like.

The study is based primarily on data from the 1950s collected by Acquah (1958), census materials, and a survey of 524 households conducted by the author in 1989. The 524 households were selected randomly from 13 suburbs and neighborhoods in Accra. The questionnaire consisting of 123 questions was directed at household heads or their representatives (irrespective of whether they owned or renting). The field data obtained from the 1989 survey has been updated with a 1997 follow-up interview of 52 of household heads, who were among the sample surveyed in 1989. Materials from the 1984 Census, the three Ghana Standard of Living Surveys (GLSS) (GSS, 1988, 1989, 1992) and the 1994 Ghana Demographic and Health Surveys (GDHS) (GSS/GDHS, 1994) have also been cited.¹

2. The city of Accra: A survey of population growth and housing conditions

From a humble beginning as a small fishing town, Accra emerged as a prominent city when it was selected to be the headquarters of the colonial administration in the 1870s. With a population of only 20,000 in 1891, the city's population increased to 135,000 in 1948 and more than doubled to

¹ The Ghana Living Standard Surveys (GLSS: 1987/88, 1988/89, 1991/92), are nationwide household surveys undertaken by the Ghana Statistical Service (GSS, 1988, GSS, 1989, GSS, 1992). In all the three surveys conducted so far, the GLSS canvassed nationally representative sample of more than 3200 households from 200 enumeration areas, and provide data on various aspects of living standards, including housing conditions, in Ghanaian rural and urban areas. The GDHS is a stratified self-weighting nationally representative survey of 4562 women and 1302 men aged 15–59, chosen from 400 Census Enumeration Areas (CEAs) in all of Ghana's ten administrative regions. Both rural and urban areas are included in the sample. The survey was conducted between September 1993 and February 1994 by the Ghana Statistical Services and the US based Macro International, Inc (GSS/GDHS, 1994).



SOURCE: ACCRA PLANNING AND DEVELOPMENT PROGRAMME (1990)

Fig. 1. Map of Accra, 1990.

338,000 in 1960, due primarily to rural–urban migration that was triggered by colonial urban-biased development and taxation policies (Quarcoopome, 1993; Konadu-Agyemang, 1998). Starting from 1957, when the nation gained independence from the British, the indigenous rulers continued the Accra-biased policy that had characterized colonial development practices and provided the city with more industries and social overhead capital at the expense of the smaller cities and rural areas. This approach led to a further widening of the socio-economic and spatial disparities between Accra and the rest of the country, and enhanced the city's ability to 'pull' migrants from all over the country (GSS, 1995). The result was that while over all urban population growth averaged 4% between 1960 and 1984, Accra's growth averaged 5–8% (Konadu-Agyemang, 1991a, 1998). The 1984 Census recorded the city's population as 970,000, which is widely believed to be an undercount. Since the late 1980s, Accra's population has been experiencing a growth rate of 4.3% compared to a national average of 2.8% (Amuzu & Letmann, 1994; Benneh et al., 1990). By 1997, the population of the Accra Metropolitan Area had risen to an estimated 1.8 million.

Housing production, however, did not fare so well during the period under consideration. As depicted in Table 1, population growth has been consistently high vis a vis housing production. But more important, the average number of rooms per house decreased from 6 in 1948 to 4 in 1984, resulting in higher room occupancy rates (Central Bureau of Statistics, 1960, 1970, 1984).

While many changes may have occurred in housing construction rates, number of persons per house and per room, and other housing indicators since the 1984 census, no reliable data is available. However, anecdotal evidence from the Ministry of Housing, the Accra Metropolitan Assembly and the Town Planning Department, suggests that construction rates may still be far below desirable levels. Moreover, most of the houses constructed in the past decade, especially those produced by members of the Ghana Real Estate Developers Association (GREDA), are self-contained units with 3–4 bedrooms, and tend to be very upscale and expensive (Adjei-Mensah, 1998), some costing as much as US\$200,000. Given that a senior public servant earns an equivalent of \$3000 per annum, the price/income ratio is 1:67.

The quality of housing in many of the high-density areas of Accra tends to be very poor. A housing stress assessment based on physical conditions, availability of services and environmental quality conducted at James Town, Maamobi, Nima, Chorkor, Zongo and Ussher Town by the author found less than 5% to be excellent, 10% to be very good, less than 40% in a fairly good

Table 1
Population and house growth in Accra: 1948–1997^a

Year	Population	No. houses	Av. no. rooms	NPH ^b	NPR ^c
1948	135800	9563	6	14.2	2.6
1960	338000	18369	6	18.4	4
1970	564194	35835	5	15.7	4
1984	970000	64543	4	13.3	5
1997	1800000	N/A	N/A	N/A	N/A

^aMost houses are compound houses containing a large number of rooms that are let out to individual households.

^bNumber of persons per house.

^cNumber of persons per room.

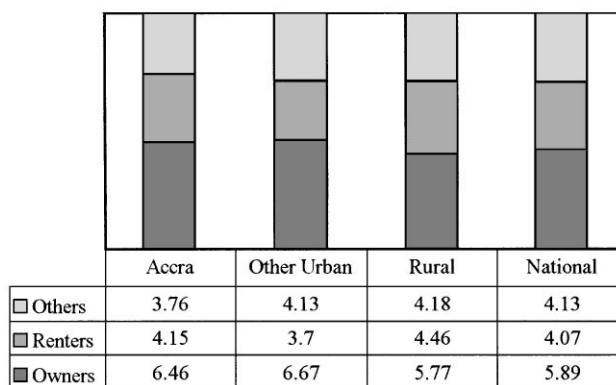
Source: Central Bureau of Statistics/Ghana Statistical Services, Accra.

state, and the rest as very poor (Konadu-Agyemang, 1998). A follow-up survey in 1997, covering 52 of the houses originally surveyed in 1989 did not find any appreciable changes. But the 1989 and 1997 picture shows a vast improvement over the findings of a 1952 Survey of housing conditions in Ussher Town, James Town and other such indigenous neighborhoods. The Town Planning Department, which conducted the survey, concluded that 82% of all buildings needed to be demolished because they were not fit for human habitation. It also recommended the temporary retention of another 7% and certified only 11% as worthy of permanent retention (cited in Acquah, 1958). Their findings and recommendations, however, have to be seen in the context of the slum clearance policies that were being implemented in the 1950s.

The low quality of the housing stock in the deteriorating neighborhoods has engendered high levels of dissatisfaction. Over 54% of the household heads in these areas expressed dissatisfaction with their current housing, citing lack of privacy, lack of adequate facilities and facility-sharing, poor sanitation and harassment from landlords as their basic concerns. Considering the fact that 72–75% of all households in these neighborhoods share one each of toilet, kitchen and bathroom with their landlords' and/or co-tenants households, these sentiments expressed by the interviewees cannot be dismissed as trivial. Queuing up to use limited toilet and bath facilities during morning 'peak hours', when many people need to use the services at the same time, is a common phenomenon in many dwellings. The 40% who expressed satisfaction with their accommodation consist of owner-occupiers and those who have exclusive access to basic facilities, or households occupying single-family units or flats. As depicted in Table 2, 85% of households in Accra live in multi-household houses. 60% of tenants who live in multi-household dwellings rent single rooms that may double up as sleeping-, lounge- and storeroom at the same time.

Since the average of 4.15 people in renting households in Accra (see Fig. 2) greatly exceed the recommended urban occupancy 2.5 in a standard size room, overcrowding can be inferred even if the storage and other functions are not considered. Up to 40% of all renting households rent two to three rooms.

Household Size by Tenancy and Status



Source: GSS and World Bank (1988;1989;1992)

Fig. 2. Household size by tenancy and status.

Table 2
Households by location and type of residence (%), 1989^a

	Accra	Other urban	Rural	National
Single family home	2.1	6	18.6	14.2
Flat	9	5.2	1.5	3.1
Rooms ^a	85.4	65.2	47.9	55.4
1 room	(60.0) ^b			
2 or more	(40.0) ^b			
Other	3.5	23.2	32	27.3
All	100	100	100	100

^aSources: GSS and World Bank (1988); Author's Accra Housing Survey, (1989).

^bNot included in overall figures.

As indicated earlier, most houses in Accra, like other cities in Ghana, are shared by a large number of households. While some houses may accommodate as few as two households, others may house as many as ninety-three, although such huge numbers are rare. On the whole, three to five household houses appear to be the most common, amounting to more than 50%. Seven-to-ten-household-occupied houses also represent about 15%. In areas like Nima and Maamobi, the average number of households per house is 9.3 with each household consisting of 5.3 persons. The findings in this study tally closely with the results from a similar survey conducted by Housing and Urban Development Associates (see HUDA, 1990). Given that most of these houses have 6–12 rooms, overcrowding is evident. Over 80% of all houses have between 6 to 30 adults and an equal number of children. On the whole 31% of all houses accommodate 10–13 adults plus an average of 10–13 children. Fourteen percent of all houses also accommodate between 14 and 15 adults and an equal number of children. On the average, however, there are about 49 persons per house, 4.2 persons per room and 1.2 rooms per household. Given the limited number of bathes and toilets (see Table 6), there seems to be a lot of pressure on the facilities.

The occupancy rates calculated from the 1984 census data and illustrated in Table 3 appear to be lower than the findings of the 1989 and 1997 Surveys. This could be attributed partly to the fact that the census covered all the houses in the neighborhoods concerned, whereas the two surveys under consideration here covered only 524 and 52 houses respectively, scattered in 13 different neighborhoods. Indeed, Twum Boafo and Partners (1988) found an average dwelling density of 49.3 for Nima and adjacent areas when they sampled 60 houses, whereas calculations based on the 1984 census data yield a density of only 19.6 for the same area. Twum Boafo's result tallies with the findings in the author's Accra surveys. Most of the so-called high density poor neighborhoods also have 'islands' of low-density housing which could also help to lower the overall density.

Homeowners tend to have more privacy and generally have less congested premises than renting households, despite the fact that they have larger households than renters. The reason is that the former may invariably command a larger number of rooms than the latter. Well over 22% occupy their premises solely with their families (i.e. single family residence), 14% share with one other household, and 10% with 2 other households. Thirty-four percent also share with 4–10 other households ranging from 4 to 10.

Table 3
Population, houses and occupancy rates in various locations of Accra metropolitan area: 1984

Locality	Population	No. of houses	Occupancy rates
James Town	39,201	1842	21.3
Ussher Town	37,347	2201	17
Adabraka	45,766	3679	12.4
Korle Gonno	34,385	1911	18
Mamprobi	92,402	9009	10.3
Sabon Zongo	41,830	3526	11.6
Abossey Okai	43,101	3819	11.3
Kaneshie	36,722	3808	9.6
Kokomalele	20,172	1644	12.3
New Town	95,820	6484	14.8
Nima	48,554	2479	19.6
Cants. Area	54,426	5745	9.5
Osu	31,250	2225	14
Labadi	67,578	4584	14.7
Teshie	59,552	4321	13.8
Nungua/E. Outskirts	54,510	6232	8.7
Nth & West outskirts	154,723	18,982	8.1
Madina	28,364	2383	11.9
Nungua	29,146	1921	15.2
Tema	100,052	10,460	9.6
Tema New Town	31,466	1840	17.1
Ashiaman	50,918	3311	15.4
Total	116,7140	102,882	11.3 ^a

^aMetropolitan Mean Density.

Source: Central Bureau of Statistics (1984).

As in many other African cities, ‘non-commercial landlords’² supply most of the rental accommodation in Accra. More than 85% tenant households rent from these private individuals, who in most cases reside on the same premises with their families. Up to 8% of households, however, rent from government agencies such as the State Housing Corporation (SHC) and the Social Security and National Insurance Trust (SSNIT), and 5% rent from their employers. While real estate agents have been involved in the renting market over the past 15 yr, their role is negligible.

Residential mobility in Accra is very low. Seventeen percent of all renting households have lived on the same premises for over 15 yr, and 50% from 7–15 yr. Tenants rarely move from their premise unless they find a much superior accommodation, are ejected by landlords, or are transferred to other job locations. The low residential mobility should not be construed as satisfaction with accommodation. Indeed over 54% of all renting households expressed dissatisfaction with their present accommodation. The reality is that in a place like Accra where finding accommodation to rent is almost always a nightmare, people must be content with what they have, and make the best use of the situation.

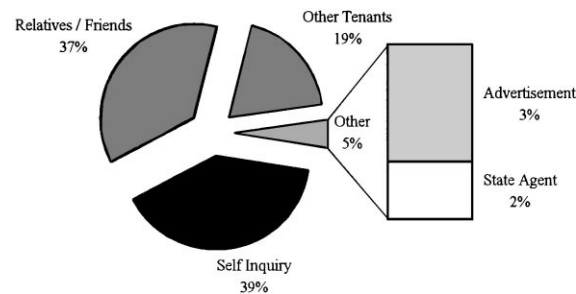
² These landlords do not see their property as commercial investment. They live on the same premises and rent out some rooms.

Less than 25% of all renter-households got their accommodation within 8 weeks of searching. The rest found them after 3 months upwards. Indeed, it took 24% one year, and another 12% over 3 yr. These figures by themselves cannot adequately portray the extent of housing shortage in the city of Accra. Nevertheless, they could serve as surrogate. The problem is added to by the difficulties encountered in finding information on vacant premises to let. Because the real estate market is relatively undeveloped, advertisements play an insignificant role in directing people to vacant properties to let. Only 3.2% of all renting households in the survey got their accommodation through advertisements. But these were upper-end self-contained units. A greater percentage either made personal inquiries, or was directed by friends and relatives as illustrated in Fig. 3. The low revenue from single room accommodation (see Malpezzi, Tipple & Willis, 1989) makes advertisement of any kind uneconomical.

The percentage of people owning their homes in Accra is quite low compared with the national average, and the figures for other Ghanaian urban areas, according to Table 4.

Contrary to what is often asserted in the literature (see Peil, 1976; O'Connor, 1983, for instance), it is affordability rather than people's desire to retire in their villages, which prevents them from acquiring homeownership in the city (Konadu-Agyemang, 1991b; Tipple, Korboe & Garrod, 1997).

Twenty-eight percent of all renting households in Accra do not have toilet facilities within their premises (see Table 5), and have to use public facilities that may be located within 100–500 m from their residence. For the 72% of households supplied with toilets in the dwellings, serious congestion is



Source: Author's Accra Housing Survey

Fig. 3. Vacancy notification.

Table 4
Comparative Tenure Pattern (%) and Household Size, 1988/89 by Tenure in Accra and the rest of Ghana in 1988/1989^a

Tenure	Accra	Other urban tenure type	Rural	National
Renting	83.7	43	13	28
Owning	15.5	23	52	42
Other	1.8	34	33	30
<i>Household Size</i>				
Owners	6.46	6.67	5.77	5.89
Renters	4.15	3.7	4.46	4.07
Others	3.76	4.13	4.18	4.13

^aSources: Author's Accra Housing Survey (1989), GSS and World Bank, (1988, 1989, 1992).

Table 5
Facilities available to households in Accra, 1989 (Percentage)^a

Facility	Supplied	Sharing	Exclusive use
Toilet	72	75	25
Bathroom	88	74.6	25.4
Kitchen	50	72.4	27.6
Water	83	—	—
Electricity	85	—	—

^aSource: Author's Accra Housing Survey (1989).

Table 6
Toilet type available to households in Ghana, 1988–1992^a

	Accra	Other urban	Rural	Nationwide
Flush toilet	22.2	9.2	0.9	4.8
Pit latrine	27.8	46.7	64.8	57.2
Pan/bucket	14.6	30.1	7.3	3.2
No toilet	12.5	9.7	24.6	20
Other	22.9	4.3	2.5	4.8
All	100	100	100	100

^aSource: GSS and World Bank (1988, 1992).

apparent, given that in 70% of all cases, up to 10 households (each consisting of 6 people) shared a single toilet (see HUDA, 1990).

Compared to 1954 when 68% of Accra's population lived in houses without latrines (Acquah, 1958), the toilet availability situation, dismal as it is, has improved. However, pan/bucket toilets (Table 6), which require human labor to remove them every morning for disposal, are still common (see also GSS/GDHS, 1994). No matter what the rationale for using pan/bucket latrines, it is extremely unhygienic to require people to remove and dispose of human waste.

88% of households in Accra have access to internal or annexed bathrooms. This is a considerable improvement over the situation in the 1950s. Nevertheless, over 74% of households share the mostly single bathrooms with 3–10 other households. More than 80% of the bathrooms have no internal plumbing. Only 50% of households have specific rooms designated as kitchen places, with only 28% having exclusive access. The other 50% do not have kitchen facilities. Rampant housing shortages in Accra have led to the conversion of rooms originally designated as kitchens into sleeping places. As a result cooking is mostly done in the open courtyard. Given the nature of the foods prepared in Ghana, and the nature of the fuel used, out-door cooking seems to be a preferred option. However, the storage of cooking utensils becomes a problem, and bad weather can also disrupt the cooking process.

Access to and supply of pipe-borne water to households has shown considerable improvement over the past three decades. Only 24% of houses in Accra were supplied with pipe-borne water in the mid-1950s (Acquah, 1958), compared to 83% in 1989 (see Table 8). It is also way above the national norm (see GSS/GDHS, 1994: Table 2.9). However, only 47% of households have the benefit of internal

plumbing. 85% households had access to electricity in 1989 compared to 62.5% in 1954. Only 15% of households use kerosene or oil lamps for lighting.

3. Physical conditions of houses in Accra

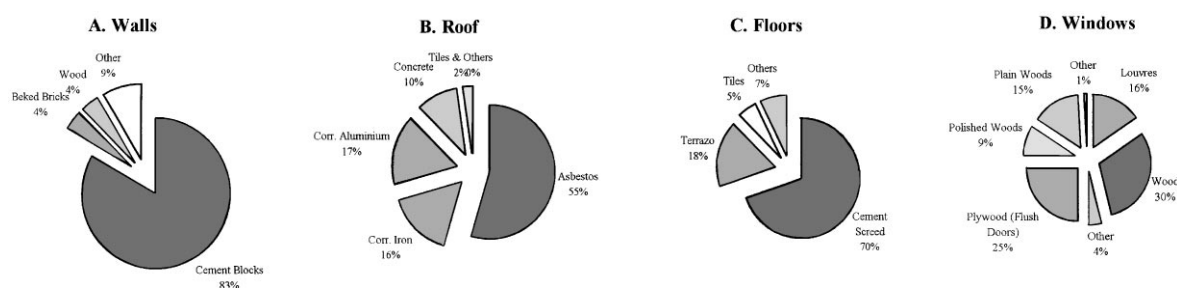
Despite the congestion, lack of facilities and environmental problems, which have affected the overall housing quality in several neighborhoods, one cannot say with any justification that houses in Accra are made from low-quality materials. Indeed, 79% of all the houses surveyed had their walls made from cement blocks, and 5% from baked bricks. Only 4% and 3.6% had walls made from mud/mud bricks and wood respectively. Such mud and wooden buildings either predate the imposition of strict building control, or are found in those areas that became incorporated into the city in recent times. All the walls, whether constructed with cement blocks, mud or bricks have been rendered with mortar, and almost invariably painted or whitewashed. Most dwellings with wooden walls were also meant to be temporary, but have somehow managed to remain undestroyed by the city authorities. Roofs in Accra are also dominated by corrugated asbestos, iron and aluminum sheets, which constitute 52.5, 15.6 and 16.4%, respectively. About 10% are roofed with reinforced concrete. The small percentage of houses in Accra roofed with iron sheets (compared with over 70% in Kumasi) is explained by the fact that the corroding effect of the sea leads to rusting. While asbestos materials are being removed from buildings in the western world due to their alleged cancer causing effects, they are still used in roofing and ceiling most homes in Accra. In fact, between 75–85% of all houses in Accra constructed over the past 15 yr were roofed with asbestos, although roofing tiles are becoming increasingly preferred. The three commonest floor finishes are cement screeds; terrazzo and tiles while windows are made of wood and glass louvers. All these materials are either fully imported or manufactured locally with high import content. The only components, which are made from purely local materials, are doors. But even with doors, plywood and polished wood dominate and most of them have imported hinges, knobs and keys.

It may be clear from the above description and Figs. 4a–d that the poor structural quality of some houses in Accra is not due to the use of poor construction materials, but rather due to lack of maintenance, which may in turn be attributed to the general economic climate and rent laws, which do not motivate property owners to maintain their premises (Malpezzi et al., 1989). There are important reasons why the average house in Accra is built with permanent materials, albeit poorly serviced and maintained. Apart from Town and Country Planning regulations and building codes, that require the use of permanent materials, a house is also an heirloom and serves as a status symbol. Moreover, there are no recognizable squatter settlements in Accra due to the nature of the land tenure system (see Konadu-Agyemang, 1991b).

4. Summary: Housing conditions in Accra

Table 7 presents comparative data on the housing situation in Accra, drawing on a 1954 survey (Acquah, 1958), and the surveys conducted in 1989 by the author. Although overall housing conditions may have improved, it appears that dwellings in Accra are much more congested than they were in the 1950s. The number of households per house has more than tripled, despite the fact that average number of rooms per house has declined from 6 to 4.

Another observable trend in Ghana is that it is becoming increasingly difficult for Ghanaians to own their homes, despite the evidence to the contrary reported by Tipple et al. (1997) for Kumasi. Incomes and



Source: Author's Accra Housing Survey, 1989

Fig. 4. Material composition of dwellings in Accra.

Table 7
Housing indicators in Accra, 1954 and 1989

Housing indicators	Year (%)	
	1954	1989
Households renting	65.0 ^a	
Households owning	17.0 ^a	15.5
Households in public housing	N/A	8.0 ^b
Houses without bathrooms	60.3	22.0
Houses without toilet	68.0	28.0
Houses without kitchen	50.1	49.9
Houses without electricity	37.5	15.0
Houses without water	76.0	17.0
Av. no. of rooms per house	6.0	4.0
Av. no. of households per house	2.7	6.0
Av. rooms per household	1.8	1.2
Female headed households (%) ^c		
Owners	N/A	15.4
Renters	N/A	83.5
Other	N/A	1.8

^aRenters and owners amount to 82%. It could be inferred that the 18% not accounted for were getting free accommodation, a not uncommon practice in Ghana.

^bAlso included in percentage renting.

^cIn 1989, 25.7% of households in Accra were headed by females.

Sources: Acquah (1958), GSS/World Bank (1988) and Author's Accra Housing Survey (1989).

housing price ratios have increased, even for SHC and TDC developed houses. Whereas in 1980 for instance, the cheapest two-bedroom house sold by the SHC in Accra was equivalent to 1.5 and 2.6 times the annual gross incomes of an average senior civil servant and a head teacher, respectively, the corresponding figures for the same house-type in 1998 were 1:9.6 and 1:20 (see Table 8).

While the removal of subsidies from SHC-built houses over the past 15 yr may be partly responsible for the increase, a ratio of 1:12 has been reported for Ghana's urban areas, making home ownership in Ghana one of least affordable in the world (Becker, Hammer & Morrison,

Table 8
Changing Price Income Ratio for SHC built Houses, 1980 and 1998^a

	2 bedrooms		3 bedrooms	
	1980	1998	1980	1998
Price/income ratios in cedis	19650	48 millions	62500	52 millions
Senior public servant	1:1.5	1:9.6	1:4	1:10.6
Senior teacher	1:2.6	1:20	1:7.5	1:23
Physician	1:1.4	1:8	1:4	1:8.8

^aSource: Computed from Data obtained from Government Ministries and the SHC, Accra.

1994; also Konadu-Agyemang, 1990). Again, whereas in 1950 only 22 and 56% of Ussher Town and Adabraka residents, respectively, were renting their premises or living in free accommodation, by 1989 the figures were around 80 and 88%, respectively. Moreover, more and more households have been forced into rented single-room accommodation some of which still lack basic essential facilities and are overcrowded. This situation remained virtually unchanged by 1997.

At this juncture, it is pertinent to raise some questions regarding the current housing situation in Accra. What are the causes of the apparent housing shortage, poor structural conditions, and congestion? Have these problems existed over a considerable period of time, or is it only a recent phenomenon? Which of the factors have constrained housing production the most?

The next section will seek to elucidate, explore and understand some of these pertinent questions.

5. The housing problems in urban Ghana

While several factors may be responsible for this state of affairs, the poor economy, unrealistic rent control that had its genesis in the pre-World War II era, outmoded building regulations, high construction/purchase cost/income ratios, the absence of a proper housing finance mechanism, non-availability of loan capital high interest rates, incomes that have not kept pace with the high inflation rates, bottlenecks in the supply of building materials and increasing cost of building materials and building lots have all been blamed (Konadu-Agyemang, 1990; Tipple & Willis, 1991; Diko & Tipple, 1992; Becker et al., 1994; Tipple et al., 1997; Konadu-Agyemang, 1998).

In order to truly appreciate the housing problems in Ghana today, one must begin with an analysis of the economy because of the strong relationship between housing production and the state of the economy. Ghana's economy, which was one of the most promising in Africa in the 1950s, started experiencing some structural problems in the early 1960s. By the mid-1960s, GDP growth rate had decreased from about 5 to 0.4%, her foreign reserves that amounted to £200 million (equivalence of 3 yr imports) in 1957 had dried up and the nation was in serious debt estimated at US \$1 billion. The world market price for cocoa, Ghana's chief export crop had also fallen to about 50% of its previous its level in the late 1950s. The economic problems continued through the rest of 1960s into the 1970s and early 1980s, orchestrated by political instability and

corruption. Between 1970 and 1983, real export earnings fell by 52% while domestic savings and investments dropped from 12% of GDP to almost zero. By the early 1980s industries were producing at less than 25% of installed capacity, real wages had dropped to pre-1970 levels, inflation had reached 130% and the Consumer Price Index (CPI) had escalated to 2300 (1977 = 100) (Huq, 1989; Rimmer, 1992; Werlin, 1994). While several factors accounted for Ghana's economic plight, military coup d'états, economic mismanagement, corruption, inept leadership, unfavorable terms of trade and an unequal exchange could be identified as significant contributors. (Huq, 1989; Rimmer, 1992; Werlin, 1994). This downturn in the economy had dampening effects on all sectors of the economy, including housing construction. Indeed, by 1983 the SHC and TDC, the two government supported housing corporations were producing under one hundred units apiece compared to an average of 400 units in the 1960s and 1970s, and private sector construction had come to a virtual standstill due primarily to shortage of building materials and finance capital.

In response to the economic downturn, the government adopted and began implementing a World Bank/IMF sponsored economic restructuring program in 1983 to correct the structural imbalances. As a result of these programs, Ghana's economy has experienced tremendous growth over the past 15 yr. These include a consistent GDP growth of 4–6% and real incomes per head by an average of 2%, tripling of export goods production, expansion of industrial capacity from about 25% of installed capacity before 1984 to 35–40% in the 1990s, and drop in annual inflation from 123% p.a. to 16% in 1998 (GSS, 1998; ISSER, 1997, 1999). These improvements, however, have not translated into real gains for the housing sector. The devaluation of Ghana's currency by nearly 85,000% over the past 16 yr³ has effected astronomical increases in the prices of building materials that are either fully imported, or locally manufactured with high import content. Between 1983 and 1998, the government borrowed heavily to the tune of \$6 billion and external debt as a percentage of GDP also rose from 31.6 to 95% over the same period (CEPA, 1999; ISSER, 1999). Debt servicing, now takes up to 62% of export earnings and this has negatively impacted domestic investment. Moreover, the wage and salary freeze during the restructuring period has made it impossible for incomes to keep up with the rising cost of living. The economic restructuring led also to the introduction of user-pay system for health, education and other state provided services, and the withdrawal of state subventions to housing agencies, etc. All these factors have had severe ramifications on housing production and affordability, and the shortages and poor maintenance of existing stock continues unabated.

The most common housing market intervention that has been used by the Ghana government to deal with housing shortages and rising rents is rent control. Although rent control has been implemented in Ghana since the 1930s, the basis of all post-1957 rent legislation in Ghana has been the Rent Act 1963 (Act 220). The Act contains provision for rent determination, administration of the rent control functions of the government as well as establishing landlord–tenant relationship. Over the years, especially under the military regimes, unrealistic rent laws that bear no relationship to housing construction and maintenance costs have been passed. These have in most cases resulted in stifling housing production, withdrawal of accommodation from the rental market and the falling into dilapidation of buildings due to lack of maintenance. Rent control laws passed in

³ From 2.75 cedis = US\$1 in 1983 to 2600 cedis = US \$1 in 1999.

the last three decades include the 1973, 1974, 1977, 1979, 1982 and 1986 Decrees. The most radical and perhaps most counterproductive of the rent laws were the last three.

In 1979 the Rawlings' Armed Forces Revolutionary Council passed the Rent (Amendment) Decree AFRC D 5. It prescribed fixed rents of 20 cedis per month for rooms 12 ft × 10 ft in the regional capitals irrespective of the construction materials used, age and level of shared amenities available, and required all landlords to comply or risk forfeiting their buildings to the state. The decree was thrown out by the civilian administration of Hilla Limann, but reintroduced in a more draconian form as Rent Control Law 1982 (PNDCL 5) when the Rawlings overthrew Limann and constituted his PNDC government. PNDCL 5 compulsorily reduced all rents to fifty percent of the rent payable by the tenant in respect of any such premises as at 31st December 1981. It also stipulated 20 cedis for single rooms and 50 cedis for a 'chamber and hall' for all new rentals. This was at a time when it cost no less than 500,000 cedis to construct a three-bedroom house. Under these circumstances, it would have taken 416 yr to recoup the investment in a new three-bedroom house let at the government-stipulated rent. Landlords disregarding the rent laws had their houses confiscated without compensation by the government. These measures discouraged private investors from investing in housing because of the low returns.

The current rent control law (PNDCL 138) came into operation in 1986. Stipulated rents were based on room size and construction materials as shown in the table (Table 9).

A bedroom measuring 12 ft × 10 ft with sandcrete wall had a stipulated rent of 300 cedis while a 'chamber and a hall' accommodation made from similar materials had a recoverable rent of 400 cedis. There is no doubt that the government aimed at fixing affordable rents for impoverished workers. However, at the time the law was promulgated, it cost no less than 1.5 million cedis to produce a three-bedroom house with sandcrete walls. At the stipulated rent, it could take up to a hundred years for an investment in a three-bedroom house to recouped, assuming no profits. Although this decree has since been modified several times its principle remains virtually unchanged, and there is a wide divergence between the stipulated rents and construction and

Table 9
Rent schedules under the 1986 rent decree^a

Type of accommodation and size of room	Recoverable rent per month	
	Original Cedis	As amended Cedis
1. Single room accommodation with shared amenities (i.e. Under multiple occupation) of a size 12 × 10 ft ²		
a. Landcrete	180	300
b. Sandcrete	140	250
c. Swish	120	200
2. Two-roomed accommodation with shared amenities of the type generally referred to as chamber and hall or say 12 × 10 ft ² per room		
a. Sandcrete	250	400
b. Landcrete	200	350
c. Swish	180	300

^aSource: Ghana Government.

maintenance costs. The overall impact of all the draconian laws has been to constrain new rental housing investment and to prevent the renovation/maintenance of existing stock.

On the whole it appears that all the rent laws Ghana has had since World War II, especially those decreed by military governments since 1979, have always been conceived as ‘punitive measures’ against the so called Shylock landlords who prey mercilessly on their victims, the poor tenants, and therefore rents have often been fixed at levels at which the poor could pay so as to redistribute incomes from landlords to tenants. The guidelines for setting ‘fair’ rents stipulated in the principal Act of 1963 have been largely ignored. In this sense, controlled rents become a housing subsidy, which is not provided by taxpayers as a whole, but the burden falls on landlords. But there is no evidence that landlords are generally rich and tenants are always poor. In the case of Ghana there may be ample evidence to suggest that many tenants do earn a lot more than their landlords who in majority of cases are average or below average citizens renting out some rooms on premises part of which they occupy themselves (see Malpezzi et al., 1989). Indeed in the Accra housing survey conducted by the author in early 1989, it was found that over 50% of households share the premises with their landlords and that average incomes of tenants were not lower than those of their landlords. Whatever the merits of rent control, the literature is unanimous on the fact that the costs which include its devastating effects on the quantity and quality of housing stock, excess demand for housing which fosters unfortunate practices such as discrimination on various grounds other than willingness and ability to pay, and black marketing which may include the demand by landlords for key money, high rent advance and above rent payments far outweigh the main benefit which is the payment of below market price rents by a section of the community (Albon & Stafford, 1987; Malpezzi et al., 1989).

Another important constraint on housing development in Ghana is the plethora of outmoded planning legislation and building codes. The major piece of legislation that regulates urban land use is the Town and Country Planning Ordinance (Cap 84) passed in 1945 (Gold Coast Government, 1945). This ordinance was fashioned on the British Town and Country Planning Act Ordinance of the 1932. The main purpose was to promote and enforce the orderly development of land, towns and other areas, whether urban or rural, and to preserve and improve the amenities thereof and other matters connected with them (Gold Coast Government, 1945). The Ordinance mandated the development of planning schemes, layouts, minimum plot sizes, zoning and the like. While the British version of this law went through a lot of modifications until it was finally replaced in the 1960s, Ghana’s version remains almost intact. These laws were implemented by bureaucrats, who mystified and bound them in red tape, excluded citizen participation of any kind in the planning process, and imposed on the citizens whatever they have to offer. This continued through to Independence in 1957, when the Ghanaian elite took over the administration, and have not only maintained the status quo, but have created a litany of other legislation most of which are based on British models. While the parent English Town and Country Planning Act of 1932, upon which the Ghanaian legislation was based, has been out of use for several years, having been replaced by several newer acts, the Ghanaian version has virtually been maintained unchanged, with the exception of a few modifications.

Besides the Town and Country Planning Ordinance, there is the Municipal Council Ordinance, 1953, which deals with building regulations and sets out the procedures to be followed in applying for building permits, and specifies the types of materials to be used for housing construction as well as building standards and other rules based on British Standards and British Codes of Practice.

Under these regulations, no building can be erected in any of the cities without the approval of the City Engineer and Medical Officer of Health. These officials are entrusted with the task of “enforcing full compliance with these regulations in the case of building, the materials and construction of which are covered by these regulations” (Section 1:3). The rules under these regulations include the requirement that all houses built in the cities should have sandcrete blocks as wall materials, and corrugated iron sheets or asbestos sheets as roofing materials.

The implementation of these high standards coupled with the shortage and rising cost of key building materials like roofing sheets, cement and roofing timber, have acted in concert to obstruct housing production. The prices of cement and roofing sheets, the principal materials, have increased tremendously since the 1970s, averaging over 200,000% per annum between 1970 and 1998 (see Table 10).

While high rates of inflation that amounted to 130% in the early 1980s may be partly responsible for these dramatic changes, the increasing prices cannot be divorced from the massive currency devaluation that has taken place over the past 15 yr under the IMF/World Bank sponsored economic restructuring.

Under current acceptable urban building practices, a three-bedroom house requires more than 600 bags of cement to cover block making, foundations, block laying and rendering. Normally, 4 bags of cement are batched with sand to produce 100 blocks (a three bedroom house requires about 6000–8000 blocks, i.e. 240–320 bags) measuring $12 \times 6 \times 8$ in.³ At the 1998 price of 13,000 cedis per bag, the cost of cement alone amounted to 7.8 million cedis, the equivalent of more than 3 yr gross income of a junior secondary school teacher with 20 yr experience. Throw in 15 bundles of roofing corrugated iron/aluminum sheets at about 300,000 cedis each, and the two inputs will amount to the equivalent 6 whole years income of the teacher in question.

The plausible alternative to these materials is to use swish, adobe, mud, bamboo and other traditional building materials that have stood the test of time in the rural areas. Yet the building regulations explicitly prohibit their use in the urban areas. The insistence on the use of cement products, corrugated iron/asbestos/aluminum, minimum plot size and coverage and the like amidst rising costs have had the effect of pushing up housing prices beyond the reach of even top level workers.

Table 10
Changes in the Prices of Key Building Materials, 1970–1998^a

Materials	Unit	1970	1975	1979	1984	1986	1989	1998	% Change 1975–1998
Cement	Bag	2	5	17	240	850	2300	13,000	259,900
Roofing sheeds	Bundle	45	50	620	1300	1600	39,000	280,000	559,900
Roofing nails	100	2	5	150	N/A	N/A	N/A	11000	219,900
Roof timber									
Soft wood	Cu. ft	1	4	15	300	450	N/A	N/A	N/A
Hardwood	Cu. ft	3	6	22	450	600	N/A	N/A	N/A

^aPrices in cedis. In 1975, 2.75 cedis = US\$1; 1998: 2300 cedis = US\$1; Prices have not been adjusted for inflation.
Source: Konadu-Agyemang (1991); Market Survey.

The codes also stipulate minimum plot sizes that tend to increase housing costs. For instance, Section 18 (1) states categorically that no dwelling shall be constructed on a plot of less than 2400 square feet (223 m²). Although requisite plot sizes have been reduced in recent layouts, quarter-acre-building plots are the rule rather than exception in Ghanaian cities. High class residential areas in the Accra Metropolitan area, now have a mandatory minimum plot sizes of 140 × 120 ft while middle and low class areas have plots measuring 100 × 80–90 ft. But the cost of building lots in Accra, has increased tremendously. While a building lot measuring 140 ft × 120 ft in the highly coveted Airport residential area and other like areas, sold for an average of 150,000 to 200,000 cedis in 1983, a comparable lot cost 30–70 million cedis in 1998. This is equivalent to 6–15 yr income of a senior civil servant, and 15–35 yr income of an elementary school teacher.

Another aspect of the regulations, which makes housing less affordable, is that it discriminates against the development of low-cost multiple occupancy houses in certain areas by restricting building-plot ratio in a manner that favors only single-family self-contained units. With the increasing population, the demand for cheap accommodation close to jobs, and the sky-rocketing of building lot prices, it has become clear that quarter-acre building lots and restrictive building lot coverage are no more viable and there is a need to modify these rules to take present day realities into account.

Another constraint that is worth discussing here is the absence of a well-regulated land market, which makes land acquisition procedures long, cumbersome and risky. The existing land tenure system is strongly influenced by the notion of traditional ownership whereby land is conceived of as belonging to the whole community, countless of whom are dead, a few of whom are living, and millions of whom are yet to be born. Thus most of the existing lands are Stool or Skin⁴ and family lands superintended over by chiefs and family elders some of who may see land alienation as a betrayal of trust, which their dead ancestors may not take kindly to. Among the implications stemming from such notions are that whoever is not a member of the land controlling family is considered a 'stranger' and is therefore not entitled to a building lot. Ironically, it is the relaxing of these notions and the imposition of market of forces in recent years that have encouraged land speculation and made access to land more difficult and expensive. Although there are some lands in Accra, which are directly under government control and managed by the Lands Commission, however, these are inadequate to meet the demands. Moreover, most low- and middle-income earners cannot satisfy the conditions that are often attached to their allocation. But land is a *sine qua non* for housing development, and available research shows that even low income people, if given access to land, may be able to provide themselves with accommodation (Asiama, 1984) especially if unrealistic standards are not imposed upon them.

Housing production and maintenance in Ghana is also hampered by lack of capital and unresponsive financial institutions. Unlike the situation in advanced economies whereby every entrant into the housing market borrows from the financial institutions or fiduciaries, the position in many developing countries is different, and Ghana is a classic example. In theory it is possible for any person above the majority age and who is reasonably employed and on a steady income to obtain a bank loan for housing development or any worthwhile venture. In practice, however, the story may be different. Some of the criteria set are such that the majority of urban workers

⁴ Stools and skins are the symbols of authority of chiefs in South and North Ghana, respectively.

(over 80%) falling within the low and middle income brackets are excluded from mortgage loans because in official jargon, the servicing will create hardships for them. Moreover, the commercial banks do not discriminate between investments in housing and other investments, and for this reason the interest rates charged are excessive. In 1998, mortgage interest rates were 30–40%, and prospective borrowers were required, to deposit a minimum of 20% down payment. But with the high housing cost vis a vis the income of the average worker, a 20% deposit on the lowest priced SHC house was 9.6 million cedis in 1998 (i.e. 4–5 yr income of a teacher). Moreover, the monthly mortgage payment alone, assuming the lowest mortgage rate of 30% with 20% deposit, and an amortization period of 25 yr, amounted to more than 960,000 cedis for each month. This is the equivalence of 6 months' gross salary of a middle-income earner.

While none of the of the factors elucidated above can be singled out as the most important obstacle to housing production and maintenance and affordability, it is apparent that they have worked in concert to create a situation where Ghana currently produces only 21.4% of the estimated annual need of 140,000 housing units, cannot adequately maintain existing stock, and has a backlog of 300,000 units that are needed to reduce congestion in existing units. Under production inevitably leads to more congestion, and the continual occupation of otherwise non-habitable units, especially in Accra, the capital city. The housing shortages and congestion, however, do not affect all socio-economic classes in the same way, and housing was, and still remains, the perpendicular bisector that divides the rich and the poor in many African cities. In West Africa as a whole,

the wide gap separating a tiny elite and the majority of the urban population is conspicuously demonstrated in housing. The contrast between the mansions of the rich and the overcrowded tenements and shacks of the poor impresses itself on any casual observer. The plight of low-income earners is compounded by the fact that some of the national elite imposes minimum standards upon housing (Gugler & Flannagan, 1978, p. 28).

The general observation that Gugler and Flannagan made about inequalities in West African cities two decades ago is still applicable to Accra. Housing types and neighborhoods in Accra depict a system of social stratification based on wealth and status, and the type of houses and suburbs people live in have become their status symbol. Social differentiation manifests itself in the fact that some segments of a population do not enjoy comparable access to the resources and rewards of their environment. These resources pertain to space and privileged individuals occupy the parts of the urban space most valued by the society at large. Such resources are also social in character and privileged individuals participate in exclusive membership groups of a political, social or economic nature. In short, social differentiation involves mechanisms of spatial isolation and differential associations (Clignet & Sween, 1969, p. 299). At one extreme one observes the opulent two or three story mansions of the well-to-do and elite sited on landscaped half- or full-acre lots provided with all modern conveniences in the exclusive suburbs of Dzorwulu, Labone, Airport Residential area and the like. At the other extreme are the dilapidated structures lacking the simplest basic necessities, which under 'normal' circumstances would not be fit for human habitation, located in the unkempt and waste strewn environment of James Town, Chorkor, Sukura, Nima and Zongo. In between these two extremes are several housing types ranging from one or two bedroom single family units to large 'rooming' houses providing single room accommodation to as many as 15–20 households, each consisting of an average of 6 individuals. These

are located in suburbs such as Adabraka, Achimota, Mamprobi, Abossey Okai, Kaneshie and Kokomlemlé.

6. Conclusions

This paper has sought to shed some light on population growth and housing conditions in Accra by analyzing data collected through surveys. While Accra's population has grown tremendously since the 1950s, housing conditions have not improved very much. As a result of the production deficiencies, overcrowding, difficulties in finding rental accommodation, and huge rent advances that add up to several months income of prospective tenants now characterize the housing market in Accra. Many houses lack basic facilities like toilets, bathrooms and kitchen. Accra's fast growth over the years has exceeded the capacity of the Accra City Council and the Central government to provide adequate infrastructure for the burgeoning population, and to maintain existing facilities. The result is that poorly serviced or badly deteriorated areas such as James Town, Chorkor, Ussher Town, Zongo, Nima, Maamobi, Accra New Town, Fadama, Labadi and Teshie characterize the city of Accra. More than 60% of the city's population lives in such areas that lack sanitation, roads, drainage, water supply, electricity and proper waste disposal systems.

Improvement in the desperate situation described in this paper depends on the successful implementation of a series of measures that include improving the quality of existing housing stock, and devising policies and strategies aimed at increasing housing production and affordability in Accra. This would be achieved through the co-operation and concerted efforts of the government, governmental elite, private sector, non-government organizations and the community. Devising policies to remove existing bottlenecks in housing production, provision home improvement credit facilities, requiring all landlords to provide at least basic facilities, encouraging the formation of housing co-operatives, and getting rid of outmoded and unrealistic rent and building regulations will all be steps in the right direction. However, a basic requirement is an improved economy, which would, among other things, bring down interest rates, and enable funds to become available for new home construction and the renovation of existing ones.

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