

PUBLIC AND PRIVATE SECTOR COOPERATION FOR IMPROVED  
HOUSING DELIVERY SYSTEMS IN RURAL AREAS. A CASE STUDY OF  
AHANTA WEST DISTRICT

A THESIS SUBMITTED TO THE DEPARTMENT OF PLANNING,  
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BY

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## V I T A

Mr. Frederick R.K. Pappoe was born in Accra, Ghana on the 24th of April 1964. He attended the Presbyterian Boys' Secondary School and Sixth Form National Science College Legon over the period 1975 to 1982 where he successfully obtained his G.C.E. 'A' Level Certificate. He was admitted into the Department of Planning of the then Faculty of Architecture, U.S.T. to read an undergraduate course in Planning from 1982 to 1987. Upon graduation, he rendered his National Service as Teaching/Research Assistant at the same Department from 1987 to 1989. Upon completion of his National Service, Mr. Pappoe was employed by the Architectural and Engineering Service Corporation and seconded to the Policy Planning and Evaluation Unit of the Ministry of Works and Housing as a Planner. In 1991, Mr. Pappoe was admitted into the Faculty of Spatial Planning, University of Dortmund, Germany where he read and obtained a Post Graduate Diploma in Regional Development Planning and Management as a pre-requisite qualification for the Masters degree in the Development Planning and Management at the Department of Planning, U.S.T. which he is currently pursuing.

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## A B S T R A C T

The problem of inadequate shelter has been and still continues to be a major source of concern to Governments and households all over the world. Attempts by the public sector (Government) to resolve this problem in Ghana have unfortunately achieved very insignificant degrees of success.

The result is that the problem persists in both the urban and rural environments. Individual households have thus been compelled to initiate and implement measures to meet their housing needs. The housing problems of the rural areas of Ghana are however of great concern since past and present attempts at resolving them seem to have yielded minimal impacts.

In its bid to provide for its housing needs, prospective rural dwellers are plagued with problems ranging from lack of a viable and amenable rural housing finance scheme, unavailability and high prices of building materials, to a lack of an effective institutional support machinery.

The prevalence of these problems in spite of Government interventions points to the fact that the attempts by the Government were probably not properly implemented, had narrow scopes, or resulted from an improper perception of the rural housing problem.

The objective of this study therefore was to study the rural housing delivery process with a view to gaining a clearer and proper understanding of the process and inherent problems encountered by the private developer in meeting his rural housing need.

By means of a field survey, interviews with personnel in the District and Government agencies, and a review of relevant literature,

the study revealed some important findings with regard to the rural housing sector. education campaign and a high level of public

Some of these findings included the fact that access to rural housing finance was virtually non-existent, prices of building materials were beyond the reach of the poor, basic infrastructural services such as water and toilets were absent, and the ignorance of the rural dwellers on the need to obtain vital documents like building permits and titles to land before the commencement of construction.

It was however realised that these problems could be resolved in order to step up the rate of rural housing delivery. This however necessitated the combined and coordinated efforts of both the public and private sectors.

Appropriate roles were therefore assigned the two sectors in this regard. The public sector was assigned roles such as providing an amenable and viable housing finance scheme, promoting the development and use of locally, available building materials, training and upgrading local artisanal skills, and creating an awareness on the need for a proper documentation of properties by prospective developers.

The private sector on the other hand had to form and operate housing societies, provide volunteers to be trained in construction skills, pay back credits provided, offer communal labour and also obtain appropriate documents before building.

The success of these proposed roles however depended on the operationalisation of certain policy requirements. These critical factors were identified as

- the establishment of a body within the District Assembly to oversee all issues related to housing delivery,

- public education campaign and a high level of public participation and
- a high level of political commitment.

The implementation of these proposals are expected to contribute greatly towards a speeding up of the rate of rural housing delivery.

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## CHAPTER ONE

### GENERAL INTRODUCTION

#### 1.1 INTRODUCTION

The ultimate aim of almost every economically active individual is to have a "roof over his or her head". A clear evidence of this is the bold attempt by both the rich and poor to put up some form of shelter for the use of the immediate household. The provision of adequate shelter however continues to be an unattainable dream for a large segment of the world's population leading to a state of despair amongst many. The result has been a high incidence of housing problem of varying scales and diversity.

Some of the common housing problems include the following:

- a high incidence of overcrowding especially in the urban areas;
- squatter settlements;
- poor quality temporary shelter;
- poor state of repair of housing units especially in the urban slums and rural areas;
- inadequate and overtaxed social infrastructure in the urban areas, and a gross under supply or absence of these services in the rural areas.

The gravity of these problems can be perceived when one considers the fact that housing in this context does not refer only to the physical housing units above.

Housing has been defined by various authors in the following way.

"Housing, generally is seen as the total socio-cultural and physical environment in which the family lives and develops.  
It is therefore a pre-requisite to the healthy growth and development of men"<sup>1</sup>

A team of World Health Organisation experts also defined housing as "the residential environment or neighbourhood or micro-district, or the physical structure that mankind uses for shelter and the environment of that structure including all the necessary services, facilities, equipment, and devices needed or desired for the physical and mental health and the social well being of the family as well as the individual well-being".<sup>2</sup>

In this regard, housing is expected to fulfil a lot of other functions apart from providing a "roof over one's head". Some benefits of housing are that;

- i. it stimulates economic activity by offering employment and stimulating trading activities for inputs such as land and building materials.
- ii. it raises the quality of life of the people thus offsetting the psychological stress associated with its non-availability;
- iii. it motivates and sustains voluntary savings of the economically active population;
- iv. "creates conditions conducive to the achievement of crucial goals in the health, sanitation, environmental and educational sectors"<sup>3</sup>.

<sup>1</sup>Boapeah, S.N.: "Housing Policy in Ghana: Experiences and Guidelines for Intervention. (Paper Presented at GREDA Seminar on "Housing More People", Accra 1990.

<sup>2</sup>Housing Policy Planning Course Notes (Year 2) Department of Planning, U.S.T., Kumasi. 1993.

<sup>3</sup>Government of India: Min. of Urban Development. National Housing Policy. India, 1985 pp. 1-10.

In spite of these important benefits, a large segment of the world's population continue to be plagued with a host of housing problems thus limiting the extent to which they can enjoy these benefits.

## 1.2 PROBLEM STATEMENT

A major cause of growing concern amongst policy makers and individual households in Ghana is the ever growing rate of the housing problem. In Ghana, it was estimated that there was a housing delivery deficit of over 250,000 housing units as at 1986.<sup>4</sup> Though the bulk of this backlog can be found in the urban areas of the country (where the problem is mostly quantitative), rural areas of the country are characterised by their own peculiar sets of housing problems such as;

- poor quality of housing units;
- absence of basic housing facilities such as water, sanitation, and electricity; and
- the absence of a meaningful maintenance culture.

The effect of these problems is the prevalence of a generally poor quality of rural housing stock. This situation is further aggravated by the unfortunate lack of appreciation of the rural housing problem by the Government. The gravity of the rural housing problem has not been properly perceived thus leading to the formulation of strategies that yield minimal impacts, resulting in a decaying rural housing sector.<sup>5</sup>

Individual rural dwellers have thus been compelled over the years

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<sup>4</sup>Government of Ghana: Min of Works and Housing: National Housing Report Presented at the Sub Regional Seminar on Global Shelter Strategy. Accra. 1990.p.5.

<sup>5</sup> Government of Ghana : Min. of Works and Housing : National Rural Housing Strategy. Final Report Accra, 1993. p1.

to mobilise their meagre resources in response to their housing needs. In carrying out this initiative, the private sector is unfortunately saddled by a set of problems such as;

- the inadequacy or non availability of a proper housing finance mechanism;
- the insufficient delivery of basic services such as drains, water, and toilets;
- difficulties in acquiring building materials for construction;
- the ineffectiveness of physical planning and development control.

Financial resources constitute one of the most critical factors for the successful take off and sustenance of any development initiative. Unfortunately, however, this resource is virtually unavailable to the prospective rural house developer. Apart from their inability to mobilise substantial funds through personal savings (due to low rural incomes), the rural dweller has little access to formal credit or financial institutions. The financial institutions are either not present in the immediate environs, or (where they are present), they are reluctant to grant credit to the rural dwellers since the latter are usually not in a position to provide the necessary collateral. The effect is that prospective developers are compelled to build in a manner commensurate with the meagre resources they can mobilise, hence the poor quality of houses.

Owing to the huge capital and technical outlay required for the provision of services such as water, electricity, toilets, and drains, their provision usually exceeds the capabilities of individual developers. In the few instances where the private developers are able to mobilise resources to build, it is realised that these units have no access to water, toilets, drains and electricity. The expected benefit of a house

as a means of lifting one's social, cultural, and economic stance is thus constrained.

The mobilisation of building materials for construction also constitutes one critical constraint to private developers. Due to the undeveloped and unpopular nature of local building materials, prospective developers are always compelled to travel to the cities to purchase materials such as iron rods, cement, and roofing sheets. Relative to the incomes of rural dwellers, these materials are expensive, and this places a severe limitation on the entire building process by either slowing down the process or in some instances causing a termination of the project.

Existing technologies in rural housing appears to be obsolete and unresponsive to technological innovations. The bulk of rural buildings are in deplorable states and are not healthy for human occupation. The typical houses are characterised by floor and wall dampness, serious roof leakage, and rodent infestation. "Most rural buildings are of soil construction but they tend to depict all the fundamental but avoidable errors. Some of these errors which render the houses unsafe for human habitation include;

- design errors;
- lack of foundation and floor structures
- choice of soil type; and
- drainage and siting of building"<sup>6</sup>.

The ineffectiveness of physical planning and development control activities can also be taken as one of the major constraining factors in sustainable rural housing delivery. This leads to problems such as

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<sup>6</sup> Government of Ghana: Min. of Works and Housing. "Pilot Project to train Women in Rural Housing Delivery". Prepared by CIHSD, Accra, 1990 pp. 12-14.

unplanned and incompatible settlement development which are in turn aggravated by the unsatisfactory rural construction practices.

The existence of these problems have been recognised by the public sector which has responded over the years by initiating isolated intervention strategies as a way of supporting the private developers.

Some of these packages include

- i. the Roof Loan Scheme;
- ii. the Wall Protection Scheme;
- iii. the Rural Co-operative Housing Scheme;
- iv. Research activities by institutions such as the Department of Housing and Planning Research and Building and Road Research Institute of the University of Science and Technology, Kumasi;
- v. the PAMSCAD Rural Shelter Programme;
- vi. Rural Housing Rehabilitation Programme;
- vii. Pilot Projects; such as the one at Asuofua;
- viii. Rural Electrification Programme; and
- ix. Rural Water and Sanitation Programme.

In spite of all these interventions, the rural housing problem persists and even continues to worsen. Apart from being an example of decay, the rural housing sector could "conveniently be said to be a neglected sector".<sup>7</sup> This implies that the interventions have had very minimal (if any) impact on the rural housing problem.

The inability of these packages to have any meaningful impact on the rural housing problem should therefore be an issue of concern to housing policy planners and decision makers alike. Detailed investigations need to be carried out to establish the possible cause(s)

<sup>7</sup> Government of Ghana. Min. of Works and Housing National Rural Housing Strategy. Final Report Accra, 1993. p.1,

of the inability of these interventions to solve the problems faced by the private sector in attempting to meet its housing needs.

It is therefore worth investigating to establish whether the low success rate of the interventions were due to factors such as;

- i. a wrong perception of the nature of the rural housing problem by the public sector;
- ii. lack of a sustained implementation package for the strategies;
- iii. inadequate animation prior to project implementation thus making the rural dwellers imperceptible to the interventions;
- iv. non-replicability of projects (especially pilot projects) to maximise the range of beneficiaries;
- v. a narrow scope of projects thus effectively reducing the number of people who could have benefitted.

This study will amongst others seek to establish the validity of these factors as causes of the low impact of public sector interventions. This is expected to be achieved by studying the housing delivery system in the Ahanta West District, which will also serve as a guide in the assignment of roles to both the public and private sector in a co-operating manner as a means of ensuring improved rural housing delivery.

### 1.3 OBJECTIVES OF STUDY

The objectives of study are therefore:

- i. to assess the present and past trends in housing delivery in the Ahanta West District;
- ii. to identify the nature and weaknesses in co-ordination of public and private sector efforts towards an improved shelter delivery systems; and

iii to identify possible ways of strengthening the roles of the two sectors (public and private) in rural housing delivery with special emphasis on the study District.

#### 1.4 RESEARCH METHODOLOGY

##### 1.4.1 Sampling

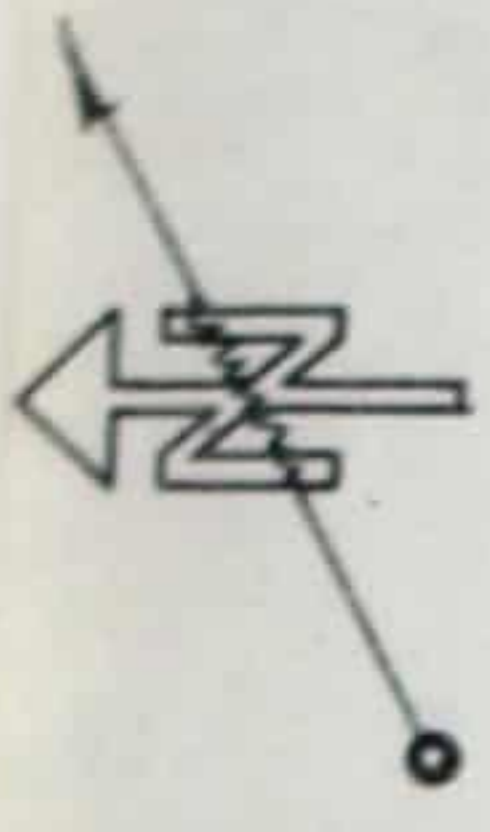
Due to the nature of the research topic, the non random quota sampling technique was used. Household heads (or their representatives) of newly built houses or those still under construction (but occupied) were the target respondents for the study.

A quota of thirty (30) household heads were targetted to be interviewed throughout the district. To avoid geographical bias due to the heterogeneity of the settlements, four clusters of settlements within the district were chosen.

The clusters are as follows: (Map 1)

- the Agona Nkwanta Cluster,
- the Dixcove Cluster;
- the Abura Cluster; and
- the Adjoa Cluster;

The table shows the number of settlements within each cluster, the number of settlements interviewed and also the number of household heads interviewed.



### LEGEND

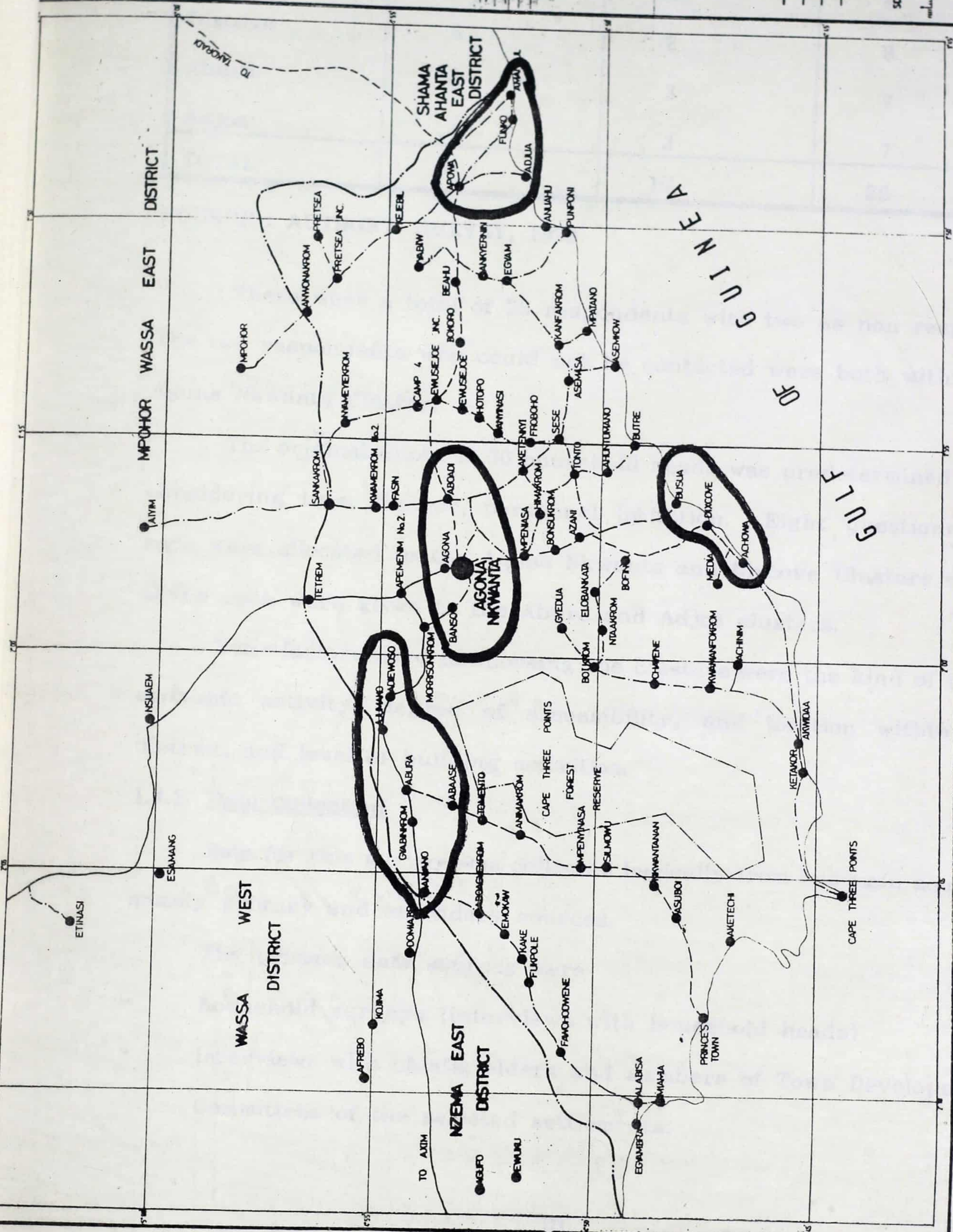
- DISTRICT CAPITAL
- SETTLEMENTS
- DISTRICT BOUNDARY
- PRIMARY TRUNK ROAD
- - - SECONDARY TRUNK ROAD
- FEEDER ROAD

SCALE 1:87500



MAP No.

1



# CLUSTERS OF SAMPLED SETTLEMENTS

AGONA WEST DISTRICT STUDY

STATE 1987/88

**TABLE 1 : DISTRIBUTION OF SAMPLED SETTLEMENTS**

CLUSTER	NUMBER OF SETTLEMENTS	NUMBER OF SETTLEMENTS SELECTED	NUMBER OF HOUSEHOLD HEADS INTERVIEWED
Agona Nkwanta	4	2	6
Dixcove	3	2	8
Abura	6	3	7
Adjoa	4	3	7
TOTAL	17	10	28

SOURCE : AUTHOR'S SURVEY, 1993

There were a total of 28 respondents with two as non response. The two respondents who could not be contacted were both within the Agona Nkwanta Cluster.

The original quota of 30 household heads was predetermined after considering time, finance, personnel limitation. Eight questionnaires each were allocated to the Agona Nkwanta and Dixcove Clusters whilst seven each were given to the Abura and Adjoa clusters.

Some factors used in choosing the clusters were the kind of major economic activity, degree of accessibility, and location within the district, and level of building activities.

#### 1.4.2 Data Collection

Data for this survey was collected basically from two main sources namely primary and secondary sources.

The primary data sources were

- household surveys (interviews with household heads)
- interviews with chiefs, elders and members of Town Development Committees of the selected settlements;

- interviews with heads or officers in institutions such as Town and Country Planning Department., Department of Rural Housing and Cottage Industries, District Administration, Ghana Water and Sewerage Corporation, and Electricity Corporation of Ghana;
- Development Workshop Survey by SPRING Students in the District;
- observations made by the researcher.

Secondary data sources included mainly review of relevant literature on the subject and other related topics.

#### 1.4.3 Methods of Analysis

Data collected from the field were analysed by means of simple statistical techniques such as tables and percentages.

### 1.5 SCOPE OF STUDY

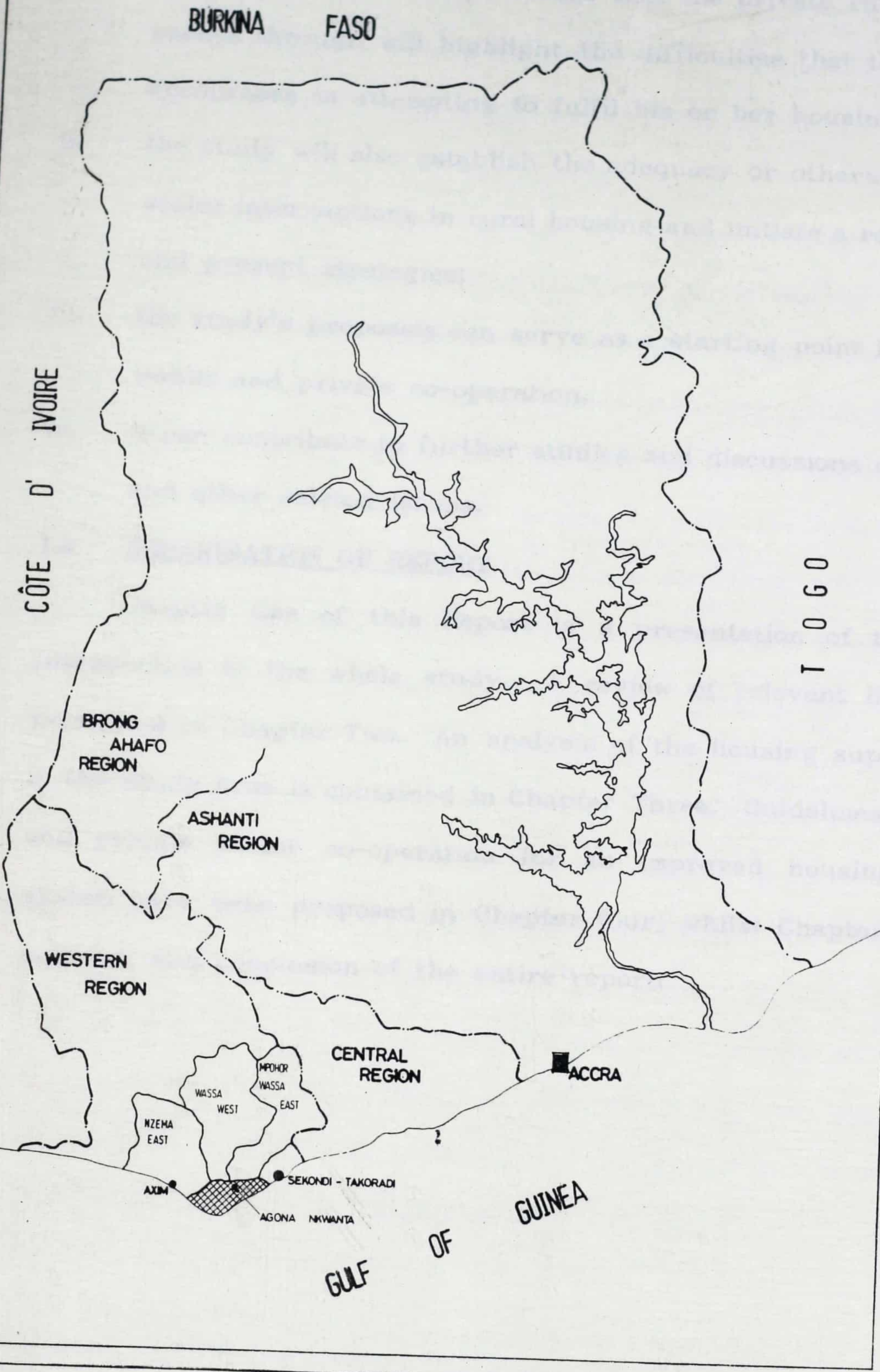
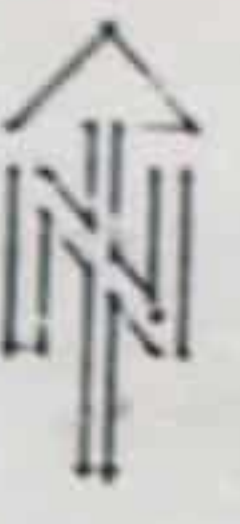
The scope of study has been thematically restricted to discussing the activities of both public and private sectors in the delivery of housing in rural areas. Possibilities for establishing a well functioning degree of co-operation between the two actors (public and private) will also be identified and proposed.




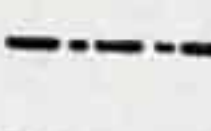



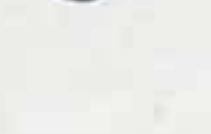
Geographically, the study was restricted to the Ahanta West District of the Western Region of Ghana (Map 2).

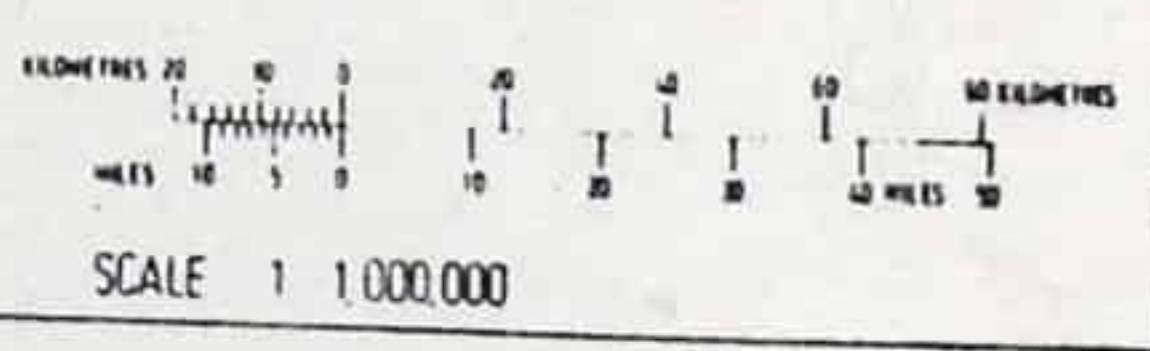
### 1.6 THEORETICAL FRAMEWORK

The study basically hinges on the hypothesis that the participation of individual households (private sector) is very vital to the success of any development effort. The guided involvement of the private sector is therefore an important and inevitable factor towards achieving an improved and sustainable rate of housing delivery.

**AHANTA WEST DISTRICT IN THE NATIONAL AND REGIONAL CONTEXT.**



-  AHANTA WEST DIST.
-  VOLTA LAKE
-  INTERNATIONAL BOUNDARY
-  REGIONAL BOUNDARY
-  DISTRICT BOUNDARY
-  NATIONAL CAPITAL
-  REGIONAL CAPITAL
-  DISTRICT CAPITAL



## 1.7 SIGNIFICANCE OF STUDY

The significance of this study basically lies in the following areas;

- i. The discussion of the processes that the private rural developer passes through will highlight the difficulties that the developer encounters in attempting to fulfil his or her housing demand;
- ii. the study will also establish the adequacy or otherwise of public sector interventions in rural housing and initiate a review of past and present strategies;
- iii. the study's proposals can serve as a starting point in promoting public and private co-operation.
- iv. it can contribute to further studies and discussions on the issue and other related issues.

## 1.8 ORGANISATION OF REPORT

Chapter One of this Report is a presentation of the General Introduction to the whole study. A review of relevant literature is presented in Chapter Two. An analysis of the housing supply system in the study Area is contained in Chapter Three. Guidelines for public and private sector co-operation for an improved housing delivery system have been proposed in Chapter four, whilst Chapter Five is a summary and conclusion of the entire report.

CHAPTER TWO  
LITERATURE REVIEW

2.1 EVOLUTION OF SHELTER SECTOR POLICY CONCEPTS AND HOUSING STRATEGIES IN GHANA

Shelter sector intervention strategies have been observed to have passed through a series of transformation over the past thirty years all over the world

The dominant housing policy amongst developing countries in the 1960's was that of the public sector being the sole agent responsible for housing delivery. The conception was that the public sector alone had the responsibility to provide safe, decent and sanitary shelter for all people. This notion led to unsuccessful attempts by Governments in developing countries to embark on direct construction of houses to meet the demands of the masses. In Ghana for instance, this period coincided with the Third Development Plan of 1963/64 - 1970/71 which set targets for the two Housing Corporations namely State Housing Corporation and Tema Development Corporations.<sup>1</sup> These targets in themselves represented very insignificant portions of the total housing needs of the two areas under reference.

This is because Tema Development Corporation was in arrears by 10,000 housing units as at 1985, whilst the State Housing Corporation was operating at 13 per cent of its set target as at 1972.<sup>2</sup>

The general notion during this period was that informal sector shelter as "illegal" or below national standards. The effect was that there were no conscious attempts by the public sector during this period to stimulate private sector efforts at meeting the housing need.

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<sup>1</sup>Boapeah, S.N.: 'Housing Policy in Ghana: Experiences and Guidelines for Intervention. Paper presented at Second GREDA Housing Show, Accra, 1990. pp 1-5.

<sup>2</sup>Government of Ghana: Ministry of Works and Housing: National Housing Policy and Action Plan 1987-1990. Accra 1986 p6.

Unfortunately however, these strategies yielded very minimal impact when compared to total housing needs of the low income people.

At the International level, the failure of this approach was recognised in the 1970s. International donor agencies therefore began supporting new intervention strategies for low income housing. The United States Agency for International Development and United Nations Centre for Human Settlements played a prominent role in promoting and supporting these new strategic approaches. This new approach called "sites and services projects" involved the provision of serviced sites to prospective developers to construct their houses. This approach followed the results of experiments in Puerto Rico, India, and Peru, which revealed that low income groups when provided with secure land tenure and serviced plots could respond by investing incrementally to construct housing units.<sup>3</sup>

Another related approach during this period was called settlement upgrading which involved the recognition of the work of private (informal) housing delivery efforts by providing basic (but lacking) services such as roads, toilets, refuse dumps, and drains. This approach also revealed that the private sector always had the potential to respond positively to public sector support by investing to improve the quality of housing.

Unfortunately however in Ghana this new approach was not favoured by the public sector which persisted in the direct construction of housing units by the public sector as evidenced by the Low Cost Housing Scheme embarked upon by the then Government of the National Redemption Council. This scheme, embarked upon in 1972 was to house low income households earning below ₵1,800.00 per annum. By June 1975, a total of 6,520 houses had been built at an average cost of

<sup>3</sup> A. Van Huyck : New Directions for National Shelter Policies : Shelter, Settlement and Development : Lloyd Rodwin (ed). U.K., 1987 pp 340 - 350

€7,500.00. The scheme was finally abandoned in 1977 when the Government realised that the then Unit Cost of €10,000.00 was beyond the reach of its target group.

The Government of the People's National Party though shortlived initiated action on:

- the completion and construction of 1,990 units by the State Housing Corporation and 228 units by the Tema Development Corporation.
- and the establishment of a strong building material industry to supply inputs at cheap prices to support the sector.

At the Global scene, the need for new directions in housing sector policy concepts was emphasised in the mid-1980s. These new directions in housing laid emphasis on the recognition of the vast potential of the private (informal) sector to provide or contribute meaningfully in shelter provision. This approach called the "support approach" postulates that the public sector acts only as a supporting agency to assist the private sector initiate and sustain efforts at shelter delivery. This approach coincides with and complements the wider issues of privatisation that are currently under discussion throughout the world.<sup>4</sup>

Public sector's activities in this direction were identified to be in the following areas:

- institutional development to initiate, implement, and sustain shelter programmes;
- secure access to appropriately located land;
- access to affordable and amenable sources of finances;

<sup>4</sup> Wakely, Patrick : The Development of Housing through the Withdrawal from Construction : Changes in Third World Housing Policies and Programmes. HABITAT INTL. 1988. pp 1-2.

- the provision of basic services and means for maintaining and upgrading them over time;
- the maintenance of unobtrusive and legislation;
- technical and managerial information, advisory services, and training, and
- access to appropriate building materials.

With the introduction of the Economic Recovery Programme in 1988, the direction of Government policy has changed in line with the new perceptions at the Global level. Government policy now for the shelter sector is to de-emphasise the public sector's role as a direct builder or constructor of housing units, and rather serve more as a facilitator to stimulate the vibrant private sector initiative in housing.

This change in stance is also justified by the fact that the private sector in Ghana contributes over 90 per cent of the nation's housing stock.

## 2.2 RURAL HOUSING INTERVENTIONS IN GHANA

Public sector intervention strategies in housing in Ghana has shown and still continues to show an undue bias for the urban sector. The rural shelter sector appears to be ignored or marginalised into insignificance.

The result has been that housing delivery in the rural areas of the country has been and continues to be virtually a total private sector effort.

The private sector delivery in the rural sector is often carried out by one or two main means namely;

<sup>5</sup> Government of Ghana, Min. of Works and Housing : National Housing Report presented at the .. Regional Seminar on Global Shelter Strategy, Accra 1990 - pp 1-10.

- "an individual craftsman building on behalf of his own household and relies on his family members or friends to provide unskilled labour; or
- an individual or family contracts one or more craftsmen who are paid either in cash or kind. The family sometimes provides unskilled labour as a cost reducing measure." <sup>6</sup>

Some past and on-going interventions in the rural housing sector are:

- i. the Roof Loan Scheme,
- ii. the Wall Protection Scheme,
- iii. Rural Co-operative Housing Scheme;
- iv. Research and Pilot Projects;
- v. PAMSCAD Rural Shelter Programme;
- vi. Rural Housing Rehabilitation Scheme;

#### 2.2.1 The Roof Loan Scheme

This scheme was started in 1955 upon the recommendation of a United Nations mission in 1954. The scheme implemented by the then Department of Social Welfare and Community Development had as its objective the granting of loans to beneficiaries usually in the form of roofing sheets, nails and timber.

The maximum loan given to a beneficiary was c800 payable over a 5 year period with a year's moratorium at 10 per cent interest rate. The beneficiary's houses had to be constructed up to the wall plate level and then inspected by the Regional Rural Housing Assistant before the roofing materials were released.

<sup>6</sup> Government of Ghana. Min. of Works and Housing : National Rural Housing Strategy : Final Report Accra, 1993 pp 1-10.

The scheme suffered from a low loan repayment rate and was therefore abandoned in the early 1980s. At the time of its abolition, the scheme had benefitted a total of 13,726 applicants.<sup>7</sup>

Though this scheme had a rather narrow scope of beneficiaries, its major achievement was that it stimulated good construction practices (although on a low scale) since there was a rigid requirement for the erection of a super-structure of acceptable standards.

### 2.2.2 The Wall Protection Scheme

This scheme can be said to be an offshoot of the Roof Loan Scheme. It was targetted at villages who needed assistance to upgrade the quality of walling of their dwellings. Loans advanced were in the form of cement to repair walls. The amount of loan was usually the equivalent of 50 to 100 bags of cement with repayment spread over 5 years with 10 per cent interest rate.

Together with the Roof Loan Scheme, this scheme was also suspended in the early 1980s with over 30 per cent of loans advanced outstanding.<sup>8</sup>

Collectively, the two schemes benefitted less than 0.1 per cent of the country's rural population.<sup>9</sup>

### 2.2.3 Rural Co-operative Housing Scheme

This scheme was started in 1972 under the Department of Social Welfare and Community Development and the then Department of Rural Development. Villages were encouraged to form and register housing

<sup>7</sup> Records from the Department of Rural Development.

<sup>8</sup> Government of Ghana, Min. of Works and Housing : National Rural Housing Strategy. Final Report 1993 pp. 3-7.

<sup>9</sup> Government of Ghana, Min. of Works and Housing: National Housing Report presented at the Sup-Regional Seminar on Global Shelter Strategy, Accra, 1990. pp 1-6.

Co-operative societies. These were then required to acquire tracts of land, provide sand, stones, and labour. In addition the societies were expected to provide 10 per cent of the estimated project cost to the Department which will then undertake the construction of the housing units for the societies. Beneficiaries were expected to repay the remaining cost over a 10 - 15 year period at an interest rate of 10 per cent.

The Department has so far been able to put up 1,006 houses throughout the country under this scheme.

As at the end of 1989, 42 per cent of the loans advanced under this scheme remained outstanding. One other remark about the scheme was that it actually benefitted small town dwellers and not rural dwellers.

#### ON-GOING PROJECTS:

##### 2.2.4 Research and Pilot Projects

These include attempts by individuals and organisations such as the Department of Housing and Planning Research of the University of Science and Technology, Kumasi, Building and Road Research Institute of the Council for Scientific and Industrial Research. Efforts in this regard have mostly been focussed on technological innovations to develop locally available building materials to supplement and/or replace conventional materials as a cost reducing measure, for example, the Tek block soil construction technologies. Other innovations include the micro-concrete roofing tiles under the auspices of the Department of Rural Housing and Cottage Industries.

These research activities have led to the following achievements amongst many others;

- training of rural artisans in block production and construction technology;

- design and erection of proto-type housing units (a typical example is the Asuofua resettlement scheme)<sup>9</sup>
- extension advice on request from villages.

#### 2.2.5 PAMSCAD Rural Shelter Programme

As part of the Government's Programme of actions to Mitigate the Social Cost of Adjustment and Development, the Rural Shelter Programme was initiated with funding from the PAMSCAD Secretariat.

Some of the main objectives of this scheme (which is on-going ) is to set up fifty (50) training centres throughout the country to

- a. recruit and train the youth in the production and use of improved local non-conventional building materials such as the use of laterite in block making;
- b. train the youth to acquire masonry and carpentry skills;
- c. pass out and equip the trainees with tools on credit to be repaid over a period of time.

Another objective is to assist in the on-going Rural Housing Rehabilitation Scheme by providing inputs to beneficiaries to carry out walling, screening and apron provision.

Under the scheme, villagers will be trained on erosion control practices.

To date, the Department has been able to set up 10 training centres throughout the country which has resulted in the training of over 400 artisans from the rural areas in skills related to soil construction. Though the scheme has not resulted in any tremendous impact on the rural housing situation, it has made some achievements such as the construction and walling of J.S.S. workshop at Bodomasi in the Ashanti Region.

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<sup>9</sup>Government of Ghana: Min. of Works and Housing: National Rural Housing Strategy. Final Report pp 3-10

The trained artisans were also reported to be drifting beyond their villages to the urban centres in search of better job opportunities.

#### 2.2.6 The Rural Housing Rehabilitation Scheme

The Bank for Housing and Construction launched a rural housing rehabilitation programme in 1987. The objective was to supply building materials such as roofing sheets and cement to farmers in rural areas with some form of technical assistance. Upon the recommendation of the Ministry of Works and Housing, the scheme was modified to include technical assistance in the upgrading of existing dwelling units and infrastructure. Loans were disbursed through the Rural Banks. The scheme which has been closely tied to the Cocoa Districts of the Produce Buying Company has so far been implemented in six regions namely Ashanti, Eastern, Volta, Central, Western and Brong Ahafo.

As at 1989, a total of 2,730 houses had been rehabilitated at an estimated cost of ₵53.06 million.

The scheme is still being implemented. Under the Technical Assistance Component of the Project, the Ministry of Works and Housing is carrying out a pilot study using a village off the Obuasi-Kumasi Road at Mile 14.

Its objective is to apply appropriate technologies for the rehabilitation of existing villages in a comprehensive manner through the construction of new houses, drainage, roads and sanitation.

The next phase of this model project was expected to have started in 1991 and will involve an expansion of the scheme. A few selected rural banks will be used as conduits for the supply of building materials under a credit scheme. A target of 3000 housing units are expected to be rehabilitated with the provision of 25,000 bags of cement

and 20,000 roofing sheets. Exploratory projects have been earmarked for the Northern, Upper West and Upper East Regions, whilst activities in the on-going regions are expected to be consolidated.

The Bank for Housing and Construction also intends to consolidate its initial activity of supplying building materials by establishing building materials shops in co-operation with four rural banks on a trial basis.<sup>10</sup>

Another area of emphasis is the utilisation of part of Public Investment Programme in support of Rural Housing co-operatives that have the potential of mobilising resources and would therefore need assistance on short-term or marginal basis.

Four societies have so far been identified throughout the country. These are

- i. Nkoranza Co-operative Housing and Builders;
- ii. Techiman Small-Scale farmers Society;
- iii. Assin Foso Housing Co-operative Society;
- iv. Ghana Cocoa, Coffee, Sheanut farmers Association.

For a start, the selected societies are those dealing with projects on displaced village communities for who some amount of compensation has been paid already and also those with savings and self help schemes. Under the scheme, such societies will be provided with building materials and technical assistance.

### 2.3 COMMENTS ON PAST AND ON-GOING INTERVENTION STRATEGIES

From the discussions so far, the following conclusions can be drawn from the past and on-going housing sector intervention strategies;

- i. the past intervention strategies unduly emphasised and devoted resources to the urban sector as against the rural sector which

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<sup>10</sup>Government of Ghana: Min. of Works and Housing: National Rural Shelter Strategy Accra, 1993. pp 3-10

- was left to be catered for through the efforts of the private sector;
- ii. the interventions failed to properly recognise the financial, administrative, technical and managerial resource limitations of the public sector as sole agents for the satisfaction of the housing needs of the people;
  - iii. though the strategies usually recognised the vast potential of the private sector in housing delivery. The policies formulated did not incorporate measures to harness these potentials.
  - iv. the housing problems were usually inadequately defined or had strong urban focus. Emphasis was usually placed on strategies to meet backlogs in housing stock usually expressed in quantitative deficits. This flaw can be identified as one of the causes of the inappropriate treatment of the rural housing problem;
  - v. the few interventions in the rural sector can be observed to be inappropriately conceived thus leading to a very narrow scope of beneficiaries eg. Roof Loan and Wall Protection Schemes;
  - vi in the case of strategies that involved the advancement of loans, no proper mechanisms were put in place to ensure timely recouping of funds for further recycling and regeneration. The result was the untimely collapse of such schemes.
  - vii. the development and implementation of research findings usually take place at a rather slow pace. The effect is that the benefits of technological innovations do not filter down to a large segment of potential beneficiaries.

The cumulative effect of these findings is a generally low and deplorable quality of housing in the rural areas of the country.

Strenuous efforts are however being made by the private sector to meet their ever present housing needs. The attempts at housing delivery by the rural dwellers is however impeded by the presence of certain problems.

The next chapter contains a discussion of the housing delivery system of the study area, the Ahanta West District of the Western Region of Ghana which can be conveniently classified as a typical rural community.

## CHAPTER THREE

### THE HOUSING SUPPLY SYSTEM IN THE AHANTA WEST DISTRICT

#### 3.1 THE AHANTA WEST DISTRICT

The Ahanta West District is one of the newly created districts that can be found in the Western Region of the Country. The District can be found on the southernmost tip of the country and is bounded by the Gulf of Guinea to the south, Shama-Ahanta East District to the East, the Wassa West District to the North and the Nzema East District to the West (Map 2).

The study area is a predominantly rural community with only two of its one hundred and twenty two (122) settlements having population sizes greater than five thousand people.

The Ahanta West District had a 1992 population size of 76,961 out of which 40,633 were in the economically active group.

The main forms of economic activity in the District were agricultural related activities such as farming and fishing.

A survey conducted in the district revealed on average household size of 5.7 persons or 6 persons with per capita incomes being estimated to be approximately ₵90,000 per annum.<sup>1</sup>

Quite typical of rural communities throughout the country, the District is characterised by an inadequate provision of basic social and technical infrastructure such as educational facilities, health facilities, sanitation, and a poor quality and rate of housing delivery.

<sup>1</sup> Dept. of Planning, SPRING II Development Workshop Report Kumasi, 1992/93.

## 3.2 NATURE OF HOUSING PROBLEMS IN THE AHANTA WEST DISTRICT

### 3.2.1 Building Conditions

The conditions of most buildings in the District were very deplorable and in some instances were unsafe and unhealthy for human habitation. This deplorable and unsatisfactory condition can be attributed to either one or a combination of the following:

- extensive utilisation of 'no cost' but undeveloped locally available building materials;
- the use of unsatisfactory construction technologies, and
- the absence of an appropriate maintenance culture.
- the inappropriate private design of houses.

A study of the type of materials used in the construction of houses in the District (with particular emphasis on the walling and roofing materials) revealed the results presented in Table 2 This survey was carried out by the SPRING class 1992/93.

TABLE 2 : PERCENTAGE DISTRIBUTION OF HOUSES BY TYPE OF ROOF AND WALL MATERIAL

TYPES OF MATERIALS	PERCENTAGE OF HOUSES
Rammed Earth and Thatch Roof	31
Wattle and daub and Thatch Roof	2
Landcrete and Thatch Roof	1
Sandcrete and Alluminium	23
Rammed Earth and Alluminium/Asbestos	25
Landcrete and Alluminium	16
Rammed Earth and Bamboo	2
TOTAL	100

SOURCE : Socio-Economic Survey, SPRING 93

It can be seen from the table that the predominant means or walling material used in the district was rammed earth (which was usually unstabilised) which made up a total of about 60 per cent whilst aluminium roofing sheets were the most favoured materials which had been used by about 50 per cent of the sampled households.

The survey revealed that only about 20 per cent of respondents had carried out some form of renovation/maintenance works on their houses after completion.

With this low level of maintenance, coupled with the unsatisfactory construction practices in the rural areas, the quality of most of the units deteriorate and reveal a host of problems.

Some characteristic problems observed on the houses in the district included visible cracks on the walls,, floor and wall dampness, dangerously eroded and exposed foundations, and leaking roofs.

### 3.2.2 Services

The survey conducted in the district revealed the absence or inadequacy of services and facilities such as toilets, water and drains.

Table 3 shows the percentage distribution of households with some of these facilities in their houses.

TABLE 3 : PERCENTAGE DISTRIBUTION OF HOUSES WITH IN-HOUSE SERVICES

SERVICE	PERCENTAGE OF HOUSES
Toilets	30
Kitchen	83
Bathroom	78
Water	25
Drains	5
Store Rooms	80

SOURCE : Author's Survey : 1993

Drains, water and toilets were seen to be the most unavailable facilities in most of the houses. Kitchen and bathrooms however were more commonly available to most households.

Most households were therefore compelled to utilise communal facilities such as public toilets and boreholes or wells to satisfy their needs. The result is that there is always an undue pressure on some of these communal facilities leading to their frequent breakdowns or drying up e.g. the well at Dixcove. In some instances too, the rural dwellers are compelled to use other inappropriate means such as open air defaecation or disposal of refuse with their attendant health hazards.

The absence of an efficient drainage network in the District poses a serious threat to the condition of houses in the District. Being a settlement with a high (double maxima) rainfall pattern, the threat of a high rate of erosion is very imminent and this was observed as a serious problem in the District.

### 3.2.3 Construction Technology

House building in rural Ghana is an activity area carried out basically by local craftsmen, the technologies applied by these craftsmen are sometimes unacceptable and usually results in the construction of units that are not so healthy for human habitation.

Some visible examples of the result of this problem included the improper orientation of some of the houses, the small sizes of openings such as windows and doors and even the smallness of room sizes. Some buildings had been oriented in a way that did not take cognisance of the sun and wind direction. Also some buildings had been built close to each other thus creating problems of unsafe ventilation.

The floors of some of the buildings too were bare and uncovered thus resulting in a state of dampness in the rooms.

## INSTITUTIONAL SUPPORT

### 3.2.4 Physical Planning and Development Control

Quite typical of rural areas in the country, land availability was not observed to be a problem in the District, the major problem in this regard however was the issue of land management in the form of physical planning and development control in the District.

Due to genuine logistic and personnel problems, the planning authority in the District is yet to be established in the District. Though this function is presently being performed from the Regional capital, the Town and Country Planning Department has not been able to come out with layouts to precede and ensure orderly development. The result has been unplanned and haphazard settlement development with its attendant legal, health, and planning implications. Private developers are thus compelled to erect buildings on plots without due regard to planning considerations.

The disregard or non-availability of physical planning support can sometimes affect the safety of some houses since people can build on slopes without appropriate erosion control measures.

### 3.2.5 Finance

Obviously one of the most critical components of any housing programme, the study revealed the problem of inadequate or non-availability of sources of finance to initiate, sustain and maintain housing units. "The financial constraint in housing are most critical - they form the absolute barriers beyond which nothing can be done."<sup>2</sup>

<sup>2</sup> Afele L.K. Housing Finance in Rural Ghana BRRI, Kumasi, 1975 p.5.

The unfortunate situation is further exacerbated by the fact that rural housing delivery in Ghana is taken to be a purely private sector venture, and with the low level of incomes in the rural areas, their (private sector) ability to deliver is reduced.

With the severe limitation imposed by the lack of or inadequate access to formal and informal financial support, the quality of housing units that can be delivered are predestined to be poor as was seen in the survey.

The housing problems of the rural sector in general (including the study area) have persisted over a long period of time and has consequently attracted a number of initiatives from both the public and private sector in response to these problems. The next sections treat the response of both the public and private sectors with particularly emphasis on the Ahanta West District.

### 3.3 THE NATURE AND IMPACT OF PUBLIC SECTOR INTERVENTION STRATEGIES IN THE STUDY AREA

Public sector intervention in rural housing has been a natural response to the myriad of problems facing the rural areas. Like other rural areas in the country, the past and present public sector interventions such as the Roof and Wall Protection Loan Schemes and Rural Housing Co-operative Scheme, have not achieved any meaningful impact (if any) on housing delivery in the study area. (Chapter 2)

The housing survey conducted in the study area revealed that non of the twenty-eight (28) respondents had ever benefitted from any rural housing intervention strategies be it financial, technical, or material in the construction and/or maintenance of houses.

Housing delivery in the District therefore remains a purely private sector endeavour with minimal public sector support.

An exception to this however is the establishment of a Rural Housing Rehabilitation Training Centre by the Department of Rural Housing and Cottage Industries at the District Capital at Agona Nkwanta. The impact of this intervention is yet to be felt since it is in its formative stage.

The private sector therefore continues to fulfil its own housing needs. The components and modalities of the private sector's housing delivery system are the subject of discussion in the next section.

### 3.4 THE HOUSING SUPPLY SYSTEM IN THE AHANTA WEST DISTRICT - ANALYSIS OF PRIVATE SECTOR INITIATIVES

In order to achieve a clearer understanding of the nature of problems faced by the private (informal) sector in housing delivery, the major processes passed through (by the private developer) have been analysed in this section. This will facilitate the process of advancing practical and implementable proposals.

#### 3.4.1 Acquisition of Land

Quite typical of rural areas, the availability and acquisition of land in the District did not pose any difficulties. Table 4 shows the number of respondents who acquired land from various sources.

TABLE 4 : SOURCES OF ACQUISITION OF LAND

SOURCE	NUMBER OF RESPONDENTS	PERCENTAGE
Family Land	10	36
Chief	18	64
TOTAL	28	100

SOURCE : AUTHORS'S SURVEY, 1993

As can be seen from the table majority of the respondents acquired the plots from their respective chiefs, whilst the rest had their plots from their families.

The survey also established that it took an average of less than a week to acquire the plots (for over 80 per cent of respondents. In a few extreme cases however it took applicants about a month to acquire the plots).

In cases of land acquisition from chiefs, the process normally involved a 'knocking fee' after which a surveyor or representative of the chief is made to accompany the applicant to the site for plot identification. The 'knocking fee' (a 'token fee') charged by the chiefs ranged from ₦5,000.00 in places like Apowa and Aboade, to ₦20,000.00 in places like Adjoa and Funko.

The survey revealed that no public agency played any part in the acquisition process throughout the District. The identification of the plots was done mostly by the chief's emissaries as was revealed by the survey. In a few instances (about 10 per cent of respondents) however, the plots were identified with the assistance of private licenced surveyors and/or architects. A common form of identification used was pillaring. The problem here is that without layouts, the chiefs just sell out any portions of land without any planning considerations.

#### 3.4.2 Land Titling, Plan Preparation and Possession of 'Building'

The survey sought to establish whether private developers had passed through and obtained titles to land, building permits, as well as approved buildings plans.

Table 5 shows the number of respondents who possessed documents entitling them to the legal ownership of their respective

plots. The results had been presented against the source of acquisition of land.

**TABLE 5 : POSSESSION OF TITLE TO LAND BY SOURCE OF LAND ACQUISITION**

SOURCE OF ACQUISITION	POSSESSION OF TITLE OF LAND		TOTAL
	YES	NO	
Chiefs	5	13	18
Family	1	9	10
TOTAL	6	22	28

SOURCE : AUTHOR'S SURVEY, 1993

The table shows that only six (6) out of the twenty eight (28) respondents possessed legal titles to their plots whilst the remaining had no such titles to their plots. It can also be seen that of the six respondents with titles to their lands, five of them had acquired their plots from chiefs whilst only one had his land from his family. This can be explained by the fact that lands usually acquired from chiefs and elders easily become subjects of litigation. It must be pointed out that all the six respondents who possessed land titles were in Agona Nkwanta and Apowa. These two relatively more urbanised settlements have the tendency to record incidences of land litigation. The respondents took between two to three years to acquire the land titles.

The respondents claimed that the titles to the land were acquired on their behalf by building contractors who liaised with the Town and Country Planning and Public Works Departments at the Regional Head Offices at Sekondi. The remaining 79 per cent of the respondents were either indifferent to the issue or were not aware of the need to acquire legal titles to their plots.

The study also revealed that only twenty five (25) per cent of the respondents had approved building plans for their houses. These were normally done at the request of the developers themselves by private draughtsmen. This process also took between one to three months.

The need to obtain building permits before house construction was one factor which was most unknown to the respondents. Only one respondent obtained a building permit for his structure. Most of the other developers expressed ignorance of the issue, whilst the rest remained indifferent to the issue. This situation is however not surprising since the absence of a layout does not compel developers to go in for permits before building.

#### 3.4.3 Mobilisation of Labour and Building Materials

Prospective Rural Housing Developers were faced with a lot of problems at this stage of their building process, especially with regard to the mobilisation of building materials.

Developers made extensive use of locally based artisans whose efforts were supplemented by unskilled family labour. Labour costs within the districts ranged from ₦1,000 per day for women, through ₦1,200 for unqualified artisans to ₦2,000 for qualified artisans.

Building materials are purchased on the open market at prices over and beyond the financial capabilities of the rural dwellers. Developers are thus compelled to buy and build in bits.

The number of years taken to complete the house building process by respondents as been presented in Table 6.

TABLE 6 : DURATION OF HOUSE CONSTRUCTION PROCESS

NUMBER OF YEARS	NUMBER OF RESPONDENTS
1-3	5
4-6	11
6 <sup>+</sup>	5
Uncompleted	7
TOTAL	28

SOURCE : AUTHOR'S SURVEY, 1993

With the exception of five houses that were completed by the third year, sixteen houses were constructed after the fourth year. As many as seven houses were incomplete but being occupied at the time of the survey.

All the respondents occupying the uncompleted houses stated that they intended completing the housing units by 1998 ( in five years time) though a few (2) expected to complete in a year's time.

All the 28 respondents mentioned the procurement of building materials as one of the major problems they faced.

#### 3.4.4 Building Inspection

Owing to the weakness in physical planning and development control in the District, building inspection is not seriously pursued in the District. Only three (3) respondents stated that their buildings were inspected by qualified personnel during construction.

The remaining respondents were not aware of the need for this particular step and thus made no attempt to have their structures inspected.

The result was that there was no way to correct or halt the unsatisfactory construction of houses.

### 3.4.5 Mobilisation of Finance

The mobilisation of finance for house construction was revealed as the most crucial problem affecting developers.

"Finance seems to place an absolute limit beyond which nothing can be done in rural housing...."

The various sources from which the respondents mobilised funds to finance their building activities have been presented in the next table.

TABLE 7 : SOURCE OF FINANCE BY TYPE OF OWNERSHIP

SOURCE OF FINANCE	TYPE OF OWNERSHIP		TOTAL
	SELF	FAMILY	
'Own funds'	21	3	23
'Friends/Relatives'	1	4	5
TOTAL	21	7	28

SOURCE : AUTHOR'S SURVEY, 1993

All the respondents financed the construction of their houses from private informal source. None of the respondents mentioned any of the other three sources i.e. "Government support", "Bank Credit", and "Others" as their source of finance.

The table also shows the predominant type of house ownership in the district. Most of the respondents (21) owned their own houses whilst seven were in family houses. the 'self owned' houses were mostly financed from "own funds" whilst the family houses were funded almost evenly by both sources. The gravity of this problem can be perceived when one considers the fact that district per capita incomes were estimated to be ₵99,000<sup>4</sup> and a typical two bedroom rural housing

<sup>3</sup> Afele, Ludwig : "Housing Finance in Rural Ghana" BRRI, 1975, p. 3.

<sup>4</sup> SPRING II (1993) Development Workshop Report U.S.T. Kumasi 1993 p.36.

unit estimated to cost ₦3 million. This gives a house cost - average, income index of approximately 30:1 implying conservatively that it will take over thirty years for an individual to mobilise funds to build.

Funds for maintenance and rehabilitation of the houses were also secured from the two most popular sources i.e. "own funds" and "funds/relatives".

A survey carried out by SPRING Class of 1993 revealed that apart from the inadequacy of formal credit systems, the rural dwellers were reluctant to approach the banks because they never expected to receive any form of assistance from this sector.

The restriction in funds availability coupled with the open market prices of building inputs can be taken as the main factors leading to the poor quality of houses available in the district.

#### 3.4.6 Institutional Structure

Under the present institutional structure at the District, there is no body specifically charged with the responsibility of addressing issues related to housing in the district.

Different agencies usually located in Sekondi and Takoradi perform different roles in an uncoordinated manner. The Department of Rural Housing and Cottage Industries is yet to be located in the District to co-ordinate efforts at housing delivery. The Town and Country Planning Department as well as the District Planning and Budgeting Unit are also yet to be established in the District as recommended under P.N.D.C. Law 207 on decentralisation.

The effect of this is that there is no central co-ordinating agency that can co-ordinate and over see housing delivery efforts with a view to identifying problems and recommending remedial actions.

### 3.5 SUMMARY OF FINDINGS

Some major findings that can be made after studying and analysing the various important steps that the rural individual developer passes through, are as follows.

- i. - the availability and acquisition of land was not seen as a problem area by the study. However, the absence of settlement layouts was seen as a problem since it had the effect of generating unplanned and unhealthy physical development of settlements;
- ii. - the study revealed that there was a high level of ignorance on the importance of certain documents in the house construction process. Title to land, building permits and approved building plans were issues that were of little significance to rural housing developers. This situation is very unfortunate since it has the tendency to result in problems such as land disputes and construction of unsuitable and unhealthy building;
- iii.- the acquisition of building materials was seen as a major problem area for the rural housing developers. Due to the undeveloped and unpopular nature of local building materials, the developers were compelled to buy materials such as cement, aluminium and asbestos roofing sheets, and iron rods on the open market. Since the prices of these items are high relative to the incomes of the rural dwellers, they are compelled to build in bits over long periods, abandon the projects midway, or build in a manner commensurate with their resource availability. The cumulative effect of all these is the poor quality of houses.
- iv.- building inspection was revealed to be an activity that was virtually unknown in the study area, thus resulting in the unsatisfactory and unsupervised construction of houses that are

sometimes unhealthy for human habitation.

- v. - in spite of past and present intervention by the public sector to provide finance for rural housing, the study shows that the financing of rural housing has been a total private sector activity. Unlike the urban areas with facilities such as the Home Finance Scheme, and Public Servants Housing Loan Scheme, the housing developer has been compelled to bear all the financial costs of his projects alone. This has often resulted in a slow pace of house construction and in some case low quality houses being put up.
- vi.- labour for house construction was also revealed by the study to be an area that posed no problem in terms of its availability. Developers made extensive use of unskilled family to supplement the efforts of local craftsmen. The construction practices of local craftsmen however needed to be upgraded especially to facilitate the use of newly developed local materials (which are being promoted now).
- vii.- there exists no well organised institutional arrangements to oversee, and co-ordinate housing delivery within the District. Key agencies are yet to be established in the District to perform this function. The effect is that problems encountered by the private sector are not properly perceived to facilitate the formulation of appropriate proposals to stimulate the efforts of the rural housing developers.
- The presence of these problems in spite of the various attempts by the public sector to promote rural housing point to the inadequacy of these measures as tools for promoting private sector initiatives.

Some conclusions that can be drawn from the study are that

- though the rural housing problem has been properly perceived proposals in response to these problems have not been adequately conceived and/or implemented.
- the implementation of some of the strategies has not been carried out on a sustained basis (e.g. the Roof Loan Scheme with its high default rate) to ensure a maximisation of beneficiaries;
- the scope of some of the interventions were too narrow to make any meaningful impact e.g. the wall protection scheme;
- the benefits of research findings are yet to filter down to the rural people whilst pilot projects are not replicated as anticipated hence their impacts are not properly felt.

Rural housing delivery as analysed in this study can be seen to be a purely private sector activity, the role of the public sector as depicted by its intervention strategies over the past years has yielded very minimal impact. Unfortunately however, efforts by the private sector to improve the rate of housing delivery have been impeded by a host of problems as contained in the findings of this chapter.

Any pragmatic and sustainable attempt at resolving the rural housing problem must therefore address the problems revealed by this study. The resolution of problems can only be achieved through a concerted cooperation between the public and private sectors. To ensure optimal performance from these two sectors, there is the need to carefully redefine and reassign the respective roles of these two sectors taking due cognisance of their potentials and weaknesses. The next Chapter of the Report discusses the possible roles that each of the sectors can play in order to ensure an appreciable and sustainable rate of rural housing delivery.

## CHAPTER FOUR

### GUIDELINES FOR PUBLIC AND PRIVATE SECTOR CORPORATION FOR AN IMPROVED RURAL HOUSING DELIVERY SYSTEM

#### 4.1 PREAMBLE

The need for a mutually supporting degree of co-operation between the public (Government) and private sector to ensure an appreciable rate of rural housing delivery can not be over emphasised.

The respondents in the survey were unanimous in their description of the building process as difficult and therefore expressed the need and importance of a co-operative arrangement between the two sectors. The table below shows their responses.

TABLE 8 : IMPORTANCE OF PUBLIC AND PRIVATE SECTOR CO-OPERATION

DEGREE OF IMPORTANCE	NUMBER OF RESPONDENTS
Very Important	25
Important	1
Indifferent	1
Unimportant	1
Very Unimportant	0
TOTAL	28

SOURCE : AUTHOR'S SURVEY 1993

With the exception of two respondents (one of whom was indifferent and the other who saw the co-operation as unimportant), virtually all the respondents saw the importance of such an arrangement.

The two respondents had the fear that there was always the possibility of the Government taking over the completed houses once it (the Government) had a hand in its construction.

The respondents mentioned many areas in which the two sectors can respectively co-operate to improve the rate of housing delivery.

Some of the possible activities that the respondents suggested should be undertaken by the public sector includes the following;

- provision of a viable housing finance scheme;
- the establishment of building material shops;
- subsidising the prices of building materials
- the preparation of settlement layouts;
- provision of basic services to housing areas, and
- establishment of a state construction Unit in the District.

On the other hand, the private sectors responsibilities should be in the following areas;

- mobilisation of communal labour;
- formation of housing co-operatives;
- sale of cash and food crops to Government agencies in exchange for housing credit;
- saving in the Banks to enhance their abilities to gain access to bank credit;
- payment of taxes, levies, and charges on services such as water and electricity.

These broad range of proposals advanced by the respondents formed a strong basis for the assignment of roles presented in the ensuing sectors of this chapter.

## 4.2 ROLE OF THE PUBLIC SECTOR

This section assigns roles that must be played by the public sector (Government) in support of the efforts being made by the rural dwellers.

### 4.2.1 Financial Support

As stated in the analysis of the house delivery process in the District, the private sector mobilises and bears all the financial cost of house construction alone from its meagre resources. This inhibition had greatly affected the potential of the private sector to build.

It is recommended that the Government through the Departments of Rural Housing and Cottage Industries, Co-operatives and the Ahanta West District Assembly can grant some credit facilities to developers who must be backed by a group or co-operative collateral. Credit in this regard needs not be in the form of cash, but it can be through the provision of essential building materials on credit to would be developers.

Tied to this recommendation should be the requirement that prospective beneficiaries produce genuine titles to land, building permits and approved building plans.

Prospective beneficiaries should be proven members of the Housing Co-operatives who should have contributed to a common fund in the form of dues that can supplement the loans.

Seed capital for this package can be from budgetary allocations (the Rural Housing Rehabilitation budget head under the Public Investment Programme), multi-lateral or bilateral agencies, non Government Organisations, and Banks such as the Bank for Housing and Construction.

The Housing Society or Co-operative will thus be expected to play a very active role in this package especially in ensuring repayment of credit granted to enhance funds recycling within the society and District.

It is expected that since credit will be channelled through the Housing Cooperatives who will guarantee with the Cooperative collateral, this Scheme will not repeat the failure of the Roof Loan Scheme where credit was given to individual members who defaulted. Also the formation of the Housing Sub-Committees within the District Assembly will serve as a watchdog for loan repayment.

#### 4.2.2 Physical Planning And Development Control

A predominantly public sector domain, the neglect of these activities has the potential of leading to a grave deterioration of the physical development of houses and settlements.

Public sector's role in this aspect can be to publicise the need for the private developers to go in for essential documents such as building permits, land titles, and building plans. The District Assembly can play a more active role in popularising these documents. In lieu of the setting up of the District Planning and Budgeting Unit, the District Assembly can liaise more closely with the incumbent officer (presently stationed) at the Regional Officer of the Town and Country Planning Department at Sekondi (the Regional Head Office).

The appeal made by the Town and Country Planning Department<sup>1</sup> to the chiefs to furnish the Department with base maps drawn by private surveyors is in the right direction and needs the necessary

<sup>1</sup> Interview granted this author by the Planning Officer Responsible for the District; Sekondi, 1993.

support from the District Assembly to ensure maximum compliance. The Department can however, prepare simple layouts for settlements with a relatively high rate of new housing development such as Busua, Dixcove and Amanful. This will ensure an orderly development of such settlements.

#### 4.2.3 Co-ordinating Body

The absence of a centralised body to oversee and co-ordinate the activities of various agencies was found to be a major problem in the study area.

It is proposed that a unit be formed from within the Social Services and Infrastructure Sub-committees of the District Assembly to perform this task. This unit can perform function such as:

- identifying and collecting information on housing in the district;
- formulating and implementing proposals that will speed up the rate of housing delivery;
- liaising with appropriate agencies such as the Departments of Rural Housing and Cottage Industries, Town and Country Planning Departments, Ghana Water and Sewerage Corporation and Electricity Corporation with a view to co-ordinating their activities in the District
- overseeing the formation and operation of the Housing Societies or Co-operatives.

In order to perform these functions creditably, its membership should include;

- a planner;
- a Community Development Officer or Sociologist;
- a building technologist; and
- a chief or elder in the district.

#### 4.2.4 Upgrading of Artisanal Skills

The public sector through the Department of Rural Housing and Cottage Industries can organise skills training for local artisans and the youth (who will opt for it). Training should be geared towards equipping the trainees with skills to upgrade existing units as well as construct new ones. The philosophy of the Programme of Action to Mitigate the Social Cost of Adjustment and Development (PAMSCAD) Shelter Project,<sup>2</sup> is very much in line with this proposal and therefore needs to be strengthened.

As much as possible, training offered should be practice oriented, and trainees should be made to use a number of typical dilapidated houses as 'specimens' for their training.

The possibilities of using women trainees should also be vigorously exploited, this is because women in rural areas have the potential to play a more active role in house maintenance and minor upgrading works.

Another component of the training scheme could be in the development and manufacture of locally available building materials e.g. soil blocks and roofing tiles. The emphasis of this scheme should be in the type of building materials which are immediately available within the settlements.

#### 4.2.5 Building Materials

The irregular availability of building materials to housing developers proved to be one of the most crucial problems facing housing developers in the District.

<sup>2</sup> Interview granted this author by the Regional Director, Dept. of Rural Housing and Cottage Industries, Sekondi, 1993.

The public sector has the potential of playing a very important role in this aspect through one or both of the following:

- i. Conventional building materials such as iron rods, roofing sheets, cement and nails can be made available through the proposed Housing Sub-committee of the District Assembly to the Housing co-operatives who will then give them out to their members on credit. The Co-operative can give some form of part payments to the District Assembly that will in turn pay to the original source i.e. the Department of Rural Housing and Cottage Industries;
- ii. The improved local building materials manufactured by the trainees within the District can also be sold outright to interested developers to supplement the supply of the Conventional building, some of these materials can also be sold out to the Co-operatives to sell them out to their members.

#### 4.2.6 Infrastructural Services

The absence or inadequacy of basic infrastructural services has an extremely heavy impact on the quality of the houses and the living environment.

Owing to the huge capital and technical outlay, this activity becomes the responsibility of the public sector. The public sector should provide the services and charge the consumers periodic rates to offset costs. Fortunately, with the extension of the National Electricity Grid to the District,<sup>3</sup> the problem of electricity is likely to be solved within the foreseeable future.

The Ghana Water and Sewerage Corporation also has a programme to provide potable water to the people. Its mode of operation however

<sup>3</sup> 1993 Budget Statement read by the then Secretary for Finance and Economic Planning.

does not appear to be known by most of the inhabitants. It is therefore recommended that the Corporation through the Assemblymen should make known to the communities the availability of its services and the simple procedures that prospective beneficiaries will have to pass through.

Other services such as drains and sanitary facilities can be provided by the communities and people themselves with some amount of technical guidance from the appropriate agencies such as the Ghana Water and Sewerage Corporation, Department of Feeder Roads and Department of Rural Housing and Cottage Industries.

The expectation is that if the public sector implements the proposals advanced it will serve as a good signal for the private sector to pick up and thus lead to an improvement in housing delivery in the District.

#### 4.3 ROLE OF THE PRIVATE SECTOR

To maximise the benefits of the roles assigned the public sector, the private sector will also have to be assigned some roles which it must play. This section contains a discussion of possible areas or activities that must be undertaken by the private sector to optimise the gains of its co-operation with the public sector to improve the rate of housing delivery.

##### 4.3.1 Formation of Housing Co-operatives and Societies

The success of the public sector's responsibilities can be effectively maximised with the existence of well functioning and closely supervised housing societies or co-operatives. These voluntary organisations must be made up of members who have intentions of upgrading their houses or constructing new ones. Membership should

be open to members of the community, this requirement will ensure an appreciable degree of trust owing to the closeness of the rural society.

Members of this co-operative should contribute funds periodically which will be advanced as housing loans to members on a rotating basis. Loans granted in this regard need not be in the form of physical cash, but can be used as part payment for the purchase of building materials, hiring of labour and documentation. The co-operative which must be formed on the traditional 'Susu' principle already existing in most rural areas should closely supervise and monitor the activities of its beneficiary members to ensure that resources granted are used for the right purposes. The exact value of dues and loans can be worked out and reviewed from time to time in consultation with the Department of Cooperatives.

#### 4.3.2 Formation of Building Societies

Members of the communities especially artisans, unemployed, under-employed, women, Junior Secondary School Graduates can volunteer to be members of Building Societies to undertake construction works for the communities or clusters of communities. These groups can then apply for training under the PAMSCAD Shelter Programme which has been located at Agona Nkwanta. Under the training package, graduates are provided with basic tools with which they can start their vocations. These trained artisans should be supported by the Assemblymen, chiefs and elders by offering them all jobs in the district related to housing.

Their advantage is that they will be resident groups and therefore readily available on request. They can also work in a close and cordial relationship with the housing societies or Co-operatives.

The Departments of Co-operatives, Rural Housing and Cottage Industries, National Mobilisation Programme, chiefs and elders, and Town Development Committee can assist in the identification and mobilisation of volunteers to form these building societies.

#### 4.3.3 Mobilisation of Communal Labour and Other Locally Available Resources

The housing society members will be expected to readily offer supplementary labour in the construction of houses for members who benefit from credit or other forms of support from the housing societies. The survey revealed that most of the unskilled labour for house construction was offered by friends and family members. This practice needs to be sustained since it goes a long way to reduce construction cost.

Secondly, the private sector can also help by mobilising locally available building materials such as sand, stones, and bamboos to the building sites. The costs to be incurred in this activity must be borne by the prospective house owner. In addition to this, the owner must provide incentives for the voluntary labourers in the form of food and drinks.

#### 4.3.4 Acquisition of Building Documents

Private sector housing developers should also be made to acquire the necessary building documents before they commence the construction of their housing units.

It was revealed from the survey that in some instances, developers were not aware of the need to obtain documents such as titles to land and building permits. The possession of these documents should serve as a pre-requisite for members to benefit from housing society packages.

The chiefs and elders too should be compelled by the District Assembly (through the Assemblymen) to speed up efforts to get maps prepared to enable the Town and Country Planning Department prepare layouts to guide development.

The possession of a layout by a community should be a prerequisite for the registration of a housing society from that area.

#### 4.3.5 Financial Commitment

Though a credit system has been advocated in this Report to assist private sector housing developers, it is also important that prospective developers invest their own funds and resources into the projects. This can be in the form of additional building materials purchased to supplement those to be provided by the Housing Societies. Commitment of prospective developers should not only be a condition from benefitting from the Housing Societies' package, it will also be a way of ensuring judicious use of resources granted to developers.

Financial and labour commitment of the communities will be essential in the delivery of facilities such as water, toilets, drains and refuse dumps. By committing their labour, funds, and materials, it is very likely the people will use the facilities provided judiciously to ensure their longevity. Appendix 3 shows a summary of the roles of the two sectors as discussed in this text.

#### 4.4 POLICY IMPLICATIONS AND OPERATIONAL REQUIREMENTS FOR THE PROPOSED PUBLIC AND PRIVATE SECTOR CO-OPERATION

Certain crucial requirements or policy implications must be considered and put in place to ensure optimal benefits from the proposals advanced in this Report when they are operationalised. Some of these issues are the subject of discussion in this sub-section.

#### 4.4.1 Sustained Political Commitment to Rural Housing

An appreciable degree of political commitment on the part of Central Government will be very critical to the success of the proposals advanced in this text. Fortunately however, this realisation appears to have dawned with the Government initiating action that led to the preparation of a National Shelter Strategy which is presently being studied by Parliament.<sup>4</sup> An integral part of this Report is the National Rural Housing Strategy.

Other areas in which the public sector can positively influence rural housing delivery include:

- i. a greater commitment to the present efforts at decentralising responsibilities for decision making for the lower levels namely the regions and districts;
- ii. a sustenance of ongoing programmes such as
  - the extension of the material electricity grid;
  - the PAMSCAD Shelter Project which has just been introduced in the District; and
  - the Rural Water and Sanitation Project.

Central Government commitment to the rural housing sector is essential because of the potential of the sector to generate employment and also lead to an improvement in the general quality of life of the people.

#### 4.4.2 Formation of District Rural Housing Sub-Committees Within the District Assembly

The formation of this body as proposed in Section 4.3.3 of this Report will be very critical to the success of any effort geared towards

<sup>4</sup> Minister for Works and Housing : Speech covered in the Daily Graphic, 22nd June, 1993.

improving the rate of housing delivery.

This is because there is the need for a proper perception of the nature of the rural housing problem to ensure the formulation of more appropriate policy responses. Since the body will be charged with the responsibility of overseeing the performance of the sector, it will be in a better position to advise and guide in initiation and implementation of appropriate strategies.

#### 4.4.3 Animation and Community Participation

A high and sustained level of community participation in this scheme will be very essential for its success. In this regard therefore, it is essential that the exercise should be preceded by an intensive public education and awareness campaign under the auspices of the Department of Community Development. The campaign should spell out to the community the details of programme, and particularly emphasise the respective roles of the private and public sectors in the scheme of operations.

This will not only arouse on appreciable degree of participation, but it will also allay fears being expressed in some quarters that any form of cooperation with the Government will lead to the houses being taken from the beneficiaries in future.

In performing this task, the Department can also fall on other agencies like the District Assembly, Non formal Education, and Co-operatives Departments for assistance.

As can be discerned from the discussion, these operational requirements need serious consideration since they are intricately linked with the operationalisation of the roles assigned the two sectors. It is very necessary to put these requirements in place in order to avoid the fate that befell the other forms of public and private sector interventions.

SUMMARY AND CONCLUSION5.1 SUMMARY

The important role that adequate shelter plays in the life of every national human being can not be over emphasised. Unfortunately however, housing problems persists especially in developing countries. Though the housing problems vary from place to place, some common ones include squatter development and overcrowding especially in the urban areas, whilst the rural housing problem is basically poor quality of housing stock and the absence of essential services such as water and electricity.

These problems impede or prevent individuals and households from enjoying some of the essential benefits of housing, which has been seen to stimulate economic activities, raise the quality of life of its occupants, and compel people to save voluntarily to be able to meet their housing needs.

The prevalence of the housing problems indicated that past intervention strategies by the Government such as the Roof Loan and Wall Protection Schemes did not achieve any significant impacts.

This unfortunate trend could have been made possible by factors such as a narrow scope of interventions and an ineffective implementation strategy. This situation has resulted in the private sector taking up the challenge to meet its own housing needs. This bold attempts however have not also yielded any significant impact.

The factors that led to low impact of these strategies therefore needed to be investigated to facilitate a proper appreciation of the problem with a view to evolving implementable solutions.

The objective of this study was therefore to review past and present interventions of the rural housing sector, identify the nature and weakness of the cooperation between the two sectors (private and public), and also to evolve proposals on the sharing or assignment of roles to the two sectors in order to speed up the pace of rural housing delivery.

A survey was thus carried out in the Ahanta West District to offer a clearer insight into the problem. Information collected in the survey was supplemented by secondary source data.

A review of relevant literature pointed to the fact that there has been a number of public sector interventions which benefitted only a few people and these had no positive effect on the rural housing problem.

The private sector was thus virtually left on its own to meet its own housing needs with very little support from the public sector.

A study of the housing delivery process in the Ahanta West District offered a clearer understanding of the steps that individual builders passed through in order to provide their household with houses. The study provided some very interesting revelations which included the fact that;

- land availability and acquisition was not a problem in the rural areas;
- orderly land development was rather a problem since most settlements had no layouts;
- most developers never found it necessary to obtain important documents such as building permits and approved building plans before proceeding to build.;

- the mobilisation of funds to purchase building materials and meet other costs was a major problem; and
- that there was virtually no organised institutional arrangement to oversee the housing delivery process in the District.

It was thus realised that to ensure an appreciable and improved rate of housing delivery, there was the need to resolve the problems and issues that operated in the housing delivery process of the District.

To do this (resolve the issues), required the combined efforts of both the public and private sectors in a well defined, coordinated, and mutually supporting form of cooperation. Roles were thus assigned to the two sectors respectively.

The public sector was (among other things) to provide viable and amenable financial packages, offer training in artisanal skills, establish and run an institution to oversee the housing delivery process, provide building materials on credit to housing societies and also to promote the development of locally available materials.

The private sector on the other hand was to form housing societies, form building societies to construct and maintain houses, offer communal labour, ensure proper documentation of properties, and to commit financial and material resources into housing and infrastructural services. It was observed that on their own, these proposals will achieve very little impact like the other forms of interventions. Some essential operational requirements which needed to be in place to ensure an optimisation of the gains of the proposal were identified as follows:

- sustained political commitment by the Central Government to rural housing development;
- the formation of a body at the district level to oversee the rural housing delivery process to guide in formulation and

implementation of any form(s) of intervention.

- an intensive animation campaign to create awareness, and to generate and sustain a high level of community participation.

## 5.2 CONCLUSION

In conclusion therefore, it must be said that though the rural housing problem appears so great as to drive policy makers to inaction, it can be surmounted through a well guided intervention that clearly appreciates and defines the roles for both public and private sectors. Though not exhaustive, it must be noted that the implementation of the proposals advanced in this report can go a long way to ameliorate the seemingly teething rural housing problem of the Ahanta West District.

An aspect of the rural housing delivery process that is worth further investigation is the viability of identifying and operating an indigenous local based finance system to meet rural housing needs. The importance of such an investigation stems from the gravity of the problem of mobilising funds for housing in the rural areas as against its critical role in the rural housing delivery process.

APPENDIX 1

SAMPLE QUESTIONNAIRE

SPRING PROGRAMME  
DEPARTMENT OF PLANNING  
UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI  
QUESTIONNAIRE ON PUBLIC AND PRIVATE SECTOR  
COOPERATION FOR IMPROVED RURAL HOUSING DELIVERY

1. Sex: M..... F..... 2. Age:.....
3. Main Occupation:.....
4. Minor Occupation:.....
5. Who owns his house?
  - a. Self b. Family House c. Relation (Specify)
  - d. Public Building e. Others (Specify)
6. When was the building commenced?.....
7. When was the building completed?.....
8. When do you expect to complete this building?  
(For uncompleted buildings)
9. How many habitable rooms are there in this house?.....  
Number of storeys?.....
10. How many households are there in this house?
  - a. Renters..... b. Relatives.....
  - c. Friends..... d. Others.....
11. Could you please provide information on the following steps you had to undergo in the building process.

Step in the Building Process	A C T O R				
	Self	Assisted by Land Owner	Role of Public Agency	Duration	Remarks
1. Land Purchasing (State Source)					
2. Plot Identification (Pillaring etc)					
3. Land Titling					
4. Plan Preparation					
5. Acquisition of Building Permit					
6. Mobilisation of Labour					
7. Building Inspection					
8. On site Infrastructure (state type)					
9. Off Site Infrastructure (State type)					

12. Were there any infrastructural services (water, roads, sanitation facilities) before you entered the site? a. Yes b. No

13. What was or has been the source of finance for this building?  
 a. Own Funds      b. Friends/Relatives  
 c. Other (Specify)      d. Government Support      e. Credit

14. Have you carried out any works on this house after completion  
 a. Yes      b. No

15. If yes what form did it take?

- a. Renovation/Maintenance    b. expansion    c. Other  
(Specify)

16. How was this financed

- a. Own funds    b. Friends/Relatives  
c. Credit (State Source)    d. Government (State form)

17. How would you describe the process of house building?

- a. Very Easy    b. Easy    c. Normal    d. Difficult  
e. Very Difficult

(Give reasons for your answer)

18. Is it necessary that government should help individuals solve their housing problems?

- a. Very Necessary    b. Necessary    c. Indifferent  
d. Not Necessary    e. Very unnecessary

18b. If response is 'a' or 'b' what form should it take?

19. In what way do you think private developers can be assisted to pass through these steps.

20. Do you think it is important that the private developers and the Government should cooperate to improve housing delivery

- a. very important    b. important    c. indifferent  
d. not important    e. very unimportant

21. If answer is 'd' or 'e' give reasons

22. If answer is 'a' or 'b' in which ways do you think the private (developers) can participate?

ANNEX 2

STEP	FORM OF ASSISTANCE	AGENCY RESPONSIBLE
Purchase of Land		
Plot Identification		
Land Titling		
Plan Preparation		
Building Permit		
Labour Mobilisation		
Building Inspection		
Water		
Roads		
Sanitary Facilities		
Electricity		
Finance		

20. Do you think it is important that the private developers and the Government should cooperate to improve housing delivery
- a. very important    b. important    c. indifferent  
d. not important    e. very unimportant
21. If answer is 'd' or 'e' give reasons
22. If answer is 'a' or 'b' in which ways do you think the private sector (developers) can participate?
- a.                      b.                      c.  
d.                      e.                      f.

INTERVIEW GUIDES

UTILITY AGENCIES

1. Mandate or Operational Responsibilities
2. Specific Roles in servicing housing areas.
3. Procedure laid down for developers to apply for and enjoy services.
4. Length of time it takes to provide services after application
5. Possibility for cooperation with private developers to improve rate of housing delivery.
6. Any problems encountered in service delivery.

TOWN AND COUNTRY DEPARTMENT

1. What are the requirements that must be fulfilled by a prospective developer.
2. How long does it take.
3. Do developers avail themselves of this requirement (Reasons if no)
4. Is there a possibility of streamlining this process to facilitate housing delivery.
5. Do you carry out regular site or building inspection (if no give reasons).

CHIEF

1. What is the procedure for land acquisition?
2. How long does it take?
3. Having agreed to give out land what do you do for the prospective buyer in terms (a) Plot Identification (Surveying, Pillaring, etc).

4. Is there the possibility to reinvest part of the proceeds into site development.
5. What role (if any) can you play to stimulate housing delivery?

ACTIVITY AREA	<u>TOWN DEVELOPMENT COMMITTEE</u>	
1.	Procedure for house building in the settlement.	Establishment of
2.	Length of time it takes.	New
3.	Does T.D.C. play any role?	Establish Housing Societies
4.	Is it possible for the TDC to assist in promoting housing delivery?	Local Department
BUILDING MATERIAL	Provide materials no credit	Establish Housing Societies
	Develop local building materials	Patronize "new" local building materials
PHYSICAL PLANNING AND DEVELOPMENT	Create awareness	Documentation of

APPENDIX 3

SUMMARY OF ROLES ASSIGNED TO THE PUBLIC AND PRIVATE SECTORS

ACTIVITY INPUT	PUBLIC SECTOR	PRIVATE SECTOR
LAND	<ul style="list-style-type: none"> <li>○ Preparation of layouts</li> </ul>	<ul style="list-style-type: none"> <li>○ Submission of base maps.</li> </ul>
HOUSING FINANCE	<ul style="list-style-type: none"> <li>○ Provide credit</li> </ul>	<ul style="list-style-type: none"> <li>○ Establish Housing Societies.</li> <li>○ Loan Repayment</li> </ul>
BUILDING MATERIAL	<ul style="list-style-type: none"> <li>○ Provide materials on credit</li> <li>○ Develop local building materials</li> </ul>	<ul style="list-style-type: none"> <li>○ Establish Housing Societies.</li> <li>○ Patronise "new" local building materials.</li> </ul>
PHYSICAL PLANNING AND DEVELOPMENT	<ul style="list-style-type: none"> <li>○ Create awareness on need for proper documentation.</li> <li>○ Ease acquisition process</li> </ul>	<ul style="list-style-type: none"> <li>○ Documentation of properties.</li> </ul>
TECHNOLOGY	<ul style="list-style-type: none"> <li>○ Set up training Centres</li> <li>○ Offer technical advice.</li> </ul>	<ul style="list-style-type: none"> <li>○ Form voluntary Building Societies.</li> </ul>
INSTITUTIONAL SUPPORT	<ul style="list-style-type: none"> <li>○ Form District Co-ordinating Body</li> </ul>	<ul style="list-style-type: none"> <li>○ Nominate Chief or elder.</li> </ul>
INFRASTRUCTURAL SERVICES	<ul style="list-style-type: none"> <li>○ Provide Infrastructure</li> <li>○ Seek Cost Recovery.</li> <li>○ Technical Advice.</li> </ul>	<ul style="list-style-type: none"> <li>○ Pay Charges</li> <li>○ Offer Communal Labour and materials.</li> <li>○ Use services judiciously.</li> </ul>

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