

# HOUSING

AS A **STRATEGY** FOR  
**POVERTY REDUCTION**  
IN GHANA



# HOUSING

AS A **STRATEGY** FOR  
**POVERTY REDUCTION**  
IN GHANA

Nairobi, 2010

UN  HABITAT

## **The Global Urban Economic Dialogue Series**

Housing as a Strategy for Poverty Reduction in Ghana

First published in Nairobi in 2010 by UN-HABITAT.

Copyright © United Nations Human Settlements Programme 2010

All rights reserved

United Nations Human Settlements Programme (UN-HABITAT)

P. O. Box 30030, 00100 Nairobi GPO KENYA

Tel: 254-020-7623120 (Central Office)

[www.unhabitat.org](http://www.unhabitat.org)

HS Number: HS/1225/09E

ISBN (series): 978-92-1-132027-5

ISBN Number:(Volume) 978-92-1-132191-3

### **Disclaimer**

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers of boundaries.

Views expressed in this publication do not necessarily reflect those of the United Nations Human Settlements Programme, the United Nations, or its Member States.

Excerpts may be reproduced without authorization, on condition that the source is indicated.

### **Acknowledgements:**

Director:	Oyebanji Oyeyinka
Principal Editor and Manager:	Xing Quan Zhang
Principal Author:	Kwasi Kwafo Adarkwa
English Editor:	Roman Rollnick
Design and Layout:	Andrew Ondoo and Jinita Shah
Cover design :	Jinita Shah
Cover Photo:	Xing Quan Zhang/UN-HABITAT
Printing:	UNON, Publishing Services Section, Nairobi, ISO 14001:2004-certified.

# FOREWORD

---



Urbanization is one of the most powerful, irreversible forces in the world. It is estimated that 93 percent of the future urban population growth will occur in the cities of Asia and Africa, and to a lesser extent, Latin America and the Caribbean.

We live in a new urban era with most of humanity now living in towns and cities.

Global poverty is moving into cities, mostly in developing countries, in a process we call the urbanisation of poverty.

The world's slums are growing and growing as are the global urban populations. Indeed, this is one of the greatest challenges we face in the new millennium.

The persistent problems of poverty and slums are in large part due to weak urban economies. Urban economic development is fundamental to UN-HABITAT's mandate. Cities act as engines of national economic development. Strong urban economies are essential for poverty reduction and the provision of adequate housing, infrastructure, education, health, safety, and basic services.

The Global Urban Economic Dialogue series presented here is a platform for all sectors of the society to address urban economic development and particularly its contribution to addressing housing issues. This work carries many new ideas, solutions and innovative best practices from some of the world's

leading urban thinkers and practitioners from international organisations, national governments, local authorities, the private sector, and civil society.

This series also gives us an interesting insight and deeper understanding of the wide range of urban economic development and human settlements development issues. It will serve UN member States well in their quest for better policies and strategies to address increasing global challenges in these areas

A handwritten signature in black ink, which appears to read 'Anna Tibaijuka'.

Anna Tibaijuka,  
Executive Director, UN-HABITAT  
Under-Secretary-General of  
the United Nations,

# EXECUTIVE SUMMARY

---

The need to provide adequate, suitable and equitable housing has remained a major priority of every government. Even though housing is a basic necessity of life, more than half of the population in Ghana live in poor houses where they have no access to adequate sanitary facilities, water and warmth to meet their daily physical needs. Adequate housing is one of the effective means to alleviate poverty because shelter is usually the most expensive item for households. It is also a pre-requisite for better health, providing a great amount of saving when one is not sick.

The purpose of the study is, therefore, to assess the role of housing as a poverty reduction strategy in Ghana with references to selected communities. Specifically, the study seeks to establish the contribution of improved housing conditions in the poverty reduction efforts of the Ghana Government. Data for control and experimental groups were analyzed in order to establish the possible contribution of housing to poverty reduction. The control groups constitute households that have not received any improvement in their housing and living environment while the experimental groups constitute households that have benefited from improved interventions using 'Habitat for Humanity' communities as case studies. The difference between various indices and indicators for the control and experimental communities were used to make inferences about the possible role of housing in poverty reduction.

Poverty is defined as a multi-dimensional issue, characterized by the lack of, or limited income and is commonly associated with multiple forms of deprivation and consequences

caused by inability to purchase basic goods and necessities. Poverty occurs mainly at the individual or household level but, the most visible evidence of poverty arises when poor families and individuals cluster in an area. These areas which are challenged economically and disproportionately bear the social and economic burden of unemployment, crime, deteriorated housing, and poor health. In Ghana, households and communities may be characterised as poor based on income levels, housing conditions, malnutrition, ill health, illiteracy, lack of access to safe water and sanitation facilities as well as general insecurity.

Since Ghana's independence, several initiatives have been pursued by successive governments to improve the housing condition of the poor, especially in the rural communities. This stems from the fact that, experience in other countries demonstrates that housing can be an important element that contributes to poverty and can also be used as a tool to alleviate poverty.

Evidence from the field suggests that, households living in improved houses in the 'Habitat' communities are better off, in terms of access to social services such as water, sanitation and some other housing indicators than those in the old and run-down housing environment.

From the discussion of the related literature and field data, the following findings emerged:

- i. There is a strong correlation between improved housing and poverty reduction. This is because adequate housing is one of

the effective means to reduce poverty and is usually the most expensive item in the households' expenditure basket;

- ii. Improved investments in the housing environment can result in improved wellbeing, especially in households' access to basic social services such as water and sanitation. Improved access to toilet and sanitation would lead to improvements in the health, hygiene, livelihoods, psychological wellbeing and social interaction of household members;
- iii. Even though poverty occurs at an individual or household level, the most visible evidence of poverty arises when poor families and individuals cluster in an area; and
- iv. Developing the supply of subsidized housing and quality accommodation is a priority for poverty reduction after access to employment and social integration. This is captured by the Ghana National Housing Policy document of 2006.

These findings imply a fairly strong correlation between improved housing conditions and poverty reduction; suggesting that housing can be used as a poverty reduction strategy. In spite of its tremendous potential for poverty reduction, housing does not appear to have been mainstreamed into most poverty reduction programmes in Ghana and elsewhere; particularly in the developing world. In the same vein, most of the poverty reduction programmes reviewed in respect of Ghana do not appear to have paid enough attention to housing. This therefore calls for conscious efforts by governments to mainstream housing into their poverty reduction policies.



# TABLE OF CONTENTS

---

FOREWORD	iii
EXECUTIVE SUMMARY	iv
CHAPTER 1 INTRODUCTION	1
CHAPTER 2 METHODOLOGY	4
CHAPTER 3 SPACE-RELATED POVERTY, POVERTY DIMENSIONS AND CHARACTERISTICS IN GHANA	8
CHAPTER 4 HOUSING POVERTY AND HOUSING-RELATED POVERTY	13
CHAPTER 5 HOUSING AND THE POOR IN GHANA	16
CHAPTER 6 HOUSING AND POVERTY REDUCTION EFFORTS	19
CHAPTER 7 HOUSING POLICY AND PROGRAMMES IN GHANA	20
CHAPTER 8 PRESENTATION AND DISCUSSION OF FINDINGS	21
CHAPTER 9 LESSONS LEARNT AND CONCLUSIONS	27
References	29

预览已结束，完整报告链接和二维码如下：

[https://www.yunbaogao.cn/report/index/report?reportId=5\\_18994](https://www.yunbaogao.cn/report/index/report?reportId=5_18994)

