

Gender and Women Housing Problems in Accra – The case of Old Fadama



Theresa Tufuor

Deputy Director, Housing

Ministry of water Resources Works and Housing

1 Shelter Situation Analysis

Rapid urbanization has resulted in the increase in the demand for houses in the urban areas as well as proliferation of slums because the poor cannot afford to construct decent houses, with an ever increasing housing deficit in Accra, Ghana. The concentration of urban population therefore has been within the south of the country. Significant percentage of women and children are moving to the south on their own in search of economic opportunities, engage in small businesses or work as load-carriers. Away from support from their home communities and families, most end up living in structures with very poor conditions. Women who due to urbanisation find themselves in such urban areas have to put up in wooden structures, because of their inability to afford rent. High cost of rental housing force women into slum communities. They resort to group renting; where 20 to 25 women rent a room without services such as sanitation facilities, water or bath places (Mahama and Antwi, 2006) whilst the children spend the night in open places, streets etc.

The paper explores the possibility of improvement which calls for a combined effort of all stakeholders at various levels for effective programmes and interventions to achieve sustainable settlements for these vulnerable women.

1.1 Basic General Data

Proportion of urban dwellers without improved water (13.0%): improved sanitation (55.1%); adequate living space (21.2%); durable housing (0.9%) and slum dwellers stood astronomically at 69.6%

1.2 Shelter Related Fact and Figures

Access to Shelter

Growth and distribution of Housing

The population of Ghana is generally distributed into large, medium and small sized settlements; 44% of which are classified urban.

Total stock of houses 2,181,975 and two-thirds (65%) are in the rural areas. Rural stock increased by 53.1% from 1984; urban stock increased by 159.4% within the same period.

1.3 Housing Policy

Low and moderate income families, representing approximately 70% of the population, are in most need of government intervention in the housing market. These families constitute the target groups to which special attention is focused. The housing policy therefore projects a non-conventional approach to housing delivery. The approach would harness the often ignored or untapped resources of the low-income population where approximately 90% of the housing stock is produced informally. The objective of a non conventional strategy will be one of making conditions for self-help.

Rapid population growth and an uncontrollable rate of urbanisation have made housing one of the critical issues facing the Government of Ghana. Various data suggest that housing deficit is in excess of 900,000 units whilst supply figures vary between 25,000 and 40,000 units per annum as against annual requirement of 100,000 units. Currently, the annual housing supply to demand ratio (for new housing) is estimated at about 35%.

Ghana is experiencing demographic change; the change in Ghana is significant and has implications for our cities and towns and its management process should be carried out sustainably. The rate of urbanisation in Accra is 15%; urban

population was 31% in 1980 and rose to 44% in 2000. By the year 2010 more than half (51.5%) of the population is expected to be living in urban areas. As Ghana's economy continues to grow, transition from a predominantly rural to a predominantly urban society is taking place. The rate at which urban population is growing since 1970 ranks higher than that of national growth. In 1993 alone the urban population in Ghana had shoot up to 35 percent and is expected to double by 2010 earlier than the globally predicted time of 2030 (World Bank, 2002). With the population estimated at 2.2 million, Accra, Ghana's capital shares 25 percent of urban population. At a regional level Greater Accra which includes Tema, Ghana's major sea port and the Ashanti and Eastern Regions contribute to 60 percent of Ghana's urban population (Ibid). The concentration of urban population therefore has been within the south of the country. The northern part of Ghana from the colonial times has been the source of migration of large population due to demand for labour in the southern industrialized and urbanized parts of Ghana. Over the years, women move from rural areas migrating to Accra and other cities in the south to seek for work or engage in small businesses. There has now been an increasing number of women and girls who move to Accra to work as load-carriers, known as *Kayayei*¹

¹ *Kayayei* or women Load-Carriers work as human transport by using their heads to carry goods and luggage of any nature mainly for business people to their destination at a price often very much below a dollar.

1.4 Actors in the identified Shelter problem above and their Roles

Actors		Key consideration/roles
1 Government Agencies :		
	Ministry of Finance	Ensure efficient allocation and facilitate mobilisation of financial resources.
	Ministry of Water Resources Works and Housing	National housing policy formulation, legal framework ,shelter development facilitation through parastatals under it eg Dept of Rural Housing. Water resource management
	Ministry of Women and Children Affairs (MOWAC)	Its mandate is to initiate/formulate policies and promote gender mainstreaming across all sectors that will lead to the achievement of gender equality and empowerment of women, survival, development and growth of children as well as the protection of the rights of women and children. The strategic position of MOWAC lies in the fact that issues related to women and children are cross cutting and therefore need sector collaborative efforts to achieve desired goals.
	Local government	Provide leadership in urban planning and infrastructure development. Supports public and private initiatives in slum upgrading programs
	Local Authorities	Facilitate housing infrastructure and services within local authorities
	Ministry of roads and Highways	Infrastructure planning and management
	Ministry of Lands and Forestry	Land resource management and spatial planning framework.
	Ministry of Energy	Electricity generation, supply and distribution through parastatals under it eg Volta River Authority
	Legislative Assembly (Parliament)	Provide policies and legislation that support sustainable inclusive housing provision

<p>2 Private Sector : Private sector organisations include, Ghana Rreal Estate Development Association</p>	<ul style="list-style-type: none"> • Participates in the manufacture and supply of building materials. • Participate in infrastructure development for human settlement. • Identify needs and provides for housing demand. • Encourages and enters into joint ventures (private public partnerships -PPPs) with the public sector in housing development. • Encourages communities to improve their living environment through community participation in projects. • Provides suggestions on housing policy formulation.
<p>3 Financial Institutions :</p>	<ul style="list-style-type: none"> • Provides mortgage finance for housing development and house purchase • Encourages investment in housing projects
<p>4 Co-operatives :</p>	<p>Cooperative societies act as a vehicle for mobilising people and financial resources especially in low income informal settlements areas and middle class housing eg First Ghana Building Society</p>
<p>5 Professional bodies : Include: Ghana Institute of Architects Ghana Institute of Planners, Ghana Institute of Surveyors etc</p>	<ul style="list-style-type: none"> • Provide vital professional services where necessary. • Regulate the professional practice and ensure ethical standards and ensures that professional integrity is upheld. • Advises the government on the issue of policy formulation and housing programmes.
<p>6 Non Governmental Organisations (NGOs) & Community Based Organisations (CBOs)</p>	<p>Provides technical support. Informs and mobilizes communities, encouraging saving for housing, small scale building materials industries, seminars/workshops, acquisition of land for housing etc; eg People Dialogue (PD), Slum Dwellers Association</p>
<p>7 International Agencies and Development Partners Include UN-HABITAT</p>	<ul style="list-style-type: none"> • Provides partnerships and access to financial resources. • Provides training and capcity building, • Exchange experiences, new ideas and best practices. • Facilitate research and dissemination of appropriate technologies and materials

<p>8 Research Institutions Include Universities and Technical institutions, Housing and Building and Road Research Institute (BRRI) Dept. Of Rural Housing etc</p>	<ul style="list-style-type: none"> • Initiate, encourage , promote and conduct research on appropriate technologies, innovative and low-cost building solutions and materials. • Explore socio_economic and technical problems of housing and community planning and help establish standards. • Provide references and documentation services in housing building research and development. • Provide research based advisory services to the government .
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2 Organisation

2.1 Background

Housing is one of the principal sectors that can revitalize economic growth in Ghana and the nation recognizes shelter as one of the tools of development. Thus, investment in housing and related infrastructure and services has its own effects on the national income that go far beyond the direct investment.

The Ministry of Water Resources Works and Housing (MWRWH) formulates policies, plans and programmes for the provision of decent shelter, other landed properties and the development of infrastructure facilities. MWRWH promotes research and innovation within the housing sector and building industry with the aim of using local building materials and the application of building technology appropriate to local needs for the provision of shelter for all incomes levels.

MWRWH ensures the availability of planned and serviced sites for the development of houses and public buildings.

2.2 Current Mandate

The mandate of the ministry as spelt out in the New Charter, 2008 which include

- Housing policy
- Shelter and slum upgrading

The core functions arising from the mandate, are: formulation, implementation, review and monitoring of national housing policy as well as its legal framework.

My schedule in the housing directorate at the ministry includes assisting in the formulation and implementation of housing policies. This organisational structure and mechanism at the MWRWH allowed for gender issues to be mainstreamed in the current draft housing policy.

My role as a housing analyst was to research and come up with what has been the Government's duty to ensuring that women are not discriminated against on the basis of their gender with regards to access to adequate housing, land and property. This research involving women and gender issues reviewed the performance of government and aimed to get the involvement of women in resolving their housing problems.

It was observed that very little had been achieved for women, but rather movement of women into urban areas was pronounced. There has also been an increasing number of women who move to Accra and settle in slum communities. The draft housing policy, chapter 8, under delivery strategies and programmes; section 8.5 under sub-section (c), provided inter-alia: special programme for the very poor, homeless, pavement dwellers, migrant workers etc. It stated that 'In most urban centers in Ghana there are a fair majority of the very poor who are unable to rent except the very cheapest form of housing. A special programme will be devised to address the needs of such people. For these and other vulnerable groups including street children, refugees and the homeless, the following solutions are recommended'

- Emergency shelters which will provide shelter in the short term.
- Hostels with basic facilities at highly subsidized rents.
- Container housing.
- Dormitory housing with catering services.

The intent of this proposal for change is to have an interface with MWRWH policy and that of the Ministry of Women and Children Affairs (MOWAC) on this gender issue, and establish linkages with MOWAC and NGO's to support these vulnerable group.

3 Shelter Problem

Since 1970, the rate at which the urban population is growing exceeds the national population growth rate. By 1990, about one-third of Ghana's population lived in urban centers, and by 2005, this number had grown to 46.3% of the population. (Globalis, 2008) In recent times a dominant migration stream from the north to the south has been that of females moving, largely towards the cities of Accra, Kumasi and other urban centres. Away from support from their home communities and families, most end up living and working in very poor conditions.

Desperate women from up country, towns and rural areas set out in search of better livelihoods at least for a while. They are convinced that cities have better opportunities to offer than what they can achieve in their own home villages or towns. They are hopeful that even with little capital or none at all an attempt to raise seed income is still greater in the big cities; women thus join the population of immigrants who find their way into our cities annually. Their hope is for a better bargain in terms of opportunities and living conditions. However, with limited income and skills coupled with the desire to be near business areas mainly markets, majority of these trekkers end up in slums in the cities and the other urban centers. With the ever increasing influx of slum dwellers and the illegal, temporary, or informal and unplanned settlements; they often find themselves in a far more complicated situation such as the issue of shelter.

While the context underlying women's migration vary, the challenges women face once they settle in unplanned communities are remarkably constant. However, slum life has never been easy for the urban poor in so far as housing and living conditions are concerned. These women slum dwellers are more likely to die earlier, experience more hunger and disease, attain less education and have fewer chances of employment. Children living in slums are more likely to die from water-borne and respiratory illnesses. Women living in slums are also more likely to contract HIV/AIDS. They do not produce and the majority depend on informal small scale businesses. There is too much vulnerability and these women live in hazardous and toxic locations such as near the Korle lagoon, which is more

prone to flooding and which pose severe health risks. This makes them ideal targets for interventions aimed at reducing poverty and promoting environmental sustainability in urban areas.

There is noticeable lack of basic infrastructure, services and shelter. Women find it very difficult to raise rent to afford adequate housing facilities. In Accra, these women resort to group-renting a room in a shack in order to share the rent in a dilapidated structure on weekly or monthly basis (Mahama and Antwi, 2006). Argarwal et al (1997) noted that among these women of lowest income earners, overcrowding was accepted in order to keep living expenses at a minimum.

What factors drive these women to seek economic opportunity in Accra; Assessment of some primary drivers underlying migration for women to the urban areas and what constraints these women face in urban areas and how we can understand the phenomenon of urbanization from a gender perspective will be dealt with.

3.1 Background and Description of the Case Study

Old Fadama is an informal settlement located next to Accra's Agboghloshie market, beside the Korle-Lagoon. They live in poor conditions with high population density. It has a mix of commercial and residential building units within, the settlement are mainly built of timber cut offs and galvanized corrugated iron. Others are also living in shacks and kiosks that are exposed to fire out breaks (Richard Grant, 2006). This area is in the lowland, and is subject to frequent flooding. The ownership of land was initially held by traditional chiefs, who in turn held the land in trust for their subjects. Later the ownership of the land was taken up by government.

The community consist of a mix of different people with a high proportion of the muslim community and others who originated from different parts of Ghana and West Africa; there are loose divisions along ethnic lines that have settled there over a long period of time. Old Fadama is the most densely populated sub location in Odododiodio electoral area, according to a survey carried out by local leadership, the population of Old Fadama is 24,059 (People Dialogue of Ghana on Human Settlement, (PD), 2000).

Social and Economic And Living Conditions of Women and Children

Businesses are mainly informal with kiosks stationed along internal routes. The community also provides labour to the surrounding yam and onion market. They also provide house labour to the surrounding residential areas of Korle-bu and Lartebiokorshie residential areas, as well as industries near the community.

Women living in Old Fadama also have petty businesses such as vending cooked food, selling small items like sweets or they work as kayayei (load carriers) .

kayayei women are often migrants and much younger, these load carriers originate from mainly the northern part of Ghana.

In Ghana, women are predominantly active in the informal and petty trading is primarily one of the few areas where most women are engaged in. The system of head portering is a petty form of trading and has been part of the informal trading business for generations. The demand for porters is determined by congestion in markets and petty trading activities that require the rapid movement of wares from one place to another (UNICEF: 2003). Potering is done by both sexes of all ages, however in recent years there has been a large influx of girls.

Available evidence suggests that girls and women frequently become 'kayayei' as a way of raising capital to start a more profitable venture or to acquire the necessary items to enter marriage (Agarwal et al, 1997)

There is a manifestation of poverty among the women whose informal occupations and unpredictable incomes could be explained by low levels of education, large families and a large number of female headed households.

4 Proposal for Change and Improvement

The proposal for change would be to have a holistic and macro approach for the change in migration of women and girls into slum settlements. Build a multi-stakeholder platform for gender interventions through consultative workshops on the plight of these women; identify the actual problems especially for these women and girls and coupled with a holistic analysis provide probable project interventions and solutions

Importance of a holistic approach in solving the housing problem of the women and children would be to work closely with MOWAC and other stakeholders for this change. MWRWH's policy on dormitory housing provision for the homeless and migrant workers will be linked to MOWAC's program of action in curbing this migration.

Data would be gathered, recommendations will be made on findings on how to prevent these women; (who are most vulnerable and are prone to abuse and hardship) from suffering with some government intervention and programs for a decent living. From the foregoing discussion, it is evident that programs and projects will either succeed or fail depending on how the whole process from inception is managed. The focal person therefore plays a very crucial role within the change process. The focal person should be the driving force behind any improvement of change for the migrant women housing project.

Communication is a key element in every project and my role will be to engage key government officials at the Ministry of Women and Children Affairs and have a discussion with the director in charge of women and children and give a clear picture of what is happening in the slum for the young girls and women.

Explore the existing capacity of institutions and individuals who work with gender perspectives. Engagement of key government officials at the Ministry of Women and Children Affairs and other Stakeholders in a dialogue on the policy framework for women's right to housing and development.

Consult other government institutions and NGOs responsible for gender issues and involve them in the trend of women migration and the problems they face in the cities and involve womens organisations and gender equality advocates and have discussions on the proposed research to ascertain these organisations expertise and interest in plight of women, including their capacity in dealing with gender issues. The overall change required is possible and can have positive results if accurate data on the women and girls are collected as these data are very basic to every action which could be taken.

The SWOT analysis model used aided an outcome with a more strategic approach and a proposal for the study area. This have been placed in the annex.

Findings-Efforts of Stakeholders

The paper seeks to address means through which all the institutions will use appropriate communication channels to open up communication amongst all the stakeholders through which participation and partnerships will be built. What I have done is build a multi-stakeholder platform for gender intervention in Old Fadama slum as against the various organisations/stakeholders who were undertaking piecemeal initiatives and needed holistic/macro approach.

The 1992 Constitution of Ghana, the 1960 Criminal Code, the Children's Act, Act 560, 1998 and the Criminal Amendment Act, 554, Juvenile Justice Act 2003 Act 653, Childs Rights Regulation 2003(LI 1705) seek to protect people especially, children against any harmful traditional practices including negative religious rites, forceful marriages, abduction among others. ECOWAS Plan of Action against Trafficking 2001 and the Convention on the Elimination of Discrimination Against Women (CEDAW) gives MOWAC the mandate to pursue sector collaborative efforts to achieve gender and women housing solutions as well as seek to suppress traffickers and also provide for the rehabilitation and reintegration of trafficked persons back into the society.

MOWAC has identified the issue of poverty as the core push factor motivating persons to migrate into other parts of the country from their original homes. Migration which is part of human nature has both positive and negative impacts on both the economy and the social development of people. The issue of 'kayayei', a migrating group of women and children, in search for greener pastures, venture into all types of means to arrive in the regional capital-Accra and especially in the southern part of the country to become porters of goods at market centres.

This phenomenon of females migrating to live literally on the streets under harsh conditions leaves much to be desired. The exploitative and hazardous conditions under which these women live has raised lots of concern by most human rights advocates, the most serious aspect is the idea of children involved in this activity. The exposure of these children to crime and sexual exploitation and drugs has also attracted much concern.

During the engagement of key government officials at MOWAC it became evident that stakeholders were undertaking initiatives by themselves and not really

working together as expected. Considering the Old Fadama case as an example, various organisations/ stakeholders including the civil society, are still undertaking piecemeal initiatives without even consulting the Government.

Through our first stakeholders meeting partnerships were strengthened and a common vision proposed for all. A lesson that we learnt was that slums cannot be improved through a single institution efforts but rather through partnerships between the various civil society organisations and all key stakeholders.

The link between the stakeholders before this stakeholders consultative meeting was very poor as MMWRWH, MOWAC and the NGO's working in the Old Fadama community did not seem to know what the other stakeholder had planned for these vulnerable women. The lack of communication has resulted in mistrust by the women in the slum community who do not seem to believe in the government initiatives.

At the second stakeholders meeting MWRWH made it known that the housing policy had factored emergency shelters which will provide shelter in the short term. Hostels with basic facilities at highly subsidized rents, to solve the plight of our women migrating into the urban areas.

MOWAC made it known to all that it had also initiated series of projects to address the migration of women and children into the urban areas and one of such initiative was the registration of kayayei which was funded by UNICEF; when their numbers are made available then interventions can be made very specific to create an impact. MOWAC had started with some advocacy and collaboration for women and children and was to identify and keep records on these kayayei to enable government and other development partners come up with interventions that are practicable mechanisms to keep them off the streets and reduce migration in the urban areas. MOWAC has prompted the programme code named 'Operation lets send them Home'. This is to do with the withdrawal of 1000 female porters (kayayee) from the capital Accra to the northern regions for rehabilitation and vocational school enrolment (MOWAC, 2009). The target group are those between the ages of 6 -16.

MOWAC gave the number of Kayayei they had so far registered as 2432 (MOWAC, 2008), beside other women in the Old Fadama community who do other works. One common question which kept coming up was; should these

ladies engage in load carrying or be given some skill training in Accra and allow them to intergrate into the society. At one study visit to MOWAC before Tunisia, a revealing finding was the fact these girls send remittances to their poor parents back home and I advised one planning officer on this schedule to put this issue in context and deal with the parents whose source of income might be affected.

There was the need to adopt a multi pronged approach to the problem hanging on our necks. This stateholder meeting was so participatory that we invited some youth and women groups from the community. It was at this forum we were informed of by the representatives of the youth group on what an NGO (SDI) had started with some training programme for the youth in the slum community. We thought that this could encourage more migration and were asked to wait.

The forum brainstormed with the initial findings and came up with a three pronged approach to initially repatriate all minors, thus girls of ages 6-16 to their home communities. Reconsider setting up the training units in the three northern regions so these women can acquire some vocational skills up north and are then deterred from coming into the cities in look for greener pastures. Adults above age 16 who are kayayei, married or are doing menial jobs but live in the Old Fadama community will be empowered to work and earn some income and afford renting rooms in good communities. Lastly provide hostel accommodation for those women who find themselves in Accra but not capable of renting a decent room.

The way forward -Survey

Besides building a multi-stakeholder platform for gender intervention in Old Fadama slum amongst the various organisations/stakeholders who were undertaking piecemeal initiatives. The issue of kayayei which initially was not well addressed is receiving a holistic/macro approach.

The focal person is carrying out an advocacy research for empowering women and other interventions necessary for these vulnerable group of women and as a result needs quality data. Data will be collected and the research would work to understand processes which are important and are very often revealing in the (pilot study at Old Fadama) plight of these women. If carried through qualitative method case studies, the womens constraints are more likely to become visible.

Statistics which is lacking on gender and housing in the case study area will be made available and policy makers will find it very difficult to argue against it. I will assist, co-ordinate and advise MOWAC with data, since they are responsible in the repatriation and reintegration programmes and come up with modalities for the repatriation exercise. Regular follow-ups will be made to ensure training are categorized and tailored to suite their age variations, facilitate ongoing programmes in order to achieve co-ordination and harmonization and avoid duplication of tasks. The implementation of the central government policies on housing as stipulated in the millennium development goals and medium term plan have to be ensured in order to achieve sustainable environmental improvements.

Data Collection

Design of the research and survey of the conditions and problems will be carried out in the following order;

Open discussions will be held with the women who will highlight on the problems encountered by these women in the various dwellings. Conversations will also be held with girls who will provide highlights stated below and issues of ages of the respondents as well as constraints if any,

Information as to whether respondents' had some form of schooling

Reasons for leaving school

How many members do they have

Number of persons sleeping in a structure

What is the approximate size of a structure

Whether they like the work they do

Period of stay in Accra

How respondents feel about being sent home

What kayayei would pursue when taken back home

Micro-credit assistance available to raise standard of living

Poverty alleviation Programmes for parent and guardians of kayayei

since parents of these children play a role in these child labour program

Alternative sustainable livelihoods that do not involve child labour (Youth Employment Programme)

Involvement in income –generating community based projects with District

Assemblies

Kind of assistance kayayei want from parents/government back home. Thus the focal person (researcher's) aim will be to find out the problems faced by the women and girls

Data Collection Methodology:

The following methodology will be undertaken to achieve this:

Informing women committee persons about the pending survey and its benefit to them and asking them to inform the identified groups formally with dates, times and locations they will be holding the meetings.

- Case Study
- Desk Review
- Participatory Research Approaches (key informants interview, Focus Groups Discussion FGD, Group Discussions etc)

The Greater Accra Region, in the Old Fadama Community

- Community Leaders
- Youth Groups
- Women Groups
- Mixed Groups of men and women
- Community Development Committee if applicable

Through these discussions the researcher will be provided with information to be able to identify and comprehend most of the problems within the Old Fadama Community.

- Structured/Semi-Structured interviews
- A walking- physical audit of the Old Fadama community the study area will also be conducted using observation of 4-6 community members who will sub divide themselves to cover the community.

CONCLUSIONS

The overall objective is to reduce the incidence of child migration through awareness creation and consensus building campaigns in (slum communities and the three northern regions) in collaboration with District Assemblies, CBOs, NGOs

Embark on the rescuing of 1,000 children from the registered kayayei or portage in urban cities and send them back home. Those in ages 6-16 will have a different programme of training in different vocations. Whilst adults who might stay in Accra and are living specifically in Old Fadama would need different interventions. Due to the fact that women households lack other options for investment (Larsson,2001), their empowerment would allow them full participation in social and economic life to achieve sustainable human settlement. Empowerment; the expansion in people's ability to make strategic life choices in a context where this was previously denied to them (Grundstrom, 2009), is what these women in Old Fadama need in order to move into communities where they can rent rooms with urban services in decent neighbourhoods.

Develop a National Gender Profile in collaboration with Ghana Statistical Service (census in 2010; to gain knowledge in sex-disaggregated data) and other stakeholders to enhance evidence-based decision making on gender equality and women's empowerment.

Data gathered from the pilot project would be used for further research, and data collected would be disseminated for public institutions and NGOs consumption. Create awareness with findings from the research on the plight of women and children in unplanned settlements in urban areas in Ghana.

Facilitate for gender advocates to lobby government, in order to address pro-poor and gender sensitive urban policies and findings to come up with more appropriate interventions for these women.

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Annex

A swot analysis model was used to help with the studying of the problem and understanding the condition and situation of the women this aided in this research.

Swot analysis

Weaknesses

The plight of women and their housing scenarios can be attributed to certain weaknesses in the city, which include rapid population increase due to rural urban migration and natural increase. It is unfortunate that over 60% of this population is poor and therefore cannot enjoy urban services and infrastructure. This has stretched the city's services beyond the capacity of the metropolitan authority to cater for all the residents and has also contributed to the rise of slums and squatter settlements.

Another factor prohibiting efficient management of slums in the city is the Control by the central government. The metropolitan authority faces financial control by the central government through the Ministry of local government. All funds collected by local authorities in Ghana are deposited with the treasury, which then allocates money to the ministry of local government, which in turn allocates money to the local authorities depending on their budgets and the available resources.

There are also conflicting interests within the local authority and departments like Housing and planning since there is no clear distinction as to who plays which role; Poor Governance due to weak institutions.

Threats

The major threat to the proposal is that, there are less financing available for the provision of basic services like health and shelter.

In the past years, the government has expressed an interest in turning the space into a recreational and tourist centre.

Laws and policies governing management of slums are also too rigid and require a long process to change. The housing policy for example was enacted several years ago and at best exists only in books.

Change of leadership could affect the policies, programs and projects of the various ministries listed.

Strengths

Despite these weaknesses and threats, there are strengths and opportunities that exist which if well implemented, can improve the lives of these women in the slums. The new

Ministry of Women and Children, the ministry was formed by the government in the year 2002 to assist the city Authority in overcoming the problems associated with problems of women and children.

There has also been interventions by other stakeholders. The police arm in charge of women and children (DOVSU), have so far implemented projects including provision of police information centres to curb crime within the city, The presence of other organisations like PD have also played a role in initiating projects geared towards alleviating the housing problems in Accra.

All Ministries, Department and Agencies are to adhere to gender mainstreaming and gender budgeting where these MDA's will set aside a percentage of their budgets to pursue programs and plans on gender issues.

The current Land Administration Project (LAP) is focused on harmonising land policy and regulatory framework to increase womens access to land.

Opportunities

Opportunities existing include the restructuring programme being undertaken by the civil society organisations under the current efforts by the Ghanaian women lawyers (FIDA) to ensure that research findings and proposals on women and gender issues do not end up on shelves but are furthered for public consumption through creating awareness and initiating advocacy debates on policy reforms and the state of women's rights to housing and land.

The insistence of (United Nations Development Programme) that my employers MWRWH housing policy be fashioned towards gender budgetary allocations and mainstreaming to support systems of women's rights to housing and land.