

**Residential mobility practices in low-income communities
of Tamale, Ghana**

Ibrahim Yakubu



Dissertation presented for the degree of Doctor of Philosophy in the
Faculty of Arts and Social Sciences at Stellenbosch University



Supervisor: Dr M Spocter

Co-supervisor: Prof. R Donaldson

December 2018

DECLARATION

By submitting this dissertation electronically, I declare that the entirety of the work contained therein is my own, original work, that I am the sole author thereof (save to the extent explicitly otherwise stated), that reproduction and publication thereof by Stellenbosch University will not infringe any third party rights and that I have not previously in its entirety or in part submitted it for obtaining any qualification.

This dissertation includes a review paper published in the peer-reviewed proceedings of the centenary conference of the Society of South African Geographers. The paper was principally written by myself.

Published paper:

Yakubu, I., Spocter, M. & Donaldson, R. 2016. Residential mobility practices: a revolving door syndrome for low-income families in the global South? In *Celebrate a Century of Geography : Proceedings of the Centenary Conference of the Society of South African Geographers*. R. Donaldson, G. Visser, J. Kemp, & J. de Waal, Eds. Society of South African Geographers. pp.38-46.

Date: December 2018

Copyright © 2018 Stellenbosch University
All rights reserved

ABSTRACT

Pro-poor housing research in cities of the global South tend to disproportionately focus on the profiling of stock deficits, inadequate quality housing and living conditions, illegal occupations, and the proliferation of informal housing developments. Very limited scholarly works have sought to understand housing practices and residential mobility dynamics in low-income housing systems. This study fills an important knowledge gap by investigating the socio-economic and cultural dynamics of residential mobility practices in the low-income communities of Tamale, Ghana. The study sets out to address four specific objectives, namely to formulate a typology of low-income housing and assess its influence on residential mobility practices; to investigate the underlying drivers of and motivations for residential mobility in low-income communities and to delineate residential mobility pathways; to examine the development strategies for and actions of the local state which influence residential mobility practices in low-income communities; and, finally, to analyse the implications of residential mobility for social exclusion in low-income communities. A mixed-methods research approach was adopted to address the research question. The approach draws heavily on pragmatism as an alternative philosophical framework to the traditional positivist, post-positivist and constructivist paradigms in social research. It offered a mutually illuminating framework for the collection of valid and reliable data for the study. Quantitative data was obtained in a survey of 395 households in nine low-income communities in Tamale. To enhance the heuristic value of the survey data, a diverse set of qualitative data was obtained from interviews conducted with individuals, households and officials of relevant government institutions. Behavioural theories of residential mobility, together with the rights to the city and housing pathway theories offered a broad-base foundation on which to foreground the study. These theories jointly offer a nuanced explanation of housing mobility practices in the pro-poor sector.

It was found that the compound house form constitutes the dominant house type which uniquely accommodates low-income families in multihabitation. Compounds vary by size and material composition and by the kinship ties and tenure composition of residents. When using housing dissatisfaction as an incipient indicator of residential mobility, evidence from this research suggests that voluntary housing mobility practices do not have much to do with households' dissatisfaction with observable features of the residential environments, despite poor housing and living conditions. Instead, residential mobility practices are partly rooted in the sanctity of sociocultural beliefs and practices which underlie housing consumption in the downstream sector. The study also found differences in the patterns of residential mobility exhibited by different

socio-economic groups in the housing system. This finding led to the delineation of a tripartite residential mobility pathway, namely pathway to homeownership; pathway out of homeownership; and a cyclical pathway in and out of rent-paying and rent-free tenancies. These pathways offer a focal lens with which to appreciate the agency of low-income families as well as the bundle of structural constraints under which relocation practices are exercised. Similarly, the incidence of forced residential mobility linked to processes of urban upgrading was very pronounced in Tamale. While this may be firmly rooted in colonial urban planning practices, it now manifests differently in the politics of pro-poor housing in the city. Pro-poor housing systems have come under constant threats of demolitions in the name of provision of access roads so that poor families are forced to relocate their housing even under an urban policy regime purported to support inclusive development. Grassroots local government structures are used in conjunction with the powers of traditional chieftaincies to facilitate housing demolition and forced eviction of low-income families in the name of providing access roads.

By giving a detailed account of residential mobility practices in low-income communities of Tamale, this study contributes to the urban studies literature of the global South. The findings have broadened the scope and depth of knowledge in the field. It brings to the fore the everyday housing practices of the poor as well as the complex matrix of socio-economic and cultural factors which shape relocation decisions in the city. The findings also provide direct empirical evidence to support programmes and policies for pro-poor housing stability and inclusive urban development. As low-income communities become targets for urban redevelopment, the displacement effects of these programmes on pro-poor housing stability ought to be a matter of great concern for policy formulation.

It is recommended that since the ideals of homeownership remain central to Ghana's housing policy, fundamental aspects of the pathways to homeownership for the low-income population must be identified and enhanced by local authorities through proactive planning and controls. This will ensure that incremental house building by the poor is not only exercised within an acceptable framework for orderly physical development but also that homeownership by the poor does not become short lived due to threats or realities of housing demolitions and natural events. The findings of this study also open several avenues for future research on residential mobility. Hence, investigations are recommended to analyse the post-relocation experiences of households displaced by government development programmes.

OPSOMMING

Pro-arm-behuisingsnavorsing in die stede van die globale Suide is geneig om oneweredig te fokus op die profilering van voorraadtekorte, onvoldoende gehaltebehuising en lewensomstandighede, onwettige okkupasie, en 'n massa aantal informele behuisingsontwikkelings. Daar is min wetenskaplike studies wat poog om die behuisingspraktyke en residensiëlemobiliteit-dinamika in lae-inkomstebehuisingstelsels te verstaan. Hierdie studie wat die sosio-ekonomiese en kulturele dinamika van residensiëlemobiliteit-praktyke in die lae-inkomstegemeenskappe van Tamale in Ghana ondersoek, vul dus 'n belangrike kennisgaping. Die studie is gemik op vier duidelike doelwitte, naamlik om 'n tipologie van lae-inkomstebehuising te formuleer en die invloed daarvan op residensiëlemobiliteit-praktyke te evalueer; om die onderliggende drywers van en motiverings vir residensiële mobiliteit in lae-inkomstegemeenskappe te ondersoek en residensiëlemobiliteitspaaie te definieer; om die ontwikkelingstrategieë vir en die optrede van die plaaslike regering te ondersoek wat beplanning vir residensiële mobiliteit in lae-inkomstegemeenskappe beïnvloed; en, laastens, om die gevolge van residensiële mobiliteit ten opsigte van sosiale uitsluiting in lae-inkomstegemeenskappe te ontleed. 'n Navorsingsbenadering wat gemengde metodes gebruik is gekies om die navorsingsvraag mee aan te pak. Die benadering bied 'n wedersyds verhelderende raamwerk vir die insameling van geldige en betroubare data vir die studie. Kwantitatiewe data is in 'n opname van 395 huishoudings in 9 lae-inkomstegemeenskappe in Tamale verkry. Om die heuristiese waarde van die opnamedata te verbeter, is 'n diverse stel kwalitatiewe data bekom uit onderhoude wat met individue, huishoudings en amptenare van die betrokke regeringsinstansies gevoer is. Gedragsteorieë oor residensiële mobiliteit, tesame met regte tot die stad en behuisingspadteorieë, het 'n breëbasis-grondslag gebied om die studie te belig. Gesamentlik bied hierdie teorieë 'n genuanseerde verduideliking van behuisingsmobiliteitspraktyke in die pro-arm-sektor.

Daar is bevind dat die saamgesteldewoningvorm, wat lae-inkomstegesinne op unieke wyse in 'n veelsaamwoon-opset akkommodeer, die oorheersende huistipe is. Kampongs verskil wat grootte en konstruksiemateriaal betref en volgens die verwantskap en besitregsamestelling van die inwoners. Wanneer behuisingsontevredenheid as 'n aanvangsaanwyser vir residensiële mobiliteit gebruik word, toon die bewyse wat uit hierdie navorsing verkry is dat, ondanks swak behuising en lewensomstandighede, vrywillige behuisingsmobiliteitspraktyke nie veel met huishoudings se ontevredenheid oor residensiële omgewings se waarneembare kenmerke te make het nie. In stede

daarvan is residensiëlemobiliteit-praktyke deels geanker in die onaantasbaarheid van sosiokulturele oortuigings en praktyke wat onderliggend is aan behuisingsgebruik in die stroomaf sektor. Die studie het ook verskille gevind in die residensiëlemobiliteitspatrone wat die verskillende sosio-ekonomiese groepe in die behuisingstelsel vertoon. Hierdie bevinding het gelei tot die afbakening van 'n driedelige residensiëlemobiliteit-pad, naamlik die pad na huiseienaarskap; die pad uit huiseienaarskap uit; en 'n sikliese pad na en uit akkommodasiekontrakte waar huurgeld betaal word of waar geen huurgeld betaal word nie. Hierdie paaie bied 'n ondersoekende lens om die agentskap van lae-inkomstegesinne, asook die magdom strukturele beperkings wat op hervestigingspraktyke betrekking het, te ondersoek. Die voorkoms van gedwonge residensiële mobiliteit wat met stedelike opgraderingsprosesse verband hou, was insgelyks duidelik waarneembaar in Tamale. Selfs al is dit diep in koloniale stedelike beplanningspraktyke ingewortel, manifesteer dit nou anders in die politiek van pro-arm-behuising in die stad. Pro-arm-behuisingstelsels is voortdurend onder bedreiging vanweë slopinge wat in die belang van toegangspaaie na die stad gedoen word, en dit dwing arm gesinne om hul wonings te hervestig, selfs onder 'n stedelikebeleidsregime wat veronderstel is om inklusiewe ontwikkeling te steun. Plaaslikeregeringstrukture op voetsoolvlak, ondersteun deur die invloed van tradisionele leiers, word gebruik om die sloping van behuising en gedwonge uitsetting van lae-inkomstegesinne te fasiliteer deur aan te voer dat dit in die belang van toegangspaaie is.

Deur die voorsiening van 'n gedetailleerde beskrywing van residensiëlemobiliteit-praktyke in die lae-inkomstegemeenskappe van Tamale, dra hierdie studie by tot die verruiming van die stedelike studieliteratuur oor die globale Suid. Die bevindings verbreed die omvang en diepgang van kennis in die veld. Dit plaas die alledaagse behuisingspraktyke van die armes, sowel as die komplekse matriks van sosio-ekonomiese en kulturele faktore wat hervestigingsbesluite in die stad beïnvloed, op die voorgrond. Die bevindings bied verder direkte empiriese bewyse ter ondersteuning van programme en beleide vir pro-arm-behuisingstabieliteit en inklusiewe stedelike ontwikkeling. Namate lae-inkomstegemeenskappe die teken vir stedelike herontwikkeling word, moet die verskuiwingsimplikasies van hierdie programme op pro-arm-behuisingstabieliteit as 'n saak van werklike kommer by beleidsformulering oorweeg word.

Daar word aanbeveel dat, aangesien die ideale van huiseienaarskap steeds die kern van Ghana se behuisingsbeleid vorm, plaaslike owerhede deur proaktiewe beplanning en beheermaatreëls die fundamentele aspekte van die pad na huiseienaarskap vir die lae-inkomstebevolking moet identifiseer en verbeter. Dit sal verseker dat inkrementele huisbou deur die armes nie net binne 'n

aanvaarbare raamwerk vir ordelike fisiese ontwikkeling uitgevoer word nie, maar ook dat armes se huiseienaarskap nie van korte duur is vanweë die bedreigings of realiteite van behuisingslopiings en natuurgebeure nie. Die bevindings van hierdie studie bied ook verskeie moontlikhede vir toekomstige navorsing oor residensiële mobiliteit. Daarom word verdere ondersoek aanbeveel met die oog op die ontleding van die posthervestigingservarings van huishoudings wat deur regeringsontwikkelingsprogramme verskuif word.

ACKNOWLEDGEMENTS

I wish first and foremost to express my profound gratitude to Allah the almighty for his divine guidance and wisdom throughout this research. I am particularly grateful to my supervisors, Dr Manfred Spocter and Prof Ronnie Donaldson, for their keen interest in this research and for continually providing me with the technical guidance and support. Sirs, your open-door policy gave me unhindered access to you and every discussion we had helped to shape my thoughts about this project. Allah's grace and blessings be upon you. I wish also to acknowledge the contributions and support of all other members of the Department of Geography and Environmental Studies at Stellenbosch University for helping to shape this project in diverse ways. I am particularly grateful to Prof Sanette Ferreira for her interest and encouragement.

I am also thankful to the African Doctoral Academy (ADA) at Stellenbosch University, the Graduate School of the Faculty of Arts and Social Sciences as well as the Stellenbosch Institute for Advanced Study (STIAS) for funding this study. Special thanks to Dr Cindy Steenekamp (coordinator of the Graduate School's scholarship programme) for additional skills training in the use of the Statistical Package for the Social Sciences (SPSS).

I owe special gratitude to the authorities of the University for Development Studies for granting me leave of absence to pursue my doctoral studies. I also sincerely thank the following persons for their mentorship and guidance: Profs Jacob Songsoore and Martin Oteng-Ababio (both of the University of Ghana), and Drs. Bernard A A Akanbang and Paul Kwame Nkegbe (both of the University for Development Studies). To them, I say thank you and God bless you. Finally, thank you to all those whose names I have not mentioned for your efforts, moral support and words of encouragement that ultimately helped me to complete this thesis. God bless you.

DEDICATION

This work is dedicated to my late father (Kamo Naa Yakubu, Zoggu) and my grandparents for their unending sacrifice, and for instilling in me the most cherished virtues of hard work and dedication to duty which have shaped and continue to shape my own reality every day.

CONTENTS

DECLARATION	i
ABSTRACT	ii
OPSOMMING	iv
ACKNOWLEDGEMENTS	vii
DEDICATION	viii
TABLE OF CONTENTS	ix
TABLES	xiv
FIGURES	xv
ACRONYMS	xvi
CHAPTER 1 GENERAL BACKGROUND	
1.1 Introduction	1
1.2 Problem statement and focus.....	3
1.3 Research aim and objectives	5
1.4 Conceptual clarifications of residential mobility and low-income communities.....	6
1.4.1 Defining residential mobility	6
1.4.2 Defining low-income communities.....	7
1.5 Significance of the study	8
1.6 Organisation of the dissertation.....	9
CHAPTER 2 URBANISATION AND LOW-INCOME HOUSING: A REVIEW OF POLICY SHIFTS AND EMERGING LESSONS	
2.1 Introduction	10
2.2 Urbanisation and low-income housing.....	10
2.3 Low-income housing in developed countries	11
2.4 Low income housing in developing countries	16
2.5 Approaches to low-income housing policy in the South	18
2.5.1 Public housing programmes	18
2.5.2 Sites and services programme	22
2.5.3 Settlement upgrading programmes	25
2.6 Nature and form of low-income housing	27
2.6.1 House types and standards: A broader view.....	28
2.6.2 House types and forms of occupancy in the global South	30

2.7 Pro-poor housing and policy: the Ghanaian experience	33
2.8 Summary	35

CHAPTER 3 RESIDENTIAL MOBILITY PRACTICES: A REVIEW OF THEORIES AND CONCEPTS

3.1 Introduction	37
3.2 Life cycle and life stage theories of residential mobility	37
3.2.1 The age factor	38
3.2.2 Adjustment and induced residential mobility	40
3.2.3 The life course approach.....	41
3.3 Residential mobility as economic rationality	43
3.3.1 Transaction costs of moving.....	43
3.3.2 Access to information and moving behaviour	45
3.4 Neighbourhood environment and community theory	45
3.5 Housing stress or dissatisfaction and the decision to move	49
3.5.1 The exit-voice framework.....	51
3.5.2 Active and passive voices	52
3.5.3 Inactive voice.....	53
3.6 Theorising low-income residential mobility	54
3.5.1 The housing pathway approach	55
3.5.2 Turner's ecological model	57
3.5.2.1 Housing market structure and residential mobility practices in the global South .	59
3.5.2.2 Residential mobility in the context of informal housing	60
3.5.3 Residential mobility and the right to the city.....	67
3.5.3.1 Residential mobility as socio-spatial integration or inclusion of the poor	70
3.5.3.2 Residential mobility as social exclusion of the poor	74
3.7 Summary	79

CHAPTER 4 STUDY AREA AND METHODOLOGY

4.1 Introduction	82
4.2 Urban growth dynamics and the housing question in Tamale	82
4.2.1 Demographic growth	83
4.2.2 The urban economy and physical development trends.....	85
4.2.3 The urban land economy of Tamale	89
4.2.4 Urban planning and management	91

4.2.5 Housing and environmental conditions	93
4.3 Methodology and research design.....	94
4.4 Data collection phases.....	96
4.5 Quantitative data	97
4.5.1 Sampling design and household survey procedure.....	98
4.5.2 Qualitative data and methods.....	102
4.5.2.1 Follow-up interviews	103
4.5.2.2 Semi-structured interviews	103
4.5.3 Secondary data.....	105
4.6 Validity and reliability of the data	106
4.7 Data analysis	107
4.8 Ethical considerations and fieldwork experiences	108
4.9 Summary	111

CHAPTER 5 WHY I RELOCATED FROM MY PREVIOUS RESIDENCE: AN ASSESSMENT OF REASONS FOR HOUSING RELOCATIONS IN LOW-INCOME COMMUNITIES OF TAMALE

5.1 Introduction.....	112
5.2 Tamale's low-income housing system.....	112
5.3 A typology of low-income housing.....	113
5.3.1 Family compound houses	116
5.3.2 Compounds inhabited by tenants and family members.....	118
5.3.3 Compounds inhabited by rent-paying tenants	119
5.3.4 Housing typology summarised	120
5.4 Housing satisfaction and residential mobility potential	121
5.4.1 Residential mobility potential of the social environment.....	123
5.4.2 Residential mobility potential for in-house service.....	127
5.5 Self-reported reasons for residential mobility.....	129
5.6 Summary	132

CHAPTER 6 HOUSING MOBILITY IN LOW-INCOME COMMUNITIES: PURPOSEFUL MOVEMENTS OR DIRECTIONLESS CHURN?

6.1 Introduction.....	134
6.2 Socio-economic profile of participants	134
6.3 Residential mobility profile and context.....	136
6.3.1 Duration of stays and frequency of moves	136

6.3.2	Frequency of residential moves	138
6.4	Patterns of residential mobility practices	141
6.4.1	Pathway to homeownership	143
6.4.2	Pathway out of homeownership	146
6.4.3	Cyclical pathway in and out of rent-paying and rent-free housing	149
6.5	Sources of information for housing mobility	154
6.6	Summary	155

CHAPTER 7 URBAN UPGRADING IN TAMALE: REFLECTIONS ON DEVELOPMENT-INDUCED RESIDENTIAL MOBILITY AND THE RIGHT TO THE CITY IN LOW-INCOME COMMUNITIES

7.1	Introduction	157
7.2	Residential mobility outcomes of urban transformation: A historical perspective	158
7.2.1	To move or not to move: Contestations over the redevelopment of Ward D	161
7.2.2	The relocation of Salamba: Perspectives on the past and the present	165
7.3	Residential mobility outcomes of post-independent urban development programmes	167
7.3.1	Infrastructure injection and housing relocation under the Urban II project	167
7.3.2	Involuntary residential mobility effects of demand driven road projects	170
7.3.2.1	Community engagement in the opening up of low-income communities	171
7.3.2.2	Struggles against involuntary residential mobility: Insurgent practices	175
7.4	Residential mobility and social exclusion	178
7.5	Summary	182

CHAPTER 8 SYNTHESIS AND CONCLUSION

8.1	Introduction	184
8.2	Overview of the study objectives and methods, and the theories	184
8.3	The major findings and their implications for policy and practice	186
8.3.1	Housing typology and residential mobility	186
8.3.1.1	Physical attributes	186
8.3.1.2	Social and tenure compositions	187
8.3.1.3	Housing satisfaction and residential mobility	188
8.3.2	Residential mobility profile and pathways	192
8.3.2.1	Pathway to homeownership	195
8.3.2.2	Pathway out of homeownership	196
8.3.2.3	Cyclical pathway in and out of rent-paying and rent-free tenancies	196
8.3.3	Residential mobility and social exclusion	197

8.3.4 Development-induced residential mobility and the right to the city	198
8.4 Contributions to urban studies in the global South	200
8.5 Limitations of the study	205
8.6 Policy recommendations	205
8.7 Recommendations for further research	207
8.8 Concluding remarks	208
References	210
Appendices	238

TABLES

Table 3.1 Sources of residential stress and residential mobility	50
Table 3.2 Housing market structure of Southern cities	60
Table 4.1 Classification of low-income communities in Tamale.....	99
Table 4.2 Survey sample by residential cluster	100
Table 4.3 Distribution of the sample among surveyed localities	101
Table 5.1 Types of housing by zone of locality in Tamale	115
Table 5.2 Room occupancy rates by housing clusters	116
Table 5.3 Characteristics of housing types in the low-income sector	120
Table 5.4 Housing satisfaction and indices of residential mobility potential	122
Table 5.5 Self-reported reasons for residential mobility in Tamale.....	130
Table 6.1 Descriptive statistics of the socio-economic attributes of the survey participants.....	135
Table 6.2 Duration of stay of participants by housing zones	137
Table 6.3 Frequency of moves by age of participants.....	139
Table 6.4 Frequency of moves by housing tenure	140

FIGURES

Figure 2.1 Ground-floor plan of a typical compound house in Ghana	31
Figure 3.1 Life cycle framework of residential mobility	38
Figure 3.2 Housing dissatisfaction and residential mobility decisions	51
Figure 3.3 Theoretical framework for residential mobility in the low-income housing sector	5180
Figure 4.1 Study area (TMA) showing the communities investigated	83
Figure 4.2 Population growth of Tamale, 1907-2010	84
Figure 4.3 The location of Ward D in Tamale in the 1930s.....	87
Figure 4.4 The research design for investigating the residential mobility practices in Tamale....	95
Figure 5.1 A compound house in an indigenous low-income community, Tamale.....	113
Figure 5.2 Tenure types in low-income communities in Tamale.....	117
Figure 5.3 Compound inundated by flood waters in Tamale	124
Figure 5.4 (A&B) Courtyard and exterior views of an abandoned compound	124
Figure 6.1 Housing tenure transitions in the low-income housing system of Tamale	142
Figure 6.2 Abdul Ganiyu's incremental housing project in peri-urban Tamale	146
Figure 6.3 Sources of information for residential mobility decision making	154
Figure 7.1 Residential land use plan showing Wards 'D' and 'J' in Tamale in the 1960s	159
Figure 7.2 (A, B, and C): Examples housing demolitions for access road	174
Figure 7.3 Alhaji's house blocking road connectivity in Tamale	177
Figure 7.4 Residential mobility and social exclusion in Tamale	180
Figure 8.1 House types and housing mobility in the low-income housing system of Tamale....	188
Figure 8.2 Residential mobility pathways and social exclusion	188
Figure 8.3 The context and dynamics of residential mobility in the pro-poor housing	1884

ACRONYMS

ADA	African Doctoral Academy
ADF	French Development Agency
Aids	Acquired Immune Deficiency Syndrome
Brics	Brazil, Russia, India, China and South Africa
CAN	African Cup of Nations
CAP	Colonial Administrative Policy
CBD	Central Business District
CCNT	Chief Commissioner of the Northern Territories
CHRAJ	Commission on Human Rights and Administrative Justice
FDI	Foreign Direct Investment
GHS	Ghana Cedis
GIPC	Ghana Investment Promotion Centre
GUMPP	Ghana Urban Management Pilot Project
HFC	Home Finance Company
HIV	Human Immunodeficiency Virus
IMF	International Monetary Fund
ISSER	Institute of Statistical, Social and Economic Research
LGCSP	Local Government Capacity Support Programme
LI	Legislative Instrument
MDG	Millennium Development Goals
MTO	Movement to Opportunity
NRG	Northern Region of Ghana
NUHDSS	Nairobi Urban Health and Demographic Surveillance Site
PHA	Public Housing Authority

PRAAD	Public Records and Archives Administration Department
RDP	Reconstruction and Development Programme
REC	Research Ethics Committee
SADA	Savanna Accelerated Development Authority
SAP	Structural Adjustment Programme
SPSS	Statistical Package for the Social Scientist
STIAS	Stellenbosch Institute for Advanced Study
THA	Traditional Housing Areas
TAMA	Tamale Metropolitan Area
UESP	Urban Environmental Sanitation Programme
UK	United Kingdom
UN-Habitat	United Nations Human Settlements Programme
USA	United States of America
WB	World Bank

CHAPTER 1

GENERAL BACKGROUND

1.1 Introduction

Two contrasting realities continue to shape contemporary global development discourse, namely urbanisation of the global population and globalisation of urban population (Gaffikin & Morrissey, 2011; Gaffikin & Perry, 2012). The world is besieged with unprecedented rates of accelerated urbanisation and urban population growth and it is now true that the global population has crossed the urban divide with urban dwellers surpassing the number of rural residents (United Nations, 2014; McGranahan, Schensul & Singh, 2016; UN-Habitat, 2016). Most of the population growth underlying this transition has occurred in urban areas of the global South and projections show that most urban population growth in the future will occur in cities of this part of the world (United Nations, 2014; UN-Habitat, 2016). The profound nature of this demographic shift calls for increased research and policy priorities in metropolitan areas which will host much of the global urban population in the next few decades. This call is most appropriate considering that urban transformation in the South also exposes the deficiencies of formal planning and governance systems in addressing the challenges of the new urban realities (Samara, He & Chen, 2013; Watson, 2013a; Braathen et al., 2016). Cities continue to grapple with the challenges of providing appropriate housing to match the housing demands of burgeoning urban populations. Millions of urban families house themselves under precarious and overcrowded conditions, often without access to infrastructure and basic services. But the proportion of residents living under these conditions also varies depending on the criteria used to define them (Braathen et al., 2016; Deboulet, 2016; Gilbert, 2016; Turok, Budlender & Visagie, 2017). In the main, urban growth in the South is inextricably linked to the growth of informal, low-income settlements whose role in the promotion of inclusive urban development cannot be ignored in public policy. However, these settlements are either bypassed or treated with contempt in formal planning initiatives.

Perhaps, it is against this background that the United Nations, through successive global development aspirations, is beginning to see urban places as battlegrounds for the achievement of sustainable development goals (McGranahan et al., 2016). Turok et al. (2017) note that the struggle to reduce poverty and to improve living conditions at the global scale are mediated by the stagnating effects of informal settlements on the one hand and, on the other hand, their dynamic

impacts on the future quality of life envisioned by the global community. The enhancement of living conditions in low-income communities is crucial to the inclusive urban development agenda set out by the global community. Fortunately, many countries have ratified international conventions which recognise and uphold housing rights for the poor. The impetus for these developments is derived from the goals and targets of past and present global development agendas.

The greatest threat to inclusive urban development is the reality that city authorities usually have their eyes fixed on promoting economic transformation and urban competitiveness, both of which require a radical transformation of urban space to fit the ideals of the private property market (Amin, 2013; Braathen et al., 2016). These ideals conflict with the housing rights and interests of low-income urban residents at the lower end of housing markets. Very often, poor households are forcibly relocated away from their familiar social spaces in pursuit of upgrading and urban modernist agendas (Robinson, 2002; Watson, 2003; 2009; Turok & Parnell, 2009; Braathen et al., 2016). The cities of the South, especially their distressed neighbourhoods, have become zones of contestations between low-income urban residents and city authorities. In all cities experiencing rapid urban growth in the South, low-income communities tend to accommodate disproportionate shares of the population (Deboulet, 2016). This calls for a deeper understanding of the socio-spatial dynamics underpinning housing practices in low-income communities, including the controversies and struggles linked to living conditions in changing urban societies.

Rapid urbanisation has created a huge housing deficit in all the major towns and cities of Ghana (The World Bank, 2015). This has compelled low-income urban residents to seek housing in poorly serviced neighbourhoods with very high density thresholds (Danso-Wiredu, 2018). According to Farvacque-Vitkovic et al. (2008), more than half of the urban population in Ghana live under despicable housing conditions in slums and informal settlements. Moreover, some 58% of all residential neighbourhoods in Accra and over 60% in Tamale are characterised by high-density, low-quality housing, inadequate infrastructure and limited access to basic services (Farvacque-Vitkovic et al., 2008; Yakubu, Akaateba & Akanbang, 2014). The quest to promote sustainable urban development led city authorities to initiate urban upgrading programmes which seek to inject infrastructure into and to improve living standards in low-income settlements. Most of these interventions have not only failed to yield the desired housing outcomes but they have also caused the involuntary residential mobility of considerable numbers of poor families away

from their familiar social spaces (Amoako & Cobbinah, 2011). Low-income communities offer a vibrant and functioning downstream housing market where very cheap and sometimes free accommodation is accessible to the poor. An extensive system exists of social and family networking which provides a considerable amount of agency for different socio-economic groups to appropriate stable and secure housing by means of long-standing housing safety nets (Addo, 2013a; Acheampong, 2016).

Acheampong (2016) contends that rapid urbanisation has significantly interfered with the social networks and stable housing regimes in low-income communities through urban modernisation and the attendant increase in commercialisation of housing rights. These dynamics, together with the urban modernist drive by metropolitan authorities, may have heightened housing insecurity and set in motion a joint process of voluntary and involuntary residential mobility practices in the low-income housing system of Tamale. Whereas the worsening housing conditions in low-income communities appear to be well documented in the literature (see Amoako & Cobbinah, 2011; Arku, Luginaah & Mkandawire, 2012; Addo, 2013; 2014; 2016a; Fox, 2014; Yakubu et al., 2014; Acheampong, 2016; Danso-Wiredu, 2018; Morrison, 2017), far less is known about residential mobility practices at the lower end of the urban housing markets in the global South. Residential mobility has never featured in the series of urban development programmes seeking to simultaneously improve access to housing and promote inclusive urban development implemented in Tamale nor elsewhere in Ghana (Bertrand & Delaunay 2005). This study is designed to address this knowledge gap by investigating residential mobility practices in the low-income communities of Tamale.

1.2 Problem statement and focus

Access to adequate housing is recognised as an essential ingredient of human rights by the Universal Declaration of Human Rights, and reiterated during the 1976, 1996 and 2016 Habitat I, II and III conferences respectively. Despite this significance, housing the poor in cities of the global South remains one of the most intractable challenges of humanity in the 21st century (Braathen et al., 2016; Deboulet, 2016). The main problem is that rapid urban growth in the South creates and sustains acute shortages of decent housing for vastly growing ranks of low-income families. In Ghana, like many other countries in the global South, shortages of accommodation have resulted in the proliferation of slums and informal settlements where poor households

struggle to house themselves at the margins of established norms and procedures (Amoako & Cobbinah, 2011; UN Habitat, 2011; Fox, 2014; Yakubu et al., 2014; Danso-Wiredu, 2018). Over the past few decades, official attempts at addressing the problem took the form of the crafting and implementation of innovative shelter programmes such as serviced sites schemes, tenure regularisation and slum upgrading. Although some of these initiatives still form part of donor-supported, low-income housing initiatives in the global South, the consensus among relevant stakeholder agencies is that the solutions generated from these programmes come nowhere close to addressing the needs of the poor (Gilbert, 2016; Huchzermeyer & Misselwitz, 2016; Satterthwaite, 2016; Bah, Faye & Geh, 2018). The failure of these interventions has been attributed to their inherent assumptions and norms which were inflexible and had a pseudo reliance on homeownership ideals.

It has been suggested that low-income housing initiatives will yield better outcomes if they are crafted on a context-specific understanding of the different ways in which poor families appropriate housing in the city. This approach generally complements the non-exclusionary urban development agenda set out by the global community (Huchzermeyer & Misselwitz, 2016; Satterthwaite, 2016). In advanced developed countries, low-income housing strategies have shifted their focus toward assisted rental housing programmes and with the main aim of stimulating the residential mobility of poor households out of areas of concentrated poverty while ensuring their effective integration into urban spaces (Bartlett, 1997; Oakley & Burchfield, 2009; Briggs, Comey & Weismann, 2010; Bacque et al., 2011; Rosenblatt & Deluca, 2012; Basolo & Yerena, 2017). The chaotic nature of urbanisation, together with the growth of informal housing systems in developing countries, led to the adoption of incremental upgrading of low-income settlements to guarantee the provision of adequate housing for the poor (UN-Habitat, 2016; Bah et al., 2018). The relative importance of this approach to addressing the housing question is, however, dependent on state responses in specific local contexts. In some urban areas or in specific low-income communities, urban upgrading initiatives combine with forces of urban change to induce voluntary and forced residential mobility practices among low-income individuals and households. Upgrading initiatives are characterised by housing demolitions and forced relocation of poor households out of their familiar social spaces. At the same time, families frequently relocate housing in response to adverse living conditions as well as changes in the socio-economic and cultural dynamics of the new urban turn. Yakubu, Spocter & Donaldson (2016) have argued that residential mobility in low-income communities of the South is symptomatic of housing insecurity,

with households' movements revolving around the same or familiar social spaces and driven by the constraints of housing markets. Evidence from the work of Turok et al. (2017) points to a fairly high level of residential instability in informal settlements in South Africa. Their findings do, however, indicate that a substantial number of housing mobility practices in informal settlements were progressive in nature with one in every eight informal shack dwellers (in their sample) progressively transitioning into formal urban neighbourhoods. This is to be expected considering the extent of direct state involvement in pro-poor housing supply in South African cities.

Notwithstanding this evidence, scholarly attention on the housing question in cities of the South has disproportionately focused on the profiling of worsening housing and environmental conditions with little regard for residential mobility practices in low-income housing markets. Most scholarly work on residential mobility has invariably framed the phenomenon in terms of its contribution to the uncontrolled physical expansion of Southern cities (Afolayan, 1982; Bertrand & Delaunay, 2005; Lall, Suri & Deichmann, 2006; Ardayfio-Schandorf, 2012; Andreasen & Agergaard, 2016; Andreasen, Agergaard & Moller-Jensen, 2016; Andreasen et al. 2017; Yemmafouo et al. 2017). Although these studies provide useful insights to guide the crafting of responsive urban management initiatives, their scope was not broad enough to allow a thorough examination of the socio-economic and cultural factors underlying the residential mobility experiences in pro-poor housing systems. In the main, the studies fall short of accounting for why and how the urban modernist agendas of city authorities intervene with adverse living conditions to induce residential mobility in low-income communities. This study used a mixed-methods research approach to investigate the sociocultural dynamics of residential mobility practices in the low-income communities of Tamale, Ghana. Its purpose was to provide insights into the main drivers of residential mobility and establish the links between residential mobility and social exclusion at the lower end of the city's housing market. Moreover, the study is intended to provide a solid base for the crafting of a more responsive, low-income housing policy for the Tamale metropolitan area.

1.3 Research aim and objectives

The overarching aim of this study was to investigate residential mobility practices in low-income communities of Tamale. Four specific objectives were pursued:

- Formulate a typology of low-income housing in Tamale metropolitan area and assess their

influences on residential mobility decisions in the city.

- Investigate the underlying reasons or motivations for residential mobility practices in low-income communities, and delineate the related mobility pathways.
- Examine the development strategies and actions of the local state which influence residential mobility practices in low-income communities.
- Analyse the implications of residential mobility for social exclusion in low-income communities.

These objectives were the main connecting rods to the overarching goal of this research. In the next section key concepts of the study are defined.

1.4 Conceptual clarifications of residential mobility and low-income communities

The fluidity of social science concepts makes it imperative for researchers to provide operational definitions of dominant concepts used in social research. In the context of this study, residential mobility and low-income communities require definition to ensure conceptual clarity. Although these two concepts may appear quite familiar and straightforward, their special meanings must be operationalised in the context of this study to avoid ambiguity and minimise misinterpretation. In the following subsections residential mobility and low-income communities are respectively defined to provide a uniform conceptual understanding for this research.

1.4.1 Defining residential mobility

Residential mobility does not lend itself to easy definition, so that when no distinct guidelines are provided by researchers, its meaning often conflates with migration (Gillespie, 2017). Urban residents are frequent movers in search of residential accommodation and the act of mobility tends to redistribute urban populations, recomposing neighbourhoods across space and time (Pacione, 2009; Knox & Pinch, 2010). Early notions of the concept continue to undergo dramatic changes in light of changes in urban social problems. Rossi (1982: 22) defined residential mobility as “a process by which individuals adjust their housing to their needs within the constraints of income and market conditions.” This most oft-cited definition assumes a linear lifecycle framework in which residential mobility is expressed by means of relocating from one house to another. The

linear explanation becomes less adequate in accommodating notions of repeat and cyclical mobility practices characteristic of contemporary urban housing markets. This is why Coulter, Van Ham & Findlay (2016) maintain that, in view of the dynamic nature of urban family structure and living arrangements, an only linear notion of residential mobility typically overlooks a huge proportion of non-discrete movements wherein residential mobility is expressed as an adaptation strategy to life pressures and structural conditions. Residential mobility comprises all housing relocations whose origins and destinations remain in the same city. It may take the form of relocation outside a given neighbourhood or a mere change of residence within the same neighbourhood. The bottom line is that such movements are short distance in nature and do not usually lead to a major disruption of the daily activity spaces of the individual or household (Coulter et al., 2016). Residential mobility, in its conventional spatio-temporal sense, is considered as migration but because such movements oscillate within the boundary of a given metropolitan area, they are often not defined as such (Gillespie, 2017).

Hence, in the context of this study residential mobility practices connote a strategy by which individuals or households in low-income communities change their places of residence within the geopolitical boundary of the Tamale metropolitan area. Such movements may or may not cause major disruptions to the daily activity spaces of the household or individual. Residential mobility decisions can be voluntary or involuntary (Pacione, 2009). In this dissertation the terms residential mobility, housing mobility or housing relocation are used interchangeably to denote all physical housing relocations (voluntary or involuntary) by individuals or households within the geopolitical boundary of the Tamale metropolitan area, regardless of the distance or control over such moves.

1.4.2 Defining low-income communities

In the context of this study, low-income is not to be construed in its simple and most narrow sense, namely a minimum income below a defined threshold, received by inhabitants of a community at any given time. Instead, it is used in reference to the level of command that communities exhibit over the use of scarce urban resources (Harvey, 2009). The concept is foregrounded here within a broader context of informal housing systems to depict, among other things, the fragility of housing and environmental conditions as well as the socio-economic challenges associated with living in these spaces. The adoption of the term 'low-income' not only provides a sense of neutrality relative to the much contested concept of slum (Gilbert, 2007), it also symbolises different dimensions of vulnerability and insecurity characterising informal housing systems in the global South.

Regarding urban planning, formality fits into mainstream planning systems and laws, whereas informality operates at or beyond the margins of these frameworks (Braathen et al., 2016; Deboulet, 2016). This study follows an approach of placing low-income communities along a continuum of informality which is defined in terms of normative housing quality and amenity values, unplanned physical development and an outright disregard or non-conformity to planning provisions. Urban authorities very often characterise these features as negative spatial expressions of poverty and then design strategies to modernise or eradicate them (Deboulet, 2016).

The term low-income communities (rather than slums) is chosen as a context-specific heuristic measure to characterise the communities studied in this research. The term is broad enough to truly represent all the normative understandings of poor-quality housing and living arrangements which characterise the downstream housing market in Tamale. All the studied communities exhibit different degrees of vulnerability and deprivation which set them apart from other residential categories in the city. These settlements score very low on numerous city-wide socio-economic indicators, including normative valuation of housing and access to basic services. The communities may simply be used as indicators of urban inequality in the city, as the case may be for other large urban agglomerations in the South (Braathen et al., 2016; Perlman, 2016; Satterthwaite et al., 2018). In sum, given that discussions around the Habitat III conference seem to place emphasis on residential tenure security for the poor (UN-Habitat, 2016), it behoves researchers and municipal authorities to understand housing practices and residential mobility dynamics in ‘subaltern’ (Roy, 2011) urban spaces so as to design appropriate measures to mainstream them into the urban fabric as part of the agenda for inclusive urban development. This, in the words of Deboulet (2016: 15) “opens up a first dimension of the right to the city claimed by residents of these settlements: the right to ‘remain’, and have a recognised right to the city.” It also calls for a perspectival shift in favour of notions which view low-income settlements as integral parts of the urban fabric rather than as errors of planning.

1.5 Significance of the study

This study is relevant in several respects. First, the findings should complement efforts toward the development of appropriate housing policy for a growing populace of the low-income citizens in developing countries. Second, the study will seek to contribute to the housing literature on Ghana and further the development of theories and concepts of low-income housing mobility in cities of

the global South. The findings should provide a basis for more research into low-income residential mobility. Details of the value and original contributions of the study in the areas of policy and theory are discussed in chapter 8.

1.6 Organisation of the dissertation

The study is organised into eight chapters. Chapter 1 has presented a background to residential mobility practices in low-income residential areas. The research problem was stated and the study objectives defined together with key concepts used. In Chapter 2 urban growth processes and the challenge of crafting a more responsive low-income housing policy are discussed. The major shifts in low-income housing policy and practices at the global scale are elaborated and the implications for low-income residential mobility in the Ghanaian context are highlighted. Chapter 3 reviews relevant theories and concepts on residential mobility practices. The aim is to provide a comprehensive narrative on the phenomenon in low-income communities in the study area. The relevant methodological stance of the study and methods used are reported in Chapter 4. The chapter also examines the socio-economic and historical development trajectory of Tamale to contextualise the residential mobility practices. Chapter 5 presents a nuanced analysis of the self-reported reasons for housing mobility. A housing typology of the study area is formulated, followed by an analysis of residential satisfaction to determine if householders' reasons for relocation are linked to dissatisfaction with housing. In Chapter 6, the housing mobility practices of the poor are considered to further a broad-based understanding of the pathways and outcomes associated with housing relocation practices. In Chapter 7, the incidence of development-induced residential mobility is analysed within the framework of the rights to the city. The concluding chapter, presents a summary of the main findings of this study, draws the conclusions and makes recommendations for further research and policy.

CHAPTER 2

URBANISATION AND LOW-INCOME HOUSING: A REVIEW OF POLICY SHIFTS AND EMERGING LESSONS

2.1 Introduction

Housing practices are inextricably linked to the broader socio-economic and cultural contexts of every society. The provision, management and use of housing services are influenced directly or indirectly by the nature and form of public policies. In rapidly urbanising societies the challenge of providing appropriate housing for the low-income population partly emanates from the intended and unintended consequences of public policies. This chapter reviews the relevant literature on urbanisation and low-income housing policy experiences in developed and developing country contexts. The aim is to draw the appropriate policy context for understanding housing mobility practices in the low-income housing sector. The chapter is divided thematically for a detailed exploration of the perspectival shifts regarding low-income housing policy and practices. Where necessary, the contrasting experiences of the global North and South are examined. First, some low-income housing experiences under rapid urbanisation in developed and developing countries are explored, followed by a review of the shifts in housing policy in these countries. The penultimate section examines the house types and forms of housing occupancy in the global South. The final section presents a brief discussion of the housing policy and governance experiences in Ghana's low-income communities.

2.2 Urbanisation and low-income housing

Urbanisation and economic transformation are comfortable bedfellows (Payne & Majale, 2004; Annez & Buckley, 2009; Turok, 2017). Indeed, no country has ever progressively transitioned through the phases of economic growth and development without a corresponding demographic shift in the direction of cities (Annez & Buckley, 2009; Buckley & Simet, 2015) and, as never before, cities tend to offer the incentives for decent living standards despite disastrously soaring trends in urban poverty (Payne & Majale, 2004; Storper & Scott, 2016). Concomitantly, urbanisation is unleashing immense pressures on the resources of national governments and the global development community as they jointly strive to achieve inclusive urbanisation and sustainable urban development (Payne & Majale, 2004; Scott & Storper, 2015; Barnett & Parnell, 2016; McGranahan et al., 2016; Storper & Scott, 2016; UN-Habitat, 2016; Pieterse, Parnell &

Croese, 2017). Demands by the urban poor for access to decent and affordable housing are clear manifestations of the challenges associated with the urbanisation. Many national governments lack the capacity to substantially address the increased demand for planned and affordable housing, either through direct state action or through enabling frameworks (Payne & Majale, 2004; Gilbert, 2014). In most cases direct state actions have been very expensive for national governments and have proven incapable of meeting, barring a small fraction, of the demand for housing. For example, between 1994 and 2007 the South African government delivered about 2.4 million subsidised housing at a total cost of about ZAR44 billion under the Reconstruction and Development Programme (RDP). Although this appears to be a record performance by all standards, a growing deficit of about 2.4 million units continues to undermine this delivery record (Lemanski, 2012).

The market mechanism, masked under the banner of the enabling approach, also fails to deliver adequate and affordable housing to the poor (Martin, 2011; Ping, 2016; UN-Habitat, 2016; Yap, 2016). In most cities in Africa and elsewhere across the South, low-income families are unable to properly house themselves in the face of increasing housing costs relative to incomes and available quality dwellings. The result is that high levels of residential crowding and mobility have become the defining feature of housing practices in the low-income housing sector. This has drawn the attention of experts in the field, with Collier & Venables (2014) calling for urban policy coordination rather than deregulation in addressing the housing question. Collier & Venables (2014) have proposed that in the developing world investment in formal housing sector require a litany of enabling conditions to yield the desired outcomes. Each of these conditions falls under a separate agency, hence, housing policy dilemmas can be unlocked via coordinated action across a range of policy areas. In the next section, the low-income housing experiences in the global North and South are discussed with the aim of providing the appropriate context for a nuanced understanding of low-income housing policies and experiences across the world.

2.3 Low-income housing in developed countries

Given the centrality of housing to the dignity and basic needs of mankind, almost every country strives to guarantee the provision of housing to all segments of their populations, and to prevent the poor and the vulnerable from appropriating substandard physical structures to house themselves (Orlebeke, 2000). To this end, housing constitutes an important component of social

policy of many countries. The approach to housing provision is, however, dependent on the ideological underpinnings of government policy in general, and shaped by the assumptions concerning the roles of the state and the market in addressing the housing needs of society. In most parts of the global North where housing is considered a commodity whose consumption is dependent on households' ability to pay the market price, strong state support systems exist to take care of the housing needs of vulnerable and low-income families. Indeed, the initial approach across the global North was for governments to develop public housing for the low-income population (Deng, 2007; Von Hoffman, 2012).

Such programmes were premised on among other social theories, the idealist philosophy of environmental determinism which holds that by improving the residential environment of poor city residents, lifestyles, behaviour and socio-economic conditions were bound to change (Von Hoffman, 1996). Low-income housing programmes designed in line with these ideals are now heavily criticised for producing socio-economic segregation and neighbourhoods with concentrated poverty. In Europe and North America, public housing estates became notable poverty enclaves in the late 1980s due to their providing limited employment opportunities and the residents lack the capacities to improve their own circumstances. In the housing policy discourse there have been calls for governments to abandon these programmes and to institute new measures to address the challenges in public housing estates. This explains why housing programmes are now gradually shifting in the direction of social mixing with the aim of deconcentrating poverty and promoting integrated communities (Musterd & Andersson, 2005; Deng, 2007; Musterd, 2008; Bolt, Phillips & Kempen, 2010; Marom & Carmon, 2015). Mixed-income communities have been strongly supported by policymakers on the basis that the former have the potential to enhance the life chances of members and promote stability and social cohesion.

The housing systems of the United States of America (USA), Canada, Australia, Western Europe and post-socialist countries typify the phenomenon of commodified housing markets with high rates of home ownership. About two thirds of the households in these countries gain access to housing through the market mechanism, although market transactions are conducted in the context of very strong state-level support for homeownership (Hulse, 2003). Only a small fraction of households in these countries access housing through state-sponsored social housing programmes designed to address the housing needs of the very poor. The eligibility criteria for most social

housing regarding rent payment, access modalities and other tenancy agreements are determined outside the market mechanism (Hulse, 2003). In contrast to the relatively small size of the social housing sector, a significant proportion of poor households resort to accessing accommodation from privately owned and managed rental housing sector (Koebel, 1997; Wood, 2001; Hulse, 2003; Hulse & Pawson, 2010; Kemp, 2011). Governments support this category of low-income households using demand-led and supply-side measures. On the demand side, housing allowance programmes are set up to offset the cost difference between house price and the affordability threshold of the poor. The supply-side measures involve the strengthening of institutional settings for regulating the private rental sector. Regulations cover such areas as landlord practices concerning tenant recruitment and rent determination, including tax rebates to induce supply, security of tenure and issues of housing quality (Hulse, 2003; Hulse & Pawson, 2010; Kemp, 2011).

Kemp (2011) has argued that social housing has grown to become a substantial housing supply mechanism in the United Kingdom (UK) since the 20th century and that, by the end of the 1970s as many as 30% of households lived in social housing. Although this figure may have considerably reduced in the 2000s, they are still very significant relative to the scale of social housing occupancies in Australia or the USA. For example, by 2010 social housing was about 17.5% of the housing stock in the UK and only about 5% in Australia (Fitzpatrick & Pawson, 2014). Social housing is an important component of the housing mix in Great Britain and since the 2000s concerted efforts are being made to better target it on the poor and disadvantaged households (Kemp, 2011). Compared to the private rental sector, social housing has become a popular affordable housing option for the low-income population in England, the private rental sector only remaining as a residual alternative. Hulse & Pawson (2010) explain that as a way of optimising the housing outcomes of low-income families, policy initiatives in the UK since the 2000s have sought to overcome the conventional difference between social housing and the private rental sectors.

Conceivably, the USA's housing voucher programme qualifies as one of the most innovative programmes in seeking to jointly promote access to decent and affordable housing for low-income households while propelling their integration into the wider community (Gilbert & Ward, 1985; Von Hoffman, 1996; Orlebeke, 2000; Jennings & Quercia, 2001; Katz & Turner, 2001; Deng, 2007; Walter, Li & Atherwood, 2015). Under this programme households search in the open

market for apartments, which meet the programme's specifications to qualify for assistance. Vouchers are issued to qualifying households which permit them to access decent accommodation and pay a more affordable rent than non-voucher holders (Jennings & Quercia, 2001; Deng, 2007). This programme has promoted access to suitable accommodation for the growing ranks of poor households. Moreover, voucher holders are empowered to seek accommodation in neighbourhoods of their choice thereby promoting residential integration at neighbourhood and city scales (Katz & Turner, 2001; Walter et al., 2015; Wang & Walter, 2017). Despite the general success rate of this innovative programme, there are growing concerns that in the future it may be unable to realise its full potential of promoting low-income housing mobility and choice among its target beneficiaries.

Although research has reported many success stories of the programme (see for example, Von Hoffman, 1996, 2012; Orlebeke, 2000; Jennings & Quercia, 2001) the performance reviews of programme outcomes by the National Low-income Coalition revealed a widespread housing scarcity and mounting frustrations that voucher holders experience (Katz & Turner, 2001). Many property owners refused to subscribe to the voucher programme for fear of institutional delays and in light of increasing evidence across all programme areas that black and central-city Public Housing Authority (PHA) voucher holders were more likely to secure housing in segregated areas and areas of concentrated poverty than their white counterparts (Katz & Turner, 2001; Deng, 2007). Deng, (2007) noted that racial segregation, together with the widespread housing deficit in Cleveland have conjoined to derail the prospects of the housing voucher programme as a low-income housing improvement strategy for the poor. This is unfit for a programme seeking to decentralise poverty and achieve socially-mixed and integrated urban communities. Katz & Turner (2001) attributed these operational difficulties to the way PHAs administered the voucher programme and they strongly advocated for a change in programme administration. They argued that the fragmentation of metropolitan housing markets and the subsequent establishment of local PHAs to manage them only helped to reduce the range of housing options available to voucher holders, thus compromising the potential of the programme to spur a progressive residential transition of the low-income population.

Despite the progressive improvements in the housing outcomes of low-income households in the global North, many poor families still struggle to appropriate decent accommodation for themselves and housing affordability problems remain endemic in countries like the USA and

cities like London and Paris (Buckley, Kallergis & Wainer, 2015; Marom & Carmon, 2015). For example, in 2009 less than half of the eligible 14 million low-income families in the USA benefited from any form of rental housing assistance (Arnott, 2009; Desmond & Bell, 2015). The ratio of housing cost to income in the USA is prohibitively high and many poor families are allegedly priced out of the housing markets in major cities. In New York City alone, the number of homeless people reached a record high of 62,674 in December 2016 and there were reports of poor families besieging city hall in protest against the high cost of affordable housing contained in mayor Bill de Blasio's affordable housing programme (Mara, 2016).

These developments lend credence to Martin's (2011) argument that the term 'affordable housing' has undergone conceptual reframing in policy and media discourse from housing designed to meet the needs of the poor to one which seeks to enable the effective workings of the homeownership market. Stone (1993) drew attention to the growing evidence of homelessness in the USA and partly attributes this phenomenon to the undue emphasis that political actors have placed on housing tenure – the conceptual distinction between tenants and owners – which does not necessarily contribute to the fundamental social change required to address the housing problem. Hulse (2008) has claimed that social relations generated by tenure prototypes significantly contributed to class formation in the UK. Thus, the concept of tenure reflects and reinforces social class. According to Stone (1993) all past and present housing policy measures in the USA seem to assume that being a tenant or an owner far transcend other important social constructs such as race, class and gender relations which are key elements of social structure. Stone (1993) contended that enough evidence exists that tenants in the United States housing market are not properly secured against evictions from their homes; they have had limited control over the use of the rented property; they have been considered as inferior to owners, and they have, for the most part, been poorly integrated into the wider community.

In New Zealand, government has initiated a number of measures to address low-income housing problems, including home ownership support programmes exclusively targeting the Maori low-income families. Besides this, a large stock of subsidised public rental housing units was developed in high natural amenity areas¹ and allocated to the very low-income families. But these public

¹ Areas with natural endowment such as good views and exposure to sunshine for which high-income families are more willing and able to bid for.

housing estates have come under siege as they have been gradually reallocated by the market mechanism to private developers. This tendency was set in motion by the incremental sale of over 50% of the public housing stock originally meant for low-income households (Thorsnes, Alexander & Kidson, 2015). The policy measure has resulted in the widespread displacement of low-income households to the urban fringe of Dunedin. Similarly, Wood (2001) reported of a massive decline in the supply of low-income rental housing in Australia and he proposed the institution of federal tax credits and tax-free capital gains thresholds to boost low-income rental housing supply. Regrettably, these shortfalls in the supply of low-income rental housing coincided with growing resentments of groups of vociferous middle-class households against proposals to develop affordable housing for the low-income population. The protesters held the view that such initiatives would lead to the introduction into and the intermixing of low-class families in high-class neighbourhoods.

The foregoing review records the many and diverse interventions aimed at providing accommodation for low-income families in the developed economies. The interventions are inherently inadequate and the various challenges highlighted in the discussion, mirror the complexity of designing a best-fit policy regime capable of addressing the housing needs of all citizens at all times in ever-changing urban societies. Stone (1993) proposed a comprehensive but progressive housing programme as worthwhile for addressing the housing needs of very poor households. But he cautioned that a considerable proportion of the low-income population live in such extreme poverty, that even if shelter were extended to them free of charge, they would not be able to sufficiently meet other basic needs such as food and essential services. Clearly, this category of households fell beyond the margins of any specific intervention in the housing sector and they will require livelihood support in addition to housing assistance. The central aim should be to institute measures that assure all households of secure sources of income through gainful employment for those who are able to work, complemented by income support for those who are unable. The next section turns to the low-income housing experiences in developing countries in the face of rapid urbanisation.

2.4 Low-income housing in developing countries

The phenomenal shift in the axis of global urban population growth toward developing countries presents a formidable challenge to sustainable urban development (Tibajjuka, 2007; Watson, 2009b; McGranahan et al., 2016; Pieterse et al., 2017). Housing the poor in the face of this

relentless increase in urban population is a herculean task for most governments (Rondinelli, 1990; Tipple & Willis, 1991; Buckley & Kalarickal, 2005; Arnott, 2009; UN-Habitat, 2016; Bah et al., 2018). The housing crisis in cities of the global South provides an important connecting rod to all the challenges of sustainable urban development across the region. Indeed, urban poverty is rife in the South and is expressed visually and spatially by the proliferation of informal settlements which lack adequate access to basic services and are exposed to fire and other forms of environmental risks (Jenkins et al., 2007; Arnott, 2009). In Dhaka, Bangladesh, as many as 4500 residential enclaves, home to about 30% of the city's population, were designated as slum and squatter settlements (Paul, 2006). At the prevailing rate of urban growth, over 1 billion city dwellers in the developing world already live in slums and by 2030 two in every five city residents are projected to live in slums (UN-Habitat, 2016). This proliferation of informal settlements may surpass the rate of urbanisation itself. Davis (2006) reported that as much as 60% of the growth of Mexico City in the 1990s emanated from low-density, illegal developments at the urban periphery and that more than 200000 unregistered rural migrants moved into informal settlements at the southern edge of Beijing, China. Similarly, the growing incidence of slums is observable in Mombasa, Nairobi, Accra, Cape Town and in most cities across Africa. The challenge of providing adequate housing for the poor poses inescapable threat to sustainable urban development which potentially undermines the resolve to build inclusive, safe and resilient cities (United Nations, 2014; McGranahan et al., 2016; UN-Habitat, 2016; Bah et al., 2018).

Globalisation and the extraordinary inflow of foreign direct investments in developing countries complicate the housing challenges of the low-income population. Because the poor usually have to compete with investors who have found urban land and real estate development as safe investment options (Desai & Loftus, 2012; Harvey, 2012; Yap, 2016). It is argued that these types of asset-based investments tend to raise land and property values, so making access to formal housing very difficult for the low-income majority (Desai & Loftus, 2012; Yap, 2016). Access to informal housing has become very expensive for the urban poor because city authorities monitor vacant land and often poor families already living in informal housing are compelled to make heavy payments for basic services and for protection against evictions (Gulyani & Bassett, 2007; Gulyani & Talukdar, 2008; Yap, 2016). This partly explains why some scholars have maintained that the market alone has demonstrated no potential for meeting the housing needs of low-income populations and have advocated a shift toward approaches which are consistent with the context realities and everyday housing practices of the urban poor of the global South (see, Watson, 2003,

2009; Arnott, 2009; Yap, 2016). The enabling framework, which serves as the most dominant model for housing delivery, has proven to be an effective tool for delivering adequate housing to the middle class. Yet, the majority of poor families across the South remain without access to decent accommodation, despite the implementation of a host of innovative strategies (UN-Habitat, 2016). In urban Africa rapid urbanisation is essentially characterised by poverty and a shortage of affordable housing for poor households (Obeng-Odoom, 2013a; Buckley et al., 2015). Strategies aimed at addressing the housing problems of the poor have been undermined, partly by rising land and property values and partly by the weak fiscal capacities of central and local governments (Arnott, 2009; Desai & Loftus, 2012; Yap, 2016). The ensuing subsections review the approaches to low-income housing policy in the global South and highlight the experiences of cities in sub-Saharan Africa.

2.5 Approaches to low-income housing policy in the South

The provision of housing in sufficient quantity and quality to meet the needs of burgeoning urban populations is a permanent challenge to urban authorities in the global South. As cash-strapped central and local governments grapple with the demands of equally important sectors of the economy, the socio-economic and cultural aspects of housing have not been duly recognised and comprehensively addressed through pragmatic policies (Sutherland et al., 2016). Low-income housing policy in the global South is best appreciated through an examination of neoliberal housing programmes designed and implemented by the World Bank and other international development agencies. The discussions that follow look at pro-poor housing policy shifts in the context of the global South and concentrate on the net effect of each policy on pro-poor housing stability or residential mobility, as well as the changing logic of the conception and implementation of policy initiatives. Specifically, the discussion centre on state-led pro-poor housing initiatives, ranging from public housing to urban upgrading programmes.

2.5.1 Public housing programmes

Affordable housing for the low-income population has always been a major development issue for the global community (UN-Habitat, 2016). This is why the United Nations declared 1987 as the International Year of Shelter for the Homeless. Although little success was achieved in dealing with the real challenges of homeless people, the declaration opened up the housing problems of Southern cities to public debate and offered a platform for sharing knowledge and best practices

for effectively attending to the housing needs of the low-income majority (Sumka, 1987; Deboulet, 2016). The approaches to low-income housing by post-independent governments in the global South since the 1960s and early 1970s did not depart significantly from those designed and implemented in the advanced developed countries in the heydays of their socio-economic development when the state had an expanded role in the delivery of low-income housing (Sumka, 1987; Kimm, 1989; Satterthwaite, 2016). For example, the USA federal government commenced housing subsidy programmes for the low-income population with the enactment of the Housing Act of 1937 (Olsen, 2003). The Act empowered federal government to fund the development of public housing programmes to be administered by public housing authorities set up by local governments across the country. In developing countries slums and informal housing were viewed as visible spatial manifestations of inappropriate housing and socio-economic policies and the response of governments was to replace them with subsidised public housing programmes (Perlman, 2016). In Nairobi, Calcutta, Manila and Accra public housing programmes were implemented by government in the 1980s with the support of the World Bank (Buckley & Kalarickal, 2005; Arnott, 2009). Funding was provided to set up subsidised public housing programmes for low-income families but without any provisions for maintaining units.

The rent charged for public housing units in cities was far below market rentals and because of a culture of poor home maintenance, most public housing units lapsed into rapid deterioration and dereliction, so becoming a burden to governments (Perlman, 2016). The units were developed to very high standards such that only the high- and middle-class families could afford to access them, even so not without subsidies from governments. Public housing programmes had threefold effects on the overall housing situation in cities like Accra and others elsewhere in the South. First, the houses never reached the poor for whom they were meant. Second, more houses of the poor were destroyed through state action than were built through the public housing programme. Third, the heavy subsidies imbedded in the programme meant that the low-income population were actually subsidising the needs of the middle- and high-class households who became the ultimate beneficiaries of the rather expensive housing programme (Buckley & Kalarickal, 2005; Perlman, 2016; Satterthwaite, 2016).

In Ghana, state involvement in the direct delivery of housing dates back to British colonialism in the early 1900s (Songsore et al., 2004; Arku, 2009a; Mohammed et al., 2017). However, government policy at the time emphasised the building of quite a few units for public servants and

it devised a set of strategies to effectively influence demand at the household level. According to the 2010 population and housing census reports, the state sector was estimated to contribute only about two per cent to the total housing stock in Ghana (Ghana Statistical Service, 2013a). Most of the housing stock have been delivered by families using their own resources and technical skills (Korboe et al., 1998; Yakubu et al., 2016). Although in policy circles much energy was expended in achieving efficiency and effectiveness in housing delivery in the state sector, output can best be described as abysmal given the quantity of resources dissipated in the process relative to the number and quality of units delivered (Tipple & Korboe, 1998; Acheampong & Anokye, 2015). On top of the poor delivery of housing by the state sector, most programmes designed to target low-income families usually end up supplying houses to a rich and the privileged few (Tipple & Korboe, 1998; Songsore et al., 2004; Obeng-Odoom, 2013b) because public servants are often the target beneficiaries of government housing programmes. According to Tipple & Korboe (1998) Ghana's first comprehensive housing sector strategy prepared by the Ministry of Works and Housing in 1987, the National Shelter Strategy and Action Plan, delivered only about 8 per cent of all planned investments in the housing sector to the target beneficiaries – the low-income households (Tipple & Korboe 1998). The bulk of investments was channelled into the completion of on-going housing projects for public and civil servants and the construction and rehabilitation of government bungalows² (Tipple & Korboe, 1998). This underlines Buckley & Kalarickal's (2005) argument that low-income families tend to subsidise the housing needs of the rich in Southern cities.

These anomalies and failures provide strong arguments for strategy changes in the delivery of low-income housing. Acheampong & Anokye, (2015) have, for example, made cases for the design of a workable microfinance system to support self-help housing development and for the adoption of strategies which focus on mobilising labour for low-income housing programmes. It is unfortunate that successive governments in Ghana have taken ambiguous policy stands concerning the exact role of the state in the delivery of low-income housing. Public statements and actions by political actors on the role of government in the housing sector exemplify these contradictions (Sarfoh, 2010). On the one hand, governments seem to be demonstrating commitments to creating the enabling environment for private sector involvement in housing delivery (Government of Ghana, 2015), and on the other hand, they pursue manifesto promises which get them to engage in the

² A single-storey housing unit often allocated to public servants.

direct delivery of housing ostensibly targeting the low-income population. The contradictory policy stands became evident in February 2005 when the president of Ghana in his state of the nation address to parliament underscored the enormity of the low-income housing problems in the country and announced steps government had initiated to forge partnerships with the private sector to find solutions. Three weeks after the president's remarks the finance minister in presenting the 2005 budget statement made public, in line with the president's vision for the housing sector that ₵150 billion³ had been allocated to the Ministry of Water Resources, Works and Housing to commence construction of low-cost housing throughout the country (Sarfoh, 2010). This housing initiative came at a time when the Ghanaian government, like other governments in the global South, had already subscribed to an enabling approach to housing for close to two decades. This initiative was later abandoned by subsequent governments.

The lack of clear direction in housing policy, as evidenced in the contradictions, is explicable in terms of public choice theory which maintain that market failure is radically different from government failure. It further holds that when the citizenry are in the position to assess governments failure, no consideration is given to the market-based argument that only conditions of market failure justify government interventions in the housing sector (Arnott, 2009). In their quest to consolidate power, most governments in the South tend to set aside equity and efficiency concerns by implementing very expensive subsidised public housing programmes which are able to meet only a fraction of the demand for housing (Buckley & Kalarickal, 2005). Ghana is one of the countries which in 2015 signed a multi-billion-dollar housing subsidy programme initiated by the Brics (Brazil, Russia, India, China and South Africa). Other countries in Africa and elsewhere in the South have subsequently joined. The underlying motivations for adoption of this programme to engage with housing issues vary between countries. For example, whereas the South African government seeks to address the negative legacies of spatial organisation during apartheid, the Chinese are largely driven by the quest to move about 250 million people into cities over the next decade (Turok, 2015; Buckley, Kallergis & Wainer, 2016). The programme is funded by the respective governments and it has been criticised by experts as wasteful investment with very limited potential to meet the low-income housing challenges. In view of the limited state capacity to provide adequate housing for the poor, the sites and services scheme was proposed for adoption

³ Old Ghana cedi

in developing countries. In the next section, the sites and services scheme is taken up.

2.5.2 Sites and services programme

By the early 1970s the counterproductive effects of public housing and slum clearance programmes on the overall housing situation in developing countries became manifestly clear to governments and the neoliberal leaning donor partners – the World Bank and UN-Habitat (Buckley & Kalarickal, 2005; Bah et al., 2018). This realisation occasioned a shift in the focus of subsequent housing programmes which were considered to be relatively cost effective and better targeted (Arnott, 2009). In fact, consensus among experts at the World Bank and UN-Habitat in the early 1980s was that to make pragmatic progress toward expanding access to decent housing for low-income families in Southern cities, housing policies and programmes ought to acknowledge and recognise the potential role of the informal housing sector. Low-income families must be allowed the free will to build on their own since their knowledge of the housing context could be more useful than the technical knowledge of planners or architects (Sutherland et al., 2016). Inspired by the work of John FC Turner (a British architect and housing expert) (Turner, 1972), the proponents of this idea held the view that state-provisioned housing imposes a set of non-flexible solutions on the poor and limits their choices and the capacities to innovate. Hence, since informality constitutes an important component of the housing mix, a more practicable solution should seek to recognise the diversity among low-income housing practices and accommodate these in the design and implementation of innovative housing programmes.

Albeit not new, the sites and services formula was one such innovation. It was thought that spreading scarce resources to cater for the housing needs of many poor households – no matter how thin and little – and providing serviced plots for them to construct their own housing, could prove worthwhile in delivering appropriate housing to low-income families. This reasoning signalled a fundamental shift in housing programmes from direct production and delivery by the state to the provision of support for low-income families to construct their own housing (Arnott, 2009; Bah et al., 2018; Owens, Gulyani & Rizvi, 2018). The conceptual basis for the evolution of the sites and services formula came from housing and urban development experts who questioned the long-standing negative official perceptions about informal settlements (Payne, 1984; Werlin, 1999). They argued that low-income families were in the best position to determine the housing they needed and that in most cases they had enough capability and managerial skills to obtain it (Payne, 1984; Werlin, 1999; Buckley & Kalarickal, 2005). The role of government must be to

support them by providing low-cost land, tenure security and basic services. This belief gave birth to the sites and services schemes (Arnott, 2009). Under the scheme, government secures a parcel of land, subdivides it into plots, provides basic infrastructure and, in some cases, core housing,⁴ and then proceeds to allocate them to households (Lim, 1987; Sumka, 1987; Hardoy & Satterthwaite, 1989; Owens et al., 2018). The recipient households develop the land through mutually beneficial self-help groupings. From the 1970s through to the 1990s, the World Bank alone implemented over 100 serviced sites projects in 53 countries in Asia, sub-Saharan Africa and Latin America, expending some US\$14.6 billion (Owens et al., 2018).

This approach is not a new strategy per se for housing provisioning. Payne (1984) has pointed out that servicing and subdividing lands for self-help housing development has been part of the housing strategy of Britain since the 1920s. Indeed, the British colonial government introduced state-sponsored serviced sites projects in some of its colonies. In Ghana for example, state-sponsored serviced sites were introduced by the colonial administration with the aim of granting leases to sections of the indigenous African population who proved capable of putting up modern European-style houses (Songsore et al., 2004). The approach became popular and attractive to developing countries because it had the potential to lower the unit costs of housing and to stimulate a planned provision of low-cost housing. Through serviced sites projects, governments were enabled to regulate land use and control physical development, virtues which were otherwise lost to the proliferation of informal settlements in cities. Added to these is the flexibility of the programme which allows incremental house building at a pace commensurate with the earning and investment capabilities of poor households (Payne, 1984; Owens et al., 2018).

In the 1980s, the Tunisian government initiated a programme to acquire and service lands for low-cost housing provision. The programme was designed and implemented progressively in many urban centres and has proved to be one of the most successful sites and services programmes (Hardoy & Satterthwaite, 1989). Similarly, Traditional Housing Areas (THA) were earmarked during the same period (1980s) in Malawi with the aim of providing a planned physical framework for low-income families to put up their own housing in line with their needs and resources (Zezeza, 2007). Families were allocated footholds based on need and early expression of interest until, ill-advisedly, the main donor partner (World Bank) revised the allocation criteria to insist on ability

⁴ The erection of rudimentary shelter, comprising mainly walls and roof prior to allocating them to households.

to pay. This revision inevitably set in motion a process of widespread house sales in which middle- and high-class families became the ultimate beneficiaries. In some cases, municipal authorities had to freeze earlier allocations to poor families for reassignment to middle- and high-class families in order to meet the quick cost recovery timelines set by the donors (Zezeza, 2007). Buckley & Kalarickal (2006) have noted that in cities where the sites and services schemes were implemented, governments failed to scale up the schemes beyond the level of projects, hence many of the serviced sites projects were never incorporated into national housing policies or the urban development agendas of the implementing countries.

Central to the failure of serviced sites projects was the land factor. Southern governments failed to secure extensive and cheap urban land which could guarantee access to decent legal housing solutions for a growing class of poor families (Owens et al., 2018). Investments in low-income housing in general have slow-yielding financial returns, therefore the state and the market find it less prudent to allocate land for this purpose. Assisted self-help housing programmes, like the sites and services scheme, require some reasonable time for poor families to incrementally develop their units in tandem with resource availability. For this reason, housing the poor through serviced sites programmes has remained unattractive to political actors who for political reasons are simply interested in quick-yielding projects (Yap, 2016). In instances where governments demonstrated commitments to implement the schemes, such efforts were merely responses to pressure on state agencies to reduce the unit cost of housing. Hardoy & Satterthwaite (1989) asserted that the pursuit of cost-reduction agendas compelled governments of developing countries to acquire cheap land located far from employment sources to implement serviced sites projects. Such lands appeared cheaper only because the additional costs of commuting to and from job locations were shifted to the beneficiaries now burdened with the double cost of building and commuting. This partly explains the high default rates among project beneficiaries and the eventual invasion and acquisition of serviced sites by middle- and high-class families (Buckley & Kalarickal, 2006; Owens et al., 2018). Southern governments can therefore not claim to have successfully employed the serviced sites projects to keep up with the supply of low-income housing in line with demand (Jenkins et al., 2007). Serviced sites projects were unaffordable to the poor and the benefits leaked to middle- and upper-class families. Most of all, project implementation had an undesirable mobility component in which the targeted families were required to relocate out of their familiar social spaces to the proposed serviced sites. This housing mobility component which underlies project implementation was said to intensify the vulnerability of the poor households and

entrenched them in poverty. Serviced sites schemes were abandoned in most Southern cities in the 1990s, but new evidence from the work of Owens et al. (2018) reveals that such projects yielded remarkable success in India. In the following section, urban upgrading is discussed as another low-income housing strategy implemented in developing countries.

2.5.3 Settlement upgrading programmes

The need for informal settlements upgrading in Southern cities was inspired by two realities. First, the scarcity of suitable vacant land to roll out serviced sites projects and second, the realisation that the location-specific character of housing products and services makes housing location a crucial element in the fight against poverty and social exclusion. At the policy level there was tacit realisation that low-income families make specific housing location choices to gain access to urban opportunities which are crucial to their livelihoods and survival (Sutherland et al., 2016). Serviced sites and settlement upgrading programmes were driven by neoliberal ideals and inspired by the work of Turner (1972) and, more recently, by those of De Soto (2000). The latter made a compelling case for the establishment of processes to allow for proper representation of the assets of low-income families with the aim of creating capital through security of land tenure. But insights from the work of Payne, Durand-Lasserve & Rakodi (2009) affirm that land titling may not necessarily insulate low-income families from evictions and land expropriation, neither does it promote access to credit. Turner (1972) noted that the improvement of the environmental conditions in informal settlements was a far more feasible approach to addressing low-income housing challenges than the outright demolishing of houses. By ridding existing informal settlements of unsanitary conditions and by extending access to potable water and roads, governments were en route to comprehensively dealing with the housing problems of the poor (Werlin, 1999; Sutherland et al., 2016). This is because poor people are endowed with the organisational skills and networks which can be leveraged to maintain the infrastructure which is provided. They are also more likely to improve their housing and living conditions, especially if motivated by security of land tenure and access to credit (Werlin, 1999; De Soto, 2000; Buckley & Kalarickal, 2006).

Peru, India and Indonesia were among the first to adopt the upgrading approach to low-income housing provision. While many upgrading programmes only involved the extension of services such as public standpipes, sewer systems, access roads and drainage facilities to slums and squatter settlements, others involved the extension of these services together with schools, clinics and some

loans for housing improvement and extensions (Payne, 1984; Werlin, 1999; Perlman, 2016). Serviced site schemes often complement settlements upgrading programmes but where the two approaches were adopted in a single settlement, the object was usually to avoid displacement of poor families through the injection of important public services such as roads, schools, commercial areas and clinics (Buckley & Kalarickal, 2006). Upgrading programmes were not only attractive to governments and state-level bureaucrats, but poor families were themselves comfortable with these programmes since they offered a superior alternative to occupancy of illegal housing.

The initial evaluations of upgrading programmes in Southern cities reported positive results, but by the late 1980s it became evident that the benefits were ephemeral. This brought into question the effectiveness of Turner's (1972) proposed solutions to low-income housing (Werlin, 1999). Upgrading programmes have been heavily criticised as being very expensive with only limited benefits to the target population. Such views made the World Bank and UN-Habitat to shift their attention away from urban upgrading (Gulyani & Bassett, 2007). The onset of the 21st century saw a rekindled interest in urban upgrading guided by the popular slogan 'Cities without Slums' which was crafted by the Cities Alliance Movement⁵ in 1999 and swiftly adopted by the United Nations in the framing of Millennium Development Goals which were rolled on to the Sustainable Development Goals (SDG) (Deboulet, 2016; Perlman, 2016).

The aim of upgrading, at least on paper, is to inject infrastructure into low-income communities on site, thus preserving livelihoods and the established social ties of residents. While the intentions may be good, the varied strategies adopted in different country contexts suggest that the renewed interest in upgrading is an attempt to formalise informal housing practices in the downstream sector (Perlman, 2016). In some Indian cities the private sector has taken a leading role in urban upgrading initiatives and programmes are now executed via public-private partnership arrangements. Under these arrangements urban residents in informal settlements are first moved into transit camps to allow for the construction of vertical structures to rehouse them. The development of vertical buildings allows the private sector to rehouse residents using a fraction of the total land area. The rest of the land is redeveloped into high-end properties for sale (Sutherland et al., 2016). Even if one ignores the scale of residential mobility which characterises these programmes, many poor families are still unable to secure spaces in the redeveloped sites due to

⁵ A global advocacy movement seeking to make cities sustainable and inclusive.

limited vacancies.

Critics have insisted that upgrading programmes which emphasise the injection of infrastructure into low-income communities have the tendency to breed landowning classes who have the capacity to divert the benefits of such investments away from the poor (Desai & Loftus, 2012). This calls for a clear understanding of the nature of land and capital flows within low-income settlements in order to avoid situations where such benevolent investments only result in strengthening landowning groups and displacing poor residents. Gulyani & Talukdar (2008) note that rent in Nairobi's informal settlements is relatively high despite poor housing and deplorable living conditions. Yet, the benefits of high rental values (US\$31 million annually) do not translate into investment in improved housing services for the poor. This is because the state gets nothing from these enormous cash flows. Obviously, upgrading programmes focusing on infrastructure injection and tenure regularisation in these settlements will benefit only a few privileged structure owners and will probably result in the displacement of poor tenants (Gulyani & Talukdar, 2008; Desai & Loftus, 2012). Under such conditions, upgrading programmes are said to be leaking benefits to relatively better-off persons in low-income settlements and do not necessarily address the structural issues of poverty and inequalities which underlie the housing practices of poor families in cities of the global South (Gulyani & Bassett, 2007). These complex dynamics point to the multiplicity of issues affecting the design of workable pro-poor housing solutions in the global South. In the absence of a comprehensive policy framework for the pro-poor housing sector, it is appropriate to appreciate the nature and forms of housing in the low-income sector. This is presented in the next section.

2.6 Nature and form of low-income housing

Houses differ in their design specifications and in the social composition of users. A typology of low-income housing classifies the different forms of housing commonly inhabited by low-income population in different socio-cultural contexts. Housing units are often conceptualised as residential places which can be subjected to the empirical analysis of physical attributes such as size, condition, services and amenity levels. Government policy usually focuses on establishing space standards for housing production and consumption with the twin goals of preserving existing stock and improving public health outcomes. The standards provide benchmarks for measuring housing quality and for setting targets for improvement where necessary (Clapham, 2005). Besides

the issue of standards, houses must generally provide a congenial atmosphere where people, especially the low-income population, can live and appreciate the value of life (Verdouw, 2016). Aurand (2010) posits that the housing needs of low-income families will more likely be met if planners could move beyond the conventional standards of single-family housing and prioritise high-density neighbourhoods with greater diversity regarding housing types and neighbourhood design standards (Aurand, 2010).

2.6.1 House types and standards: A broader view

Houses differ in many aspects, especially regarding the general perceptions about their quality. Although perceptions of quality vary across space and time, the term ‘habitability’ has been devised as a qualitative measure of the extent to which any given housing unit supports healthy life and the general well-being of its occupants. There are two dimensions to the habitability concept: the impact of any given unit on human health and the nexus between the unit and the general lifestyle of its users (Clapham, 2005). These notions have probably provided the grounds for governments to define some objective minimum standards to regulate the production and consumption of houses. Clapham (2005) noted that, based on such standards, official government sources in 1996 declared about seven per cent of the housing stock in the UK as being unfit for human habitation and by 2001 the figure had been reduced to about four per cent. A high incidence of poor housing conditions was recorded in the private rental sector. Most of the households living in non-habitable houses belong in the low-income category and most of whom were classed as ethnic minorities. The measures of housing quality are subjective constructs reflecting the perceptions of political actors and professionals who conceive and enforce them, although users may have an entirely different view (Clapham, 2005). Overall, physical quality standards have often provided the basis for state action against low-income city residents. Such actions manifest in forced evictions through the demolition of houses perceived to be below the thresholds for human habitation. These practices result in the frequent mobility of poor households across the city space.

Beyond the perceptions of housing quality and amenity levels, the interior designs and outer looks of a given unit constitute another set of important physical attributes differentiating houses. Housing designs continue to change in light of changes in human aspirations and technological advancements. The spatial configurations of different housing designs within and between cities only show how socio-cultural differences influence house building across space and time (Ozaki,

2002; Clapham, 2005). Housing design standards can be tailored to reflect the desires and aspirations of users or can just be based on a set of rational principles about how people ought to live. Either way, housing designs have meanings for both the developers and the users of units. Such meanings are closely linked to the general attitudes and values deemed appropriate by occupants or just what values the occupants wish to portray to the outside world (Ozaki, 2002; Clapham, 2005). The disjuncture between home and work following the advent of industrial development in England encouraged individualised forms of living and clear demarcations of private and public spaces, even within houses for the household members. The sense of privacy grew and became a good measure of responsibility among English households (Ozaki, 2002). In the public rental housing sector where the majority of low-income families in Europe access residential accommodation, governments have significantly influenced the layout through the development and imposition of guidelines for municipal councils and housing associations. Governments' ability to influence housing designs in the public rental housing sector is derived from the level of subsidies provided to this section of the housing market (Clapham, 2005).

Design standards have changed significantly over time in response to changes in governments' ideals and priorities for appropriate housing and about who should be housed. For example, the widespread provision of flats for middle-class families in the public sector indicates a form of design imposition into English housing (Hoekstra, 2005). Flats are considered to be alien to the English housing culture although they remain a major component of the housing mix in Scotland (Clapham, 2005). The adoption of flats in England and the subsequent prohibition of modifications through non-flexible tenancy agreements only disempower users from controlling their own space and projecting their own values to the public (Clapham, 2005). About 30% of housing units in the Netherlands are apartment buildings and many new developments tend to foster unique occupancy among urban households. This trend is different in southern Europe where new housing areas are characterised by the predominance of apartment housing developed largely in the form of blocks (Hoekstra, 2005). The appearance and layout of any given housing unit gives the impression about the life lived in the space and this can be linked to the wider social construction of gender roles and family life in general (Clapham, 2005). One can reason that housing designs and the built environment generally define and reflect power relations, and the balance of power provides the grounds for housing mobility among low-income households.

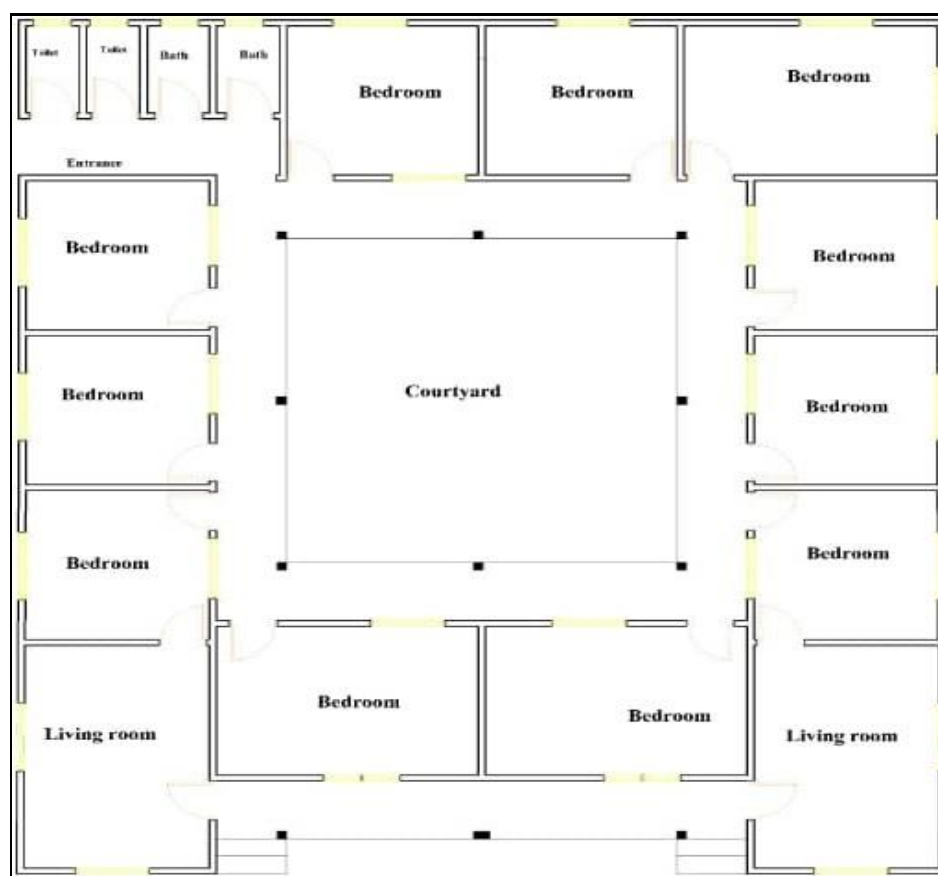
The balance of power is best manifested in housing tenure. Tenure prototypes differ between

cultures and represent important social constructs on the distinction between owners and users of housing. This distinction reveals power dynamics which is tied to the social relations in any given society (Hulse, 2008). In cities of the North homeownership represents the most preferred tenure prototype and governments have devised appropriate measures to make ownership accessible to all sections of the society. Homeownership is deemed the most flexible housing tenure which serves as a source of pride for a household and facilitates its social and residential mobility (Clapham, 2005; Hulse, 2008). Tenancy is a less preferred tenure option and is usually perceived as residual tenure for minority groups who, by virtue of income and social class, may not be able to aspire to ownership. Such households usually become the beneficiaries of social or public housing programmes. Housing tenure represents a key component of the ideological debates surrounding the role of the state and the market in the housing sector. Overall, the discourse on housing tenure in the global North tends to revolve around the contrast between ownership which is perceived as natural and successful tenure, and tenancy which is more generally viewed as signifying low social standing (Clapham, 2005). The relative inferiority associated with renting makes ownership a universal aspiration for many households so that residential mobility practices become the adjustment mechanism for realising the dream of homeownership.

2.6.2 House types and forms of occupancy in the global South

Housing and residential arrangements in cities of the global South are radically different from the experiences of the global North given the strong influence of inhabitants' lifestyles and values regarding housing and settlement form in any society (Jenkins et al., 2007; Jenkins, 2009). Houses are social institutions established for diverse reasons and functions beyond the physical fabric. Sociocultural ceremonies have been closely tied to housing units in most parts of the global South and the nature and form of the housing fabric is partly determined by the cultural context and the diverse social functions the fabric serves. The housing fabric in most African cities primarily seeks to accommodate and foster family life, kinship ties and livelihoods through proximal residence in compound-style accommodation. The compound house represents the most dominant form of residential accommodation for low-income households in urban West Africa (Amole, Korboe & Tipple, 1993; Jenkins, 2009). It remains the oldest architectural form in West Africa and, above all, it has a flexible incremental development formula which settles households in residential cohabitation (Korboe, 1992; Amole et al., 1993; Tipple et al., 1994; Bertrand & Delaunay, 2005). Unlike villas and their derivatives which typically reflect the residential aspirations of high-and middle-class households, the compound house is inhabited as soon as a few unit rooms are

completed. Low-income households have the opportunity to add more rooms as family size increases and when resources become available (Korboe, 1992; Amole et al., 1993; Addo, 2014; Amoako & Boamah, 2017). In Ghana, a typical compound house takes the form of a number of rooms grouped around an open space or courtyard (Figure 2.1). The courtyard serves as a semi-public space for the daily chores of residents and all rooms open off it so that access to rooms in the compound can only be gained through the courtyard. However, there are compound houses where some rooms open to the outside of the building (Tipple et al., 1994; Tipple & Korboe, 1998). This form of the compound house reflects the traditional values of communal living and sharing in the use of space. It is less expensive and remains attractive to the low-income population (Tipple & Korboe, 1998; Schlyter, 2003; Songsore et al., 2004). Compounds are arguably an adaptation of indigenous housing systems to suit pro-poor housing needs in the face of rapid urbanisation. Compound residents in village settings were often related by blood or marriage so that by virtue of such relationships members of the extended family are usually able to access free accommodation based on family relations.



Source: Author's design

Figure 2.1 Ground-floor plan of a typical compound house in Ghana

The term ‘family housing’ has been devised to refer to housing arrangements that nurture and promote kinship ties through living in shared accommodation (Korboe, 1992; Schlyter, 2003; Acheampong, 2016). The advent of rapid urbanisation and the introduction of property rights have, however, conjoined to weaken the bond of family relations in urban places so that the inhabitants of compound houses, especially in Ghanaian cities, may have little or nothing in common (Amole et al., 1993; Tipple et al., 1994; Schlyter, 2003; Addo, 2014). Contrarily, by drawing on evidence from a deprived neighbourhood in Chitungwiza, Zimbabwe, Schlyter (2003) has described a social situation of sharing, negotiation and cooperation in the use of limited residential space as multihabitation. Such living arrangements provide a congenial atmosphere for the promotion and consolidation of cooperative engagements among low-income households. Residential cohabitation is not necessarily unique to Southern cities, but the marked difference from the living experiences in cities of the global North is the former’s depth of cooperation and sharing in the use of housing and environmental services among low-income households in multihabitation (Addo, 2013b). The sharing platform inherent in cohabitation tends to reduce rent levels and the cost of housing services, thus making housing affordable to the poor (Addo, 2016a). This unique attribute has caught the attention of policymakers and therefore the government of Ghana has adopted the compound house form as a strategy to promote low-income housing development in the agenda of its new national housing policy.

Unrelated households living together in compounds tend to co-evolve security systems and social safety nets that are often leveraged for household’s mutual benefit. Scholars have noted that the increased number of people living and sharing residential spaces may adversely affect privacy, comfort and the wear and tear of the fabric, while increasing the potential for conflicts and contestations in the maintenance and use of housing and services (Schlyter, 2003). Such problems are however subsumed under the major issues of housing deficit and the proliferation of slums which remain the most critical aspects of housing policy discourse in cities of the global South. Households living in compounds have to adapt to the use of limited spaces and adjust their behaviour and lifestyles to comply with basic values for the sake of cooperation. Schlyter (2003) has noted that the daily experiences of households in multihabitation may involve a great deal of behaviour change and adjustments in order to promote cooperation and ensure continuous residence. Conflicts and contestations inherent in the sharing and use of services and semi-public spaces in compounds could potentially provide grounds for housing dissatisfaction and so induce residential mobility. Amole et al. (1993) have examined the socio-cultural context for

multihabitation in West African cities and concluded that despite its limitations, the act of sharing in housing occupancy offers several possibilities for crafting a more responsive pro-poor housing policy. In the next section, the policy response to pro-poor housing in the specific case of Ghana is presented.

2.7 Pro-poor housing and policy: the Ghanaian experience

Since 2015, after several decades of neglect, the housing sector became an important component of government policy in Ghana with the finalisation and adoption of a National Housing Policy document. Ghana's housing policy constitutes a difficult terrain for rigorous academic analysis. Until 2015 post-independence governments have failed to roll out any comprehensive housing policy to deal with the challenges of the sector. The first attempt to address problems in the housing sector came with the crafting of a National Shelter Strategy and Action Plan in 1987, but this was shelved as a draft document. Successive governments have since relied on policy statements captured in political party manifestos, budget statements, state of the nation addresses and national development frameworks as the bases for piecemeal interventions in the housing sector (Arku, 2009b; Obeng-Odoom, 2013b; Addo, 2014; Mohammed et al., 2017). Most of these interventions primarily sought to improve the supply of affordable housing to middle-class urban families. Whenever the low-income population became targets of specific housing sector interventions they were referred to junior officers in public and civil service with the result that the housing needs of most households in informal communities were disregarded (Addo, 2014). There is little acknowledgement of the pro-poor housing sector in government policy in spite of the fact that the majority of the urban population live in poverty.

Ghana's first state intervention in the pro-poor housing sector prior to political independence in 1957 was the Dispossessed Persons' Housing Scheme. The scheme was set up in the 1920s to facilitate the rehousing of low-income families whose homes were to be affected by state development programmes. Loan facilities were extended to affected families in indigenous townships to enable them to rebuild, but the programme was abandoned in 1933 (Arku, 2009a; Mohammed et al., 2017). Subsequent interventions were motivated by expedient practices in which the colonial state directly developed houses for victims of the 1939 earthquake in Accra. All other housing built by the state was meant to address the shelter needs of public servants and the security services. In 1951 a slum clearance programme was implemented in all the country's

major urban centres. This manifested in the threats and/or reality of widespread housing demolitions in indigenous urban neighbourhoods designated as slums (Addo, 2014; Mohammed et al., 2017). The post-colonial governments since independence have largely pursued pro-poor housing programmes via this pathway. They initiated a number of measures to improve housing and environmental conditions in low-income communities as well as engaging directly in the building of units to house low-income public servants. The selective nature of state housing policies has led over the years to a dual housing system characterised by the co-existence of traditional and the formal housing sectors. The traditional housing sector constitutes the largest housing agglomeration in all major cities in Ghana (Tipple & Korboe, 1998; Addo, 2014) and offers the cheapest non-market shelter for a growing contingent of the low-income population. It is thus an important component of Ghana's urban housing system.

Urban governance approaches seem to follow the functionalist notion concerning downstream housing markets. This view frames low-income communities in two interrelated ways. First, as spaces in need of infrastructure and services and; second, as volatile social spaces which must be opened up to enable easy accessibility for fire engines and other emergency services. These framings are, according to Deboulet (2016: 24), "the linchpin of policies that still vacillate between a laissez-faire approach, negligence and the temptation to eradicate." The pro-poor housing policies are typically defined by demolitions and evictions and the absence of a secured tenure regime for low-income residents in the traditional sector clearly undermines their rights to the city. In the 1980s the housing sector came under the strong influence of international development agencies with the result that the idea of dealing with housing as a unique sector out of welfare considerations was abandoned. Housing policy became tied to the imperatives of economic, social and environmental considerations driven by the ideals of the enabling framework. This holistic approach led to the design and implementation of the Housing Sector Development Programme (1990-1998) by the World Bank. Under this programme government set up the Home Finance Company (now HFC bank) as part of measures to develop a secondary mortgage market for middle- to high-income households (Addo, 2014). The pro-poor housing sector was earmarked to benefit from a plethora of urban upgrading projects seeking to provide infrastructure and municipal services. These transformative projects had a substantial inducement effects on voluntary and involuntary residential mobility practices in low-income housing systems.

Rapid urbanisation at the turn of the 21st century, accompanied by a mushrooming of informal housing developments in major cities across Ghana, led to urban upgrading becoming an important

component of pro-poor housing policies. The rebirth of urban upgrading in the discourse on pro-poor housing policy was occasioned by the Millennium Development Goals (MDGs) as well as the urban modernist visions of the national government and local states. In accordance with these plans, urban authorities are vigorously pursuing upgrading programmes in low-income communities. The government of Ghana launched a maiden National Housing Policy document in March 2015 to deal with the sector's challenges. This policy signifies government's commitment to filling the void left by decades of a lack of coordinated programme of action in the housing sector (Gillespie, 2018). The document outlined a wide range of objectives and strategies seeking to improve the pro-poor housing sector. Three of these are noteworthy: the quest to promote investment in rental housing; the task to make housing more accessible to the poor; and the agenda to upgrade existing slums as well as control the emergence of new ones (Government of Ghana, 2015). While these policy objectives and the repertoire of strategies seek to promote residential stability and improve living conditions in the pro-poor housing sector, the experiences of many countries have shown that specific actions by local governments in the implementation of policies sometimes take unexpectedly different turns and serve as tools for excluding the poor (see; Sutherland et al., 2016). The dynamics of the new urban turn combine with the shifting logic of interventions in the housing sector to induce a considerable measure of residential mobility practices in the pro-poor housing sector. Above all, the gap between state policies and actual practices undermines the prospects of the national housing policy regarding its ability to foster integrated housing development and guarantee the right to the city in the low-income housing markets (Sutherland et al., 2016).

2.8 Summary

The foregoing reviews demonstrate the complex nature of low-income housing provisioning at the global scale and the way in which a cocktail of interventions has generated a new set of problems in low-income housing systems. The centrality of housing to human dignity and welfare makes it a critical component of government policy across the world. In the advanced developed countries where housing consumption is dependent on a household's ability to pay the market price, governments put innovative measures in place to support poor and vulnerable families in meeting their housing needs. Governments were initially inclined to providing subsidised public rental housing for the poor, but public housing estates soon became heavily criticised for engendering socio-economic segregation and producing the major building blocks for the emergence of poverty

neighbourhoods.

In cities of the global South the high incidence of urban poverty as well as weak urban governance systems are the key structural elements undermining the potential contributions of innovative housing programmes for improving the overall housing outcomes in the pro-poor housing sector. For example, cash-strapped central and local governments have failed to properly manage public housing estates causing them to collapse into a state of deterioration and dereliction, and to be a burden to governments. Upgrading and service sites projects suffered similar fates, leading experts to suggest that governments failed to incorporate the programmes into national policy frameworks while retaining them as pilot projects. The lack of consensus on a good-fit strategy for addressing pro-poor shelter needs in cities of the global South clearly points to the complex nature of the issue and demonstrates the potential limitations of any single strategy for comprehensively addressing the problem in the medium to long term. A cogent reason why these innovative ideas failed to adequately address low-income housing problems is their tacit objective of promoting homeownership amongst the poor.

Homeownership for the poor seem to be the common denominator in all donor-driven housing initiatives in the global South. However, immediate ownership for the poor appears less practicable in the South. What is required is a broad-based understanding of the nature and functioning of low-income housing systems, as well as the various types of housing and modes of housing occupancy in the pro-poor sector. Moreover, a deeper appreciation of the housing and non-housing-related conditions which underpin residential mobility practices in the low-income sector is called for. In the next chapter the theories of and concepts related to residential mobility are explored to understand the behavioural and structural aspects of households' relocation decisions in low-income housing systems.

CHAPTER 3

RESIDENTIAL MOBILITY PRACTICES: A REVIEW OF THEORIES AND CONCEPTS

3.1 Introduction

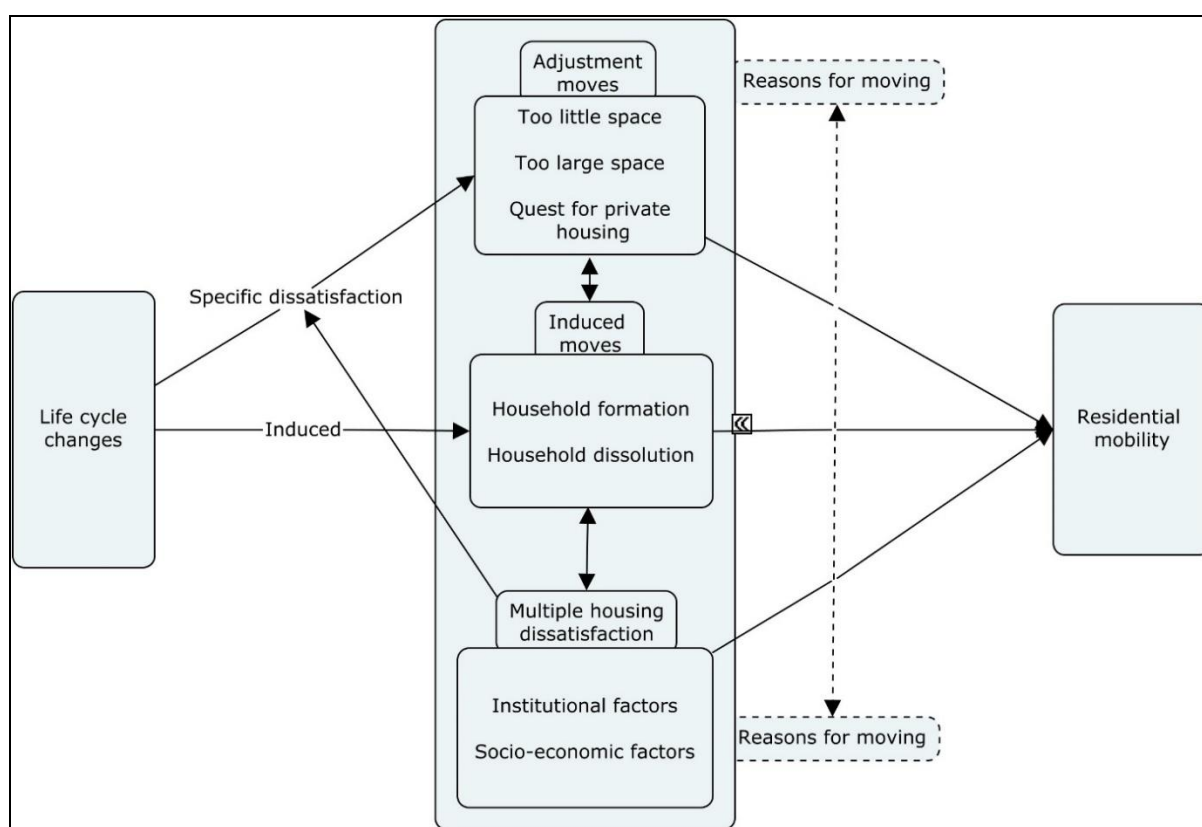
Intra-urban residential mobility is a multidisciplinary research area which has received scholarly attention from academics in a wide range of disciplines including urban geography (Gilbert & Crankshaw, 1999; Gyimah, 2001; Bertrand & Delaunay, 2005; Gough, 2008; Clark, 2013; Coulter & Van Ham, 2013; Coulter & Scott, 2015; Coulter et al., 2016; Andreasen et al., 2017; Gillespie, 2017). This stemmed from the ‘mobility turn’ in the social sciences in the 1990s, which now seeks to construct a nuanced understanding of social phenomena through the lens of mobility (Cresswell, Dorow & Roseman, 2016). The diverse scholarly interests in intra-urban residential mobility practices have generated numerous theoretical debates reflecting the multifaceted nature of the phenomenon.

In this chapter, key concepts and theories of residential mobility are discussed to provide a broad context for understanding low-income housing mobility practices in general, and further to inform the case study of Tamale, Ghana in subsequent chapters. The chapter comprises two main parts. In the first one, the mainstream behavioural theories of residential mobility are explored and their inherent limitations concerning their capacity to adequately explain low-income housing mobility practices in diverse social contexts are highlighted. The second part is devoted to a discussion of specific theories of low-income residential mobility practices, including Turner's (1968) ecological model and the housing pathway framework. Theories of residential mobility, especially in global South context must be linked to broader changes in neoliberal urban policies and practice. To get a grasp on this conceptual link, the rights to the city theory is elaborated as a complementary analytical framework. In the following sections, the mainstream behavioural theories of residential mobility are discussed. They include life cycle and life stage theories, rational economic choice theory, neighbourhood environment and community theories and housing stress models.

3.2 Life cycle and life stage theories of residential mobility

Rossi's (1955) seminal work in Philadelphia, USA, laid the theoretical foundation for the life cycle and life stage perspectives on household residential mobility practices. He argues that the need for housing mobility arises when changes occur in the structure and composition of a household as it

transitions through different phases of the life cycle from the point of union formation to dissolution (Clark, 2013). Life cycle changes induce residential mobility by either changing the housing or space requirements or by bringing forth and/or eliminating altogether the demand for housing (Figure 3.1). Conversely, the stage in a household's life cycle influences the nature and frequency of changes likely to occur in its demographic structure and the kinds of housing needs or dissatisfaction that these changes may eventually generate (Clark & Onaka, 1983; Clark, Deurloo & Dieleman, 1984; Pacione, 2009). Figure 3.1 depicts the inducement effects of life cycle



Source: Clark & Onaka (1983)

Figure 3.1 Life cycle framework of residential mobility

changes on residential mobility practices. These debates are comprehensively explored in the following subsections. The subsections review components of the life cycle and other behavioural theories of residential mobility to elaborate on Figure 3.1. The age factor is discussed first.

3.2.1 The age factor

Life cycle theories provide useful frameworks for comprehending households' reasons for housing relocation (Clark, 2013). Besides households experiencing different housing stress at various

stages in the life cycle, the frequency of changes in socio-economic and demographic structures also vary in accordance with stages in the life cycle. To elaborate this argument, Clark & Onaka (1983) segmented households into age cohorts on the basis of stages in the life cycle. Accordingly, housing unit adjustment was deemed to be the most important reason for relocation across all age cohorts, followed by life cycle changes and the desire to adjust to neighbourhood conditions. Although housing unit adjustment ranked first, the nature of such adjustments varied with stages in the demographic cycle. For example, at the early stages of household's life cycle, housing cost, housing tenure and the type of units were the most important considerations in the decision to move. At midpoint in the cycle, which involve households with younger children or young couples with head of household younger than 45, housing tenure changes, size of unit and unit quality were the overriding considerations. Among older households with children, relocation decisions were often linked to neighbourhood quality and accessibility to public services (Rabe & Taylor, 2010). For very old households, usually those on retirement, residential mobility was far less important in their housing practices (Clark, 2013b). This notion of the latter households has been challenged by Abramsson & Andersson (2012) in a study of Swedish population. They maintain that a section of the aged population in Sweden changed housing in tandem with changing lifestyles and deteriorating health conditions, and that housing mobility of the aged is orientated towards improving access to services.

It is clear that multiple expressions of the need for housing account for households moves in Australia, Europe and the USA, all of which are, however, mediated by the age factor within the life cycle framework. Most importantly, the quest to increase space, change tenure and improve unit quality in tandem with additions to or deletions from family structures and the life cycle stage are the underlying reasons for residential mobility practices even though some housing mobility decisions may also be largely driven by employment changes (Clark et al., 1984; Clark & Withers, 1999; Coulter, van Ham & Feijten, 2011; Coulter & Van Ham, 2013; Coulter & Scott, 2015). It is apparent from the narrative that any analysis of mobility practices that focuses on housing adjustment only, to the neglect of life cycle stages will fall short in capturing the effect of age and other essential demographic characteristics which affect housing preferences. Conversely, an exclusive interest in life cycle dynamics without recourse to housing adjustment will also undermine the conceptual link between household characteristics and residential mobility practices (Clark & Onaka, 1983; Clark et al., 1984; Coulter et al., 2011). The most appropriate framework is therefore one that can effectively combine both themes and involve households at different

stages in the life cycle. This will accommodate all the adjustments and inducement dynamic of residential mobility. Adjustment and induced residential mobility dynamics are discussed next.

3.2.2 Adjustment and induced residential mobility

Housing adjustment moves are premised on the desire to alter housing consumption based on size, location, unit type or tenure considerations (Kährik, Leetmaa & Tammaru, 2012). These motivations are broadly classified under the bundle of housing services which underlie mobility behaviour. Within this category, space considerations are the dominant stimuli of relocation decisions, while housing cost, design quality and location are vestigial. Tenure transitions from renting to ownership or non-ownerships make housing tenure an important component of residential mobility practices (Fattah, et al., 2015; Andreasen & Agergaard, 2016; Andreasen, et al., 2017). Housing tenure dynamics do not typically represent important features of housing units per se, but tenure transitions hardly occur without residential mobility (Clark & Onaka, 1983; Li, 2003; Basolo & Yerena, 2017). This explains why residential mobility is considered as an important housing adjustment mechanism in the life cycle framework (Clark & Ledwith, 2006).

Housing mobility practices associated with union formation and dissolution, together with those linked to other life cycle events, are broadly grouped under induced moves (Clark & Onaka, 1983). Induced mobility can further be grouped in accordance with the dynamics of specific life cycle events associated with housing mobility practices. In this regard employment and income-related changes are among the socio-economic characteristics which induce residential mobility, whereas marriage, change in marital status and change in household size are often cited as demographic characteristics inducing housing relocation practices within the life cycle framework (Clark & Onaka, 1983; Basolo & Yerena, 2017). Similarly, housing consumption decisions are mediated by market forces and institutional elements which are beyond the control of households. Hence, both internal and external forces interact to produce housing dissatisfaction and subsequent mobility which is recursively structured by life cycle characteristics. In other words, institutional elements and housing market dynamics do structure housing needs (Clark, Van Ham & Coulter, 2014), yet a household's adaptation strategies are also mediated by life cycle characteristics.

The life stage theories have been severely criticised for placing disproportionate weight on the age factor as the main determinant of residential mobility behaviour (Coulter et al., 2016). The stratification of households into age cohorts in accordance with the stages in the life cycle and the

subsequent assessment of residential mobility practices within these cohorts only overrates the relevance of the age factor in determining housing practices and residential mobility. Clark (2013b) demonstrates, quite clearly, the lesser effect of age or family status on residential mobility practices than events in the life course seen broadly. Consequently, the life course approach has been proposed as an alternative to the life cycle framework. This is taken up next.

3.2.3 The life course approach

Clark (2013b) contends that the life course perspective presents a superior approach to examining the effect of age in the mobility process. It allows a thorough examination of changes occurring in the life cycle where age is necessary but not sufficient for determining changes that occur in a household's residential requirements. The life course perspective theorises life as comprising a trajectory of multiple but interlinked events whose sequencing and timing vary from one household to another and from one person to another. This perspective is more effective in explaining why and how families move than the life stage approach which normatively orders and times life cycle events to explain housing mobility practices (Clark, 2013; Coulter & Van Ham, 2013; Coulter & Scott, 2015). Residential mobility practices are closely knitted to the life course and driven by changes in specific events, albeit structured by budget constraints and household socio-economic status. However, Coulter et al. (2016) call for a conceptual rethinking of residential mobility to accommodate the notion of relativity. They claim that residential mobility ought to be conceptualised as a relational practice to broaden the scope of the life course framework. Mobility and immobility must be reconceptualised as relational practices which create and sustain each other and are interlinked with broader social structures. This argument resonates with Holdsworth's (2013) position that housing mobility ought to be conceptualised as active practices rather than discrete events which literally facilitate the movement of people between different housing in different or the same neighbourhoods.

The re-thinking of residential mobility in the life course framework requires that important social relations and connecting rods to broader social structures be recognised in mobility research (Coulter et al., 2016). At the household level, for example, mobility practices together with periods of residential stability tend to entwine people with extensive family and social networks. These networks foster shared responsibilities and mutual support which are crucial in understanding housing mobility practices arising out of changing demographic and socio-economic conditions. Residential mobility also tends to connect households to the enabling and constraining structural

elements at different levels of spatial resolution, namely neighbourhood, city and national. For example, the activities of property owners and local authorities can affect access to housing in some localities in much the same way as national housing policies would do. A good appreciation of these connectivity creates the space for residential mobility research to recognise and acknowledge power relations (Coulter et al., 2016). A rethinking of residential mobility also provides a framework to understand residential itinerancy or transience;⁶ which the mainstream life course theories have failed to explain. Such broad-based conceptualisations deepen our understanding of residential mobility as an adaptation strategy through which households take advantage of family relations and social networks to respond to social pressures and structural conditions driven by socio-economic changes (Coulter et al., 2016).

The life course framework is generally formulated around the Western notion and assumptions of nuclear family as constituting a male head, his wife and children (Winstanley, Thorns & Perkins, 2002). Based on assumptions of the equilibrium model of residential mobility, the adequacy of residential space is assessed by considering changes in the structure and composition of households in the life course. Housing and space standards are defined for household occupancy and beyond these standards housing may be considered as inadequate in meeting the space requirement of households at some stages in the life course. Both Winstanley et al. (2002) and Pacione (2009) submit that such models are based on fundamental assumptions concerning the nature and composition of households and a certain pattern of housing occupation where grown-up children are expected (at some definite time within the life course) to leave the household and establish themselves elsewhere. These behavioural theories are elaborate in espousing the underpinnings of residential mobility practices in Western societies, but they do not necessarily offer adequate explanations of the phenomenon in cities of the global South where residential mobility practices appear to be wholly under-researched.⁷ Consider for example, the case where several generations of family members, including extended family relatives, continue to inhabit the same unit and move only when the need to seek social support with other family members become imminent

⁶ Residential itinerancy refers to repeat moves between several housing units whereby each unit provides some form of support for the organisation of daily lives. Residential transience refers to unstructured residential mobility between different housing units without a central point for organising daily lives (Coulter et al., 2016).

⁷ The term 'residential mobility' is not mentioned at all in the most comprehensive book to date on cities in the global South edited by Parnell & Oldfield (2014).

(Gough, 2008). The life course framework without any reframing becomes almost irrelevant in explaining such practices. These limitations imply that alternative theoretical positions are needed to explain the phenomenon in a Southern context. An alternative theory has explained residential mobility as rational economic choices of households. In the next section this theory is elaborated.

3.3 Residential mobility as economic rationality

The position that households exhibit rational economic behaviour in their residential mobility practices underpins the economic rationality strand of the literature on residential mobility (Brown & Moore, 1970; Weinberg, 1979; Weinberg et al., 1981; Li & Tu, 2011; Kährlik et al., 2012). It holds that housing mobility practices are motivated by rational economic considerations and underpinned by the desire of households to appropriate some form of economic or financial advantages in their housing mobility decisions (Quigley & Daniel, 1977; Li & Tu, 2011). Economic rationality theory adopts the principles of consumer behaviour to analyse housing mobility practices and is largely premised on the assumption that rational consumers choose a flexible combination of goods and services that maximise utility under income constraints (Brummell, 1979; Li & Tu, 2011). There are two ways by which households exhibit rational economic behaviour in their housing mobility practices. First, they move to take advantage of favourable government policies and investment climates which create opportunities for the accumulation of capital gains through timely property investments at strategic locations or by buying housing which can be further upgraded to maximise utility and capital gains (Li & Tu, 2011). Second, rational economic behaviour also manifests in situations where moving households appraise the relative amenity values of neighbourhoods by comparing what exists in their present localities with the perceived gains or risks in alternative localities in order to decide where and when to move (Quigley & Daniel, 1977; Winstanley et al., 2002; Li & Tu, 2011; Kährlik et al., 2012). Thus, amenity values of origins and destination localities are carefully evaluated so that areas with very high amenity values deter housing mobility from origins and motivate same into destination areas and vice versa (Li & Tu, 2011). The transaction cost of movement is a major determining factor in mobility decision matrix as described next.

3.3.1 Transaction costs of moving

Housing consumption is characterised by high transaction costs and efforts to alter consumption services through relocation escalates the cost (Li & Tu, 2011). Households typically search for

housing and relocate when the perceived gain from relocation exceeds the cost of searching and moving into new housing (Weinberg et al., 1981; Coulton, Theodos & Turner, 2009; Lersch, 2014). Transaction costs associated with housing mobility practices have both monetary and non-monetary components but, in the main, it is the element of cost which delays the execution of households' moves (Li & Tu, 2011). But for this cost element, households would immediately relocate whenever minimal dissatisfaction occurs in their current housing. Except under conditions of forced eviction, instant relocation appears most unlikely for households given that the costs of searching and moving are quite substantial. Search and moving costs represent a significant transaction price which cannot be sidestepped in relocation decisions (Weinberg et al., 1981; Li & Tu, 2011; Lersch, 2014). For this reason, households do not just relocate to adjust to minor socio-demographic changes which may disrupt optimal housing consumption at their current units. Weinberg et al. (1981) reason that such relative inertia results in incremental utility losses, so that the household will choose to move when the losses incurred for staying in current housing exceed the cost of relocation. Indeed, the monetary value of foregone utility gains when households fail to move can be determined using the principle of compensating income variation which is defined as the maximum amount of money households could expend at the going market price without becoming worse off in their post-relocation life. If the compensating income variation index far exceeds the cost of relocation, a household would relocate on the grounds of rational economic behaviour (Weinberg et al., 1981; Li & Tu, 2011).

While Weinberg et al.'s. (1981) argument sheds some light on the residential mobility decision process, it lacks the requisite conceptual connection with existing behavioural theories of housing mobility, especially the concepts of place utility, attainable aspirations and residential stress advanced earlier by Brummell (1979; 1981) to promote the behavioural theories of housing mobility. Brummell (1979; 1981) posited that households will choose to relocate housing in response to differences between their experiential and aspirational place utilities, commonly referred to as residential stress. If housing mobility is seen as a household's response to residential stress, it is reasonable to postulate that mobility practices can be a means by which people improve their housing and neighbourhood conditions. However, where and how a household moves is dependent on access to information which is explored in the following section.

3.3.2 Access to information and moving behaviour

The economic rationality perspective presupposes that households have access to adequate information about alternative dwellings and neighbourhoods and are thus able to base their mobility decisions on such information (Lersch, 2014). Spear, Goldstein & Frey (1974) have described access to information as critical in the residential mobility process, but submit that its availability is dependent on households' awareness spaces. The limited awareness spaces of low-income households suggest that the scope of a housing search is often restricted to information obtained from friends and family, estates agents and so forth (Pacione, 2009). Consequently, housing mobility decisions taken on the basis of information obtained from these sources inevitably fail to meet the adequacy criteria deemed vital in the economic rationality framework (Winstanley et al., 2002). Lersch (2014) holds that residential search processes are characterised by very high marginal costs with lower returns, hence potential movers find that it is less expedient to gather sufficient and reliable information before embarking on a move. Most households will typically conduct housing searches in a few localities, especially those around their current location. Accordingly, it is reasonable to posit that in cities of the global South where housing markets are characterised by high levels of informality and with market information circulating through informal circuits, the criterion of information adequacy specified under economic rationality theory limits its relevance and applicability in explaining low-income housing mobility practices. This limitation calls for an alternative theoretical explanation in which the neighbourhood context is accorded relevance. This is taken up in the next section.

3.4 Neighbourhood environment and community theory

The limitations of behavioural explanations of housing mobility led to a perspectival change in the mobility literature to an emphasis on conceptualising the dynamic relationship between household characteristics and neighbourhood conditions in space and time (Winstanley et al., 2002). Early theoretical insights concerning neighbourhood effects were raised by Rossi (1955) and studies in the 1990s have sought to assess the effects of neighbourhood decay in major US cities and how households choose to relocate housing out of crime-prone and deteriorating neighbourhoods (Figueira-McDonough, 1992). Neighbourhood decay and gentrification now constitute important theoretical foci in the urban research agenda of Southern cities (Visser, 2002; Donaldson et al. 2013; Lim, et al., 2013; Melara, Grant et al., 2013). It is assumed that households frequently weigh

the balance between housing and neighbourhood qualities when taking the decision to relocate (Clark, Deurloo & Dieleman, 2006). The obtaining of access to good housing in planned and serviced localities with access to employment, infrastructure and social services remains a fundamental consideration when a household decides to relocate.

A study by Clark et al.(2006) using data from Los Angeles families and neighbourhoods study, demonstrated that given the overwhelming importance of neighbourhood contexts in influencing social outcomes, all the surveyed households in the Los Angeles region preferred to live safely in good neighbourhoods. In a developing world context, Yakubu, Spocter & Donaldson (2016) have shown that housing mobility practices for low-income families are structured by socio-economic and cultural contexts and tend to reproduce the same housing outcomes regarding origins and destination characteristics. Moreover, Donaldson et al. (2013) have provided evidence from three major South African cities (Cape Town, Port Elizabeth and Pretoria) showing that despite the removal of barriers to spatial integration in South African cities, a significant proportion of black middle-class households are not prepared to relocate to well-serviced urban suburbs. Among other socio-cultural reasons, these households serve as role models to low-income township residents.

According to Lee, Oropesa & Kanan (1994) very strong logical grounds exist for households to prioritise neighbourhood environment and community contexts in their residential mobility practices. They assert that when a household transitions to the child-bearing phase of its demographic cycle, a new set of criteria is usually employed to assess its present housing and neighbourhood characteristics. This may result in the decision to trade off present housing in favour of alternatives elsewhere. The reason is that neighbourhood characteristics such as size and density are not readily amenable to adjustment through expansion or remoulding. Thus, even if households were to have the requisite capacity to undertake housing improvement to make their units adequate and appropriate, they would still have to contend with structural issues of neighbourhood conditions which cannot be changed easily (Lee et al., 1994). Similarly, the early insights from Rossi's (1955) study suggest that households which experience vertical mobility along the occupational ladder, usually become concerned about the socio-spatial characteristics of neighbourhoods and tend to move housing in tandem with their desired state of social standing. Indeed, urban residents' concern for prestige is expressly manifest in their views and the characterisation of neighbourhood's reputations, such that households desirous of moving often define the scope of their searches around areas they regard as decent and consistent with their

hearts desires (Musterd, et al., 2016). This view buttresses Clark & Maas's (2016) claim that neighbourhood and community contexts define the opportunity structure at the disposal of households and that housing mobility practices in this context may well constitute a social mobility strategy. In the face of growing inequality in access to services and opportunities, it is reasonable to consider housing mobility practices orientated towards well-serviced neighbourhoods as being progressive, with the greatest potential to reconfigure households' opportunity structure and, perhaps, liberate them from distressed neighbourhoods. This reasoning supports Coulton et al's. (2009; 2012) contention that the desire to access better housing conditions and to achieve neighbourhood satisfaction underlie the moving behaviour of households.

Clark & Coulter (2015) note that households' moving desires are significantly shaped by the joint impacts of neighbourhood deprivation and social composition, and that when households perceive themselves as belonging to a neighbourhood and identify more easily with others therein, their willingness to relocate also tends to decline. This notion resonates with theoretical reasoning concerning place utility and duration-of-residence effect on households' residential mobility practices. These views hold that when households stay longer in neighbourhoods they exhibit a lesser likelihood of ever moving because they would have developed extensive local ties and accumulated local resources. This is known in the literature as the principle of cumulative inertia (Knox & Pinch, 2010; Lersch, 2014). The principle assumes that when households develop extensive social networks in communities they become reluctant to trade off these networks in exchange for unfamiliar patterns of daily lives in different neighbourhood contexts.

In assessing the housing relocation practices of middle-class Black South African households, Donaldson et al. (2013) note that the *Ubuntu* concept, which constitutes a widely-held philosophy of life in Africa, makes it imperative for individuals to construct their social lives in a manner which links up with the general well-being of the wider community. Under such a value system households living in distressed townships tend to value their long-standing social ties far more than the aesthetic housing and neighbourhood environments opened to them in the suburbs (Donaldson et al., 2013). Similarly, narratives of life in Cape Town's District Six prior to its demolition suggest that the spirit of *kanala* (mutual help and fellow feeling) which characterised social life there, exemplifies another mutually beneficial social system in disadvantaged communities which residents will not forsake in pursuit of better life in urban suburbs (Nasson, 2009).

Residential mobility practices transform neighbourhood profiles and generate housing instability, especially for the low-income population. The effect of housing instability can however be mitigated by social capital derived from a household's established social ties. The spatial extent of a household's social ties determines the extent of its social capital so that relocation may just be a mechanism for accessing social capital if a household's place of residence markedly differs from the location of its social ties (Kan, 2007). The location-specific attribute of social capital has triggered another level of debate with Völker, Mollenhorst and Schutjens (2013) arguing for a distinction between micro and macro levels of social capital. At the micro level emphasis is placed on individuals' and households' social networks and their associated returns, but from macro perspectives people must not necessarily have to exploit relationship ties to their advantage. Some advantages are opened to people by community membership. For example, households benefit a great deal when other residents in the neighbourhood watch over their homes and children free of charge despite not having any social ties with the former. Macro-level social capital can be likened to public goods such as streetlighting and access roads which are accessible to all. Households are presumably better off living in neighbourhoods with very high levels of macro social capital (Völker et al., 2013).

This debate, confirms that the conceptual link between residential mobility and social capital is intricate. At the micro scale, social capital has an anchoring effect such that households receiving emotional and financial support from their networks will not forsake these benefits to relocate elsewhere, and the probability of moving declines with duration of residence (Speare et al., 1974; Kan, 2007; Lersch, 2014). At the macro level, social capital may be linked to quality of life and serve as a pull factor in housing mobility. This perspective has led some scholars (Winstanley et al., 2002; Völker et al., 2013; Clark & Maas, 2016) to propound that present-day residential mobility practices are motivated by people's desire to improve their lifestyles and access to amenities rather than getting access to better jobs or increasing their incomes. Therefore, changes in the relative attractiveness of neighbourhoods regarding service density could constitute the underlying drivers of residential mobility practices which are said to have assumed a consumption rather than production character. Empirical evidence from the study by Marx et al. (2013) suggests that this line of reasoning does not adequately explain mobility practices of low-income households at the lower end of housing markets where most residential moves revolve around poor-quality housing in distressed neighbourhoods, and where social networks feature considerably in households' daily experiences. In the downstream sector, housing stress and

dissatisfaction may underlie households moving behaviour. In the ensuing sections, the specific theoretical arguments concerning the role of residential stress or dissatisfaction in the mobility process is discussed.

3.5 Housing stress or dissatisfaction and the decision to move

The preceding discussions have established the significance of housing stress in the mobility process as put forward in diverse but interrelated theoretical perspectives. However, housing mobility practices have also been conceptualised as the outcome of household responses to housing dissatisfaction (Speare, 1974; Clark & Ledwith, 2006; Adriaanse, 2007; Diaz-Serrano & Stoyanova, 2010; Addo, 2016a; Basolo & Yerena, 2017). The logic of housing dissatisfaction is based on the view that people's ability to make meaningful decisions are severely undermined by their limited capacity to access accurate and reliable information needed to solve problems. To adapt to this limitation, individuals simply construct imaginary frameworks to enable them to appreciate and understand the problems when they arise and act rationally within such frameworks (Speare et al., 1974; Lersch, 2014). In this construct, a set of alternatives to the problem is usually conceived and evaluated using binary satisfaction rating. No action is required by a household if the present state of housing is deemed satisfactory. If unsatisfactory, a search is initiated for a suitable and satisfactory alternative (Speare, 1974; Kährlik et al., 2012; Fattah et al., 2015). These constructs were quite likely derived from the underlying logic of Rossi's (1955) three stage mobility process; that is the decision to change residence; the search for alternatives; and the choice among these alternatives. The decision to move is dependent on household demographic characteristics and residential satisfaction, measured respectively by mobility potential and complaint indices. The first index primarily consists of age of household head, size and tenure preferences, whereas the second index is concerned with a set of housing characteristics with which a household is dissatisfied (Basolo & Yerena, 2017). Some earlier applications of these indices in housing and residential mobility research, subsequent to Rossi's (1955) pioneering work, are those of Brown & Moore (1970), Speare (1974), Speare et al., (1974), Mohit, Ibrahim and Rashid (2010), Kährlik et al. (2012), Inah et al. (2014), Addo, (2016a) and Zhang & Lu (2016).

Housing mobility practices are direct outcomes of stress resulting from the disjuncture between people's housing needs and aspirations and their prevailing housing and environmental conditions. Stress emanates from internal and external sources and include factors like changes in household's

demographic structure and rent increases respectively (Table 3.1). They may also relate to housing or neighbourhood-specific conditions which create discordance between the desired and the actual housing and environmental conditions (Pacione, 2009; Knox & Pinch, 2010; Coulton et al., 2012; Inah et al., 2014; Zhang & Lu, 2016). It is instructive to note that stress affects the relationship between a household's aspirational and current housing conditions, and there is a minimum stress threshold beyond which a household would be compelled to relocate housing (Wolpert, 1966). This threshold varies according to a household's socio-economic conditions, life cycle stages and lived experiences so giving rise to differences in the levels of tolerance that different households have for stress. For example, low-income households living in tenancies are more likely to change housing under minimal stress than their counterparts in the high-income category.

Table 3.1 Sources of residential stress and residential mobility

Household	Housing unit	Social relation	Neighbourhood
1. Life cycle stage	1. House type	1. Inter-household conflicts and contestations	1. Limited accessibility
2. Residential tenure	2. Number of rooms		2. Limited access to public services and facilities
3. Socio-economic status	3. Room size	2. Unhealthy relationship with neighbours	
4. Household density	4. Cost of housing	3. Social networks	3. Crime rate
	5. In-house services	4. Friends and family	4. Violence and conflicts
	6. Privacy		

Source: Derived from Pacione, (2009); Mohit et al. (2010) and Addo (2016a)

In the main, housing dissatisfaction is engendered by changes in a household's characteristics, relationships with neighbours and co-residents, housing unit characteristics and neighbourhood conditions. The dissatisfaction could also be caused by changes in the criterion used to appraise these variables. Under conditions of housing stress, household decisions have traditionally been cast within a binary framework of moving or staying (Speare, 1974; Brummell, 1979; Pacione, 2009), but Moore & Harris (1979) and Chisholm, Howden-Chapman & Fougere (2016) state that such decisions should be conceptualised as part of a broader choice set subsumed under Hirschman's (1970) 'exit-voice' framework.

3.5.1 The exit-voice framework

According to the exit-voice framework, a household experiencing stress with respect to prevailing housing and neighbourhood conditions acts within a tripartite set of choices. First, it may elect to moving out to exit the housing and neighbourhood conditions, either for voluntary or involuntary reasons (Chisholm et al., 2016). Such movements could form part of the motivation to dissociate from community-based initiatives aimed at contesting the prevailing urban system, or simply based on the quest to access quality housing and urban services in a different neighbourhood (Moore & Harris, 1979). Either way, the exiting household must define a set of criteria for assessing new housing and living environments, commence a search process for housing which meets the criteria and choose the most suitable option (Figure 3.2).

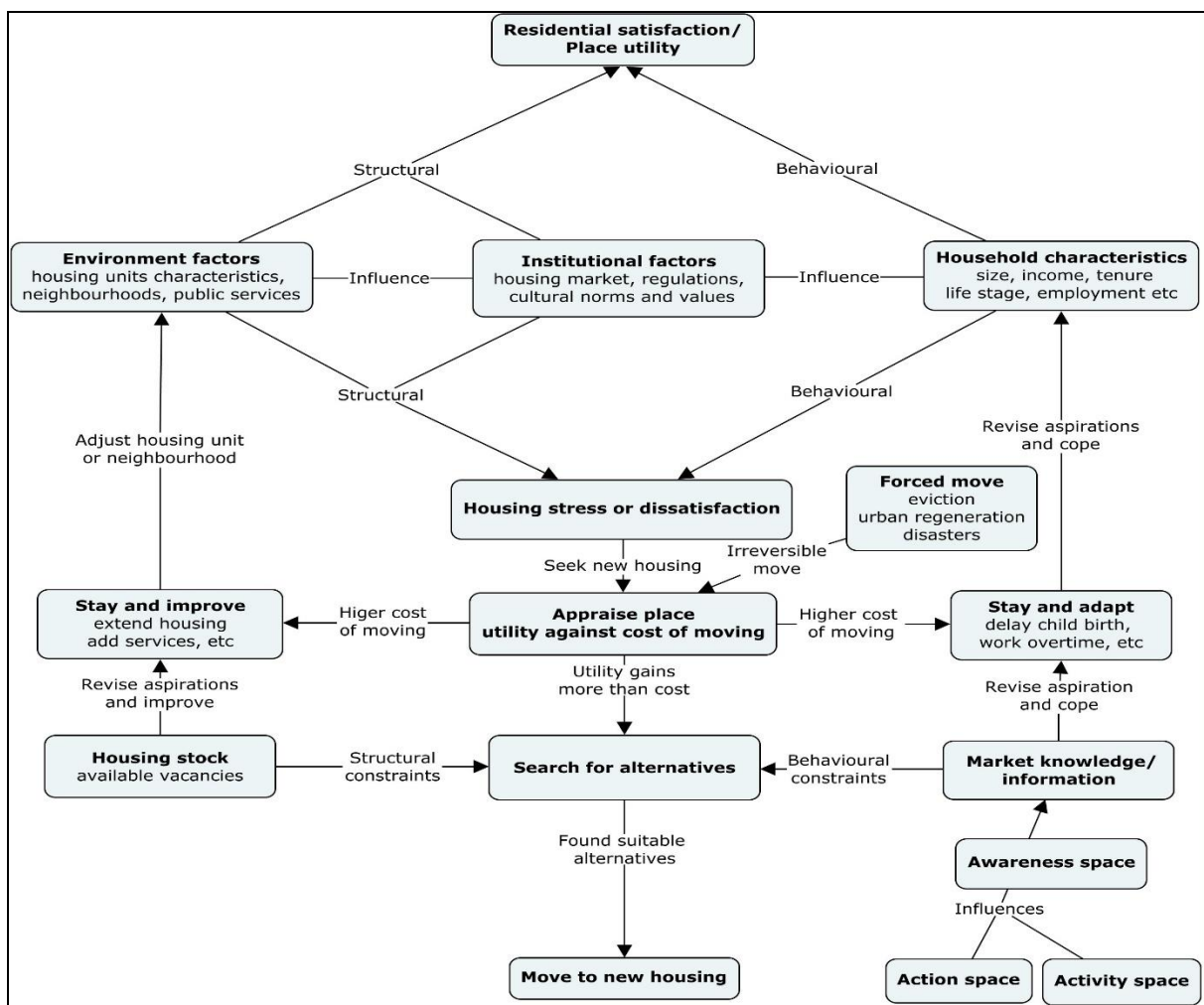


Figure 3.2 Housing dissatisfaction and residential mobility decisions

Source: Adapted from Knox & Pinch (2010) and Liu (2015)

Housing and neighbourhood conditions are usually evaluated using unit characteristics, neighbourhood social composition and the prevailing housing conditions to serve as the benchmark for evaluating alternatives (Pacione, 2009; Knox & Pinch, 2010). Once the criteria are set, the search for suitable alternatives commences, but outcomes of the search are significantly influenced by the combined effects of a household's action spaces, awareness spaces and activity spaces (Wolpert, 1966; Speare, 1974; Brummell, 1979; Pacione, 2009; Lersch, 2014). The spatial extent of action, awareness and activity spaces determines the volume and accuracy of information available to the household, which in turn influence the search outcomes. This is not to suggest that households themselves do not access information from secondary sources such as newspapers, radio advertisements and estate agents (Knox & Pinch, 2010). It must be noted that information on available vacancies in the city space varies inversely with distance, therefore housing mobility practices are likely to favour short-distance movement even where there may not be any significant cost difference between long- and short-distance movement in cities. Once the right information is obtained, the exiting household must evaluate available options using the set criteria and then make a choice based on the utility functions of the alternatives. The exit option has the greatest potential to redistribute population across city space (Moore & Harris, 1979; Chisholm et al., 2016). However, not all households exercise the exit option when confronted with housing stress or dissatisfaction. Others choose to improve prevailing housing and environmental conditions as adjustment response to stress. This is taken up in the next section.

3.5.2 Active and passive voices

The second option opened to a distressed household is referred to as voice. Here, the household elects to act on the prevailing housing and neighbourhood conditions to adapt to stress (Figure 3.2). Some of the actions may seek to contest the existing social system while others are easily contained within it. These are known as active and passive voices respectively (Moore & Harris, 1979). Households with passive voices adjust to stress by changing housing within the same neighbourhood and social context, while conducting major physical modifications to the current housing unit or refurbishing its interior or exterior designs. A range of activities could be undertaken to make the social context more liveable depending on the nature of dissatisfaction for which environmental improvement is required (Pacione, 2009). Conversely, some households lower their residential aspirations by appreciating what is at hand and lowering their expectations for environmental conditions that appear far from reach. Other households may revise their work ethics and practices and others may also delay or defer having children as a way of coping with

dissatisfaction (Pacione, 2009; Knox & Pinch, 2010). For example, a household dissatisfied with rent increases may try to adjust by taking on additional jobs or by working overtime in order not to default on rent payments. Others could choose to suspend having more children until they can afford spacious dwellings to accommodate the increased family size. Overall, households with passive voices prefer to accept unfavourable conditions that assure relative calm and stability than to confront the risks associated with unpredictable changes (Wolpert, 1966).

Active voice actions, on the other hand, involve a set of political choices households adopt to deal with dissatisfaction. For example, rising crime or pollution at the neighbourhood scale can be dealt with by lodging complaints with local authorities or through community mobilisation and action aimed at addressing the problems (Pacione, 2009). In the realm of housing and residential choices, Moore & Harris (1979) identified three forms of mobilisation that could constitute a form of consciousness toward community problems, including housing (tenure) and group consciousness, group actions and individual's attempts to link their experiential housing conditions with the broader socio-spatial context.

3.5.3 Inactive voice

The final option open to a dissatisfied household within the exit-voice framework is described as inaction. In this case, households tend to develop numb consciousness towards poor housing and living conditions. Inactive households do not relocate, neither do they embark on housing and environmental improvements to adjust housing consumption. They also do not revise their housing aspirations or work ethics nor do they take political actions to deal with dissatisfaction (Moore & Harris, 1979). Basically, they tend to accept all that is pushed onto them by the system, whether or not it distorts their comfort or expenditure lines. This level of inactivity is characteristic of elderly people who, by their age or duration of residence, may have developed some form of attachment to their homes and neighbourhoods and would not be able to adequately respond to changing housing and neighbourhood conditions. This critical assessment of all alternatives open to dissatisfied households provides the opportunity for a better appreciation of the outcomes of housing mobility decisions, but most importantly, it offers a useful framework to identify the complex set of factors influencing residential mobility behaviour beyond the binary analysis of movers and stayers. It also allows for a thorough evaluation of the impacts of different choices on the lived experiences of households, and on the overall socio-spatial structure of cities (Moore & Harris, 1979).

In the main, structural constraints, together with limited access to information (as noted in section 3.5.1) suggest that the kind of mobility outcomes implied in the behaviouralist theories may be far removed from reality. Indeed, within the constraints of resources, time and information, households readily accept housing opportunities on offer to the extent that such opportunities do not create a great deal of inconvenience (Knox & Pinch, 2010). This is especially the case for households who are forced to move, and who by default would have lost the privilege to revise their housing aspirations where market conditions undermine their ability to secure a matching alternative (Liu, 2015). It is important to recognise the general limitations of the behavioural perspectives given the differences in housing market dynamics across different cities with diverse socio-economic and cultural realities. There are many low-income households with very distressful housing and neighbourhood conditions in different cities, whose housing mobility practices can hardly fit into the behavioural framework. Most importantly, the behavioural approaches tend to view residential moves as discrete practices occurring in a locked-step transition between different housing units, which obviously falls short of representing aspects of repeat and unstructured residential moves which are characteristic of low-income housing practices (Wiesel, 2014; Coulter et al., 2016). Where residential mobility is explained solely as adjustment responses to residential dissatisfaction, it tends to mask how inequities in access to resources or power relations influence household mobility behaviour in different family and community contexts (Holdsworth, 2013; Coulter et al., 2016). These broad theoretical positions contribute generously toward advancing the debates on residential mobility practices in general. However, given the differential contexts for low-income housing practices in cities of the global South, such theories need to be placed within the relevant socio-spatial context to provide a good analytical lens for this study. In view of this, the next section and its subsections introduce and discuss existing theories of low-income residential mobility practices and proceed to situate mobility practices within the theoretical debates of the right to the city.

3.6 Theorising low-income residential mobility

The limitations of the behavioural explanation of residential mobility point to the inability of scholars to provide a single but encompassing theoretical lens through which to explain all aspects of residential mobility practices while covering different social groupings too. In the context of developed countries the housing pathway approach offers a flexible framework for understanding residential mobility practices of disadvantaged social groups (Wiesel et al., 2012; Skobba & Goetz,

2013; Skobba, Bruin & Yust, 2013; Wiesel & Easthope, 2013; Wiesel, 2014; Skobba, 2016). By contrast, low-income residential mobility practices in the context of the global South have been framed in the theoretical assumptions concerning housing practices of low-income migrants in the urban land and housing markets (Afolayan, 1982; Gilbert & Ward, 1982; Gilbert, 1999; Gilbert & Crankshaw, 1999; Abramo, 2007; Ardayfio-Schandorf, 2012; Andreasen & Agergaard, 2016; Andreasen, Agergaard & Moller-Jensen, 2017; Andreasen, Agergaard, Kiunsi, et al., 2017). This is because rural-to-urban migration constitutes a major component of urban population growth in Southern cities, where the housing question centres on the capacity of city systems to accommodate growing numbers of poor and unskilled migrants in cities (Jenkins & Smith, 2001; Davis, 2006; Jenkins et al., 2007; Brueckner & Lall, 2015). The multifaceted nature of residential mobility suggests that a nuanced understanding of the phenomenon would be achieved by considering diverse theoretical perspectives. Accordingly, the ecological model of residential mobility, the housing pathway framework and the right to the city are discussed. The housing pathway framework is discussed first.

3.5.1 The housing pathway approach

Clapham's (2002) housing pathway approach illuminates aspects of housing mobility practices of the low-income population which existing theories may have inadvertently overlooked. Housing pathway is defined as “patterns of interaction (practices) concerning housing and home over time and space” (Clapham, 2002: 63). The concept draws from the ideas of Giddens' (1984) structuration theory and made use of Hägerstrand time-space geography (Clapham, 2002). The housing pathway approach recognises and incorporates the symbiotic relationship between concepts of structure and agency as well as providing the framework for understanding households' residential movements along structural pathways. This is crucial considering that existing theoretical frameworks tend to frame households as ciphers of structural elements whose housing priorities are inherently similar and universal (Clapham, 2005). The housing pathway offers a flexible framework to structure the housing field in ways that project the meanings people attach to their housing, the social interactions which mould their housing practices and it emphasises the complexity of housing experiences vis-a-vis other aspects of living (Clapham et al., 2014).

Households housing pathways represent a continuum of changing relationships and patterns of interactions and experiences in their everyday housing practices. These interactions and

experiences may occur at different levels of spatial resolution – housing unit, neighbourhood and city scales. Housing pathways are conceptually different from notions of housing career which place considerable value on unit price and quality, including quality of neighbourhoods in which housing is located (Clapham, 2005; Clapham et al., 2014). The primary concern of the analyst in this regard is with identifying and assessing the frequency of changes occurring in a household's housing consumption due to relocation from one form of housing to another. Emphasis is usually placed on changes in housing consumption between locations, tenure stratifications and unit quality occurring due to relocation. In the context of housing careers, residential mobility is understood as upward housing adjustments, whereby every single residential change is deemed to reflect a forward march towards better housing that best meets household aspirations (Clark et al., 2003). The housing pathway approach recognises key elements of a housing career and attempts to build on it as an organising framework for housing analysis. Beyond the element of price, tenure and neighbourhood quality, which are provided for in housing careers, the pathway concept considers the meanings that households attach to their dwellings and the kinds of social relations that are forged and nurtured through everyday housing practices at different dwellings, across different neighbourhoods. At any point in time, a household could be living in a dwelling with different physical attributes, layouts, design specifications and unit conditions. At the same time, households may attach different meanings to their dwellings in terms of its usage as home and in relation to the kinds of social ties fostered within it (Clapham, 2005; Clapham et al., 2014).

Social interaction at the unit or neighbourhood scales constitutes an important element of housing consumption and the intensity of such interaction, especially at the neighbourhood scale, depending on whether a sense of communal feelings exists as well as the nature of public perceptions about its image. At the dwelling level social interaction is shaped by tenure relations and within the pathway approach there is due recognition that major changes in housing consumption may revolve around changing social practices and not through the more visible physical changes (Clapham, 2002). Changes in housing consumption can be based on changing social relations and not necessarily through residential mobility practices. From this perspective housing mobility practices are not inherently progressive in nature. Some pathways produce better housing outcomes whereas others are associated with many disadvantages and the factors responsible for variation in these pathways constitute important analytical foci (Wiesel et al., 2012; Wiesel & Easthope, 2013; Wiesel, 2014).

In the attempt to draw the attention of researchers to the overwhelming importance of the housing pathway approach as an important framework for analysing housing mobility practices, Wiesel (2014) raises five major concerns that should engage scholarly attention in contemporary housing mobility research. These involve examinations of:

1. Whether households exercise choice and control over residential moves;
2. Whether residential moves are progressive in terms of unit characteristics and neighbourhood quality;
3. Whether and how mobility practices result in the exclusion of households and communities from the accumulation of social and economic advantages;
4. Whether some forms of housing mobility practices are stigmatised and how that contributes to socio-economic disadvantages; and
5. Whether or not residential mobility reinforces socio-spatial inequality.

Given these concerns, Wiesel (2014) posits that rather than engaging in the description of city-wide patterns of moving or staying – such descriptions characterise existing theories – the concept of housing pathways provides a dynamic and flexible framework with which to analyse and address these concerns. It is a more flexible alternative to the purely quantitative and positivist approaches in that it advances housing mobility debates beyond the conventional binaries of movers and stayers. The debate is further broadened in the sense that within the pathway approach, housing choice and mobility practices transcend the conventional elements of physical structure, unit price or neighbourhood quality to include social interactions that shape housing consumption and satisfaction (Skobba, 2016). Wiesel (2014) noted that the pathway approach has the capacity to represent the housing experiences of the poor, including temporary housing arrangements in times of distress, thus, making it a good-fit postmodern framework for analysing low-income residential mobility practices. Indeed, the approach has been used in several studies of housing mobility to demonstrate how low-income families experience varying frequencies of residential movements, housing quality, tenure security and forced evictions (see Wiesel et al., 2012; Wiesel & Easthope, 2013; Wiesel, 2014; Skobba, 2016). In addition to the pathway framework, Turner's (1968) ecological model has also been used to examine residential mobility practices in pro-poor housing systems. The model is discussed in the next section.

3.5.2 Turner's ecological model

Turner (1968) has produced a two-stage model for understanding low-income residential mobility

practices. The first stage relates to the residential location choices of poor migrants when they first arrive in cities and the second stage involves spaces they eventually move to inhabit when they expand their awareness spaces in the city and desire to establish themselves as long-term residents. The residential choices of migrants are shaped by three factors, namely tenure security, proximity to unskilled job locations and dwelling types (Liu, 2015). On their arrival in cities poor migrants typically opt for tenancies in rundown housing facilities in neighbourhoods near the city centre where unskilled jobs can be easily accessed (Turner, 1968). But as the newcomers become fully integrated into urban space and are more familiar with the terrain, their housing and residential needs become more complex and households tend to consolidate their stay by becoming owners in outlying urban suburbia (Liu, 2015).

Turner (1968) admitted, however, that the model will have inadequate explanatory power in the event that housing opportunities at the city centre become unavailable due to urban regeneration programmes in inner city areas and where squatter settlements are fully mainstreamed into the city fabric (Gilbert & Ward, 1982). Gilbert & Ward (1982) have noted that studies in some Southern cities, especially in Africa and Latin America confirmed Turner's (1968) admission and his two-stage model was deemed to provide adequate explanatory power for low-income residential mobility practices in the South (Morse, 1971; Afolayan, 1982). Later on, further evidence raised concerns about the validity of Turner's model when it became clear that socio-economic status rather than a household's housing priorities shaped the residential relocation decisions of the poor (Gilbert & Ward, 1982; Wu, 2006; Amrith, 2015; Liu, 2015). Evidence in Mexico City also suggests that inner city areas were more attractive to better-off households and that the pattern of movement exhibited was more towards intermediate locations than at the periphery (Afolayan, 1982). Similarly, in Lagos (Nigeria), Arusha (Tanzania) and Tamale (Ghana), central locations are predominantly inhabited by indigenous urban residents and do not necessarily constitute arrival zones for low-income migrants (Afolayan, 1982; MacGaffey, 2007; Andreasen et al., 2017). More importantly, Gilbert and Ward (1982) cautioned Turner and his critics for placing their arguments solely on the residential priorities of the poor without recourse to their ability to access housing. Gilbert and Ward (1982) insisted that low-income migrants do not exercise their residential choices as independent actors in the urban scene, rather their preferences and choice sets often conflict with those of powerful commercial and public actors whose interests and priorities tend to shape the overall contexts for residential choices. Structural issues such as land and infrastructure development policies, changing land values, density thresholds in low-income residential areas

and the effects of urban diseconomies exert powerful influence on the residential mobility practices of the poor (Shin, 2010; Gillespie, 2015; 2017; Liu, 2015; Yap, 2016). Using evidence from Bogota, Valencia (Venezuela) and Mexico City, Gilbert & Ward (1982) concluded that low-income housing mobility in the global South is best explained in the context of land and housing market dynamics whereby market forces effectively condition the choices available to the poor irrespective of their preferences. In other words, it is the constrained choice context rather than housing priorities of the poor that shapes their residential mobility practices. The next subsection presents a discussion of empirical evidence of housing market and residential mobility in Southern cities, after which attention is given to residential mobility as it relates to informal housing.

3.5.2.1 Housing market structure and residential mobility practices in the global South

Conceptual problems inevitably arise when an attempt is made to construct a typical housing market structure with the capacity to accommodate the diverse and confounding socio-economic contexts of Southern cities. Nonetheless, Lim (1987) provides three basic features of housing markets in Southern cities that are strikingly similar across the board, although differences may exist in respect of institutions and structural constraints. These similarities are derived from the fact that the majority of urban low-income households lack the requisite resources to appropriate adequate housing through the market mechanism and resort to non-conventional solutions to house themselves at the margins of the law (Huchzermeyer & Misselwitz, 2016; Turok et al., 2017). The three common features of housing markets in the global South which are markedly different from the experiences of the North are: low-income households occupy land outside established procedures of planning and development permitting; they use substandard materials and physical structures to house themselves; and tenancy and multihabitation are important housing practices of the poor (Lim, 1987; UN-Habitat, 2008; Huchzermeyer & Misselwitz, 2016; Satterthwaite, 2016). These are distinctive housing practices found in Southern cities that may not correspond to conventional definitions of housing or housing occupancy in the context of the global North. This means housing markets in the South cannot be discussed with regard to the demand and supply of formal and more regular housing alone. Instead, informal processes of housing production and consumption ought to be recognised and acknowledged as important components of the urban housing system.

Lim (1987) has translated these common features into twofold criteria (legality or illegality of land occupancy; and legality or illegality of the structure in terms of material composition) to classify

housing markets of Southern cities into four basic submarkets. These are squatter housing markets, slum housing markets, invasion markets and regular housing markets. Table 3.2 presents Lim's (1987) model housing market structure in cities of the global South.

Table 3.2 Housing market structure of Southern cities

Land occupancy Physical attributes of land & buildings	Legal	Illegal
Legal	Regular housing market	Invasion housing market
Illegal	Slum housing market	Squatter housing market

Source: Lim (1987:178)

The market structure clearly reflects the apparent spatial split in Southern cities where the formal and more legal sections receive all kinds of services and the informal sections remain depressed without adequate access to water and sanitation services, access roads and decent housing (Davis, 2006; Dupont, 2011; Harvey, 2012). The housing needs and demand for different socioeconomic groups within the city can clearly be matched to specific submarkets based on an assessment of market conditions and policy (Knox & Pinch, 2010). This classification does not only define the submarket structure but provides deeper theoretical insights into the housing mobility practices of the low-income city residents. Indeed, Lim (1987) maintains that households are not stuck to specific submarket structures but frequently move according to personal circumstances, market conditions and favourable government policies. Therefore, poor households could follow residential mobility practices to transition through the rungs of the market to improve their housing outcomes. A newly arrived migrant in the city may first access housing in a squatter settlement, but soon be able to systematically transition through the market with the possibility of becoming an owner of formal housing (Turok et al., 2017). In the next section, residential mobility practices in informal housing systems is taken up.

3.5.2.2 Residential mobility in the context of informal housing

Unfortunately, the notion of progressive transition through the housing market does not hold for most low-income households in the global South. The ability to transition from informal to regular housing markets is severely undermined by the combined impacts of such structural factors as

urban poverty, land use regulations and market forces (Gilbert & Ward, 1982; Gilbert & Crankshaw, 1999). Most of all, the increased emergence of powerful developers backed by corporate capital, together with the gradual commercialisation of local government administration in the South, make it almost impossible for poor families to make the transition into better and more formal housing. Southern cities have become zones of active land speculations under the neoliberal age, and poor households have had to compete with very powerful developers who have found central and liminal land as safe investments portfolios (Grant & Nijman, 2002; Desai & Loftus, 2012; Harvey, 2012; Rolnik, 2013; Grant, 2015; Yap, 2016). Such assets-based investments tend to raise land and property values and progressively dry up self-help housing opportunities for the low-income majority (Rolnik, 2013). As a result, processes of displacement and residential instability have become integral to the urban processes in sub-Saharan Africa and much of Asia (Bhan, 2009; Dupont, 2011; Donaldson et al. 2013; Gillespie, 2017). For example, over six million slum dwellers in Mumbai live under constant threats of eviction following the quest to transform the city into a global financial hub (Harvey, 2012). Consequently, the property boom in Mumbai is on the ascendancy and, for the most part, land occupied by slum dwellers has become the target of land-grab agendas of powerful developers backed by the state.

These financial powers are constantly pushing for slums to be cleared to enable them to take possession of prime land inhabited by generations of slum dwellers. Most often environmental and social reasons are cited to disguise the conspicuous land-grab agenda (Harvey, 2012). In some cases the judiciary has also been used as conduits to facilitate the displacement of the poor and to consolidate the urban land grab agenda of developers (Bhan, 2009; Dupont, 2011). In Seoul, a group of developers was reported to have contracted criminal gangs and machos in the 1990s to invade and demolish housing and valuable properties in the city's hillside neighbourhood which developed in the early 1950s but had become effectively incorporated into the city proper by the mid-1990s. Apparently, land values in the area had risen considerably and hence, following the invaded demolition, the area became inundated with deluxe skyscrapers that effectively conceal all traces of the violent destruction that preceded their erection (Harvey, 2012). The bottom line is that cities are increasingly being transformed into vehicles for the accumulation of capital, a process which leaves no modicum of hope for the continuous habitation of thousands of disadvantaged households in the city space (Sharma, 2011). Slum and squatter housing markets have suddenly become zones of contestation and conflict between corporate capital and the low-income majority so that residential mobility remains integral to the housing practices of the poor.

Under these circumstances, government-assisted mobility programmes have failed to produce better housing outcomes for the poor (Desai & Loftus, 2012). For example, serviced sites programmes designed to aid the transition of slum and squatter households in developing countries resulted in the relocation of poor households into disadvantaged locations regarding service density and proximate job locations (Hardoy & Satterthwaite, 1989; Buckley & Kalarickal, 2006; Huchzermeyer & Misselwitz, 2016). In these studies, a clear majority of programme beneficiaries moved back to their original residential locations. In São Paulo, Earle (2017) found that radical social movements of the poor are beginning to assert their housing rights through the occupation of public buildings at the centre of town and the fierce resistance they exhibit to efforts by city authorities to evict and relocate them to alternative housing at the peripheries. In situ upgrading programmes produced similar outcomes where infrastructure injections led to an appreciation of residential property values in informal settlements with the benefit of investments accruing to informal structure owners. In the slums of Nairobi poor residents frequently moved between shacks due to rent hikes (Gulyani & Bassett, 2007; Gulyani & Talukdar, 2008; Gulyani, Bassett & Talukdar, 2012). Indeed, housing mobility practices in Nairobi's slums are high, although most such moves have been found to have no associated welfare gains. For example, data from the Nairobi Urban Health and Demographic Surveillance Site (NUHDSS) shows that between 2003 and 2007 about a third of household residential mobility practices in Nairobi's slum communities either revolved within the same slums or between slums in different locations in Nairobi (Marx et al., 2013). Most of these movements are not associated with any improvements of housing quality or amenity values and many had moved into rural Kenya following years of accumulated poverty (Marx et al., 2013).

Lall, Suri & Deichmann (2006) conducted an empirical investigation into residential mobility practices of slum residents in Bhopal, India, and they found that only 13% of their sampled slum residents maintained regular savings practices that propelled their transition out of slums into formal housing areas in the city. Based on this finding the authors proceeded to argue for the extension of flexible financial instruments and credit mechanisms to slum residents as a way of promoting a savings culture and enabling their outward residential mobility (Lall et al., 2006). They admitted however, that the majority of poor households moved between houses in the same slum. Households could be dissatisfied with their current housing units, but they most probably preferred to change residence in slum neighbourhoods rather than move out of them. Those who succeed in moving out were only able to secure tenancies at the lower margins of the formal

housing markets (Lall et al., 2006) where they would quite likely not be able to sustain their tenancies in the event of major changes in house prices. Such households stand the risk of slipping back into slums given the volatility of housing markets in the global South.

In Beijing, Wu (2006) found a high level of residential mobility among low-income migrant households, mobility rates being subject to decline as migrants consolidated their stays and became long-term city residents. However, most low-income residents were unable to access ownership of affordable housing opportunities through frequently moving. Few were able to move to public rental housing which provided relative housing stability while the majority remained trapped in substandard private rental housing where repeat moves became a hallmark of their daily experiences. Wu (2006) further noted that ownership of all forms was unattainable for poor migrants in Beijing and self-help housing opportunities were non-existent due to the repressive measures maintained by urban gatekeepers.

Gilbert and Crankshaw (1999) had earlier demonstrated how the lack of self-help housing opportunities in Johannesburg limited the residential mobility practices of Soweto immigrants. They found that a considerably large proportion of migrants in Soweto neither moved nor improved their housing circumstances since arrival in Johannesburg. The relative immobility was explained by the absence of housing alternatives for the migrant population, as well as the non-availability of land for the development of self-help housing. Post-apartheid policies which promoted the development of council housing for the poor, as well as the repressive state action against the invasion and occupation of unserviced land dictated that self-help housing opportunities were quite limited. There were therefore reasons for Soweto migrants not to relocate away from their initial housing locations to consolidate themselves.

Studies conducted in sub-Saharan African cities have indicated how the residential mobility practices of city residents result in uncontrolled physical development with severe consequences for urban governance and service delivery (Andreasen & Agergaard, 2016; Andreasen, Agergaard, & Moller-Jensen, 2016; Andreasen & Møller-Jensen, 2016; Ardayfio-Schandorf, 2012; Bertrand & Delaunay, 2005). Andreasen & Agergaard (2016) and Andreasen et al.(2016) explain how residential mobility practices, driven largely by the homeownership aspirations of urban residents, have led to the rapid physical expansion of Dar es Salaam, Tanzania. Although these studies did not primarily seek to establish the differential housing mobility practices of low- and high-income city residents, the results clearly show that most of the movers who became homeowners in

surveyed and informal settlements had stable employment with regular sources of income. Therefore, their ability to successfully build housing with their own resources means that they could not be classified as part of the low-income segment of the urban population of Dar es Salaam (Andreasen & Agergaard, 2016; Andreasen, Agergaard & Møller-Jensen, 2017). Instead, the high- and middle-class residential mobility practices motivated by homeownership aspirations, provide an expanded stock of low-cost tenancy and rent-free housing opportunities for the poor. Some self-builders provided far much cheaper rental spaces in their compounds which offered very attractive housing opportunities to low-income families (Andreasen, Agergaard & Møller-Jensen, 2017).

Other poor families were given the opportunity to access non-paying housing opportunities by becoming caretakers on ongoing construction sites at the peri-urban zones. Andreasen et al. (2016) note that it was common practice in Dar es Salaam to have self-builders arrange for poor families to live temporarily in their under-construction housing projects to protect them against encroachment or thievery. Gough & Yankson (2011) had already established this importance of live-in caretakers in the housing practices of low-income, peri-urban residents in Accra. Caretaking is usually a short-lived tenure arrangement that terminates as soon as the owner and his family are ready to move in and the caretaker is required to seek accommodation elsewhere. As owners move into their newly built housing, another window of opportunity is opened for low-income residential mobility in the sense that less privileged extended family members become attracted by the possibility of accessing rent-free housing from relatives who are able to build (Andreasen & Agergaard, 2016; Andreasen, Agergaard & Møller-Jensen, 2017). However, since rent-free tenancies are mere privileges extended to the poor, security of tenure depends on the space needs of the benefactor as well as the attitude and conduct of the beneficiary (Amole et al., 1993; Acheampong, 2016). In the event of a breakdown of relationship between the parties, the poor will be required to relocate. Indeed, rent-free housing constitutes a significant component of the tenure mix in urban West Africa (Amole et al., 1993) and their frequent mobility reflects insecurity.

The residential mobility of households is a key variable shaping the socio-spatial configuration of the Greater Accra Metropolitan Area and the rates of mobility vary considerably between peri-urban and central locations. Bertrand & Delaunay (2005) and Ardayfio-Schandorf (2012) have argued that low-income residents in the indigenous sections of the city appear to be less mobile than their counterparts in outlying areas, and their mobility practices could likely be based on their

needs and choices rather than on residential strategies. Bertrand & Delaunay (2005), however, observed that short-distance moves, mainly between nearby accommodations and involving rent-free housing consumers, were pervasive among indigenous neighbourhoods, whereas for a few tenant households with more definite residential status, residential mobility rates were as high as the neighbourhood averages. Mobility rates among low-income households in indigenous residential areas are increasing in the face of increased commodification of residential spaces within compound housing and the tendency for landlords to demand several years rental payment in advance (Arku et al., 2012; Acheampong, 2016). But these emerging mobility practices have a short-distance nature, often being restricted to limited geographical spaces and with very limited potential for improving the residential and social outcomes of households. Structural constraints of the land and housing markets conjoin with urban diseconomies to limit the spatial extent of these residential moves by restricting it to the same social spaces and often within shorter time frames (Bertrand & Delaunay, 2005). Indeed, the residential outcomes of short-distance moves could be judged as better or worse according to an assessment of how and why households move, rather than on where they eventually settle. For low-income households, the most attractive residential zones in the peri-urban interface are those offering low-cost housing opportunities of about an hour commuting time to the city centre where informal jobs could easily be accessed (Gyimah, 2001; Sinai, 2001; Bertrand & Delaunay, 2005; Ardayfio-Schandorf, 2012).

Gough (2008) has reported a high level of residential mobility among low- and middle-class youth in Lusaka in the face of declining national economic fortunes. Young people in Lusaka were found to have frequently moved about to stay with better-off family members or friends who proved capable and willing to look after them in school, while others moved to seek the care and social support of relatives after losing their parents to the HIV and Aids pandemic (Gough, 2008). These forms of residential mobility practices are made possible by the flexible nature of extended family systems so common in African societies and cultures. Gough (2008) explained that following years of worsening economic conditions, residential mobility practices in Lusaka manifested in changing neighbourhood profiles in which high income-city residents moved back into low-income residential areas to access cheaper accommodation. Such downward mobility works to intensify densification within compound housing units and reproduce residential crowding in low-income communities. In turn, low-income households who could not honour their rent obligations had to slip back to share rooms with family members (Gough, 2008). One must concede that this circular and revolving pattern of residential mobility does little to improve the residential outcomes of poor

households beyond reinforcing their stay in disadvantaged urban spaces.

South African cities present a unique case of residential stability for low-income households in the South. This follows commitments by the post-apartheid government to address asset poverty and ensure restorative justice through the provision of fully built housing assets for low-income urban residents (Marais, 2014). The government's policy emphasised home ownership for the poor as a major first step toward enabling their participation in the property market and for ensuring their upward movement on the housing ladder. Despite the good intentions, evaluation reports indicate that less than five per cent of all subsidised units are linked to transactions in the formal property markets and their net contributions to wealth creation for beneficiaries have been rather negligible (Marais, 2014). Only a small proportion of poor households have managed to climb the housing ladder by taking advantage of mortgage credits to maximise financial returns from their units. The rest are said to harbour considerable scepticism towards mortgage finance (Marais, 2014). Assets-based subsidy programmes have place-attachment effects on low-income households in the sense that beneficiaries of subsidised units will not relocate even if it becomes apparent that their present location may be contributing to a worsening poverty situation (Ntema et al., 2017). The authors aver that the provision of subsidised housing in mining communities and the promotion of homeownership there inhibit low-income residential mobility by locking in beneficiaries in mining towns where socio-economic fortunes are on the decline. The locked-in effect is likely to affect future residential mobility as the children of the beneficiaries stand to inherit the properties.

In Latin American cities 'innerburb' revitalisation programmes are the most common low-income housing policies (Sullivan & Ward, 2012). Innerburbs are consolidated informal settlements which have been mainstreamed into corporate city limits through rapid urbanisation. Their incorporation into cities compelled authorities to provide urban infrastructure and services so that measures were instituted to retrofit them into modern urban complexes. Sanfelici (2016) notes that the most immediate effect of innerburbs revitalisation is the residential mobility inertia it creates among low-income households. In Mexico City, for example, densification is said to be the defining feature of housing occupancy in the innerburb and residential mobility is limited (Sullivan & Ward, 2012). This is because several generations of families prefer to live in proximate locations, many of the plots having to be subdivided to cater for the growing need for space (Sanfelici, 2016). Indeed, Perlman's (2010) longitudinal study of low-income families in the favelas of Rio de Janeiro confirm the impacts of innerburb revitalisation on low-income housing improvement in Latin

American cities. Her results indicate that most (63%) families interviewed in 1969 had moved out of the favelas by 2001 and those who remained experienced improved access to social amenities.

The above review demonstrates the theoretical and conceptual relevance of the housing pathway framework and Turner's (1968) ecological model to our understanding low-income residential mobility practices. Both constructs recognise the importance of interlocking structural processes shaping housing consumption at the broader scale. But they lack the requisite analytical rigour for exploring the hidden logic of neoliberal urban governance systems which mediate housing consumption abilities of households and result in the marginalisation and exclusion of a growing cohort of the low-income population. It is imperative to develop a deeper understanding of processes of urbanisation and the attendant structural constraints of housing markets which influence low-income residential mobility practices. Consequently, studies on low-income residential mobility practices ought to be grounded in existing theories of urban processes to illuminate how current development trends affect the housing mobility and locational priorities of different social groupings. Without this understanding, residential mobility could simply be serving as a motorway to the de facto exclusion of the low-income majority. Hence, the right to the city theory is discussed next as a worthwhile complementary analytical framework to adopt for investigating low-income residential mobility practices in the Tamale metropolitan area of Ghana.

3.5.3 Residential mobility and the right to the city

The right to the city theory was developed by the French sociologist and philosopher Henri Lefebvre in 1968 to emphasise the socio-economic and political significance of the city space not only as centre for wealth and capital accumulation, but as the grounds for knowledge production and technical innovation (Lefebvre, 1996; Purcell, 2003; Fernandes, 2007; Mathivet, 2010; Earle, 2017). Lefebvre (1996) described the city as an *oeuvre*, suggesting that cities ought to be inclusive in which everyone has the right to participate in the co-production of urban spaces and to do so in a manner consistent with social values and culture. In other words, the right to the city implies the right against alienation of inhabitants from their daily activity spaces (Aalbers & Gibb, 2014). Lefebvre's (1996) notion of the city and its use value, sharply contrasts with the growing tendency to reduce city spaces into places for capital accumulation and exchange value (Lefebvre, 1996). The right to the city remains a dominant framework for the joint conceptualisation of social justice and neoliberal policy shifts in contemporary urban contexts (Harvey, 2009, 2010; Tessza, 2011;

Pierce, Williams & Martin, 2016; Huchzermeyer, 2018). The theory connotes a radical rethinking of the essence of urban life and its central object is to restore the city's relevance to its inhabitants by creating the possibility for improved quality of life, and the building of cities for the collective good of its inhabitants (Purcell, 2003; Mathivet, 2010). The right to the city is said to be founded on principles of equity and social justice, hence some radical readings seem to suggest that any articulation of the right to the city concept which falls short of a complete transformation of capitalist system is itself consumed within it (Earle, 2017). However, Parnell & Pieterse (2010) argue that by reducing the concept to a mere criticism of the capitalist system we take away the possibility of fostering a genuine transformation of urban practices for our common good.

Despite its appeal in theory and praxis, the universality of rights presumed under the right to the city theory tend to limit its utility concerning the capacity to articulate the distinctive features of multiple and competing rights and claims which shape citizens' engagement in decision-making processes (Pierce et al., 2016). Stone (2012) makes a clear distinction between realist and normative perspectives on citizen rights. He argues that realists perceive rights as claims provided for by law and for which citizens are empowered to invoke the support of the state to appropriate such rights. From this realist perspective, rights are context specific. Normative rights, on the other hand, are derived from moral principles and the principles of social justice and normative rights are not necessarily provided for by law. Claimants of normative rights lack the capacity to invoke the power of the state in support of the realisation of the rights claimed. For example, the right to adequate housing provides for the rights to continuity of residence but households experiencing evictions might not claim this right because it lacks the requisite power of enforcement. The two sets of rights are relational (Stone, 2012). Normative rights constitute the locus around which social movements are organised, for ultimate use to expand the scope of existing rights or to advocate the adoption of new ones, as in the case of Brazil and India (Earle, 2012, 2017; Balzarini & Shlay, 2016; Belda-Miquel, Blanes & Frediani, 2016; Dhananka, 2016).

Lefebvre's (1996) right to the city theory has traditionally been classified under the normative rights category but its meaning and application in his own readings suggest diverse and contradictory dimensions. Huchzermeyer (2017) avers that Lefebvre (1996) used the term 'right' in a non-static legal sense to set a path into an ideal state where rights are no longer deemed to emanate from the state. Huchzermeyer (2017) cautioned against a non-legal interpretation of the right to the city since that represents an effective obstruction of the pathway into the ideal state of

rights envisaged by Lefebvre. To avoid such seeming contradictions, Marcuse (2014) proposed sector-specific readings of the concept to make it more amenable to analyses of contemporary urban issues. These readings seek to broaden the scope of public provisions in specific sectors such as health, education, housing, police and fire protection. In the present study the theory will be used to examine the housing subsector by looking at the structural dimensions of involuntary residential mobility practices in the low-income communities of Tamale.

The right to housing constitutes an important aspect of the right to the city and ought to be construed as involving a complex set of rights to *inhabit* the city rather than mere property rights (Mitchell, 2003; Purcell, 2014). The rights to housing is recognised under many human rights charters, but it broadly represents an organising framework for the formulation of public policies (Fernandes, 2007; Friendly, 2013; Huchzermeyer, 2014, 2018; Earle, 2017). The right to housing extends far beyond the mere provisioning of physical dwellings to include the right to co-produce the city in a manner that reflects the needs and aspirations of city residents, especially the under privileged. Mathivet (2010) summarises the major components of this right as follows; the right to a habitat which builds and promotes social capital; the right to a dignified social life in safe neighbourhoods of the city; and the rights to social cohesion and the co-production of the city. The ethical appeal of these normative rights, coupled with Lefebvre's own diverse and confounding readings, provide the grounds for a rather subversive interpretation and application of the right to the city theory (Marcuse, 2014). In the context of neoliberal urban policy the right to the city idea has been interpreted to mean the right to access urban services in different geographical spaces in the city (Imbroscio, 2008; Jouffe, 2010). This is especially the case for advocates of residential mobility programmes, particularly those who continue to promote accessibility as a key component of the principles of social justice and economic transformation. This reformulation of a rather radical concept shifts attention away from the original intent of Lefebvre, making it a good-fit model for the neoliberal urban development agenda (Mayer, 2009; Woessner, 2009).

Under a neoliberal policy framework, where qualified fate is vested in the efficiency of the market mechanism, the right to residential mobility becomes a perfect substitute for the right to housing and the right to the city translates into a matter of access to the city (Jouffe, 2010). At the heart of this subversive reading is the 'mobility paradigm' which stands as a normative endorsement of individual moving behaviour and involves the movement of people across urban spaces as a way of addressing urban social problems (Cresswell et al., 2016). Residential mobility can thus be

described as a major component of low-income housing experiences under the neoliberal urban development agenda (Imbroscio, 2011). From the right to the city debates two dominant positions can be drawn concerning the nexus between residential mobility and the right to housing. On the one hand, residential mobility is conceptualised as a practice enabling access to housing for disadvantaged social groups and guaranteeing their rights to the city and, on the other hand, it is a mechanism engendering the exclusion of disadvantaged social groups and undermining their right to the city. The debates are explored in greater detail in the next subsections starting with residential mobility as a tool for socio-spatial integration of the poor.

3.5.3.1 Residential mobility as socio-spatial integration or inclusion of the poor

The separation of home and work in industrial cities of the global North resulted in suburban expansion and residential segregation which in turn transformed housing consumption and mobility practices. This separation was inspired largely by policies seeking to confer unfair privileges on homeowners and which overlooked the needs of tenants (Duke, 2006). It is argued that those policies created an expanded opportunity for middle-class residential mobility as well as influenced the nature and form of housing-related contestations in many Northern cities. On the one hand, middle-class homeowners in US cities provided an organised voice against housing-related taxation and neighbourhood invasion, while non-owners offered some resistance against rent hikes (Moore & Harris, 1979). It is in relation to the socio-political ramifications of public policies that the changing significance of low-income housing mobility practices in Northern cities can be properly situated. Given this background, an attempt to theorise low-income housing mobility must take into account the nature of public policies, the underlying drivers of social change and the changing meaning of housing in modern cities (Moore & Harris, 1979). Therefore, neoliberalism represents a fundamental framework with which to understand aspects of urban change underway in cities of the global South (Samara et al., 2013). Indeed, housing demolition and associated involuntary or even voluntary residential mobility practices can be linked to the gradual commodification of land and housing markets in the South (Desai & Loftus, 2012).

The shortage of affordable housing opportunities coupled to deep-seated trends of inequalities that characterise cities, have created path-dependent housing systems where people's housing and locational choices are influenced by their incomes (Samara et al., 2013). The overlap of such constrained preferences produces a bifurcated residential structure with very high levels of concentrated poverty in the inner city and peri-urban residential enclaves (Samara et al., 2013;

Satterthwaite, 2016). In the discourse on neoliberal urban policy, there seems to be a general understanding that problems of concentrated poverty can be addressed through the design of policies facilitating the movement of low-income households out of distressed neighbourhoods (Imbroscio, 2011). Many moral arguments have been advanced in support of policies that enable low-income households to access housing opportunities in low-poverty neighbourhoods (Sanchez, et al., 2015). Beyond the fact that such policies enable poor people to obtain access to decent and affordable housing opportunities in safer and more stable localities, assisted mobility programmes enable access to equal opportunities for all residents of the city irrespective of incomes, and ensure their right to the city (Duke, 2006; Sanchez, et al., 2015). Indeed, the underlying motive of assisted mobility programmes, support aspects of Lefebvre's (1996) right to the city theory which emphasises the right to the appropriation of urban space in a manner where use value takes precedence over exchange value (Lefebvre, 1996; Mitchell, 2003; Purcell, 2014). Movement to Opportunity (MTO), HOPE VI and the Federal Housing Voucher programmes in major cities of the United States are examples of mobility programmes designed to support the movement of low-income households into the so-called 'opportunity zones' in the city (Imbroscio, 2011; Sanchez et al., 2015).

Another way in which residential mobility is used as a mechanism to integrate disadvantaged households and protect their right to the city is through the development of mixed-income communities (Sanchez et al., 2015). This approach was inspired by the notion that distressed neighbourhoods were once inhabited by mixed-income households. The nature of poverty in these areas follow from years of disinvestment in social services and the outmigration of middle-class families, leaving the majority of poor households to grapple with the effects of concentrated poverty (Imbroscio, 2011; Chisholm et al., 2016). The outmigration of middle-class families implies a depletion of the social buffer for these communities, hence inhabitants are left to contend with the lack of requisite capacity to divert the effects of concentrated poverty (Gwyther, 2009). In line with the logic of the mobility paradigm, the best-policy response is to revitalise and regenerate these neighbourhoods to facilitate the mobility of middle-class families into them. This would not only break the cycle of concentrated poverty but also create mixed-income communities where low-income families can live in comfort to pursue a dignified social life in the city (Gwyther, 2009). The approach calls for the demolition of high-density inner-city housing in major US cities and the subsequent rebuilding of low-density single-family dwellings. Following the redevelopments, varying proportions of original inhabitants and high-income newcomers are made

to move into the community, albeit at different times (Goetz, 2011; 2013).

The most intriguing aspect of this approach is the extent of low-income housing mobility practices it tends to encourage. Households are first required to move out of the communities to make way for redevelopment and then move back after redevelopment is complete (Imbroscio, 2011). While the programmes aim to build integrated, mixed-income communities for the benefit of low-income households, the evidence suggests that the majority of original inhabitants of revitalised communities never gain entry back into them due to the joint impacts of the rules of private property management and tenant screening-criteria (Goetz, 2013). The right to live and participate in the production of the urban space, which is so crucial in Lefebvre's (1996) notion of the right to the city, is undermined by the quest to build mixed-income communities. It is argued that the presence of low-income residents in inner-city areas poses a threat to these areas' exchange value, and, in the context of neoliberal urban policy and practice, such areas ought to be replaced with real properties that can optimise the exchange value (Harvey, 2010). This process, raises the cost of living beyond the affordability thresholds for low-income families (Liu, 2015).

As part of the neoliberal restructuring processes aimed at enabling housing markets to work in the South governments, with the support of World Bank and UN-Habitat, introduced settlement upgrading programmes, first as self-help housing projects and later as part of a broader enabling framework (Huchzermeyer & Misselwitz, 2016). These projects saw the injection of massive infrastructure into low-income settlements in the name of upgrading and made land speculation a defining feature of living conditions in informal settlements. Such investments now pose a huge threat to the tenure security of poor households in informal settlements (Huchzermeyer, 2008; Desai & Loftus, 2012). Regarding India and South Africa Sutherland et al. (2016) give a detailed account of how urban upgrading programmes led to widespread housing demolitions and forced the relocation of low-income families into temporary housing sites. Displaced families were expected to move back into formal housing after completion of the redevelopments. These projects generated a great deal of homelessness and evictions, often resulting in violent protests by displaced families. Protests came about in situations where newly built housing fell short of accommodating all the displaced residents of the original settlements. This was the case in the January 2013 housing protest in Cato Crest, Durban (Sutherland et al., 2016).

There is a growing disjuncture between many national housing policy objectives and what neoliberal policies (enabling framework) have so far offered in terms of affordable housing

delivery for low-income families (Sanchez et al., 2015). Households continue to expend a disproportionate fraction of their incomes on housing while others live under constant threat or reality of forced eviction (Sanchez et al., 2015). While demand and supply-side constraints jointly explain the affordability challenges, recent housing policy debates tend to place undue emphasis on the supply-side factors (Imbroscio, 2008). Neoliberal urban policy advocates have, for some time now, centred their arguments on the strict enforcement of exclusionary land-use regulations and their attendant effects on limiting the supply of affordable housing for low-income families (Imbroscio, 2008). It has been argued that decades of strict enforcement of zoning and development control regulations have limited the affordable housing opportunities which could be supplied in low-poverty suburbs (Imbroscio, 2008; 2011). This has created far less diverse urban suburbs and undermined the right to equal opportunities in terms of access to social services such as schools, health care, education and employment (Sanchez et al., 2015).

The true essence of a city lies in the diverse composition of its inhabitants (not just the rich or the poor), and the right to the city calls for a radical transformation of the city space in a manner reflecting the socio-economic diversity of its inhabitants (Lefebvre, 1996). Neoliberal urban policy advocates seek to adhere to Lefebvre's call through assisted residential mobility programmes. The underlying assumption here is that low-income inner-city residents are experiencing cumulative inertia in their residential mobility behaviour due to restrictive zoning practices (Sanchez et al., 2015). Their natural desires to relocate and experience life outside high-poverty neighbourhoods have been curtailed by exclusionary land use regulations strictly enforced by planning authorities at the metropolitan scale. In order to achieve the needed diversity in socio-economic composition of neighbourhoods, land use regulations and standards ought to be relaxed so that more affordable housing units could be developed in the suburbs to allow low-income, inner-city residents to move in (Imbroscio, 2011). In addition, mobility counselling services are provided to poor households to enable them to maximise the housing outcomes of their mobility practices (Sanchez et al., 2015). The thinking and spirit of this approach probably underpinned the serviced sites projects implemented in developing country cities in the 1980s and early 1990s with support from the World Bank (Huchzermeyer & Misselwitz, 2016). These programmes failed to properly align low-income housing initiatives with pro-poor urban development strategies in the South. Therefore, when the 'cities without slums' concept emerged in the 2000s, governments became too excited to pursue urban modernist visions of cities (Huchzermeyer, 2009; Deboulet, 2016). For many governments this policy shift offered the opportunity to implement repressive

programmes aimed at eradicating slums and informal settlements from cities (Sutherland et al., 2016). This move, severely infringed upon the right to housing for disadvantaged families and initiated a process of involuntary residential mobility at the lower end of housing markets. This form of housing mobility has a considerable impact on social exclusion in low-income communities. In the next section, the debate on residential mobility as a tool for social exclusionary is taken up.

3.5.3.2 Residential mobility as social exclusion of the poor

Right to the city advocates call for equal opportunities for city residents to engage in the production and use of urban space (Purcell, 2014). However, the simplified and subversive readings of the theory have de-emphasised the aspect of participation and sought to selectively prioritise the production and use of urban spaces wherever these became necessary (Jouffe, 2010). In this regard, state institutions or market forces take precedence in the process of city building for inhabitants. This puts residents at the service of the city by facilitating easy access to work places and public services. Where inequality and social exclusion (in terms of access to public services) arise, liberal governments seek to look beyond the market logic and offer public services at locations proximate to disadvantaged households, whereas neoliberal urban policy advocates emphasise the mobility of low-income households towards public services (Imbroscio, 2008; Jouffe, 2010). In other words, the urban poor must move to access opportunities in the city and the role of government is to facilitate easy mobility. This approach leads to widespread housing instability especially for the poor and disadvantaged social groups (Imbroscio, 2008). Under neoliberal policy discourse, housing mobility is said to enhance housing market performance by minimising price volatility and enabling households to adjust to changes in market conditions (Seko & Sumita, 2007). But frequent residential mobility undermines the capacity of low-income families to participate in decision-making processes in the city and serve to promote for social exclusion.

Imbroscio (2011) maintains that low-income residential mobility practices have devastating effects on the quality of urban governance systems. The effects of frequent residential mobility on civic engagements and local participation have long been emphasised by democratic theorists (Imbroscio, 2008). As people live together in neighbourhoods for longer periods they become more accustomed to each other and actively engage with local authorities on matters concerning welfare and community development. This implies that neighbourhoods with very high levels of residential stability and where average duration of residence for all households is five years or

more, very high levels of participation and civic engagement can be expected (Williamson, 2010). According to Hartman (1984) people have the right to stay put and to actively engage in the everyday process of city building. Continuity of residence in a house or neighbourhood confers several personal and socio-economic benefits on households, including safety and security of persons and property, foster social capital and safety nets, strengthens ties to local business establishments and lowers housing cost. Sutherland et al. (2016) note that duration of residence facilitates the development of important social networks in low-income, informal settlements. These networks are leveraged by the poor to counter the effects of socio-economic and psychological stress affecting households, therefore relocation away from these familiar social ties operates to deepen their vulnerability and poverty. Frequent residential movement interferes with these benefits and poses many threats to the inclusion of low-income families, especially where mobility decisions are beyond their power and control. Sutherland et al. (2016) encapsulate the effects of housing relocation programmes in South Africa and India as disadvantaged families often becoming disconnected from urban opportunities and the social networks which sustain them after relocation. Relocation sites are usually at the outskirts of cities and transport costs to and from the main towns are considerably high. “Resettlement sites often had very poor facilities and services, creating ‘housing areas’ rather than integrated settlements” (Sutherland et al., 2016: 68). In the case of South Africa such projects are said to entrench the spatial legacies of apartheid (Turok, 2016). Multiple moves have unsettling effects on the poor and these conjoin other stressors to undermine their ability to participate in the day-to-day decision-making processes in cities.

Residential mobility has been identified as a mechanism fostering a great deal of spatial inclusion of the poor and ensuring equity in access to social services in the city (Jouffe, 2010). But it must not be construed as the only means of effecting such changes. In the context of urban politics, a clear distinction can be made between households who may choose to vote with their feet by relocating when they experience minimal stress and households seeking to change local situations through active participation in the everyday decision-making processes in a neighbourhood or city (Chisholm et al., 2016). The latter group’s action reflects aspects of Lefebvre’s (1996) theory – the right to engage in the collective production of urban spaces (Purcell, 2014; Belda-Miquel et al., 2016), whereas the former group possesses a natural proclivity toward structural element of neoliberal urban policy. In the case of neoliberal urban policy, residential mobility is used to configure urban spaces in a manner which reduces the possibility for collective action against distressed housing and neighbourhood conditions. Residential mobility reinforces

individualisation and frequently disperses the poor to unfamiliar neighbourhoods which are in constant flux (Jouffe, 2010). Mobility and collective actions against distressed housing and neighbourhood conditions are the options opened to low-income households. But policymakers may be concerned directly or indirectly with the promotion of residential mobility practices of the poor as a way of minimising group action and political pressures against worsening housing conditions (Moore & Harris, 1979). Collective action and protests are said to occur when the exit option is closed to urban households living under distressful conditions (Moore & Harris, 1979; Jouffe, 2010).

In Durban the *Abahlali baseMjondolo*⁸ employed a multiple set of strategies, including dialogue, public debates, mass mobilisation and legal actions, to successfully challenge the 2006 slum eviction legislation of the KwaZulu-Natal province (Huchzermeyer, 2014). They openly rejected the legislation and sought to compel local, provincial and national governments to move in the direction of policies promoting housing stability as against forced relocation of slum dwellers. They also called for the promulgation of laws that compel municipal authorities to extend public services to informal settlements (Huchzermeyer, 2014). In cities of the South urban authorities tend to employ diverse strategies, including violent attacks, to weaken the capacity of low-income families living under threats of evictions and forced relocation from effectively mobilising themselves to articulate their right to the city. Huchzermeyer (2014) notes that violent night attacks on *Abahlali baseMjondolo*, by persons suspected to be backed by the governing ANC party weakened the resolve of its members and got the leadership to publicly admit that the right to the city is very difficult to realise in South Africa. This is especially the case where community struggles become plagued by local politics and the fissures of parochialism orchestrated by city authorities (Huchzermeyer, 2014). In Harare, the relocation of informal residents to upgraded housing areas easily bred political contestation as activists of the ruling Zanu-PF party sought to dominate the process (Muchadenyika, 2015). Urban authorities sometimes penetrate the ranks of disadvantaged communities to keep them divided against their collective interest so that what is perceived as beneficial can generate contestation among poor urban residents (Huchzermeyer, 2009).

⁸ *Abahlali baseMjondolo* (citizens of the *Mjondolo*) is shack-dwellers movement in Durban, South Africa. It is by far the largest militant pro-poor housing movement in post-apartheid South Africa (Huchzermeyer, 2014).

Municipal authorities often withhold information from the poor as a way of weakening the capacity to negotiate their fate in development programmes that threaten residential stability (Strauch & Hordijk, 2016). Collective actions are difficult to initiate under information asymmetries and if urban residents are not properly informed about an impending demolition exercise they cannot effectively mobilise against it. Strauch & Hordijk (2016) give account of how the municipal authority of Lima (Peru) strategically concealed information as a means of weakening residents' capacity to resist a highway construction project on the banks of Rio Rimac, the implementation of which would cause a great deal of housing demolition and involuntary residential mobility in informal settlements. The municipality and its partners failed to involve urban residents, particularly families whose homes were earmarked for demolition under the project. The potential victims heard about the project in the media and began to mobilise themselves to demand information for purposes of negotiating with the relevant stakeholders. The evasive attitudes of public officials to this request forced residents of the community to take to the streets to demand transparency in project implementation and protect their rights to housing in the city. Community leaders took the initiative to profile the demands of residents so as to negotiate with officials in the event of evictions (Strauch & Hordijk, 2016). Community newspapers were initially used by leaders to keep residents duly informed about the project but this was soon co-opted by the municipal authorities and their partners and used to promote the associated social benefits of the road project. It must be noted that the initial resistance shown by residents was motivated by lack of information yet for the same reason resistance was short lived. While the residents were made fully aware of the project, they lacked knowledge of the relevant details relating to compensation (if any), alternative relocation sites and the number of homes to be demolished. The lack of meta-details generated uncertainty among residents and accordingly weakened their resolve to organise and sustain the resistance. The municipal authorities and their partners took advantage of the waned enthusiasm to reframe settlements as hazardous and risky spaces and the highway project was paraded as the most viable means of improving living conditions for residents. As expected, the media supported this narrative to the neglect of the social consequences of the project. Community members began to lose public sympathy as media narratives framed isolated cases of resistance as irrational behaviours motivated by indiscipline (Strauch & Hordijk, 2016).

The struggle against evictions and involuntary residential mobility is by far the most popular type of contestation in post-socialist Chinese cities (Weinstein & Ren, 2009; Liu, 2015). The incidence of forced residential mobility arising out of the implementation of real estate and infrastructure

development programmes in Shanghai has been extraordinary since the 1990s. It has led to the emergence of legal practitioners ready to offer counselling services to poor urban residents who lose their housing to state development interventions and actions. Open resistance through public demonstrations is forbidden by law and housing activists (legal practitioners) committed to assisting victims to negotiate compensations were openly persecuted. The licences to operate as housing activists were seized and some activists imprisoned for daring to speak to international human rights organisations about forced evictions and housing demolitions. Activists could be charged for disclosing state secrets to international human rights organisations if engaging the media on matters relating to housing relocation (Weinstein & Ren, 2009). Despite the persecution of housing rights activists and the censure of public protests, housing activism persists in urban China albeit in a form different from that experienced in other Southern cities (Liu, 2015). In the absence of open confrontations and protests, individuals have framed their resistance through litigations and court actions; tacit engagement with the media to publicise the plights of victims; resistance to forced evictions and the arbitrary determination of compensations; and the resistance to exclusionary relocation sites (Weinstein & Ren, 2009). In the face of growing resentments, the city authorities in China are unable to directly address the concerns of residents so that they resort to subcontracting demolition exercises to private companies (Weinstein & Ren, 2009).

The demolition companies are subsidiaries of the state who often invoke the powers of government to undertake demolition exercises and forcibly evict residents. They start evictions by truncating the supply of essential services to settlements and where residents refuse to relocate they often employ very cruel strategies (Liu, 2015). Weinstein & Ren, (2009: 420) noted that “in some extreme cases, hired thugs have been known to set fire to houses, or tear them down when residents are not home or in the night when they are sleeping.” At the early stages of urban upgrading in Shanghai, city authorities readily relocated residents to the city centre, but as land values in the city centre escalated the demolition companies preferred to offer cash payments to affected households (Weinstein & Ren, 2009). Families compelled to relocate due to urban upgrading have struggled to house themselves at the margins of cities where service density is low (Liu, 2015). Thus, the struggle for fair compensations continues. Eligibility for compensation is dependent on home ownership and urban resident status, so that unregistered migrant households are excluded from compensation even if they own housing (Liu, 2015). No standard criterion exists to determine the compensation packages for relocating families. Instead, demolition companies negotiate secretly with individual families and no families get to know the package of their neighbours.

Thus, very influential families with connections in government are able to leverage their networks to get better compensation packages (Weinstein & Ren, 2009). The cases shed light on the dynamics of development-induced residential mobility practices associated with the restructuring of urban spaces in the South. Urban upgrading is severely compromising residential stability in low-income communities and the emerging social conflicts and resistance are contained through different strategies. Low-income families rearticulate their rights to housing in different forms, either as a collective or as individuals.

3.7 Summary

The multiplicity of concepts and theories discussed in this chapter point to the complex nature of household residential mobility and the fact that mobility practices are shaped by a combination of several interdependent variables. Each of the theories sheds light on aspects of the moving behaviour of households, but their limitations also become evident, especially when one tries to situate housing mobility in the context of changes in the socio-spatial and institutional processes in cities. For example, while the behavioural theories provide a broad-based foundation for contextualising mobility studies, differences in housing systems across cities limit their relevance and application, especially where much of the population lives in distressed housing and neighbourhood contexts, and where mobility decisions are not necessarily derived from the desire to improve housing.

Theories specifically focusing on housing mobility practices of low-income migrants also appear to be inadequate in accounting for household experiences in an ever-changing postmodern context. Given the confounding nature of existing theories, it becomes particularly challenging to completely disregard any one theory or adopt a single theoretical position as offering the best-fit lenses with which to understand residential mobility practices in the context of informal housing systems.

Given that this study sets out to address the central questions of why and how low-income households move housing within metropolitan spaces without necessarily improving their housing outcomes, key concepts of behavioural theories are essential to understanding housing practices and decision-making regarding residential mobility. The housing pathway concept will be used to tease out the nature of inter-household cooperation and contestations and their effects on housing

mobility, as well as to propose relevant themes for analysing households' motivations for moving. The right to the city theory presents a good theoretical lens with which to examine the structural constraints underlying low-income housing mobility practices and to indicate how neoliberal development trends influence housing practices and mobility outcomes in pro-poor housing systems. The theories are illustrated in Figure 3.3 to provide a framework for theorising residential mobility in the low-income housing sector.

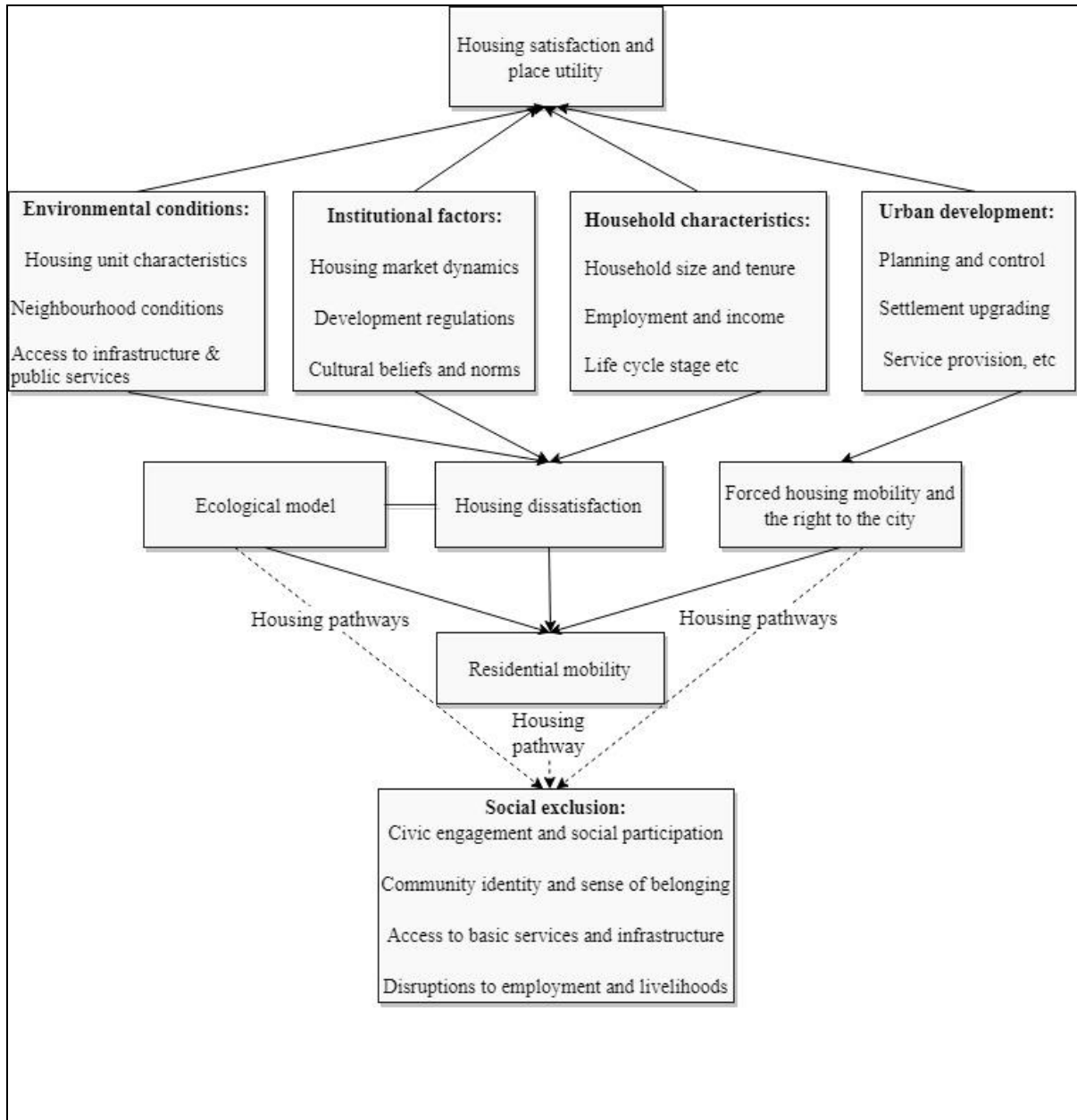


Figure 3.3 Theoretical framework for residential mobility in the low-income housing sector

The theories discussed above are not to be considered as mutually exclusive analytical frameworks, rather taken together they provide a penetrating understanding of low-income housing mobility practices in Southern contexts. The next chapter, sets out and justifies the methodology and methods adopted for the present study of residential mobility practices in low-income communities in Tamale.

CHAPTER 4

STUDY AREA AND METHODOLOGY

4.1 Introduction

This chapter comprises two main parts. The first part briefly profiles Tamale to provide the context for housing mobility practices in the city's low-income communities. The origin and growth trends of Tamale are represented by covering the socio-economic features, the demography, physical growth, land economy and the urban management systems of the city. The second part sets out the methodological framework in which the research was conducted and the methods used.

4.2 Urban growth dynamics and the housing question in Tamale

The locus of global urban population is now experiencing a full-scale turnabout in the direction of the South (United Nations, 2014). This demographic shift has led urban experts to assert that a dramatic urban revolution is firmly under way on the African continent (Myers, 2011; Parnell & Robinson, 2012; Pieterse & Parnell, 2014). Africa's population is already 40% urbanised, and projections indicate that the continent is likely to cross the urban divide by 2030 (United Nations, 2012; 2014). The number of Urban residents in Africa now exceeds those in Europe, Australia, North or South America (Pieterse & Parnell, 2014). The profound nature of Africa's urban transition calls for a collective rethinking of the governance and policy imperatives which assure prosperity and well-being for the majority of city residents (Pieterse & Parnell, 2014). Closely associated with this African urban revolution and differentiating it from elsewhere in the world, is the persistence and deepening of urban poverty (Satterthwaite, 2014). Indeed, Africa has missed the Millennium Development Goals (MDGs) targets for 2015, despite the rollout of numerous development interventions (Thornton & Rogerson, 2013). These forces combine with a litany of context-specific contradictions to place African cities at the forefront of the greatest economic and urban challenges in the world (Turok, 2014). These challenges put the housing practices and residential mobility of disadvantaged social groups in striking perspective because housing epitomises the conceptual link between people and the surrounding socio-spatial environment while providing an accurate measure of the extent of social exclusion in terms of civic engagement, livelihood systems and social participation – the *raison d'être* of city life (UN-Habitat, 2016). The number of people living in urban places exceeds the capacity of city systems to provide appropriate housing. The increased demand for housing as opposed to the limited capacity has generated a

situation where low-income segments of the urban population are relegated to squalid housing conditions with a heightened tendency for social exclusion. This reality manifests grimly in the Tamale metropolitan area (TAMA) which is the capital of the Northern region of Ghana and constitutes the main economic and administrative hub of the region (Figure 4.1),

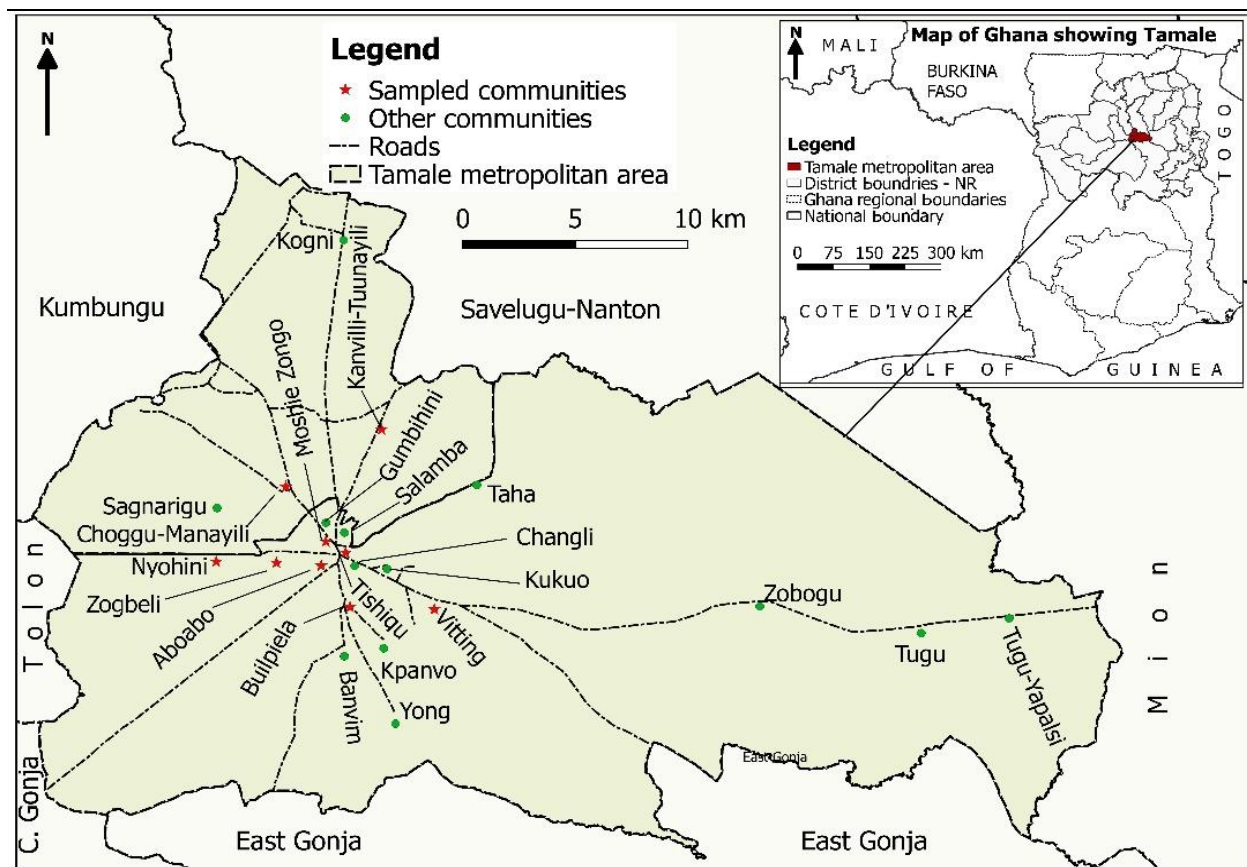


Figure 4.1 Study area (TAMA) showing the communities investigated

Starting with the city's demographic growth, the next sections examine specific themes of the profile of Tamale.

4.2.1 Demographic growth

Tamale is a British construct which in 1907 comprised a cluster of Dagomba villages with a total population of about 1435 people. The foundational growth impetus for the transformation of these village clusters into a town was sown when the colonial powers established their administrative headquarters for the northern part of the Gold Coast⁹ in Tamale (Soeters, 2012; MacGaffey, 2013).

⁹ The official name for Ghana at the time of British colonial rule.

The headquarters was commissioned in April 1908 and in less than a decade the town became the most vibrant urban centre in the Northern territories of the Gold Coast. The town transitioned from a predominantly indigenous Dagomba settlement into an emerging urban agglomeration with a diverse social composition, including Europeans, Lebanese and migrants from neighbouring countries (Eades, 1994; Macgaffey, 2013). Tamale experienced a phenomenal increase in population from less than 1500 in 1907 to more than 17000 in 1948 at an average annual intercensal growth rate of 4.3% prior to Ghana's independence in 1957 (Figure 4.2). After independence the population grew sharply and by 2010 it had reached more than 370000 at an annual intercensal growth rate of 3.7% (MacGaffey, 2007, 2013; Soeters, 2012; Ghana Statistical Service, 2013a; Fuseini, Yaro & Yiran, 2017). The rapid population growth is the outcome of its elevated position as the main administrative centre in Northern region of Ghana and the associated opportunities it offers for business development, non-farm employment and socio-economic advancement. Consistent with urban growth experiences across the African continent, rapid urbanisation in Tamale is bereft of economic development, and the capacity to provide appropriate housing has been outstripped by the growing urban population. Consequently, an alarming proportion of the urban population lives under squalid housing conditions with high level of residential instability.

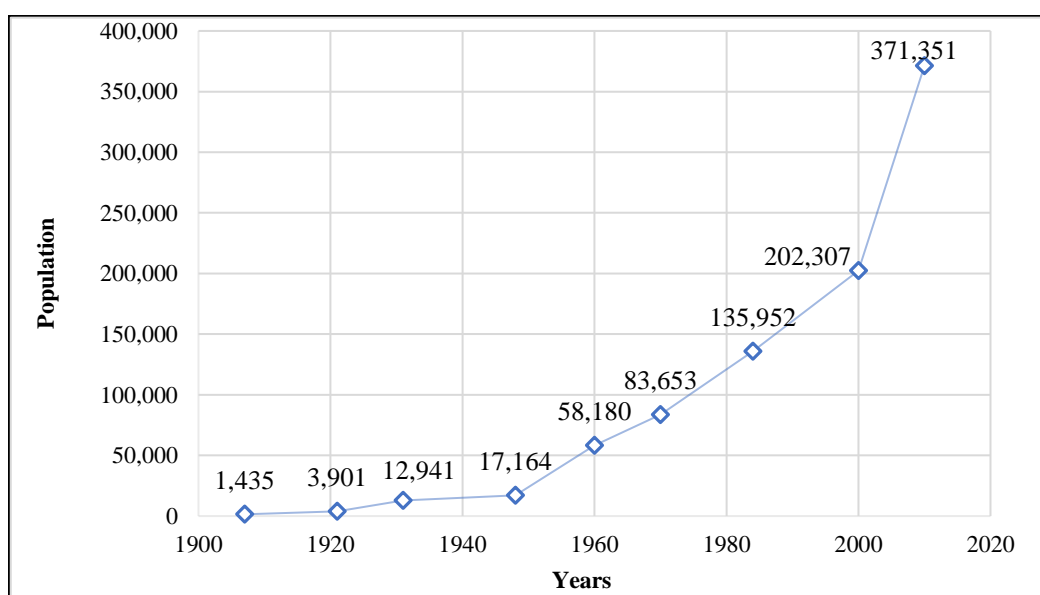


Figure 4.2 Population growth of Tamale, 1907-2010

Source: MacGaffey (2007); Soeters (2012); Ghana Statistical Service (2013a)

The general housing situation in the city, especially in its poorly serviced and disadvantaged neighbourhoods, has generated voluntary and involuntary housing mobility practices so,

undermining the residents' rights to stable and secured housing in the city. Access to housing is essential to all aspects of urban life and for poor households it provides a springboard to urban opportunities – employment, education, family life and the development of social capital (The World Bank, 2015). The population size has implications for the nature and form of economic activities as well as physical development. In the next section, the urban economy and physical development dynamics of Tamale is discussed.

4.2.2 The urban economy and physical development trends

The swelling colonial administration in the main town opened employment avenues in public services. Increasing numbers of police and military officers, including administrative clerks and government labourers, were employed and stationed in Tamale (Eades, 1994). The town grew larger and by 1930 an airfield, a water-treatment plant and a power station for the new town were all strategically located on the outskirts of the town. Efforts were made to promote commercial agriculture in the surrounding rural areas by building an agricultural station with a plethora of demonstration fields to train peasant farmers in scientific methods of cotton farming. In addition, cotton farmers in the Northern territories were assured ready market if they transported their produce to Tamale (Dickson, 1968). Tobacco and shea butter production were also vigorously promoted and to facilitate the transportation of these cash crops Tamale was made the focal point of the road network in the region (Dickson, 1968; Soeters, 2012). Tamale soon became a vibrant market for livestock, cola nuts and other agricultural produce in the Gold Coast (Eades, 1994). The structure of the urban economy continued to change and the fortunes of agriculture began to decline in the period following Ghana's independence. For example, at independence, as much as 70% of the urban population was engaged in agriculture and by 2010, the figure had declined to 19.6%. In 2013, more than 60% of the labour force was reportedly engaged in the services sector, even though most activities in this sector (81%) are informal. Only 13.2% of the population is employed in manufacturing and extraction-related activities (Ghana Statistical Service, 2013b).

Ring roads were laid in the 1920s to ease mobility in Tamale. The construction of these roads has been going on for over a century now. The rapid urbanisation has led to a near outright encroachment of road reservations along all sections of the proposed outer ring roads. The development of transport, including the construction of trunk roads linking Tamale to the southern parts of Ghana in the 1920s, was an added stimulus to the growth of trade and commerce (Dickson, 1968; MacGaffey, 2007; Soeters, 2012). Syrian and Lebanese businessmen started to operate

transport businesses in Tamale and by the 1930s several expatriate firms belonging to British, Syrian, and Lebanese merchants opened their branches in Tamale (Eades, 1994; Ntewusu & Nanbigne, 2015). Tamale is maintaining its dominance as the most vibrant destination for foreign direct investments (FDIs) in the Northern region. Official records of the Ghana Investments Promotion Centre (GIPC) indicate that from 2004 to 2016 Tamale was the preferred investment destination in the northern regions of Ghana, attracting more than 67% of total cumulative FDI projects in the Northern region. This, however, represents less than 2% of the total FDI flows in Ghana.

The growth of the population and the urban economy had a concomitant effect on the housing development in every direction around the new town so that the town council was by the late 1940s overwhelmed by the number of applications for building permits from settlers (most of whom were traders) and the indigenous population (MacGaffey, 2013). As the town expanded serious shortages arose of commercial plots to accommodate the spatial needs of growing businesses in the downtown area. The colonial administration proposed to demolish all of Ward D and to replan the area for high end commercial activities. A new planning scheme was prepared for Ward D and all the plots were allocated to expatriate firms and businesses for building shops. Ward D was among the oldest inhabited parts of Tamale (Figure 4.3) before the advent of colonial administrative controls, therefore the indigenous residents strongly resented the decision to evict them from their ancestral home (MacGaffey, 2007; Soeters, 2012). The then Salamba village was also forcefully relocated to its present location (Figure 4.1) to allow for the construction of a water-works facility for Tamale. For over a century since the town's founding in 1907 any planned provision of urban services such as roads, storm drains and schools in Tamale is usually preceded by housing demolition and contestations (MacGaffey, 2013). The process of socio-spatial exclusion associated with Tamale's transition from a cluster of villages into a modern metropolitan area exemplifies Watson's (2009) argument that planning approaches and systems adopted to manage urban growth processes in Southern cities assume an anti-poor posture and tend to sweep the poor away from city spaces.

The patterns of the physical growth of Tamale are characterised by the accretion of village settlement nuclei. This was partly initiated by the British when they strategically established regional administrative offices at a location near to several rural settlement nuclei which were then gradually annexed by the city proper as the town expanded. This led to a situation where the

hemmed-in areas consist of a mixture of traditional circular compound housing (pre-urban housing) and a series of rectangular compound houses which constitute a major share of the housing stock.

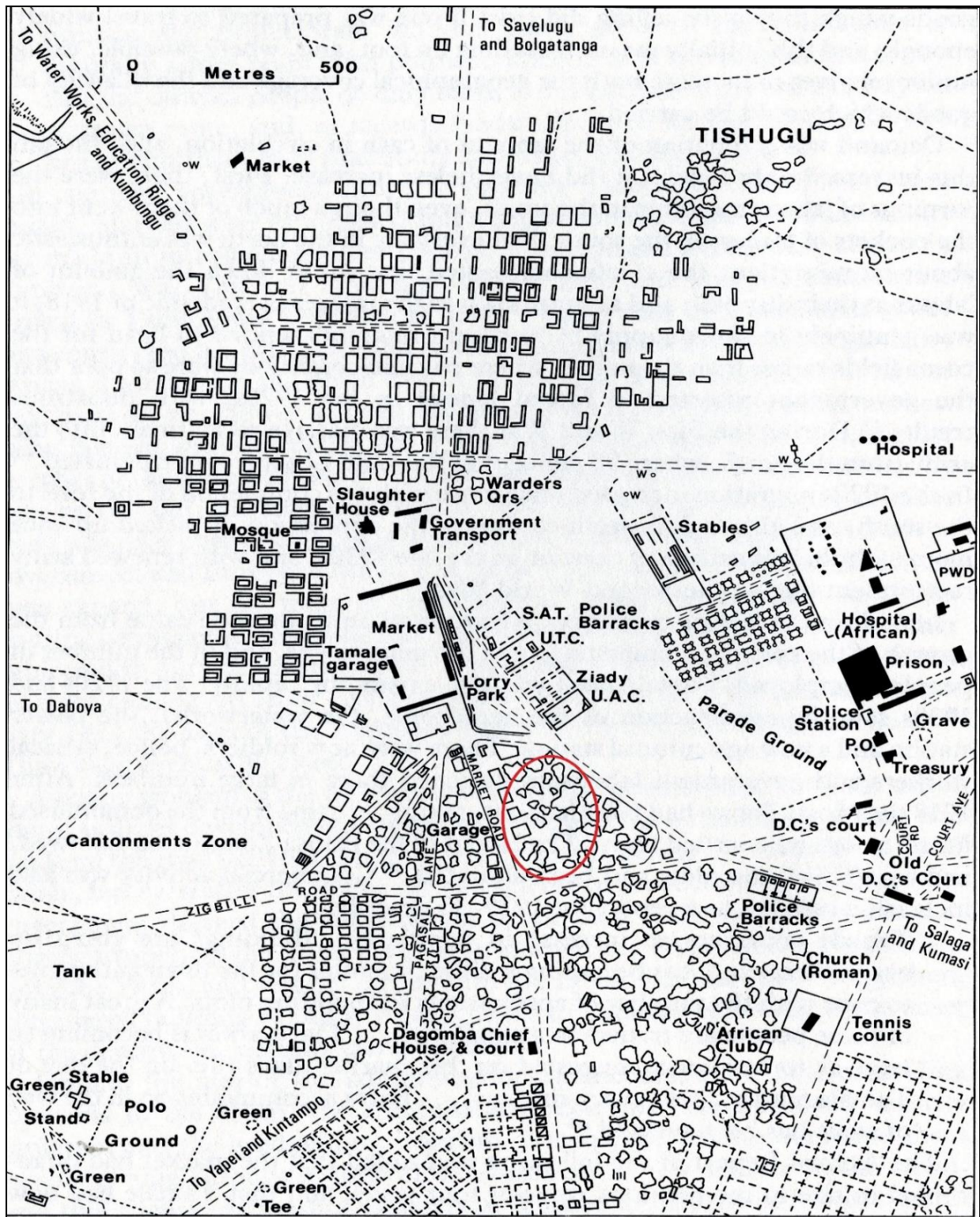


Figure 4.3 The location of Ward D in Tamale in the 1930s

Source: Eades (1994:32)

Even though most of the traditional thatched compounds have been incrementally transformed into rectangular compounds (Addo, 2016b), they still constitute a good proportion of the housing mix in localities such as Tishigu, Gumbihini, Sagnarigu, Kuku, Nyohini, Builpeila and Changli (Figure 4.1). The British also developed housing estates for European bureaucrats and merchants about two to three kilometres from the main settlement (Fuseini et al., 2017). These areas were gradually engulfed by the expanding settlement and after independence, when urban growth processes overstretched the capacity of local authorities, the European estates became the nodes that patterned a further outward sprawl of Tamale. The city's built-up area evidenced a phenomenal areal expansion from about 380 ha in 1984 to 837 ha in 1999 (Brimoh & Vlek, 2004) and by 2014 it had grown to 2982 ha (Fuseini & Kemp, 2016). The indications are that at an annual growth rate of 4.4% between 2001 and 2014, Tamale will double its spatial extent by the year 2030 (Fuseini & Kemp, 2016). At present, the city has reached its administrative boundaries in the northern and north-western sections and has become effectively engulfed by adjoining districts (Fuseini & Kemp, 2016). The rapid physical growth is partly a consequence of residential mobility practices in the city as it reflects the changing housing aspirations of a surging urban population.

The flexibility of the land tenure system in Tamale enables access to cheap and unserviced land at the urban peripheries, thus providing an avenue for very low-income families to consolidate themselves as homeowners via an incremental development process (Yakubu, Akaateba & Akanbang, 2016). The greatest constraint to urban management is that most of these developments have occurred at the margins of the formal processes and procedures (Fuseini & Kemp, 2016). City authorities are therefore confronted with the challenge of devising appropriate planning approaches which offer minimal support to informal developments without posing any threats of social exclusion. In the urbanised area, the growth process is gradually redefining the political economy of housing by introducing vibrant rental housing markets in the distressed segments of the city. Thus, a process of gradual exhaustion of subsistent housing opportunities for a growing rank of the low-income population is under way. These dynamics combine with a city-wide upgrading programme – often founded on grounds of expediency – to explain residential mobility practices in the disadvantaged sections of Tamale.

The land economy and urban management system of Tamale are discussed in the next section to illuminate the structural and policy contexts for the proliferation of informal settlements and the incidence of development-induced residential mobility practices in the low-income communities.

4.2.3 The urban land economy of Tamale

Urban growth affects land values and the decisions about the use of urban land, all of which have long-term repercussions for the socio-economic and cultural aspects of urban life. Hence, a good urban management system seeks to devise the most efficient ways of managing the urban space such that housing and other infrastructure needs of urban residents can be realised in a manner which does not undermine the potential of future generations to realise their own needs (Wheeler, 2008). The urban land economy is one of the most complex problem areas confronting national and local governments in Ghana (Ubink & Amanor, 2008). The urban land sector is plagued with a litany of predicaments including violent conflicts, tenure insecurity, multiple sale of land and public bureaucracy. These characteristics epitomise Lombard & Rakodi's (2016) view that land resources in urban areas of the South are highly contested and that the state and market systems have failed to provide adequate land to house the low-income majority. Ghana operates a dual land administration structure where state and customary systems of ownership run concurrently (Kasanga & Kotey, 2001; Ubink & Quan, 2008). This system was born of the land struggles in the Gold Coast and the colonial administrators' restructuring of their governance system to allow traditional authorities to play an important role in the governance and administrative system of the Gold Coast (Bening, 1995; Yaro, 2010).

The Northern territories effectively became a protectorate of the Gold Coast in 1902 when the colonial authorities freely appropriated all parcels of land they required for development projects without compensation to owners (Bening, 1995). In the 1930s steps were taken to formalise the practice with an ordinance which ultimately vested ownership rights of northern lands in the Crown. When Ghana attained republican status in 1960, the State Property and Contracts Act was passed which together with the Lands Administration Act of 1962, vested ownership of the northern lands in the president of the republic as the trustee (Yaro, 2010). Resentment at the policies and programmes of the first post-independent government made subsequent governments to take steps, since 1979, to revert all land in northern Ghana to the chiefs and the people. Accordingly, the 1992 constitution of Ghana has reverted the ownership rights of land to the chiefs and people of the northern Ghana (Kasanga & Kotey, 2001; Yaro, 2010; MacGaffey, 2013). This single initiative placed immeasurable pressure on urban land first by easing access to land by chiefs and families and, second by complicating the process of urban change which requires the negotiation of multiple interests vested in the development of land.

Tamale is in the Dagbon traditional area with its paramountcy in Yendi, about 90 km east of Tamale. The allodial interest of land in Tamale is vested in the Yaa Naa (king of Dagbon traditional area) who has enskinned divisional chiefs to oversee the management and administration of land in the area. The divisional chiefs also have several subchiefs responsible for land administration at the village scale (Farvacque-Vitkovic et al., 2008). Until recently, there were six divisional chiefs in the TMA but following the lateral expansion of the city into adjoining districts and the incremental accretion of more villages into the built up area, more divisional and village chiefs will be incorporated into the land administration structure of the city (Fuseini & Kemp, 2016). Chieftaincy is typically hierarchical in the Dagbon traditional area and some chieftaincy positions are eligible for promotion to other divisions and villages when vacancies are created in the system. Village and divisional chiefs often transition to occupy higher-order villages and divisions in accordance with traditions and customs and some have the potential to ascend to the ultimate position in the hierarchy (the Yaa Naa) (Farvacque-Vitkovic et al., 2008; Yaro, 2010).

The movement of chiefs between villages and divisions poses serious challenges for land administration and urban planning by deepening the process of land commodification and promoting a culture of outright disregard for plans and planning provisions. Since most chiefs do not have immediate kinship filiations to the villages they rule, many have gained the reputation of alienating land to serve personal and private interests (Ubink & Quan, 2008; Yaro, 2010). It is therefore not surprising that some chiefs are reportedly engaged in the redemarcation and sale of road reservations, flood-prone areas and public spaces to housing developers (Larbi, 1994; Fuseini & Kemp, 2015). These practices compound with all the structural and institutional limitations at the city scale to define the incidence of forced residential mobility practices characterising the implementation of urban development projects in low-income communities. The right to secure and stable housing in the disadvantaged sections of the city is hereby undermined.

The urban planning and management system of Tamale is discussed in the next section to emphasise that although residential mobility decisions often emanate from personal choices and decisions, such choices are subsumed under structural constraints which are mediated by the degree of planning and access to housing and environmental services. This is especially the case in the city of Tamale with its space-economy, like other cities in Ghana, characterised by the coexistence of bifurcated social spaces: one is modern and well planned and the other is excluded from deliberate planning and environmental service provision.

4.2.4 Urban planning and management

Residential segregation was central to the urban development strategies adopted by the colonial authorities in all Ghanaian towns (Larbi, 1996; Songsore et al., 2004; Adarkwa, 2012; Fuseini & Kemp, 2015). Segregation took the form of a physical separation of European settlements from indigenous African settlements. European settlements were well planned and serviced with houses built to European standards using imported construction materials. By contrast, indigenous African townships were bereft of planning and environmental services to the extent that physical boundaries between housing units were difficult to define (Songsore et al., 2004; Adarkwa, 2012). The extension of planning and environmental services to the indigenous sections was usually predicated on official judgements concerning the need and relevance at every material moment. Songsore et al. (2004) noted that such decisions were, in most cases, informed by the public health repercussions of increased residential crowding in the indigenous sections of town. Post-colonial urban planning practices have tended to reinforce spatial polarisation, despite the removal of barriers to spatial integration after political independence (Larbi, 1996; Fuseini & Kemp, 2015). In the main, planning and environmental services remain concentrated in areas previously acquired for state housing projects and the rest of the social spaces remain without access to social services and rational planning. In addition, the state continued to enforce unrealistic building codes which further undermine the efforts of low-income residents to appropriate decent housing for themselves (Songsore et al., 2004). Spatial planning and urban management experiences of Tamale best illustrates this dynamics in the housing sector.

Tamale was declared a statutory planning area in 1950. Two years later it was elevated to the status of an urban council by Local Government Ordinance of 1952 (Colonial Administrative Policy 64) and entrusted with the powers to oversee the development and growth of the town (MacGaffey, 2013). Prior to the declaration, local plans and layouts were prepared on a piecemeal basis to guide housing development in specific sections of the town. Thereafter, the district commissioner called for a revision and realignment of piece meal plans to fit into a city-wide master plan with adequate provision for public services and road connectivity. The proposed rationalisation appeared very difficult to implement considering the extent of infringement it proposed on existing circular compounds (Larbi, 1994). Inevitably, its implementation was met with serious resistance from the indigenous residents. The first comprehensive plan for Tamale was prepared in 1969 for the period 1970-1985. The plan broadly sought to pattern the strategic growth of the city based on sector-specific policies (Larbi, 1994). The plan envisioned a radial and concentric growth pattern through

a series of successive ring roads (Larbi, 1994; Fuseini et al., 2017). The ring roads were to be effectively interlinked with a set of collector roads to ease the flow of vehicular traffic and promote accessibility (Larbi, 1994). However, the construction of these roads has remained an administrative nightmare to city authorities and a threat to the right to stable and secure housing for a significant proportion of residents of low-income communities. This is because the proposed road reservations have been heavily encroached by informal housing development (Fuseini & Kemp, 2016).

The city's lateral expansion was marked by the incremental absorption of rural settlements. This presented a twofold context-dependent challenge to rational planning, namely planning of undeveloped areas and a replanning or upgrading of existing settlements and hemmed-in areas (Larbi, 1994). Like all master plans, the 1969 plan was prescriptive in nature and its implementation was done in phases through the preparation of subdivision layouts in tandem with planned provisions. Plan implementation in undeveloped areas was quite successful until the release of land to traditional authorities in northern Ghana (Larbi, 1994). Subdivision layouts are now prepared at the initiative of chiefs, most of whom do not appreciate the rationale for planning and can alienate any piece of land contrary to planned provisions (Fuseini & Kemp, 2015). By contrast, the upgrading of existing settlements in accordance with planned provisions has been largely unsuccessful. City authorities lacked the requisite resources to compensate families whose houses were earmarked for demolition to create reservations for access roads. At the same time a weak development control system, occasioned by the release of land to skins, created a window for traditional authorities to rezone road reservations and wetlands areas for sale to informal housing developers (Fuseini & Kemp, 2015, 2016; Akaateba, Huang & Adumpono, 2018). Access to stable housing in many of these areas is often threatened by city-wide urban upgrading programmes and by seasonal flooding.

In 2004 a Legislative Instrument (LI 2068) was passed to elevate Tamale into a metropolitan assembly based on a set of objective criteria set out by Ghana's Local Government Act (Act 462). Since the status upgrading, concerted efforts have been made to upgrade the city and to provide appropriate urban infrastructure and services (Fuseini et al., 2017). In 2007 urban upgrading initiatives gained momentum and city authorities successfully injected infrastructure and ancillary services in selected low-income communities in preparation for the 2008 African Cup of Nations. Some of these upgrading efforts involved widespread housing demolition aimed at securing the

right of way for the development of access roads in low-income communities. In broad terms, successive attempts at urban upgrading underpin the incidence of development-induced residential mobility practices in Tamale. In view of the effects of urban upgrading on pro-poor housing systems it is appropriate to examine the housing and environmental conditions in the city to understand the context. This is the main agenda of the next section.

4.2.5 Housing and environmental conditions

Being a primary focus of loyalty and self-identity, housing plays an important role in the lives of urban residents. Like many other cities in Ghana, housing provision in Tamale is driven by informal private development with minimal regulations and standards. State-led housing development is a vestigial category inhabited by elites and public servants (Yakubu et al., 2014; Yakubu et al., 2016). Unlike Accra and elsewhere in Africa, urban invasion and squatter housing is absent in the housing mix of Tamale, probably because traditional authorities have maintained an intense sense of control and vigilance over urban land. Most families have some form of titles to their lands either through formal leases from the state or informal ownership derived from customary tenure and conferred by the appropriate skin (chief). A major problem with housing, especially at the lower end of the market, is poor quality and unplanned development which tend to overstretch the capacity to provide relevant services (Fuseini et al., 2017). Rapid urbanisation has also led to increased room and housing occupancy rates in existing low-income communities and has resulted in the infilling of vacant lots and the informal extension of housing units (Yakubu et al., 2014). In the main, it is argued that except for state housing areas, and a few other privately developed communities where the elite tend to cluster, most urban residents live in unplanned housing with limited access to public infrastructure and service (Fuseini & Kemp, 2016). While access to environmental services can be the underlying driver of residential mobility decisions, mobility practices by themselves do structure environmental services and reproduce themselves in the context of informal urban development.

The foregoing discussion are intended to provide a solid foundation for appreciating the socio-economic and cultural contexts of the study area and research problem. This broad social context will be invoked to help understand and interpret this study's findings about housing mobility practices at the lower-end of Tamale's housing market. Part two of this chapter deals with the methodology and methods of the research.

4.3 Methodology and research design

To elicit the requisite data for the study, a mixed-methods approach was adopted. The approach provided a synergistic and mutually-illuminating framework for the collection of valid and reliable data to understand residential mobility practices in low-income communities of Tamale. A mixed-methods approach draws heavily on pragmatism as an alternative philosophical framework to the traditional positivist, post-positivist and constructivist paradigms in social research (Bryman, 2006; Morgan, 2007; Creswell, 2009; Greene & Hall, 2010). In this study the approach enabled the researcher to transcend the methodological divide of qualitative versus quantitative in furthering our knowledge and understanding of residential mobility practices in low-income communities.

Feilzer (2009) contends that pragmatism absolves the researcher of contending with the numerous limitations superimposed by the long-standing divide between positivism and constructivism, leaving a flexible arm of eclectic methodological choices to suit study's context, theory and/or ideological position. The fundamental assumptions of the conventional philosophical traditions can also be mixed and matched in accordance with the study context and theory, but the net influence of each tradition on the overall research process is considerably minimal (Greene & Hall, 2010). Pragmatism ought not to be construed as another philosophical approach like positivism, post-positivism and constructivism, rather it is a toolkit for addressing problems, not least those which may have been created by the conventional philosophical approaches to the conduct of social research. The approach de-emphasises the representational view of knowledge inherent in positivist philosophy and argues for a perspectival shift toward improving the value and utility of research findings rather than seeking to represent reality most accurately. This perspectival shift emphasises the important role of the research context, the agency of participants and researcher's own reflexivity in driving the overall research process rather than the attempt to merely represent reality (Morgan, 2007; Feilzer, 2009).

Considering the multilayered nature of low-income residential mobility practices, a mixed-methods approach was useful in teasing out a rather complex phenomenon into relevant themes by providing mutually-illuminating data sets for analysis. Quantitative data obtained through a household questionnaire survey provided the basic numeric measures for aspects of a household's residential mobility behaviour and a range of qualitative data from interviews was used to disaggregate and examine a cluster of personal and structural issues underlying housing mobility

decisions in low-income communities. The adoption of a mixed-methods approach offered two advantages. First, it allowed for proper targeting of the study population and unravelled the research problem. This provided the basis for a more valuable and far-reaching account of the phenomenon than by applying the individual methods independently (Hall & Howard, 2008). Second, beyond the value of completeness and complementarity associated with combining methods (Bryman, 2006; Hall & Howard, 2008), data obtained from the household questionnaire survey provided the guide for the sequential sampling of selected cases for in-depth interviews. Figure 4.4 diagrammatically illustrates the research design.

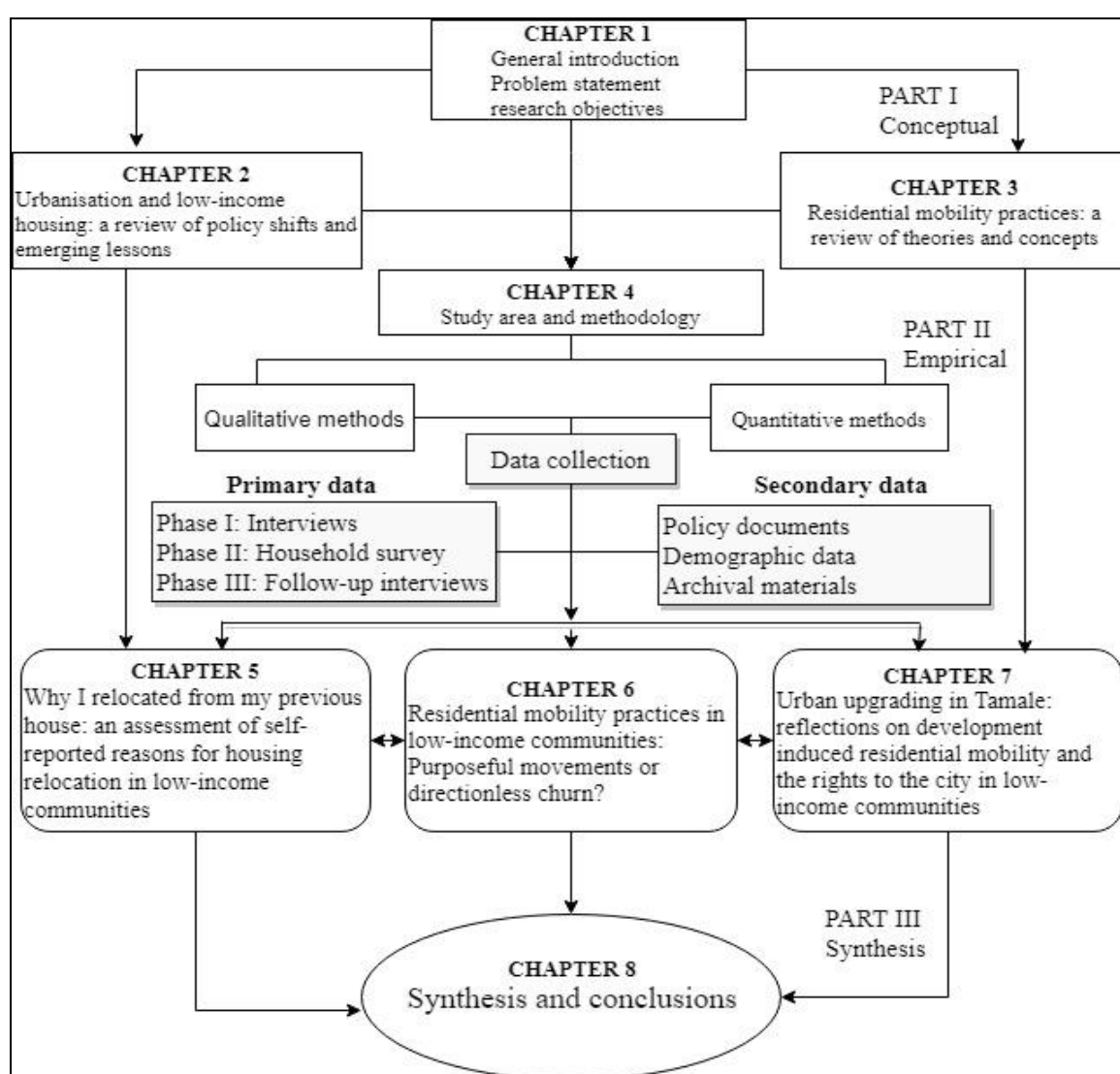


Figure 4.4 The research design for investigating the residential mobility practices in Tamale

The entire research process is summarised into three main parts. The first part – Part I, captures all the conceptual and theoretical issues (problem definition, research questions and literature) upon

which this research is grounded. It began with a detailed review of relevant literature to guide the definition of research problem and formulation of research questions and objectives. The review also informed a survey of relevant theories and concepts to anchor the study. The conceptual part of the study offered the foundation for the second part of the research – the empirical part. This section – Part II, entails all the relevant methods employed for the actual execution of the research. The choice of mixed methods was motivated jointly by the research question and context, as well as the theoretical constructs underpinning the study. This facilitated the collection of qualitative and quantitative data to execute the study. The results of the study are presented in three broad chapters each of which addresses specific aspects of the research question. The last part – Part III concludes the research by presenting a concise synthesis of the conceptual and empirical sections in a final and concluding chapter of the dissertation. In the sections that follow, all relevant methods and procedure employed in the conduct of the research are discussed.

4.4 Data collection phases

A range of sources were explored for the collection of both primary and secondary data. The research context coupled with the multilayered nature of low-income housing mobility practices made it imperative to implement the data collection programme in three interlinked phases. Phase one involved a series of in-depth interviews with local government representatives (Assembly members) of selected low-income communities. This was followed by interviews with public officials of relevant stakeholder institutions, which make policy decisions and take actions which affect housing practices and residential mobility decisions in low-income communities. Data obtained from these interviews helped to fine-tune the instruments and strategies used in the subsequent phases of the fieldwork. The second phase involved a household survey in some selected low-income communities using a structured household questionnaire. A preliminary analysis of the survey data revealed some unique cases which were sequentially sampled for unstructured households' interviews in the third phase. Secondary data was collated from a review of relevant policy documents of city authorities, demographic data, memoranda, minutes of meetings, archival materials and the city's medium-term development plans. These data sets enabled the researcher to track all the past and present planning and policy decisions of the Assembly which resulted in forced housing mobility practices in low-income communities. The data collection procedures are discussed in detail in the ensuing subsections.

4.5 Quantitative data

Quantitative data was collected through a survey of 395 households in nine low-income communities in Tamale. A household was defined as a person or group of persons who live in the same house or are in nearby residence under the authority of a single head, all contributing to or drawing from the same budget and sharing in the same catering arrangements (Ghana Statistical Service, 2013a; 2014a). A structured questionnaire (Appendix I) was used for the household survey. The questionnaire had four main sections, structured to address specific aspects of the study objectives. Basic information on a household's socio-economic and tenure profiles was captured, namely house types and living conditions across all the housing units ever inhabited by the household in the ten years prior to the survey. This background information was complemented by data acquired through a set of questions which assessed a household's residential satisfaction. This data was intended to be used as potential predictors of residential mobility (Speare, 1974; Mohit et al., 2010). Specific housing (four variables) and socio-spatial characteristics (15 variables) were listed in the questionnaire and for each one respondents were asked to perform a satisfaction rating using a five-point Likert scale of not satisfied at all; not satisfied; neutral; satisfied and extremely satisfied. The five satisfaction categories were later re-coded to two, namely satisfied and not satisfied. This perceptual approach was deemed more valuable and appropriate in the context of this study than the objective indicators often based on spatial analysis of housing conditions over time. Because housing mobility decisions may not necessarily emanate from a household's dissatisfaction with housing and environmental conditions, survey respondents were asked to state the specific reason(s) why they relocated from their previous places of residence. This open-ended question generated a diverse set of qualitative data on self-reported reasons for housing relocation across the study communities.

The next section of the questionnaire, sought to capture data with which to assess the underlying motivations for housing mobility suggested by literature and insights gained from preliminary data obtained during the initial interviews. Survey respondents were required to indicate how important each named factor (life-cycle changes, housing related issues, income and employment issues, neighbourhood related factors, development inducement and/or natural disasters and spiritual beliefs) was in making their decisions to relocate housing. Another five-point Likert scale was used. The last section sought to examine the implications residential mobility practices have for social exclusion in low-income communities. A four-dimensional indicator of social exclusion was

developed for the purpose. The survey participants were required to describe their own post-relocation housing experiences in terms of the indicators of social exclusion. The four dimensions are a household's civic engagement and social participation; identity and sense of belonging to a community; access to social services; and access to economic and livelihood opportunities (Randolph, Ruming & Murray, 2010; Pawson & Herath, 2015). This exercise generated another diverse set of qualitative data. The sample design and procedures for conducting the survey are explained in the next section.

4.5.1 Sampling design and household survey procedure

A stratified multistage sampling procedure was used to select respondents for the household questionnaire survey. First, low-income communities in Tamale were classified into three zones based on guidelines provided in the 2017 fee-fixing resolutions for property rates in the Tamale metropolis and Sagnarigu district assemblies. These resolutions stratified residential areas of the city into zones for levying property rates. The stratification criteria were house type, structural quality and amenity value. Low-income communities were delineated from the city-wide residential classification and regrouped into residential clusters in line with guidelines in existing literature and advice given in interviews with officials of metropolitan planning and coordination units of the assemblies. Table 4.1 presents the classification of the low-income communities.

In the second stage of the sampling procedure, three localities were purposively drawn from each of the clusters and proportionate samples were derived based on the localities' respective share of the housing stock and the total stock for each residential cluster. In total, 400¹⁰ houses were drawn in the procedure for inclusion in the household survey as summarised in Table 4.2. The respective sample sizes of the residential clusters were proportionately distributed across the sampled localities within each cluster (Table 4.3).

¹⁰ Sample size was derived from the formula:

$$n = \frac{N}{1+N(e)^2}$$

where n=sample size, N= population size and e is the level of precision (Israel, 1992). A 95% confidence interval was chosen. The calculated sample size was 389. Eleven houses were added to make provision for potential non-responding households.

Table 4.1 Classification of low-income communities in Tamale

Residential clusters¹	Localities	No. of Households	Housing stock
Indigenous low-income communities ²	Aboaboo	1610	687
	Chengli	1889	740
	Moshi Zongo	2288	979
	Sabon-Gida	1522	577
	Gulkpegu	1524	603
	Tishigu	2388	1036
	Subtotal	11 221	4622
Intermediate low-income communities ³	Sagnarigu	1243	878
	Nyohini	6934	1334
	Sakasaka	633	380
	Zogbeli	2015	833
	Choggu Manayili	2675	1679
	Kukuo	953	674
	Gumbihini	889	516
	Subtotal	15 342	6294
Peri-urban communities ⁴	Nyohini yapala	292	157
	Kakpagyili	1267	962
	Vitting	394	273
	Banvim	257	363
	Bupiela	968	428
	Dabokpaa	1570	983
	Tunayili	372	224
	Subtotal	5120	3390
	Grand total	31 683	14 306

Source: Ghana Statistical Service, (2014b; 2014c)

Notes:

1. Derived from the 2017 fee-fixing resolutions for Tamale metropolitan and Sagnarigu District Assemblies.

2. These are the indigenous Dagomba communities located at the centre of town. They constitute the pre-urban settlements of Tamale. Housing is low quality, comprising very old compound houses and isolated cases of traditional thatched houses. Property and amenity values are very low in these communities.
3. These areas are inhabited by long-term urban migrants and a small fraction of the indigenous urban population. The compound house form still dominates the overall housing stock but amenity values are slightly higher than in the indigenous sections. Residential property values are relatively high, although marked differences exist between and within localities.
4. Peri-urban communities consist of rural settlements nuclei which have been incorporated into the city following the rapid and uncoordinated physical expansion of the city. This peri-urban interface is characterised by two main house types, namely the traditional thatched houses for the indigenous rural families; and a diverse form of compound houses and villas reflecting the housing aspirations of low-income and middle-class settlers respectively. These areas are bereft of public service provision and their amenity values are the lowest in the city. Also, property values are about the lowest in the city although major differences exist between and within communities.

In the absence of a reliable sample frame for the study population, and given the predominance of multihabited compound housing in the study localities (Yakubu et al., 2014), an approximation of a systematic sampling technique was improvised to select houses for the household survey. First, central landmark features were identified in each of the sampled localities as starting points for the selection of houses and, for the sake of consistency, every other house to the north, south, east and west of the observable landmark features was sampled. To be eligible for participation the household heads or their adult representatives (persons aged 18 years and older) in each household must have relocated housing for at least once in the 10 years preceding the survey.

Table 4.2 Survey sample by residential cluster

Residential cluster	Housing stock	Percentage sample	Sample size
Indigenous low-income communities	4622	32	128
Intermediate low-income communities	6294	44	176
Peri urban communities	3390	24	96
Total	14 306	100	400

Another criterion for inclusion was that a household's previous residential location must have been in the city. This was to ensure that recent rural migrants who may have found accommodation in low-income neighbourhoods and having no prior housing history in the city were excluded. In multihabited compounds all eligible household heads available at the time of the survey were contacted for interviewing, except those who were unwilling to participate. The most willing household heads or their adult representatives in compounds were selected. Most of the interviews were conducted in the compounds, except where respondents proposed to reschedule interview time and venue for the sake of convenience. More houses were surveyed in each of the sampled localities than proposed in the sampling design. In Choggu Manayili, Nyohini and Tishigu for example, the sampling technique could not yield the desired number of households in the randomly selected houses due to the non-eligibility and or unwillingness of resident households. Consequently, a snowballing technique was used to track additional respondents. Snowballing worked well as a complementary technique in these localities because residents of compounds often keep and reproduce important social relations that tend to reveal their housing practices and experiences to co-residents. Under such conditions, respondents easily suggested other eligible households for inclusion in the survey where necessary.

Table 4.3 Distribution of the sample among surveyed localities

Residential clusters	Locality	Housing stock	Sample size
Indigenous low-income communities	Aboaboo	687	33
	Moshi Zongo	979	46
	Tishigu	1036	49
	Subtotal	2702	128
Intermediate low-income communities	Nyohini	1334	61
	Zogbeli	833	38
	Choggu Manayili	1679	77
	Subtotal	3846	176
Peri-urban communities	Tunayili	224	23
	Vitting	273	28
	Bupiela	428	44
	Subtotal	925	96
	Grand total	7473	400

The researcher conducted the survey with the help of three trained research assistants. The assistants were university graduates who had gained extensive experience in collecting field data while working on numerous research projects of the University for Development Studies and the Institute for Statistical, Social and Economic Research (ISSER) of the University of Ghana. Fieldwork was conducted over five months from January to May 2017. Questionnaires were administered face to face given the low level of educational attainment among the study population (Ghana Statistical Service, 2014b; 2014c). Interviews were conducted in the mornings and evenings, except where sampled participants proposed another suitable time. Before commencement of actual fieldwork, the research team embarked on a reconnaissance visit to the sampled localities after a training and pretesting exercise. This helped the team to identify important landmarks and undertake residential blocking to guide the implementation of the sampling strategy.

Over the period of fieldwork, meetings were held at the end of daily field schedules to review the data and to share field experiences. Field assistants were encouraged to make field notes while administering the questionnaires and to report on these during the daily review sessions. The notes often led to illuminating discussions and the rich qualitative information so generated suggests that housing mobility practices can constitute an important tool for understanding other socio-cultural aspects of life in low-income communities. The daily review sessions also helped to fix fond memories of the daily engagements with research participants and this was very useful for identifying and selecting unique cases of residential mobility experiences for follow-up interviews. The next section discusses the qualitative data collection methods and techniques employed in the study.

4.5.2 Qualitative data and methods

Surveys are useful tools for generating original data aimed at describing and/or explaining large-scale social phenomena. However, in situations where the social scientist seeks to elicit a broad-based understanding of human actions in a given social context, surveys become less useful (Babbie & Mouton, 2009). Therefore, to enhance the heuristic value of the survey data described above, a diverse set of additional qualitative data was obtained from interviews conducted with individuals, households and officials of relevant state institutions. The methods employed to collect the data are described in the next two subsections.

4.5.2.1 Follow-up interviews

Information collected in the household survey was used to construct the sample frame for follow-up interviews. Preliminary analysis of the survey data revealed emerging patterns and unique cases of residential mobility practices which could be examined further in dedicated unstructured interviews. No specific set of questions was designed for these interviews which were conversations in which the interviewer aimed to better understand the underlying reasons for emerging patterns of movements. Topics pursued included housing trajectories and post-relocation housing experiences. In total, 22 cases were purposively selected for follow-up interviews. They were:

- Four households who exhibited repeated housing relocation behaviour (three or more times);
- Seven households moving into or slipping out of homeownership for various reasons;
- Six cases of forced residential mobility arising out of housing demolition; and
- Five residential mobility practices linked to family conflicts, spirituality, cultural beliefs or seasonality.

These unstructured interviews generated an additional layer of data which helped to illuminate context-specific issues which shape the housing trajectories and pathways of low-income urban residents in a typical Southern city. The interviews also pointed to a need for supporting information from city authorities and other relevant government departments. The methods employed to gather this additional qualitative data are discussed next.

4.5.2.2 Semi-structured interviews

Interview guides were developed to conduct interviews with stakeholders at different levels of urban governance and administration (Appendices II and III). The open-ended questions promoted deeper engagement and dialogue with the interviewees, and allowed the interviewer to tap into the participants' knowledge and rich experiences (Charmaz, 2006; Babbie & Mouton, 2008). This technique not only fostered a more intensive and explorative conversation on housing practices and residential mobility decisions, but also added the dimensions concerning the ethics of forced mobility arising from government development programmes in the city. Interviews were conducted in two phases. The first involved local government representatives (Assembly

members) at the neighbourhood scale. Assembly members in Ghana's decentralised local government structure are local government focal persons at the community level who support the initiation and implementation of the neighbourhood specific-interventions of city authorities and they are usually the first important persons prospective accommodation seekers contact in many low-income communities. At the informal level they act as principal arbiters in the resolution of housing-related disputes and contestations in their areas of jurisdiction. Based on these qualifications 13 local government representatives were selected for in-depth interviews which lasted for about 45 minutes to one hour and the conversations were audiotaped for verbatim transcription. The preliminary results of these interviews were used to revise the instruments for the next phases and to complement the survey data for addressing the study objectives.

The second phase of interviewing involved participants from city authorities and related government departments responsible for policy decisions and actions which influence housing practices and residential mobility decisions in low-income communities. Residential mobility seen as a discrete event linked to personal choices and preferences may not provide many insights into public policy (Clark & Moore, 1982), but when the phenomenon is linked to processes of urbanisation and social exclusion it becomes a good barometer with which to appreciate housing problems at the lower end of the housing market. Accordingly, the overall aim of this phase of interviews was to gain a broad-based understanding of housing and environmental conditions in low-income communities, including the present and past efforts at city upgrading which led to widespread housing demolition in low-income communities and the eventual relocation of poor households to the margins of urban development. A purposive sampling technique was thus used to select research participants who had a fair knowledge of the low-income housing system as well as the present and past urban development strategies in the city. In total, eight interviews were conducted with past and present officials of the Tamale Metropolitan Assembly, Sagnarigu District Assembly, the Department of Urban Roads, Rent Control Department and the Department of Town and Country Planning. The interviews with each participant lasted for more than an hour. The interviews were audiotaped and transcribed. The results complement the other data sets for dealing the study objectives. The interaction with the stakeholders at this level pointed to the need for additional documentary data to validate some of the emerging results. The acquisition of this information is reported next.

4.5.3 Secondary data

Secondary data was gleaned from a wide range of sources, including relevant policy documents and official files of the metropolitan assembly. Socio-demographic data of the city was obtained from the Ghana Statistical Service. Archival materials, fee-fixing resolutions and medium-term development plans were accessed and reviewed. For example, medium-term development plans of the city were collated and reviewed to help understand the strategic programmes of city authorities which seek to improve housing and living conditions in disadvantaged sections of the city. This was inspired by preliminary results from the interviews and questionnaire survey which pointed to the incidence of forced residential mobility caused by the execution of road construction projects in low-income communities. For further details on road projects, official files of the Ghana Urban Management Pilot Project (GUMPP), as well as the Local Government Capacity Support programmes (LGCSP), were reviewed. Official correspondence and decisions in respect of urban upgrading and road construction projects were studied to fathom the policy contexts and justifications for housing demolition exercises which often preceded road construction projects in the studied communities.

Housing demolitions exercises were championed by community leadership with the backing of city authorities and they often took place without any appropriate compensation. Frequently, the process was characterised by violent contestations at the community level. However, public officials and opinion leaders justified these exercises with two main arguments. First, affected households encroached on the proposed road reservations against planned provisions in communities' layouts and second, indigenous families whose compounds obviously predated the preparation of any plan or layout were appropriately compensated financially or by being given alternative land when the schemes were being prepared. Victims of these exercises also offered counternarratives with some denying the receipt of any form of compensations in the past. To unravel the issues, archival materials containing official planning decisions in indigenous and intermediate sections of town were consulted. Similarly, the results of the follow-up interviews suggested that some households had slipped from homeownership to tenancies and other forms of non-ownership following a mass housing demolition exercise embarked upon by the northern command of the Ghana armed forces in March 2011. Some of the victims were reported to have been arrested and prosecuted by the military. To appreciate these military interventions, efforts were made to access the court proceedings and judgements in respect of the case. This was done after repeated attempts to interview a schedule officer for the military command proved futile. The

data obtained from these documents complemented the interview and survey data sets needed to address the objective of examining the development strategies and actions of the local state which influence residential mobility practices in low-income communities. Demographic data collated from a review of census reports, together with the fee fixing resolutions of the assemblies, aided the design of appropriate sampling strategy for the household survey. In the next section, the framework for assessing data quality: validity and reliability are discussed

4.6 Validity and reliability of the data

A framework for assessing the quality of research is as important as the research itself. How will the scientific community, users of research output and the public determine if a scientific enquiry has been properly conducted or otherwise? A framework for quality assessment is imperative if stakeholders are to trust the findings (O’Cathain, 2010). The concepts of validity and reliability are the traditional quality criteria associated with the positivist paradigm. While these measures have been adopted in qualitative studies, other scholars have constantly rejected the idea and argue for the development of independent measures of quality for qualitative research (O’Cathain, 2010). Because mixed-methods research combines both qualitative and quantitative components, Bryman, (2006) advocates the use of separate criteria for both components to ensure that each set of quality criteria complies with the acceptable standards of practice in the respective approaches. There have also been calls for mixed-methods researchers to devise an independent framework for quality assessment; one that is structured to accommodate the validity and reliability concerns of any given piece of research from the design through to data collection and analysis, including the utility value of the research findings (O’Cathain, 2010).

In this study, several measures were instituted to enhance the validity and reliability of the collected data. First, there was conceptual clarity in respect of the research questions and their link to existing literature and theories (refer to Chapters 2 and 3). This simplified the design of the data collection instruments and ensured that questions captured in the instruments had a bearing on theory and study context. Second, the research design was thorough and comprehensive, and could be adjudged as a good fit for the study context. The innovative sampling strategy was a second-best alternative for drawing a random sample in the absence of a reliable sample frame. The choice and utilisation of different techniques to sample research participants did not only demonstrate the degree of complementarity inherent in the design, but lend credence to its eclectic value in the

quest to obtain valid and reliable data. At the data collection stage, conscious efforts were made to standardise the survey instruments, guidelines and training procedures for field assistants as well as data capturing and editing procedure. This was to ensure that all field assistants had the same understanding of the instrument and were in the position to implement the field protocol in a manner that allows for comparison of data and easy inferences (Babbie & Mouton, 2009). To this extent, the survey instrument was piloted and areas of ambiguities noted and corrected before the commencement of actual fieldwork. All qualitative interviews were conducted in a relaxed atmosphere with a flexible set of questions that allowed for probing. This helped to avoid biased answers and offered the space for participants to express themselves very well. In the main, the multilayered nature of the data collection procedure in which each layer sequentially dovetailed onto another in an iterative fashion, provided a fundamental acid-test for validity and reliability of the data.

This study was planned and implemented in a manner that enhanced the heuristic value of its findings and conclusions. Accordingly, it was designed and executed with a sense of objectivity and with due consideration for potential threats to the data. However, as noted by Babbie & Mouton (2009:368) “no amount of design can anticipate every possible source of error.” It is maintained that the measures outlined above, coupled with the rigor with which the data collection was designed and implemented have significantly reduced or eliminated the effects of potential errors on the validity and reliability of the data. The next section comments on the data analysis performed.

4.7 Data analysis

A combination of qualitative and quantitative analytical techniques was used to analyse the field data. Qualitative data derived from the survey was coded into relevant themes and illustrated using tables. Interviews were transcribed verbatim, and emerging themes from transcripts were classified in accordance with the study objectives, albeit with keen interest for data sets that might lie beyond the scope of any specific objective. The classified data was reported in the form of detailed discussions and narratives, event descriptions and graphic illustrations. Quantitative data obtained from household survey was processed with the aid of IBM SPSS (version 25) and the results organised and presented using basic descriptive statistics (frequencies, mean, crosstabulations etc) and displayed in tables and graphics where appropriate. Chi Square tests were used to determine

the statistical significance of the relationship between variables. Statistical relationships were tested at 5% significant level (p -values = 0.05) accordingly, all relationships assessed in the analysis for which p -values were greater than 0.05 were considered as not significant.

A parallel mixed-methods analytical framework was adopted to integrate the results of the two sets of analysis. This framework combined findings of the two methodological strands in a manner which allowed them to speak to each other in all phases of the analysis and results presentation (Onwuegbuzie & Combs, 2010). Notwithstanding the independence of the two analytical methods, each collectively helped to build an understanding of aspects of housing mobility practices at the lower end of the city's housing market. These findings were effectively integrated to produce the meta-inferences herewith presented in the empirical chapters of this research (Onwuegbuzie & Combs, 2010). Indeed, the methods of data collection were interlinked in the same way as the analyses. Ethical issues and fieldwork experiences are taken up in the next section.

4.8 Ethical considerations and fieldwork experiences

Ethical issues arise out of engagement with other people (Babbie & Mouton, 2009). In the process of conducting any piece of research involving people – whether they are included in the study as colleagues, research participants or field assistants, ethical issues will inevitably arise. Preparing for a possible emergence of ethical dilemmas and understanding how to deal with them when they arise remain the obligations and responsibilities associated with the research profession in the social sciences (Curran, 2006). Social research is not an individual exercise, and the kinds of relationships forged and nurtured for implementing a research agenda could be laced with meanings concerning entitlements, responsibilities and obligations. These meanings may be oblivious at the onset, but gradually reveal to the parties as the research project unfolds. These social dynamics suggest that research participants could have different interests which may coincide and/or collide with the overall purpose of the research (Curran, 2006; Babbie & Mouton, 2009). The conflicting interests are the daily experiences of researchers in the social sciences. Accordingly, some agreed principles and ethical guidelines ought to be followed if the integrity of any piece of research were to be enhanced (Babbie, 2013). These guidelines include voluntary participation, no harm to participants, informed consent, anonymity, and confidentiality. These guidelines were duly followed in the conduct of this study. First, the appropriate ethical clearance and approval was obtained from the Research Ethics Committee (REC) – Humanities of

Stellenbosch University (Appendix IV) before the commencement of the research. The research was adjudged a low-risk project which did not involve vulnerable persons or sensitive social issues. Second, a letter of introduction was written by the principal supervisor of this project (Appendix V) and copies were submitted to all relevant institutional heads for approval. The letter passed through the administrative protocols in each of the institutions and approvals were given before interviews were conducted. Every aspect of the researcher's responsibilities outlined in the University's ethical clearance approval letter was meticulously observed to the best of the data collection team's abilities. For example, to safeguard the anonymity of research participants, pseudonyms were devised and used to discuss the findings of this study. Accordingly, names of persons reported in this study are not the true identities of persons interviewed.

Two ethical dilemmas were encountered during data collection. The first was a case of conflicting interest arising out of repeat visits to a participant to arrange a follow-up interview. The household of this participant had relocated housing three times in four years. They first moved from one rental house into another and then moved into their own house, but within a period of two years, they had slipped back into tenancy. This pattern of mobility was intriguing since families rarely sell off residential properties in the study area. It became clear that the participant wrongly acquired and developed a parcel of land belonging to the military (Ghana Armed Forces) and within one year after moving in the house was demolished by the military in a mass demolishing exercise. This incident forced him back into tenancy. After the interview the researcher asked the participant to identify another family which was also affected by the same incident so that a second opinion could be obtained on the matter. An interview was arranged with the second household but during the interview six more persons joined in the discussions, apparently because the first participant had invited them to come and tell their stories under the illusion that a researcher had come to help intervene in their outstanding problems with the Ghana Armed Forces. The intrusion of this mistakenly invited participants led the interviewer to end the session. The researcher attempted to explain the essence of the research to them but they started to leave the scene feeling very disappointed to the extent that one of them left with a parting shot that "this student is joking with very serious issues, if he thinks he is a man, he should dare go to the barracks and ask the military men the same set of questions." Apparently, the original participant was motivated to mobilise these people in view of my repeated visit to his house for the same interview.

The second ethical dilemma surfaced when a participant broke down in tears after narrating the

circumstances surrounding his movement out of an immediate past home. Here again, the interview could not be continued and the researcher spent several hours conversing with the participant till he overcame the trauma. The interview was discontinued but the participant placed a phone call the next day to request for a continuation of the conversation which was duly done.

A major problem the researcher encountered during fieldwork concerned the unfortunate timing of the research. Fieldwork commenced in January 2017 just two weeks after the inauguration of a new government in Ghana. The transition period was characterised by transfer of public officials, general apathy and absenteeism due to violence and forced closure of public offices by rampaging youth groups (party supporters) of the incoming government. These incidents caused a great deal of inconvenience since most of the interviews had to be repeatedly rescheduled due to various forms of disturbance. For example, one of the interviews scheduled for February 6, 2017 at the Tamale Metropolitan Assembly was postponed following rumours that a certain youth group in town was planning to attack public officials of the Assembly. The poor timing also affected the household survey. For example, at Moshie Zongo some eligible households refused to participate in the study until the researcher involved the area's local government focal person to help distinguish the research team from political party agents. Their reason was that a month before the 2016 general elections some officials had visited the community and were purported to have registered households for a mass mosquito-spraying exercise, but they failed to turn up after the registration exercise. Residents believe that the data was used for political ends and have since become very suspicious of outsiders.

A most valuable aspect of the fieldwork design, which helped to successfully drive the overall research process, was the decision to commence the fieldwork at the neighbourhood scale through interviews with local government representatives. This decision enabled the researcher to build good rapport with the community leadership hence, winning the trust and cooperation of participants during the household survey. Accordingly, wherever appropriate community-level stakeholders offered their full support to facilitate data collection at the household level. The same level of rapport was built at the institutional level, which explains why the researcher was given the rare privilege to review current official files of the GUMPP and the LGCSP to obtain relevant data. The field data and the experiences of collecting it offer a snapshot of information about living conditions in the city of Tamale at an auspicious point in time.

4.9 Summary

Part one of the chapter described the study's situation to demonstrate how context-specific issues associated with the evolution and growth of Tamale tend to structure housing practices and residential mobility decisions in low-income communities. The urban growth dynamics, coupled with a changing land economy and urban management systems were explored to appraise their latent and manifest effects on residential mobility practices at the neighbourhood scale. It was demonstrated that the changing socio-cultural landscape, together with urban modernist agendas of city authorities, have served to foster socio-spatial exclusion at the lower end of the city's housing market. Evidence is given that residential mobility features prominently in the housing practices of poor urban residents in Tamale.

The second part dealt with the methodical foundation and the methods employed to collect and analyse data for the study. The philosophical and empirical basis for the adoption of a mixed-methods research approach was presented, including a strategy for integrating data and reporting results. A framework for evaluating data quality – validity and reliability – from conception of the research problem to the collection and analysis of results was discussed. In the next set of chapters, the empirical results and the findings of the study are presented. The reporting is structured to address the specific objectives of the study. Thus, beginning with Chapter 5 the low-income housing system in Tamale and the context for residential mobility practices are discussed.

CHAPTER 5

WHY I RELOCATED FROM MY PREVIOUS RESIDENCE: AN ASSESSMENT OF REASONS FOR HOUSING RELOCATIONS IN LOW-INCOME COMMUNITIES OF TAMALE

5.1 Introduction

Housing for the low-income population remains one of the greatest challenges facing national and local governments in Ghana. Past attempts by governments to deal with the problem only focused on providing subsidised housing for public sector workers. In instances where state housing initiatives primarily target the low-income population, output usually fails to go down the scale to the poor. The low-income population has never truly benefited directly from state housing programmes in Ghana. As the locus of government policy continues to shift in the direction of an enabling approach, access to housing for the poor has become even more constrained than before. Moreover, the capacity of government to develop housing which meets the minimum municipal standards while remaining within the reach of the poor, is becoming ever more lacking. The efforts to meet these challenges are expressed in the different forms of subaltern housing systems found in different socio-cultural settings. This chapter examines the low-income housing system of Tamale to lay the appropriate foundation for analysing its influences on residential mobility practices in the study area. Within this broad focus, a typology of the low-income housing is first formulated. This is followed by an analysis of residential satisfaction to determine the extent to which housing mobility practices derive from dissatisfaction with prior housing experiences. Finally, the results of an analysis of participants' self-reported reasons for residential mobility practices are presented.

5.2 Tamale's low-income housing system

In most parts of urban West Africa housing inhabited by the poor is in the form of compound houses (Amole et al., 1993), a major architectural feature and very popular for providing the housing required by low-income households. The buildings vary markedly in size and layout, possess a unique incremental development formula and have a tremendous capacity to settle households in residential cohabitation (Bertrand & Delaunay, 2005). A compound house (Figure 5.1) is a single-storey residential structure comprising several rooms sequentially arranged around an open courtyard. The courtyard is a semi-public space in the compound and all rooms open onto

it. This makes it possible to divide the accommodation into a combination of single or more rooms depending on a household's needs. As circumstances of a household change, a redivision is possible without any physical changes to the main fabric. In addition to the courtyard, housing services (electricity and water) and facilities (toilet, bath and kitchen) are shared by resident households and all households have a collective responsibility towards the provision and maintenance of these facilities (Tipple et al., 1994; Afrane & Asamoah, 2011; UN-Habitat, 2011). Compound houses typically develop through a unit-based incremental approach where a household quickly move to inhabit a house upon the completion of one or more rooms in the hope of developing additional rooms according to the household's changing needs and resource availability (Korboe, 1992; Acheampong & Anokye, 2015; Amoako & Boamah, 2017). In Tamale compound houses represent the crossroads at which the housing needs and aspirations of poor urban families seem to converge. The incremental development formula makes it easy for the poor to build in accordance with resource availability and the sharing arrangement in housing occupancy makes compounds most affordable.



Figure 5.1: A compound house in an indigenous low-income community, Tamale
Source: Field survey, 2017

5.3 A typology of low-income housing

The compound house form constitutes 52% of the housing stock in Ghana and about 74% in Tamale (Ghana Statistical Service, 2013a; 2013c). Some 97% of the surveyed households in the

study communities lived in compound houses of different shape, size and layout. The remainder lived in bungalows or other forms of complex accommodation meant for single household occupancy. Compounds differ in construction materials and in the degree of completion of inhabited units given the accretive nature of housing development. A completed compound house in Tamale, regardless of construction materials, has a series of single rooms organised around a quadrangle with one phase partly used for shared facilities like bathrooms, toilet, kitchen and a washing area. Some of the compound houses surveyed lack all or some of these facilities. Uncompleted houses, on the other hand, have a few completed rooms already under habitation albeit with indications of the development of additional rooms in the future. Depending on the number of phases of the quadrangle being built and inhabited, uncompleted compounds are I- or L- or U-shaped.

Table 5.1 sets out the types of houses found in the studied communities. The typology is based on the construction materials used and the relative sizes of units in terms of the degrees of completion. Full compound houses built with cementitious blocks (block houses in Table 5.1) are widely distributed over all the residential clusters in the city. The intermediate and peri-urban zones are dominated by block houses, 69% and 68% respectively, compared to 48% for the indigenous sector. These distributions are partly attributable to the age of these zones relative to the onset of urbanisation in Tamale. The indigenous sections constitute the pre-urban settlements of the city and tend to have the oldest stock of compound houses built with local materials and according to traditional architecture. Although many of these old compound houses have undergone transformation under urban development, the stock is still dominated by a mixture of mud houses with isolated cases of thatched compounds. The dominance declines with distance from the urban core as expressed in the sum of column percentages of all mud houses (completed, uncompleted and thatched) in indigenous (49%), intermediate (29%) and peri-urban (30%) low-income communities. This is because the preference for using local building materials in house building has lessened over time and new housing developments use modern construction materials and technology. The predominance of block houses in the intermediate and peri-urban zones also reflects the drive for homeownership by middle-class and low-income families as evident in the physical expansion of informal housing development through these ecological zones (see Fuseini & Kemp, 2016; Fuseini et al., 2017). Results of interviews with stakeholders at the community level indicated that some long-term residents in the indigenous sections of town often relocate to consolidate themselves as owners of two- to three-roomed compounds in the urban peripheries,

whereas a privileged few build additional houses to relocate part of their families following increased housing densities in family housing units.

Table 5.1 Types of housing by zone of locality in Tamale

House type	Zone of locality			Total
	Indigenous low-income communities	Intermediate low-income communities	Peri-urban low-income communities	
Completed compound house (Block)	37 (28.9%)	65 (37.6%)	28 (29.8%)	130 (33%)
Uncompleted compound house (Block)	25 (19.5%)	54 (31.2%)	36 (38.3%)	115 (29.1%)
Completed mud house	45 (35.2%)	32 (18.5%)	16 (17.0%)	93 (23.5%)
Uncompleted mud house	11 (8.6%)	13 (7.5%)	9 (9.6%)	33 (8.4%)
Thatched house	6 (4.7%)	5 (2.9%)	3 (3.2%)	14 (3.5%)
Other*	4 (3.1%)	4 (2.3%)	2 (2.1%)	10 (2.5%)
Total	128	173	94	395

Chi square statistic (21.276); p-value =0.019

Source: Field survey, 2017

Note: * This includes a hybrid of cement block and mud compounds as well as bungalows and other forms of housing meant for unique occupancy. In the latter category, households were persons who relocated into employer-provided housing or had previously lived in such housing and had relocated into the sampled communities upon retirement.

The density threshold – measured in terms of room occupancy – across all the housing clusters was considerably higher relative to mean household sizes (Table 5.2). Half of surveyed households (50%), irrespective of size, lived in single rooms in compound houses, and over 41%, 49% and 63% lived in single rooms in the indigenous, intermediate, and peri-urban low-income communities respectively. This is an indication of a very high density given an average household size of 4.4 persons and a standard room occupancy rate of two persons per room for high-density, low-income communities (Town and Country Planning Department, 2011). The incidence of crowding can potentially disrupt place utility and shift household preferences away from present

housing and neighbourhood conditions.

Table 5.2 Room occupancy rates by housing clusters

Room occupancy	Housing clusters			All households
	Indigenous low-income communities	Intermediate low-income communities	Peri-urban Low-income communities	
Single room	53 (41.4%)	85 (49.1%)	60 (63.8%)	198 (50.1%)
Two rooms	39 (30.5%)	61 (35.3%)	23 (24.5%)	123 (31.2%)
Three rooms	27 (21.1%)	16 (9.2%)	6 (6.4%)	49 (12.4%)
Four & above	9 (7.0%)	11 (6.4%)	5 (5.3%)	25 (6.3%)
Sample size	128	173	94	395
<i>Mean household size</i>	<i>4.46</i>	<i>4.02</i>	<i>5.05</i>	<i>4.41</i>

Chi-square statistic (19.981). p-value = 0.003

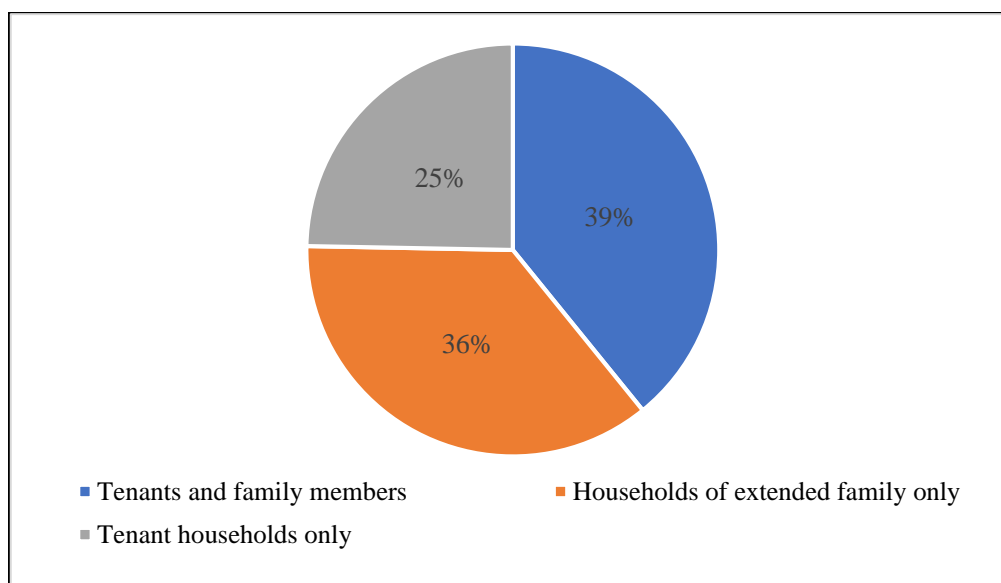
Source: Field survey, 2017

In unravelling residential mobility trajectories in multihabited low-income housing systems, tenure composition and social relations forged and nurtured within housing units are as important in formulating a typology as are the physical attributes discussed above. Compounds accommodate poor households in residential cohabitation but vary a great deal regarding kinship ties and tenure composition of co-residents. In the following subsections, additional layers of low-income housing are differentiated on the basis of tenure dynamics and social relations. The physical attributes of units become less significant for understanding residential mobility practices than kinship ties and social relations inherent in them.

5.3.1 Family compound houses

The interviews with stakeholders at the community level revealed that family compounds are inhabited by members of the extended family. As many as 36% of the survey participants previously lived in family compounds (Figure 5.2). Residents may have co-inherited individual rooms from a common founding owner or have been allocated spaces by a resident owner or most senior family elder. This form of subsistent housing has been described by scholars as rent-free housing derived by rights or by privilege (Korboe, 1992; Amole et al., 1993; Acheampong, 2016; Danso-Wiredu, 2018). Family compounds are seldom sold with the implication that housing units

increasingly become jointly owned properties of the extended family as individual ownership rights weaken with successive inheritance. Thus, family compounds are usually described as pseudo-public housing inhabited by households of siblings and their parents, uncles, aunts and grandparents.



Source: Field survey, 2017

Figure 5.2 Tenure types in low-income communities in Tamale

A variant of the family compound house occurs where a household head owns a parcel of land but lacks the capacity to develop it in his life time. Over time, his grown-up children move to erect rooms on the land to accommodate themselves and the house grows incrementally as the adult children build rooms to accommodate their households. The house eventually becomes a jointly owned family property with individual residents exercising pseudo-ownership rights over the rooms they inhabit. This type of housing is not without its own share of family problems which interfere with place utility and propel residential mobility. One respondent explained the circumstances surrounding his relocation decision as follows:

My father had a parcel of land located about 400 metres from here. When I was getting married to my first wife, and indicated that I needed bigger room space, I was advised to build on that plot because the family house was already very crowded. In 2010 I managed to put up a chamber and hall accommodation [bedroom and living area] here and moved in with my wife after our wedding. As I speak to you now, all my brothers have come to build rooms here and have moved in with their families, thus creating the same density problems that pushed some of us out of the main family house. There is so much infighting among the women of the house (Interview with participant, April 2017).

Family compounds provide appropriate accommodation for vulnerable social groupings and guarantee their right to the city. They provide diverse forms of social support for disadvantaged urban residents and mitigates the social cost of adversity, poverty and old age (Korboe, 1992; Acheampong, 2016). Persons afflicted with mishaps, natural events and socio-economic hardships often seek refuge in family housing while others use them as springboards to homeownership. The relocation experience of a 36-year-old widow exemplifies the social support system inherent in family compounds. She narrates her experience as follows:

My husband was a senior public servant who was allocated a four-bedroom house at the Russian bungalows. We lived in that house since 2005, but now that he is no more, I have had to relocate with the kids back to our family house in Moshie Zongo so that my mother can help me to look after them (Interview with participant, April 2017).

Family compounds also exert considerable pressure on residents. They remain the most important social spaces in which family values and norms are upheld, and where people take a keen interest in the conduct and behaviour of co-residents. It became clear from the interviews that the practice of co-resident polygyny in the study area makes family compounds the fertile grounds for interhousehold contestations and in-fighting. According to some local government representatives, these circumstances are beginning to shift the preferences of young households away from family compounds.

5.3.2 Compounds inhabited by tenants and family members

This category of compounds is the product of rapid urbanisation and the introduction of some forms of property rights in the low-income housing sector. It occurs when owners rent out vacant spaces in their compounds after satisfying their immediate family needs. Extra spaces in compounds are often allocated to non-family members to earn rental income for the owner. Two out of five survey participants lived in this type of compound (Figure 5.2). In these compounds the inclination is to renting rather than for keeping non-paying family members in them. Remote kinship ties are gradually being left out of the free-housing equation and extra spaces beyond the needs of owners' nuclear family are rented to non-family members. One of the participants explained it this way:

In the past, family houses were the preserve of only family members and no one had the motivation to rent out vacant rooms in their compounds. Whenever a vacancy was created in a house either through the death or relocation of another member, a family member in need of accommodation would simply be called upon to take it up, do minor maintenance works and use the room. But today, people are struggling over who is

eligible to collect rent in compounds while other family members struggle to pay for accommodation elsewhere. The trend is changing (Interview with a participant, April 2017).

Another way in which this category comes about is through the co-inheritance of rooms by children of founding owners. In polygamous homes, rooms are shared among groups of full siblings of the same mother, and equitably among individual children upon the death of their father. As rooms are inherited by children of deceased owners, some beneficiaries leverage their spaces to earn rental income. Thus, non-family members gain entry into the compounds through this window. Women beneficiaries of inherited properties normally rent out their rooms to earn some income while staying in their matrimonial homes. There are other instances where persons who inherited rooms in compounds move to stay in villages and use the monthly rent from the compound to support themselves. One of the survey participants relocated from his previous residence where he lived as the only tenant in the midst of several co-resident owners. The owner of his room was said to be mentally unstable and had been taken to a village for treatment. The sister then decided to rent out the vacant room to the tenant. But when the tenant started having problems with some of the residents over payment of service bills, he decided to relocate.

5.3.3 Compounds inhabited by rent-paying tenants

There are compounds inhabited by only tenants. One quarter of the surveyed households lived in this form of accommodation (Figure 5.2). These are compounds developed by private individuals purposely to earn rental income. They may live as owners or free-lodgers in alternative family compounds, or else based in different towns. But many owners of these houses are from the same social strata as their tenants, as suggested by Gilbert (2016). Owners can either be managers of the property themselves or may have appointed family relations, friends or even long-term tenants as caretakers. They are tasked with the responsibility for tenant recruitment, rent collection and the overall maintenance and upkeep of compounds. In some instances, caretakers do not reside in the house but maintain regular visits to the compound to deal with tenants' concerns where necessary. These houses appear to be the most diverse regarding the socio-economic and ethnic composition of residents who may have diverse cultural and religious backgrounds as well as occupational orientations. Thus, inhabitants of these compounds, unlike the previous categories, may be unrelated to one another.

5.3.4 Housing typology summarised

The above discussion of the diverse types of housing offers a clearer insight into the physical attributes and sociocultural aspects of the pro-poor housing system in Tamale. Table 5.3 marshals the essential characteristics of the housing types.

Table 5.3: Characteristics of housing types in the low-income sector

Main classification	House types	Main characteristics	Remarks
Physical and material composition of fabric	Block house	<ul style="list-style-type: none"> • Main material for construction is cement blocks. • Differ in size, based on degree of completion. 	The dominant house type in all three ecological areas
	Mud house	<ul style="list-style-type: none"> • The main construction materials are mud, stabilised soil or unburnt earth bricks. • Differ in size, based on degree of completion. 	Most common in indigenous communities and in hemmed-in areas in the peri-urban zone
	Thatched houses	<ul style="list-style-type: none"> • Built of mud and thatched roof. • Traditionally built and arranged in circular form 	Common in indigenous communities and in the peri-urban zone
Social relations and tenure composition	Family compounds	Residents are family members. Housing occupancy is by rights or by privilege.	Rent is free and in some cases services payment is free.
	Family and tenants	Family members share with non-family members.	Only non-family members pay rent. The rest live rent-free.
	Tenants only	Diverse and unrelated tenants stay together	Residents pay rent and share in service payment.

Source: Survey data

The characteristics of the soft- and hardware components of the low-income housing system discussed above help to properly situate the place utility of low-income urban residents in context. Residents' self-appraisals of housing satisfaction provide useful insights into aspects of the overall housing environment which can potentially breed dissatisfaction and trigger decisions to move. Poor households are apt to have considerable measures of place attachment to the housing they live in. The strength of this attachment manifests in the level of satisfaction they express about the entire residential environment. It follows that the higher the level of satisfaction, the less likely it is that a household will consider relocating. This is directly linked to the housing stress model of residential mobility in which relocation decisions are said to occur only when dissatisfaction exceeds a given threshold (see Section 3.4.1). Consequently, housing dissatisfaction is an incipient indicator of residential mobility (henceforth referred to as residential mobility potential). In the next section residential mobility potential in the low-income housing system is examined according to the assessments of housing satisfaction made by the survey participants.

5.4 Housing satisfaction and residential mobility potential

Housing satisfaction is a measure of a household's contentment with place utility which is broadly defined here to include general housing attributes such as dwelling unit characteristics, access to services, neighbourhood conditions and the social environment. Where households express a high level of satisfaction with these attributes of their prior housing experiences, it suggests that residential mobility decisions are not profoundly hinged on complaints related to housing and living conditions in the downstream sector. The satisfaction ratings by the participants for these general housing attributes were assessed in four broad thematic areas using 15 variables (Table 5.4). Various variables deemed relevant to relocation practices in the low-income housing system of Tamale were included. It was found that the overall residential satisfaction ratings for all surveyed households was high at nearly 70% as opposed to the low residential mobility potential of only around 30%. The satisfaction ratings for all the housing unit characteristics as well as those for accessibility to public services were high relative to their respective low residential mobility potential indices of about 28% and 32%. This points to dwelling unit characteristics and accessibility to public services not being the crucial factors influencing a household's relocation decisions. This finding challenges the dominant standpoint on housing quality and living conditions in the low-income housing market. These aggregate residential satisfaction ratings

suggest that housing mobility practices in low-income communities have much less to do with a household's dissatisfaction with observable features of the residential environment, despite the role of deteriorating housing and environmental conditions reported in previous studies (Yakubu et al., 2014; Fuseini & Kemp, 2016; Fuseini et al., 2017), and more to do with the structural and socio-cultural contexts for housing consumption in the pro-poor sector.

Table 5.4 Housing satisfaction and indices of residential mobility potential

Housing attributes	Variables	Satisfaction levels		Mobility potential indices ^{1,2}
		Satisfied	Not satisfied	
Housing unit characteristics	Size of room(s)	245 (62%)	150 (38%)	28.1%
	Design of house	271 (68.6%)	124 (31.4%)	
	Cooking and storage facilities	199 (50.4%)	196 (49.6%)	
	Bath and toilet facilities	222 (56.2%)	173 (43.8%)	
In-house services	Water	212 (53.7%)	183 (46.3%)	51.6%
	Electricity	347 (87.8%)	48 (12.2%)	
	Refuse handling	166 (42%)	229 (58%)	
	Quality of in-house services	201 (50.9%)	194 (49.1%)	
Social environment	Safety and security	129 (32.7%)	266 (67.3%)	71.1%
	Inter-household cooperation	80 (20.8%)	313 (79.2%)	
	Privacy	158 (40%)	237 (60%)	
Accessibility to public services	Quality of roads	301 (76.2%)	94 (23.8%)	32.4%
	Proximity to places of worship	336 (85.1%)	59 (14.9%)	
	Access to health facilities	150 (38%)	245 (62%)	
	Access to basic education for children	312 (79%)	83 (21%)	
Overall ratings	All variables	268 (67.8%)	127 (32.2%)	32.2%

Source: Field survey, 2017

Notes:

1. Mobility potential indices are based on the weighted sum of dissatisfaction ratings for all variables under each housing attribute.
2. Mobility potential indices are classified into quintile classes, namely [0%-25%] = Very low; [25.1%-50%] = Low; [50.1%-75%] = High; [75.1%-100%] = Very high, following the work of Mohit et al (2010) and Addo (2016a).

A focus on the aggregate picture masks the high residential mobility potential indices reported for in-house services (52%) and households' social environment (71%). In the next two subsections more attention is given to these two housing attributes with relatively high residential mobility potential indices. First is the social environment.

5.4.1 Residential mobility potential of the social environment

A household's social environment defined in terms of safety and security of life and property, interhousehold cooperation and the sense of privacy, evinced the highest residential mobility potential index of all the assessed housing attributes (Table 5.4). The satisfaction ratings for all these variables ranged from low to very low so producing the opposing considerably high residential mobility potential index.

In-depth discussions with participants at household and neighbourhood levels revealed that dissatisfaction with the safety and security of housing is tied to the inducement to move and/or displacement effects of perennial rainstorms, flooding, fire outbreaks, and spiritual beliefs and practices. These factors interfere with the residential stability of households belonging to various tenure groups in all the ecological areas. The informal nature of housing development exposes residents to perennial flooding. The relative ease with which floodwaters washed away people's homes or rendered them uninhabitable in June/July 2017 (Figure 5.3) may have deepened participants' fears concerning the safety and security of their homes.

An engineer at the metropolitan administration explained that vast stretches of land in Builpeila and Gumani have been earmarked as flood-prone areas in the city's approved structure plan. The invert (lowest base) of streams which serve as collector to drains and running water from gullies and culverts in these areas is higher than the hard-core fillings of most buildings. The entire area has been built up and the hazardous pattern of development makes flooding an annual occurrence which threatens the safety and security of low-income urban residents. Floods have subjected poor households to frequent seasonal relocation practices where households temporarily vacate their homes when they are inundated by floodwaters and return to them when the waters recede. In other places owners have had to abandon their homes altogether because the premises are rendered dangerous for human habitation after seasonal floods. (See Figures 5.4 A and B).



Source: Field survey, June 2017

Figure 5.3 Compound inundated by flood waters in Tamale



Source: Field survey, May 2017

Figure 5.4 (A&B): Courtyard and exterior views of an abandoned compound house in Tamale

Indigenous belief systems which uphold spirituality and the fear of spiritual attacks featured among the vital issues affecting the sense of safety and security in the different types of housing in all the low-income communities. Petty disagreements among family members or unrelated co-residents in a compound can breed deep-seated mistrust and mutual suspicion among households, to the extent that ordinary daily experiences of dreams (nightmares), sickness and other forms of misfortune can be interpreted to originate from the work of a neighbour (Ashforth, 1998; Stabell, 2010). One of the local government representatives related an accusation of witchcraft in his area as follows:

We do not feel comfortable talking about some of these things because they can be very embarrassing sometimes. This statement; 'I saw her in my dream' has scattered family members apart in the house right in front of us [pointing finger to the house]. The young man took ill for the past few weeks and they are pointing accusing fingers at his stepmother because the boy claimed to have seen her in his dreams. You know, hepatitis B has the same symptoms as food poisoning (the patient's stomach gets bloated). You see, so when someone is diagnosed with hepatitis B, nobody respects the opinion of the doctor here. Most people will immediately conclude that the person has been poisoned by a relative. We had to bring in the imam and some other elders of this community to settle the matter. As I speak to you now, the boy has been relocated from the house and I am told two other family members have also rented elsewhere (Interview with participant, April 2017).

Mistrust and socio-cultural practices in which people seek alternative interpretations to life events and misfortunes in the spiritual realm, deepens the sense of dissatisfaction with respect to safety and security of the houses they live in. Spiritual interpretations of life circumstances create and sustain anxiety and may mark the subject on which a household's relocation decisions are predicated. Many such anxieties have compelled households to trade-off rent-free housing. The experience of one participant sheds some light on this.

I married my wife in 2003 but it took us nine years to have our firstborn. My wife suffered several miscarriages [five times] each of which occurred in the third month of her pregnancy. I sought medical attention from both private and public health care providers but the solution was nowhere near. I went to several villages to consult elders and one of them advised me to relocate from the family house to offer some relief to my wife. I left the family house in 2012 and as I speak to you now we are expecting our third child in August this year [2017] (Interview with participant, April 2017).

This narrative dramatically demonstrates how a non-scientific answer to a medical problem is linked to dissatisfaction with the residential environment and subsequent move from a lineage-

based housing arrangement. It also highlights that residential mobility practices are partly rooted in the sanctity of socio-cultural beliefs and practices that underlie housing consumption in the downstream sector. To this extent, housing mobility practices must not be interpreted only in terms of a household's rational responses to dissatisfaction with objective aspects of the housing environment, but should broadly include the socio-cultural context shaping housing practices in general.

The residential mobility potential indices for interhousehold cooperation and sense of privacy were 79% and 60% (Table 5.4) respectively. The interviews with participants revealed that the areas of disagreement which created a great deal of dissatisfaction among households are payment for the use of in-house services, home maintenance and cleaning schedules, family conflicts and petty quarrels among co-residents. In all the study communities informal daily duty schedules were drawn up for women to clean communal areas of the compound – courtyard, baths and toilets – in turns. Mix-ups with the days and responsibilities for cleaning often generate conflicts and contestations among women of the house. Daily duty schedules were reported to work better in compounds inhabited by family relatives. Where compound residents comprise family relatives and rent-paying tenants, it became extremely difficult to fit unmarried men into the maintenance roster, even if there were few women in the compound. This is to be expected in a highly patriarchal society where housekeeping in compounds is conventionally accepted as the sole responsibility of the women in the residence. In very few instances where maintenance rosters were compiled in accordance with number of rooms and all occupants were included irrespective of gender, unmarried men in residence usually have challenges lending their cooperation. This was identified as a significant source of interhousehold conflicts and infighting. Also, petty quarrels between children sometimes degenerate into major disputes among parents and can even sever interhousehold cooperation in compounds.

Besides the challenges with interhousehold cooperation, most participants also held the view that it was impossible for any family to live in multihabitation and still enjoy a sense of privacy. Apart from the sharing formulae for bathrooms, toilets (if any) and other facilities, residents struggle to keep highly personal issues hidden from the knowledge of co-residents. People observe, ask questions and use all manner of techniques (including eavesdropping on conversations) just to know a person's private personal story and to spread same among co-residents and neighbours. The boundaries between private domains in compounds are extremely fuzzy as inhabitants are keenly interested in the actions and inactions of co-residents and neighbours. This is true whether

compounds are inhabited by extended family relations, rent-paying tenants, or a mixture of both. Dissatisfaction with the lack of privacy for those who resided in uncompleted compounds was exceptionally high, even for households in unique occupancy. The concern with privacy for the latter group was the degree to which indoor activities of households were open to neighbours and the public. When the housing unit is uncompleted all activities in the courtyard, from cooking to cleaning, are open to the view of outsiders. A young female interviewee explained the constraints on privacy as:

The only bathroom in that house was a makeshift structure. We used our clothing to block the fissures whenever we wanted to take our bath. Can you imagine how it feels if after taking your bath, you must walk through an open space of about 20 metres into your room to dress up. It was extremely discomfoting, just that we did not have any option at the time (Interview with a female participant, April 2017).

The greatest source of discomfort to the young lady was the fact that the house she lived in did not offer her the minimum comfort by way of a decent bathroom facility which could guarantee her a sense of privacy during and after bathing. Accordingly, she became overwhelmed by the fear of being watched by her neighbours and/or co-residents after taking her bath. This means a constrained access to in-house facilities and services or the state and condition of those services constitute important sources of dissatisfaction for aspects of a household's social environment. The next housing attribute with a high residential mobility potential index – in-house services – is taken up next.

5.4.2 Residential mobility potential for in-house service

Relatively better access regimes for water (88%) and electricity (79%) were reported for all households in Tamale in the 2010 population and housing census report (Ghana Statistical Service, 2013b). Interviews with city authorities revealed that water supply is rationed between neighbourhoods and the most serviced areas get water for two to three days in a week depending on the season (supply becomes more erratic in the dry season). The rationed distribution is implemented in a three-tier system, comprising in-house connections (40%), outside home connections (40%) and public standpipes (8%) (Fuseini & Kemp, 2016). In-house water connections are considerably better in indigenous low-income communities compared to the intermediate and peri-urban zones, but water supply interruptions occur across all ecological areas (Ghana Statistical Service, 2013b; Yakubu et al., 2014; Fuseini & Kemp, 2016). It became clear from the interviews that some households having no access to in-house piped connections enter

into sharing arrangements with neighbouring houses and then contribute towards the payment of monthly service bills, while the majority rely on water vendors and public standpipes. The rationed water supply system makes it imperative for households to keep water-storage containers in their homes. Residential dissatisfaction arises from a combination of some or all of these constraints. The significant finding is that strained power relations in multihabited compounds unite with water supply interruptions to breed housing dissatisfaction, even in houses where in-house pipe connections are available. A 43-year-old woman recounts how an unfair indoor water management system imposed by her landlord led to her relocation. This is captured as follows:

Monthly water bills were shared in accordance with number of rooms occupied by each household, irrespective of household size. This was unfair because normally household sizes are used. The owner's family size was about eleven and they lived in three rooms in the compound. He paid the same rate for water as we did even though his household size was the biggest. What worried me most was that his two wives conferred on themselves the right or privilege to fetch water before everyone else in the compound. They were always the first to fill their storage containers whenever the tap was opened, before anyone else in the compound gets access. You know...because of supply interruptions and rationing, taps are opened for only a few hours in a day [and two days a week] So, by the time the rest of us get the opportunity to fetch, the pressure becomes very low and the taps eventually get closed. I always bought water from vendors even though I paid my water bills on time. It was one of the reasons why I moved from that house (Interview with a participant, April 2017)

The embedded power relations in multihabited compounds with diverse tenure compositions tend to structure cooperative behaviour among non-owning co-residents. Resident owners take advantage of their privileged positions to confer undue benefits on themselves regarding payments for the use of in-house services. In some cases owners exempt themselves entirely from payment of service bills, but in most others the cost-sharing formulae for utilities are manipulated to their advantage. Indeed, payment for electricity appears to be highly contested even though electricity recorded the lowest residential mobility potential index (12.2%). The low rating is because the incidence of in-house connections to the electricity grid is very high in all the ecological areas of the city but this is accompanied by many informal and illegal avenues whereby residents reconnect themselves even where service providers temporarily disconnect electricity supply in reaction to the non-payment of electricity accounts. A respondent explained that his decision to relocate was premised on the irresponsible conduct of his landlady in respect of payment of electricity bills.

I stayed in the house for only two years. I am told unpaid electricity bills in the

house had piled up to unsustainable levels some time ago, and the landlady negotiated with the Northern Electricity Company [the service provider] to write off the debt and install a prepaid meter. From this point, she took up the responsibility to collect electricity bills from tenants at the end of every month. This was when everyone started to have troubles with her. She puts pressure on you to collect contributions for electricity but ends up squandering the money. Then she goes behind to arrange for a quack electrician to do ‘U-touch’ [local jargon for tempering with pre-paid meters to steal power]. Before I left the house, the service providers detected the illegality and surcharged all residents. I understand she was later served a court summons but I do not know if she appeared there because many people have defied such summons in this community but nothing happened to them (Interview with a participant, May 2017).

At the time of the survey several cases of violent attacks on staff of electricity service providers were witnessed in Aboabo and Gumbihini. Field officers on a mission to identify and report illegal connections were beaten up by youth groups purported to be defending the rights of their communities. In the main, an important aspect of these narratives is that the provision, management and use of housing services generate significant levels of stress at different scales – housing unit, community and city levels – which sometimes drive residential mobility decisions in the low-income housing system. The intensity of this stress and the net effects on individual moving behaviour may vary depending on housing tenure prototypes and power relations. Intra-household disagreements with respect to the payment and use of in-house services partly underlie the very high residential mobility potential index reported for the social environment attribute.

In sum, the housing system brings together people of modest or no incomes into residential cohabitation which provides a considerable measure of utility for low-income families. It is evident, however, that aspects of the housing system and the embedded socio-cultural practices exert a considerable degree of stress on housing occupancy which in turn generates dissatisfaction forcing households to relocate. However, not all residential mobility decisions in the low-income housing system were underpinned by dissatisfaction with previous housing. In the next section, self-reported reasons for housing relocation are considered.

5.5 Self-reported reasons for residential mobility

Reasons given by the interviewees for their residential mobility practices were diverse, even

confounding. In most cases the reasons for relocation were manifestations of personal choices exercised by households as adjustment responses to changing dynamics in the low-income housing system. Broadly the main stimuli were changes in housing needs, changes in the amenity values of a house or neighbourhood and changes in the criteria used to assess these factors. Other factors which influenced mobility decisions were forced evictions, marriage breakdowns, death of a principal housing benefactor, housing demolitions, disasters, and socio-cultural beliefs and practices. The many self-reported reasons for residential mobility were classified into six categories, namely economic factors; socio-cultural factors; administration, management and political factors; infrastructure-related factors; space factors; and environmental risk factors. Frequency distributions are presented in Table 5.5.

Table 5.5 Self-reported reasons for residential mobility in Tamale

Reasons for relocation	Responses		Percentage of cases*
	Frequency	Percentage	
Administration, management and political factors	221	25.3%	56.5%
Space factors	212	24.3%	54.2%
Social and cultural factors	203	23.3%	51.9%
Economic factors	113	13.0%	28.9%
Infrastructure-related factors	101	11.6%	25.8%
Environmental risks factors	22	2.5%	5.6%
TOTAL	872	100%	

Source: Field survey, 2017

Note: *Percentages of cases for these categories do not sum to 100 because they were multiple responses and the frequencies under each category are expressed as percentages of the sample size (395).

The results indicate that nearly 57% of survey participants relocated housing for reasons to do with urban administration, management and political factors. These mainly involved structural features at the unit, neighbourhood and city scales which underlie residential mobility practices in the study area. Specific reasons reported in this regard are forced evictions, conflicts at unit and neighbourhood levels, problems with landlords, problems in family housing, housing demolition by city authorities and political party and chieftaincy differences. It was found that the informal

nature of housing development and occupancy in the studied communities puts residents (owners, rent-paying or rent-free tenants) at risk of forced relocation either through direct state action or due to the inadequacies associated with the management of housing under multihabitation. Intermittent violence and chieftaincy clashes mediated by political activism at housing unit and neighbourhood scales were among the major factors resulting in the forced residential mobility in the indigenous and intermediate sections of the city. Such clashes have led to the burning and/or outright demolition of people's homes in Nyohini, Gumbihini and Changli (Yakubu et al., 2016). A detailed discussion of forced residential mobility practices arising from direct state action in the low-income housing sector is presented in Chapter 7.

Space-related considerations underlying household moving behaviour were recorded in about 54% of the cases. Specific reasons classified under this category were inadequacy of room space; the ability to secure a suitable alternative residential space elsewhere and increase in family size. Life-cycle changes relative to available room space in family and other forms of compounds were reported to have led to the relocation of survey participants. The practice of co-resident polygyny was said to have tremendous impacts on room availability in family compounds, to the extent that many families were reported to have a reasonable number of adult members residing outside family compounds due to lack of room space. Whenever vacancies were created in the compound, the non-resident members were called upon to take up inhabitable space. This implies that the availability or otherwise of rooms in family compounds created and sustained a great deal of residential mobility practices in the study communities. In some cases married men seeking additional wives often relocated housing as adaptation strategies. A participant narrated his experience as follows:

I wanted to marry a second wife even though there were not enough rooms in the family house to accommodate the new addition. So, after the marriage I decided to move out with my new wife into a rented accommodation nearby. My first wife now lives in my room with the children (Interview with participant, April 2017).

Space constraints for those who lived in non-family compounds were the result of changing family sizes and the associated space demands. This means that mobility practices in the low-income setting are shaped by multiple interrelated factors. A cluster of reasons grouped under socio-cultural factors for households moving behaviour are marriage, increase in family size, death of housing benefactor, divorce, witchcraft and superstitions. These factors scored some 52% of the cases. The category with the lowest percentage score was environmental risk factors (5.6%) and the specific factors were floods, rainstorms, and fire outbreaks. Economic- and infrastructure

related factors also recorded about 29% and 26% of cases respectively. The set of reasons grouped under the latter category included proximity to place of work, found a new job, loss of job, convert room to shop, cases of retirement and sale of house. Infrastructure related reasons entailed inadequate housing services, housing deterioration as well as relocations linked to the provision of access roads in the pro-poor housing sector. The specific self-reported reasons for residential mobility, are shown in Appendix VI.

5.6 Summary

It has been established in this Chapter that the low-income housing system in Tamale varies greatly regarding physical outlook, layout, material composition and, most of all, tenure prototypes. The different forms of compound housing highlighted in the discussion, offer various possibilities for settling the poor in differentiated tenancies in the three defined ecological areas of the city. The incremental development formula makes compounds most affordable to the poor, to the extent that very-low-income families experiencing residential stress sometimes manage to consolidate themselves as owners of a few roomed houses in the urban peripheries. The different types of compounds provide appropriate housing for urban households with modest or no incomes and guarantee their right to the city. Notwithstanding the worsening housing conditions and the precarious nature of urban service provision in low-income communities, residents derive a considerable measure of place utility from the housing system. A majority of movers have expressed satisfaction with the general attributes of the housing system, suggesting that residential mobility practices are not necessarily tied to deteriorated living conditions in the low-income housing system. Analysis beyond the aggregate picture reveal very high residential mobility potential indices for the use and management of in-house services as well as the social environment of households. In the main, residential mobility in the low-income housing sector is the manifestation of two interrelated processes. First, mobility practices are the outcomes of choices exercised by households in response to the dynamics of the low-income housing system. These choices are motivated by changes in household needs or changes in the normative criteria used to assess needs. Second, residential mobility could be forced on individuals through a direct state action, or the onset of extreme natural events such as rainstorms, flooding and fire outbreaks.

Whether households demonstrate a considerable measure of control over their relocation decisions or not, mobility practices are exercised in the same social spaces or are trapped in patterns and

processes which tend to reinforce the socio-economic disadvantages of the poor. This calls into question the widely-held notion of housing career in which residential mobility practices are perceived to result in the direct improvement in housing and living conditions. In Chapter 6 residential mobility trajectories of the poor are investigated to determine the extent to which housing outcomes signify progress towards housing improvement or whether the trajectories exemplify housing insecurity and instability in the low-income housing system.

CHAPTER 6

HOUSING MOBILITY IN LOW-INCOME COMMUNITIES: PURPOSEFUL MOVEMENTS OR DIRECTIONLESS CHURN?

6.1 Introduction

The housing practices and residential mobility trajectories of research participants are diverse. The diversity stems from individual housing encounters and the multiplicity of personal, socio-cultural and structural factors underlying the households' relocation decisions in the low-income housing system. While some households exercised a great deal of control and choice over residential mobility practices, many others had limited or no options and were compelled to move within an architecture of socio-economic and structural constraints. Since housing mobility practices are not strongly tied to dissatisfaction with the general housing and living conditions in the low-income sector, residential mobility might just be symptomatic of potential or real changes occurring in the housing system due to urban change and socio-economic developments. In this chapter the diverse and subjective residential mobility experiences of the poor are analysed. The aim is to identify and delineate patterns and sequencing of residential mobility practices in the low-income housing system. First, the socio-economic and residential profiles of survey participants are presented followed by an analysis of housing tenure transitions and residential mobility pathways. The sources of information about residential mobility are also discussed.

6.2 Socio-economic profile of participants

To put housing mobility practices of the poor in perspective, a number of relevant socio-economic characteristics of participants were captured in the survey. The inclusion of these variables helped to facilitate a deeper understanding of context-specific residential mobility behaviour in the low-income housing system. These variables collectively provide a more complete context for residential mobility practices among the low-income population. They also provide the basis on which to draw possible conceptual links between differences in household characteristics and residential mobility experiences. The descriptive statistics for the socio-economic variables captured in the household questionnaire survey are presented in Table 6.1. The average age of respondents was 38 years (standard deviation (SD) =10.5) and the minimum and maximum ages were 22 and 82 years respectively. Seventy-two percent of the surveyed households were headed by men and 70% of the participants were married. Three out of five respondents (58%) were

engaged in informal economic activities (farming, petty trading, artisans) and only 3.5% were unemployed. The rest (38.5%) were employed in the formal sectors (public or private). The level of educational attainment of the survey participants was considerably lower with one in four (25.8%) having no formal education compared with a national average of one in five (19.7%) (Ghana Statistical Service, 2014a). About one third of the respondents had a tertiary education and the remainder had attained either basic (16%) or secondary (28%) education. The low level of educational attainment may have accounted for the high level of informal sector employment and the low level of household income recorded in the sample. The income profile of surveyed households was very low with 76% earning a monthly income of less than GHS901 (US\$195) compared with the Ghanaian national average of GHS1387.

Table 6.1 Descriptive statistics of the socio-economic attributes of the survey participants

Variables		Frequency	Percentage (%)
Gender	Male	283	71.6
	Female	112	28.4
Mean age (years)		8	SD=10.5
Mean household size		4.4	SD=3.1
Marital status	Married	278	70.4
	Not married	84	21.3
	Divorced	16	4
	Widowed	17	4.3
Employment status	Private informal	229	58
	Private formal	52	13.2
	Public sector	100	25.3
	Unemployed	14	3.5
Educational attainment	No formal education	102	25.8
	Basic education	63	16
	Secondary school	111	28.1
	Tertiary	119	30.1
Household income (GHS = Ghana cedis)	Less than GHS100	45	11.4
	GHS100-350	105	26.6
	GHS351-550	66	16.7
	GHS551-900	85	21.5
	GHS901-1500	64	16.2
	GHS1501-2200	21	5.3
	GHS 2201 and more	9	2.3
Sample size		395	

Source: Field survey, 2017

These variables are important for understanding and explaining households' residential mobility practices. The differences in socio-economic attributes of households lend credence to the diversity of participants regarding their gender, relative social standing and access to resources. The diversity in turn, exerts a considerable influence on the households' residential mobility practices in the downstream housing market. It is important to note that the information about the socio-economic variables pertains to the time of data collection not on the timing of residential moves. The residential mobility profile is considered in the next section.

6.3 Residential mobility profile and context

In addition to the socio-economic profile of the participants, the scale and intensity of housing mobility practices vary widely across their locational and socio-demographic characteristics. In the ensuing subsections essential aspects of the residential mobility dynamics in the pro-poor sector are presented.

6.3.1 Duration of stays and frequency of moves

The duration of residence prior to relocation of the survey participants ranged from a minimum of six months to 62 years and the average duration of stay was just over ten years ($SD = 11.0$). The size of the mean value could be influenced by the effects of extreme outliers, especially for urban-born residents whose prior housing experiences were in family compounds. Arguments concerning the effects of duration of residence on housing relocation decisions suggest that an average of 10 years residential experience should generate significant place attachment to counter the likelihood of relocation over time (Knox & Pinch, 2010; Lersch, 2014). The fact that households relocate after several years of residential experience reaffirms the high satisfaction ratings in respect of general housing attributes reported in Chapter 5 (Section 5.3) and points to residential mobility decisions in Tamale being underpinned by structural and subjective considerations at household, neighbourhood and city scales. In Table 6.2 duration of stay of the survey participants is disaggregated by the ecological areas. It shows that for households whose duration of stay in previous accommodations was a year or less, the observed frequencies were relatively small for indigenous (about 3%), intermediate (about 5%) and peri-urban (less than 9%) low-income communities. For those who stayed up to four years at their previous address about 14% were in indigenous communities and less than 13% in both the intermediate and peri urban communities. More generally, about half (50.6%) of participants in intermediate communities and three out of

five (57.9%) in the peri-urban zone experienced duration of stays ranging from one year or less to five years, while only some 40% in indigenous sector had similarly short duration of stay. It appears that households in the indigenous sector tended to stay longer before moving as evidenced by over 40% of survey participants in the indigenous sector having lived for ten or more years in their prior housing compared about 32% and 29% in the cases of those in intermediate and peri-urban sectors respectively. One can conclude that duration of stay tends to decline with distance from the Central Business District (CBD) and the indigenous sections have the longest duration of stay relative to those in other zones in the city.

Table 6.2 Duration of stay of participants by housing zones

Duration of stay (years)	Zone of locality			Total
	Indigenous low-income communities	Intermediate low-income communities	Peri-urban low-income communities	
≤1	4 (3.3%)	9 (5.4%)	8 (8.6%)	21 (5.5%)
2	9 (7.4%)	15 (9%)	20 (21.5%)	44 (11.5%)
3	8 (6.6%)	17 (10.2%)	7 (7.5%)	32 (8.6%)
4	17 (13.9%)	21 (12.7)	10 (10.8%)	48 (12.6%)
5	10 (8.2%)	22 (13.3%)	9 (9.6%)	41 (10.8%)
6	9 (7.4%)	11 (6.6%)	4 (4.3%)	24 (6.2%)
7	5 (4%)	12 (7.2%)	4 (4.3%)	21 (5.5%)
8	6 (4.9%)	5 (3%)	2 (2.2%)	13 (3.4%)
9	3 (2.5%)	1 (0.6%)	2 (2.2%)	6 (1.5%)
10 and longer	51(41.8%)	53 (32%)	27 (29%)	131 (34.4%)
Sample	122	166	93	381*

Chi-square statistic (25.484), p-value = 0.1 Source: Field survey data, 2017

Note: *fourteen non-responses (missing values) were recorded in respect of duration of stay.

Longevity of residential experience is fundamental to place utility for low-income households. When households become integrated into a given space, their social ties become extensive over time and they accumulate more local resources to the extent that relocating away from these familial and familiar social spaces becomes extremely discomforting. An underlying reason is that accumulated local resources and social ties may be non-transferable between locations (Lersch, 2014). The interviews with participants revealed that voluntary residential mobility practices

following a prolonged period of stay were often linked to a household's ability to build and move into homeownership or otherwise secure rent-free tenancy in a family compound elsewhere. This is exemplified by the experience of a participant as captured in the following vignette.

Afa Rahman is 41 years old, he lived in a family compound with his wife and three children for all his life until 2015. By 2015 his father's new housing project was completed and Afa Rahman was made to relocate there with his wife and children. His father still stays in the main family compound with Afa Rahman's uncles and siblings (Interview with participant, May 2017).

This participant's experience demonstrates how access to rent-free housing opportunities can prompt the relocation of long-term urban residents in Tamale. Others will relocate only when they are able to build their own housing or when the living conditions at their current residence become extremely unbearable. A closer look at the residential mobility frequencies of the survey participants will shed more light on the anchoring effects of duration of stay on the residential mobility practices in the low-income housing system.

6.3.2 Frequency of residential moves

The frequency of residential mobility is said to increase directly with number of previous relocations (Lersch, 2014). In Tamale some households were found to have moved several times during the period under consideration while most had moved only once (Table 6.3). An analysis of variations in the mobility trajectories of the participants revealed a relationship between age and the frequency of moves, and that younger households were less likely to move more frequently than older ones (Table 6.3). It is shown quite clearly that in general terms, most households who moved more than once fell between the ages 31 and 40 years and the majority (43%) are 40 years or younger. Over 44% of those who moved twice were within the ages 31-40 and 22% between the ages 41 and 50. Only 6% and 7% respectively fell within 51-60 and 60+ cohorts. Of those who moved three times, 36% each were aged between 21-30 and 31-40 while 14% and 5% were aged 51-60 and 60+ respectively. This trend suggests that households in early adulthood were single movers and most frequent movers fell between the ages 31 and 50. Elderly households moved less frequently. A combination of factors account for this development. First, is the potential period effect of rapid urbanisation including the changes in pro-poor housing systems over time. Second, the tendency to form new and independent households in early adulthood. As households become older, the likelihood of relocation also declines. The prospects of housing relocation within the low-income housing system can be linked to the notion of rhythmic transition in the life cycle

theory in which relocations are exclusively explained in terms of variations in age and other life cycle events (Clark, 2013). Further analysis of the age of households relative to present tenure types of the survey participants indicated that about 50% of those aged 60 years and older were owners, that is half of the aged households who relocated housing moved into homeownership. The finding is consistent with Songsore et al.'s (2004) contention that homeownership in the low-income housing system occurs at the later stages in a household's demographic cycle.

Table 6.3 Frequency of moves by age of participants

Age cohorts	Frequency of moves				Total
	Once	Twice	Three times	Four times or more	
21-30	76 (29.6%)	22 (19.6%)	8 (36.4%)	1 (25%)	107 (27.1%)
31-40	109 (42.4%)	50 (44.6)	8 (36.4%)	1 (25%)	168 (42.5%)
41-50	47 (18.3%)	25 (22.3%)	2 (9.1%)	1 (25%)	75 (19%)
51-60	12 (4.7%)	7 (6.3%)	3 (13.6%)	1 (25%)	23 (5.8%)
61 and older	13 (5.1%)	8 (7.1%)	1 (4.5%)	0 (0%)	22 (5.6%)
Total	257 (100%)	112 (100%)	22 (100%)	4 (100%)	395 (100)

Chi-square statistic 12.457; p-value = 0.410

Source: Field survey, 2017

The most dominant theoretical arguments concerning frequent housing relocations have sought to link the phenomenon to long-distance residential mobility (Gillespie, 2017). It is reasoned that long-distance movers are predisposed to subsequent moves in the local housing market when they become familiar with new social spaces in destination areas. This familiarity provides the enabling context for households to make informed housing and locational choices by seeking to correct past mistakes in their quest to regain housing satisfaction subsequent to relocation (Gillespie, 2017a).

Evidence from this study indicates that frequency of residential mobility in the study area has less to do with distance of moves than with type of residential tenure. Rent paying tenants were more likely to move frequently than all other tenure categories in the sample (see Table 6.4). As many as four out of five (78%) of rent-free tenants have moved only once for the period under consideration as against about 71% and 58% of owners and rent paying tenants respectively for the same frequency. Regarding more frequent household movement tenant households were the prime movers, namely 34% of tenants reported having moved twice, nearly 7% had relocated

housing three times and they topped the list of those who had moved four or more times. This implies that tenants experience a considerable measure of housing tenure insecurity than owners or rent-free occupants.

Table 6.4: Frequency of moves by housing tenure

Frequency of moves	Housing tenure			Total
	Owner	Tenant	Rent-free	
Once	55 (70.5%)	132 (58.1%)	70 (77.8%)	257 (65.1%)
Twice	19 (24.4%)	77 (33.9%)	16 (17.8%)	112 (28.4%)
Three times	4 (5.1%)	15 (6.6%)	3 (3.3%)	22 (5.6%)
Four times & above	0 (0.0%)	3 (1.3%)	1 (1.1%)	4 (1.0%)
Sample	78 (19.7%)	227 (57.5%)	90 (22.8%)	395 (100%)

Chi-square statistic (13.017); p-value = 0.043 Source: Field survey, 2017

Since most relocation practices are exercised within the same social spaces, frequency of residential moves linked to lack of familiarity with housing context occurs often only in respect of voluntary or involuntary tenure switches from rent-free housing into rent paying tenancies. Rent-free tenure in family compounds offer greater sense of affordability and tenure security for the poor compared to rental housing. Results of the interviews revealed that, depending on the nature and composition of family housing occupancy, payment for infrastructure and housing services could be borne by an individual on behalf of family members. Thus, rent-free housing could mean rent-free living, including all the other expenses associated with housing services, including minor repairs and maintenance. Slipping out of this privileged tenure, for those who may lack the capacity to sustain rent-paying tenancies, can trigger a sequence of frequent residential mobility practices for disadvantaged households. The propensity to make additional moves after initial relocation was found to be higher for rent-paying tenants whose prior housing experiences were rent-free in family compounds. Abdul Wahab lived rent-free in his uncle's house with his wife and children. His uncle was a successful butcher who paid for everything in the house including their daily meals. It was the passing of Abdul Wahab's uncle in 2010 which pushed him into the rental housing sector. At the time of fieldwork he had moved into his fourth house since April 2012. He narrates his relocation experience as:

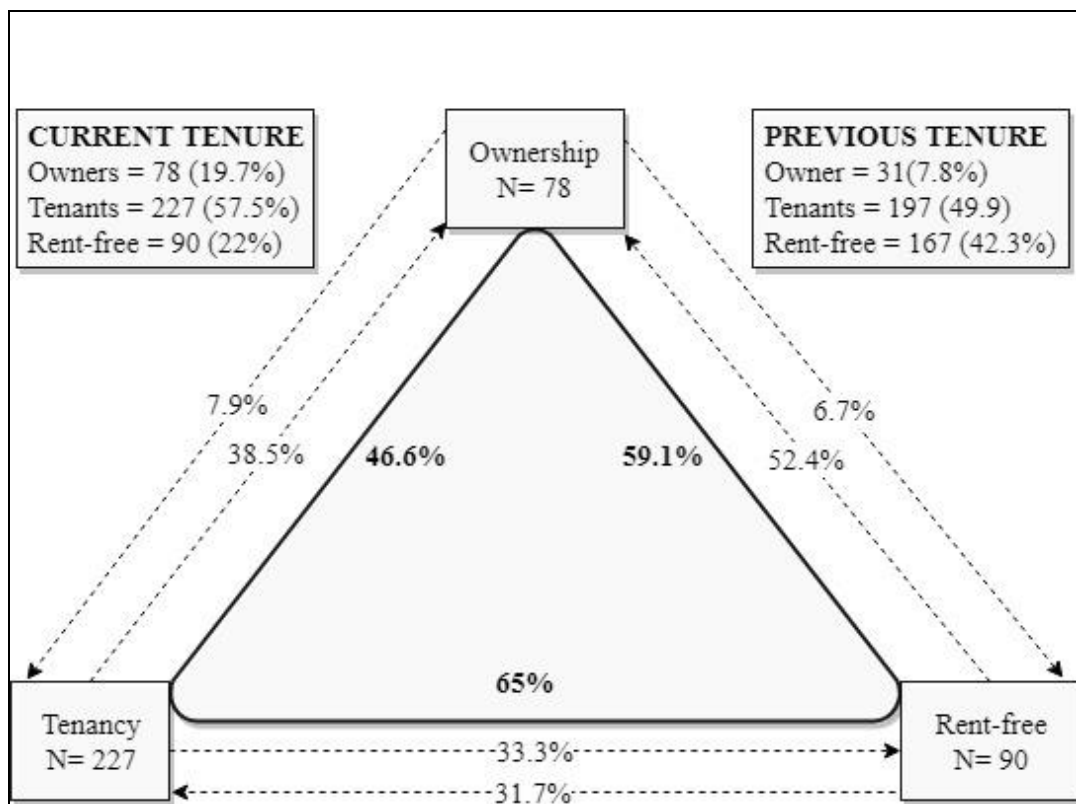
We started renting in 2012 after the passing of my uncle. You know, he had three wives and his children were many, so when he passed on, the rooms were shared to the children and their mothers. Admittedly, nobody sacked me from the house. It was a personal decision based on concerns raised by my wife and some friends. They did not see why we should continue to stay in a room now belonging to my cousins. So, I moved on to rent at Tishigu. But within the first four months, we had a troubled relationship with our neighbours over payment for electricity. Things never got better, so after one year, we had to change to another house. We are now in our fourth house since 2012, moving from one problem to another. Before these troubles, we did not know anything about rent or utility bills. My uncle took care of everything in the house (Interview with Abdul Wahab, May 2017).

Abdul Wahab's experience demonstrates how voluntary relocation out of rent-free tenure can place poor households on a path to frequent residential mobility. In hindsight, the daily struggles to keep up with the dynamics of the informal rental housing market now makes Abdul Wahab to see his decision to exit the family house as a reflection of poor judgement. Rent-free tenure in family compounds provides reasonable access to stable housing for the poor and insulates them against the disadvantages of a poorly regulated rental sector. When households trade off this tenure, either by choice or by coercion, it means they have given up these important securities and open themselves to the risk of frequent residential mobility practices. To appreciate the different dimensions of residential mobility in the low-income housing system, the patterns of household movements are discussed in the ensuing sections.

6.4 Patterns of residential mobility practices

Like the diversity in housing types, residential mobility practices in the low-income housing system are not linear. Major difference is found in the patterns of mobility exhibited by different socio-economic groups in the housing system. The subjective housing experiences of owner households vary greatly from those of rent-paying and rent-free tenants. This is indicative of the multidimensional nature of residential mobility practices in the low-income housing system. To help understand this trajectory, the patterns and shifts of residential tenure transitions of the participants are depicted in Figure 6.1. The bulk (65%) of housing mobility occurred between the rent paying and rent-free tenure categories, that is one third of rent-paying tenants had moved into rent-free lodging while about 32% of the latter moved into tenancy. This points to the resilience of subsistence housing opportunities in the low-income housing system. As people move out of this privileged tenure, many more are afforded the opportunity to appropriate the same in the

housing system. More than half of the households in homeownership were previously in rent-free tenure, whereas nearly 40% also had prior living experience in tenancy. Such moves are progressive in both directions. However, relocation into ownership is more plausible for households in free-lodging than their counterparts in rent-paying tenancies. This finding supports the argument that rent-free tenure serves as a springboard for entry into homeownership for most low-income families in Tamale. In view of this, voluntary relocation out of family compounds is perceived as progressive, irrespective of locational or tenure outcomes. In the absence of public housing programmes genuinely targeting the poor, family compounds, from which rent-free housing derive meaning and significance, can be likened to the policy ideals underpinning public housing programmes in the advanced developed countries.



Source: Field survey, 2017

Figure 6.1 Housing tenure transitions in the low-income housing system of Tamale

Relocations out of ownership (loss of homeownership) was also observed among the participants. Most households moving out of ownership relocated into rent-paying (8%) or rent-free (7%) tenancies. In the main, ownership represents the most stable housing tenure type in Tamale, and most of the residential mobility occurred among tenants and rent-free housing occupants. This makes sense considering that homeownership confers greater tenure security than all the other tenure categories.

But it must be noted that a significant proportion of relocations occurred within each tenure category with households moving from one rent-free house to another or from one homeownership onto another. The former was identified as a common practice in the study area since some privileged homeowners still see the need to provide vacant spaces to less privileged extended family relatives as part of social support to family members. The latter, was a vestigial category recorded by the participants. Only two of such cases were observed at the time of survey, the first was a victim of housing demolition who was fortunate to get the support of a politician (member of parliament) to quickly build another house to resettle his family. The second was a privileged homeowner who built a second house and relocated with some members of his large family. Concerning relocation practices within rent-paying tenancies, it was found to be a normal practice for most tenant households. In sum, three interrelated residential mobility pathways can be delineated based on the housing tenure transition trilogy presented in Figure 6.1. They are pathway to home ownership, pathway out of homeownership and cyclical pathway in and out of rent-paying and rent-free tenures. Each of these pathways is shaped by major structural elements (opportunities and constraints) of the housing system and mediated by the agency of individuals and households. In the following subsections the pathways are explored using the housing mobility experiences of selected research participants.

6.4.1 Pathway to homeownership

The past few decades have witnessed tremendous global support for homeownership, described in the housing literature as the natural tenure (Gilbert, 2008). In the developing world the homeownership drive takes different forms depending on country contexts. In some countries state governments have built housing directly for the poor or have provided heavily subsidised housing units for those considered to be extremely poor to own housing without any support (Gilbert, 2004; 2014; Lizarralde, 2011). In many others a laissez-faire approach is adopted: one in which urban authorities keep a blind eye to the proliferation of informal development by disregarding planning and building regulations as a subtle way of promoting homeownership among the poor. The laissez-faire approach to housing policy has significantly increased homeownership rates among low-income families in Southern cities (Gilbert, 2008). In Ghana the homeownership rate currently stands at about 47%, and ownership continues to be the ultimate goal of urban residents, including the poor (Ghana Statistical Service, 2013a). Ownership is recognised as the most superior tenure type which confers dignity, status recognition and greater security: Households strive to achieve this goal against the odds. Undoubtedly, the informal nature of housing development in the study

area has boosted homeownership rates among participants. One fifth of the study participants lived as homeowners and over 90% of these households moved into the privileged tenure over the ten years preceding the period of survey. The pathway to homeownership is described as chaotic and hectic struggles for many low-income households in Tamale. In most cases, it involved a series of relocation practices between rental housing or rent-free tenancies, each of which enriches an individual's and a household's experiences and provides them with the requisite discipline on the path to ownership. For prospective homeowners, each episode of housing experience contributes to the accumulation of the social networks, savings, and financial resources required to bootstrap their way into homeownership. The drive to homeownership by a senior citizen is accounted in the following vignette:

Mba Toahiru is 68 years old. In his active youthful days, he was assisting his elder brother in a cattle business. He worked under his brother for over 35 years. In 1973 his brother built a completed compound house at Gumbihini (this was his brother's second house) and moved Mba Toahiru's household to stay there. He stayed in the house with tenants as a caretaker landlord until some of his brother's adult children began to pick up room spaces in the compound. The house soon became a family compound, as young men got married and required more rooms for their households. In the late 1980s business fortunes began to decline as the two brothers became older and lacked the capacity to travel long distances to engage in cattle trade. The young men did not take any interest in the business. They were either in school or learning some other trade. When the cattle business finally collapsed in the early 1990s, Mba Toahiru took up a job at Catholic Relief Services (CRS) as night security guard. Unfortunately, his brother died soon afterwards and the rooms in the compound were shared among the children. A single room was reserved for his eight-member household (prior to the sharing, his wife and children lived in one room while his male child shared the same room with his cousins). This compelled him to move his wife and daughters into rented accommodation in a nearby house while sharing the same room with his 24-year-old son. Mba Toahiru retired from CRS in 2009 and his end-of-service benefit was enough to enable him build a six-room uncompleted compound in a newly developing peri-urban area. In June 2012 Mba Toahiru relocated to his own house. (Interview with Mba Toahiru, May 2017).

The housing history of Mba Toahiru demonstrates how it is possible for the poor to move a single step into homeownership and how family compounds can serve as a stepping stone to that goal. As many as 71% of the owners took only one step into ownership and they were mainly long-term urban residents who moved to consolidate themselves at the urban peripheries. The death of Mba Toahiru's benefactor marked the turning point in his housing pathway, that is the point where

things became very challenging to his household. It unleashed a great deal of housing stress on his pathway and pushed some members onto the rental housing submarket. The physical separation of wife and daughters was the provocative challenge which strengthened his resolve to develop his own house, irrespective of the size. But most of all, access to a formal employment opportunity – one with adequate provision for social security – smoothed the surface of the pathway and put Mba Toahiru in the position to actualise his dream of homeownership. This may, however, not be the case for the majority of households as nearly 70% of the homeowners captured in the survey were employed in the informal sector. Some participants experienced episodes of transition between different tenancies on their pathways to homeownership. The following vignette of Abdul Ganiyu's residential mobility experience, sheds more light on such a multisteped trajectory.

Abdul Ganiyu is a 34-year-old carpenter. He lived peacefully in a family compound all his life until the death of his father in 2008. He was compelled to relocate from the family compound in 2011 following a protracted family conflict over ownership of the house. Following the death of Ganiyu's father two of his uncles teamed up with his aunty to claim ownership of the house. His elder brother, who was contesting the claim of his uncles, died in less than two months after engaging in a series of heated arguments with the claimants. Three months later Ganiyu's elder sister – the firstborn child of his father – also died. The timing and sequencing of the deaths of Ganiyu's siblings scared him into relocating from the contested house. He suspected that his siblings were bewitched by the claimants and that he was probably the next to die if he failed to relocate from the house. He first rented a single room at Tunayili but after one year he had to relocate again because the house often became difficult to access during the rainy season. He moved into another rented house in 2012 where he stayed with the owner's family. Ganiyu's relationship with the owner was impressive until 2013 when he got married. Since his marriage Ganiyu's wife has always quarrelled with the landlord's wife over very petty issues. This was when Ganiyu started to think about saving towards his own housing project. Fortunately for him, his deceased brother had owned a parcel of land at Vitting before his death and Ganiyu was the one keeping the allocation note (land documents issued by the chief). Ganiyu commenced his housing project in February 2014 and by September 2015 he was able to reasonably complete one room (see Figure 6.2) and moved in with his wife. The remaining two rooms are yet to be roofed (Interview with Abdul Ganiyu, May 2017).



Source:Field survey, 2017

Figure 6.2 Abdul Ganiyu's incremental housing project in peri-urban Tamale

Abdul-Ganiyu relocated housing three times within the space of four years. His first move into tenancy was instigated by the fear of death following a protracted housing dispute among family members, but subsequent moves were his personal choices aimed at maximising safety and convenience. Soon after marriage, the pathway to homeownership was charted as Abdul Ganiyu decided to redirect his energy and resources toward moving out of tenancy. His wife's troubled relationship with the landlord's family meant that relocating into another rental home was not likely to guarantee the best-fit solution to infighting and lack of cooperative relationship he sought to avoid. The burden of homeownership was further reduced since Abdul Ganiyu did not have to bother himself about the land component of housing cost. In the absence of a viable housing finance mechanism in the low-income housing system, access to cheap (sometimes un-surveyed) plots at the urban peripheries becomes the second-best alternative toward evening out the pathway to homeownership for the poor. The defining catalyst in Abdul Ganiyu's case was the parcel of land he inherited from his deceased brother. This enabled him to commence the incremental building of his own house almost immediately and in accordance with resource availability. The house may not be of a standard to guarantee safe habitation and comfort, but Abdul-Ganiyu prefers it to renting and infighting. The pathway out of homeownership is taken up in the next section.

6.4.2 Pathway out of homeownership

Whereas homeownership remains the desire of most survey participants, the pathway to ownership

also leaves a considerable measure of anxiety on households who have managed to ascend to this special tenure. The anxieties stem from the stress associated with informal housing development – threats of housing demolition by city authorities and the risk of displacement by natural events. About 15% of the survey participants had to relocate out of home ownership into rent-paying or rent-free tenancies (Figure 6.1). Only one of these households reported having to relocate for reasons to do with the sale of previous housing. In the majority of cases loss of homeownership was the direct outcome of housing demolitions in low-income communities. Demolitions were staged and articulated by metropolitan authorities through urban upgrading and development control programmes. Encroachment on public lands and road reservations were the two most common informal housing practices resulting in a widespread loss of homeownership among the participants. The interviews with the community stakeholder in May 2017 revealed that in March 2011 more than one-hundred-and-fifty housing units were demolished at Katariga by military officers from the 6th Infantry Battalion of the Ghana Armed Forces in Tamale. Owners of these houses were accused of encroaching on a vast stretch of land belonging to the Ministry of Defence. Although the entire land covers about 2257 acres, only a small portion is currently used for housing, military installations and training purposes. The unused section is reserved for strategic military reasons but most of it has been encroached upon by informal housing.

The chiefs, on whose land the barracks is located, had started to sell off the unused portions to informal housing developers because in their view, the land was not being used for the initial purpose for which it was acquired by government in the 1960s. It became clear in the interviews that since 2002 the military high command had had a series of engagements with the priestess of Katariga¹¹ over the matter and had advised the chiefs and the people of the traditional area against continual encroachment. Following protracted dialogue with the priestess consensus was reached among the relevant stakeholders and in March 2010 the military high command, in consultation with the Survey Department and the chiefs and people of Katariga, jointly embarked on a mission to redemarcate the boundaries of the military area to exclude the encroached spaces. The interviews confirmed that the process of redemarcation was participatory and all stakeholders expressed appreciation for the openness and transparency exercised throughout. New survey pillars were planted to mark the boundaries of the redemarcated area and all parties pledged to

¹¹ The earth-priest of Katariga traditional area. She is the custodian of the land in which the military garrison is located. She is responsible for the sale of land in the area.

respect the new demarcation. In less than one year after the redemarcation the new pillars had been pulled down by certain developers and more land, beyond the new boundaries, was encroached upon. The refusal of civilians to respect the joint resolution provoked a much sterner reaction from the military command. On 16 March 2011 the military commenced a large-scale housing demolition exercise without any notice having been given to the stakeholders or affected persons. The operation covered all developments in the alleged encroached spaces, including those which had hitherto been excluded according to the redemarcated boundaries. The ruthless exercise resulted in loss of homeownership for over 150 households, many of whom have relocated into the rent-paying and rent-free housing sectors. Some relocated into rental housing at locations proximate to the contested zone in the hope that when normalcy returns they will regain access to the land to reactivate their homeownership aspirations. But many have become relegated to the urban peripheries. Bediaku's residential mobility experiences as a consequence of the military operations exemplify this.

Bediaku is 38 years old. His six-room compound in Katariga was demolished during the military operations in 2011. He was offered temporary accommodation by the parish priest of his church on the day of the demolition. His new residence was very far from town but he did not have any option under the circumstances. In July 2011 some members of the church were dissatisfied with the regular visits of Bediaku's girlfriend to the residence and complained to the priest. The priest offered financial support to enable him to pay two years rent in advance in a nearby community. For now, Bediaku plans to make enough savings to be able to rent a room closer to town (Interview with Bediaku, May 2017).

While homeownership remains a highly revered tenure type in the low-income housing system, the informal nature of land transactions and housing development serves as a major threat to the sustainability of this tenure by exposing residents to the risks of demolition. Mwachungu & Donaldson (2018) have recently reported about informal transactions in urban land delivery in Malawi and the set of militant strategies employed by informal developers to prevent demolitions and forced evictions. Loss of homeownership can be highly unsettling for low-income households and when it is occasioned by mass housing demolition exercises it can effectively mark the turning point on a stressful and stigmatised residential mobility pathway. In the next section the revolving and cyclical residential mobility pathways of participants is examined.

6.4.3 Cyclical pathway in and out of rent-paying and rent-free housing

The many incidents of residential mobility practices revolving between rent-paying and rent-free tenancies substantiate their widespread popularity. Some 33% of tenant households transitioned into rent-free tenure in the 10 years preceding the survey, compared with a reverse transition of 32% from the latter over the same period. Relocation to rent-free housing is principally motivated by the relative tenure security that family compounds guarantee. Interviews with selected survey participants affirmed that those who relocate from rent-paying to rent-free tenancies were often young adults who previously moved into tenancies due to space constraints in family compounds. They may have received financial support from parents to move into tenancies as free-lodgers in waiting until vacancies created either in the main family compound or elsewhere allow them to take up tenancy. The opportunity for free-lodging becomes imminent when a relative exits the compound by moving into ownership or tenancy. In other cases households voluntarily gave up free-lodging only to realise at some point that they have very limited capacities to sustain rent-paying tenancies. Depending on their stake in family compounds, such households usually find their way back into rent-free tenancies. Ilyasu's situation illustrates this in-and-out cycle.

Ilyasu is a fridge repairer who had two rooms in his family compound. But in 2013 he decided to relocate into a rental house due to frequent quarrels he had with his elder brother. He moved back into the family house in 2016 when he realised that rent payment was becoming a problem. As he puts it: "in hindsight, I realised it was better to endure the family problems than dole out huge sums in rent payment. Rent became so expensive that I felt I was better off saving that to build my own" (Interview with Ilyasu, May 2017).

Relocating from tenancy to free-lodging was sometimes premised on acts of benevolence extended to less privileged non-family members experiencing considerable housing challenges. In some cases rent-paying tenants who struggle to sustain tenancies are offered the opportunity of free-lodging, and in others tenants were elected to move into free-lodging opportunities as caretakers. Security of tenure in such cases is dependent on the conduct of beneficiaries as well as the changing space needs of their benefactors. The residential mobility experience of Afa Hudu captured in the next vignette sheds light on this pattern of movement.

Afa Hudu is a Tijaniyya Muslim¹² cleric who migrated to Tamale in 2007 with his wife and children (he fled a chieftaincy conflict in Bawku in the Upper East Region of Ghana). He rented his first accommodation at Sakasaka, but his stay there was short-lived when he soon realised that the community was pro-Sunni.¹³ His troubles with the people started when he honoured an invitation to a child-naming ceremony for unmarried teenagers in the community. The Sunni imams in the community had agreed among themselves not to honour invitations to naming ceremonies for couples who were not formally married. This was part of measures to stem the rise of teenage pregnancy in the community. Afa Hudu attended the naming ceremony of his next-door neighbour without any knowledge of this by-law. After the ceremony he became the topic of sermons in all Sunni mosques in the area for three consecutive days. He relocated to another rental house at Zogbeli because he felt the imams were inciting the community against him. After a two-year stay in his next house, a successful businesswoman offered him a rent-free housing opportunity in a newly built compound house in the same vicinity. One of the phases of the rectangular compound was used to build a mosque and the woman decided to dedicate two rooms in the compound to a Muslim cleric who would accept to lead prayers in the mosque. Afa Hudu has been the resident imam and caretaker of the house since March 2010 whilst his benefactor (the business woman) lives in her matrimonial home (Interview with Afa Hudu, April 2017).

The residential mobility pathway for poor households in tenancies can be very stressful and chaotic, but the possibility of accessing non-market housing opportunities also implies that hectic pathways can be stemmed by acts of benevolence common in the low-income housing system of Tamale. Accordingly, Afa Hudu is experiencing relative housing stability soon after obtaining non-paying tenant status from a benefactor with whom he shares no blood relationship. A case of in situ tenure transition was also reported involving, cooperative behaviour in a compound strengthened by the bond of relationship between a tenant and his resident owner to the extent that

¹² One of the contemporary Sufi Islamic movements. It is a Sunni sect which originated in North Africa but is now widespread in West Africa. They engage in several spiritual rituals in accordance with the teachings of the founder, Ahman Tijani.

¹³ Sunni is a denomination in Islam whose core teachings follow the exemplary life of prophet Mohammed.

rent payment by the former was pardoned unconditionally. The beneficiary household had been a tenant in good standing for close to six years in the compound. The prolonged period of stay facilitated his gradual integration into the owner's extended family. He attended funerals and social events with the owner and offered full support in home maintenance activities in the compound. His relationship with the owner's family earned him a free-lodger status as he has been relieved of rent payment since August 2015.

A reverse pattern of housing mobility from free-lodging to rent-paying tenancies was also observed in the participants' accounts. This pattern of movement further challenges the narratives that very poor households do not relocate housing in the urban system (see Ardayfio-Schandorf, 2012). Households moving from rent-free tenancies did so by choice or by coercion. For adult male residents in family compounds, new household formation formed the basis for voluntary relocation out of free-lodging. Here, space constraints were the most frequently cited reasons for residential mobility and family housing exits by young adults. It is common practice for young couples in indigenous and intermediate communities to relocate housing when marrying due to space inadequacies in family compounds. While this finding may bear out with the housing adjustment account of life cycle theories, intense engagement with a cross-section of the research participants revealed that embedded cultural practices in some types of family compounds form part of the latent drivers of the outward relocation practices of new couples. A respondent explained that in co-resident polygyny the allocation of domestic chores among women is done in accordance with the order in which they were married into the compound, so that recently married women (who assume junior status) tend to bear a disproportionate share of domestic work in the compound. In addition, newly married women are required by customs to shoulder the domestic responsibilities of their mothers-in-law, and their competence is assessed on how well they perform these tasks. Accordingly, the conduct of newly-married women, including their physical body changes, are kept under surveillance by senior and more experienced women in the compound. The application of these conventional rules of seniority in running the affairs of compounds places considerable burdens on young couples and the family compounds have arguably become the most difficult and contested terrains for them. Men who do not want to subject their wives to this cultural orientation find reasons to relocate out of free-lodging opportunities before or after marriage. Where possible, young women negotiate with prospective husbands to relocate out of family compounds ahead of marriage.

Voluntary relocation from free-lodging to tenancies was also identified as the outcome of rational

economic choices exercised by low-income families in the indigenous and intermediate sections of the city. The lateral spread of the commercial area, coupled with ongoing urban upgrading initiatives, have led to the promotion of home-based enterprises which has made some households in indigenous areas to convert rooms in their compounds into shops to take advantage of the vibrant urban economy. Some participants reported that they had converted rooms into stores for rent to businesses, while others turned them into tailoring or barbering shops to support their own livelihoods. Participants in the indigenous sector explained that the communities were now fully engulfed by the expanding commercial district, so that business premises were in very high demand by new and expanding enterprises. This enabled households to rent out rooms to businesses to use part of the proceeds to rent low-cost rooms at the urban peripheries. Some have converted rooms into shops to support their livelihoods while relocating to cheaper residential accommodation away from the centre. Others have set up petty businesses financed from the proceeds of rentals. Overall, the increasing demand for premises to accommodate growing businesses in the central areas implies that very-low-income families make rational economic choices between earning high rental incomes and inner-city residence. Trading up central locations in favour of high rental income, points to upgrading programmes becoming facilitators of processes working toward housing commercialisation in low-income communities and serving as a major agent of social exclusion. The immediate outcomes of such programmes are capitalised into rent to the disadvantage of rent-paying tenants. Owners of rooms in the central areas become more motivated to offer spaces to businesses than serving the needs of low-income housing.

In family compounds where definite ownership rights are difficult to establish, the quest to earn rental income at the expense of free-lodging opportunities for relatives (usually after community upgrading) has generated a great deal of family conflicts which eventually lead to voluntary family housing exits. Many cases of family housing exits linked to conflicts over the right to rent spaces were reported by participants. Twenty-five such cases were being mediated at the Rent Department of the metropolis while three cases had been processed for trial at the circuit court. It appears that the majority of such conflicts are fought in the spiritual realm and have led to many family members trading off free-lodging accommodation in favour of tenancies. Mr Naporo aged 55, relocated from his family compound in 2016 due to chronic health problems believed to have originated from spiritual attacks. There has been infighting since August 2010 in the compound over who has the right to collect and manage rent proceeds. Mr Naporo believes that his health problems are the result of these disagreements. He narrated his experience as follows:

That house belongs to my late auntie. Unfortunately, she did not have a child when she passed on in 2007. She fell ill in 2005 and one woman (she is another auntie) came from the village to take care of her as you know my auntie became very old (she raised me up). After the passing of my auntie, this woman convinced all of us to support the conversion of five rooms in the compound into stores for rent to businesses. [two households who almost became part of the family due to long period of tenancy were evicted in the process]. Soon after the conversion the woman went behind everyone to change the documents of the house in her own name. Myself and some family members took the matter to the chief who upheld our position that the house be kept as family property. She took the matter to court and it was ruled in our favour again. We have had several physical confrontations over the collection and management of rent since 2010. Unfortunately, I started to count my losses in 2014 when the battleground shifted into the spiritual realm. First, my wife fell very ill and I had to move her to a village to seek local treatment. Next was myself, soon after my wife's condition improved. I also became sick, so we were advised to move out of the compound to save our lives. My rooms are still locked up in the compound with some of my belongings, but no one goes there anymore, not even the woman. We are happy paying rent here, it is very cool (Interview with Mr Naporo, May 2017).

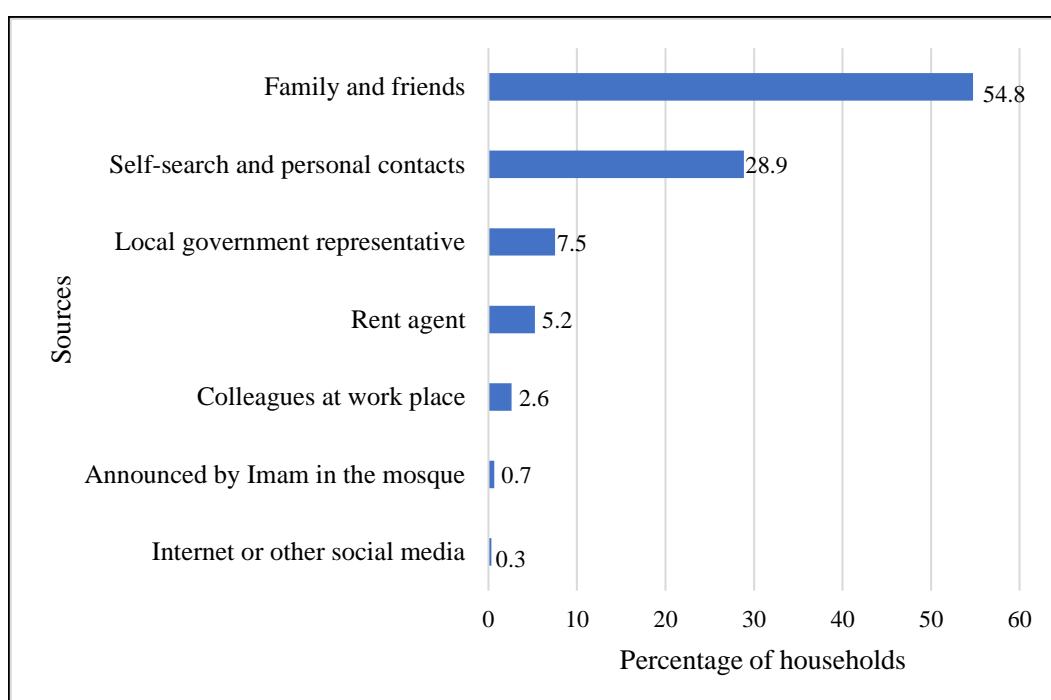
In this case conflict arising out of the desire of a person or group of persons to claim ownership of family property or monopolise the benefits thereof, provided sufficient grounds for deep-seated mistrust among family members. Relocation out of family compounds subject to such circumstances is often given a spiritual interpretation, as the case of Mr Naporo shows. In another instance, one member of a family was reported to have sold an entire compound to a corporate body and turned around to hire thugs to supervise the eviction of the family and the subsequent demolition of the house.

Finally, movement from rent-free housing to tenancies could also be forced on households through urban upgrading initiatives in low-income communities. The interviews with the relevant stakeholders affirmed that a number of upgrading programmes had been rolled out by city authorities to improve housing and environmental conditions in low-income communities. A major component of these programmes is the provision of road infrastructure which emerged as constituting the single most important threat to residential stability across the study communities. It was confirmed that in across all the ecological areas of the city sufficient evidence exists of housing demolitions and forced residential mobility from family housing and from other compounds. Most of these demolitions were attributed to the clearing of road reservations which had been encroached through informal housing developments. Some 4.6% of the survey

participants relocated for reasons to do with housing demolition linked to the development of access roads in the study communities. The nature and scope of past and present upgrading programmes in the city, their effects on housing contestations and the overall impacts on residential mobility in the low-income sections will be discussed later in the Chapter 7. Finally, the next subsection looks into sources of information for housing relocations.

6.5 Sources of information for housing mobility

Whether housing mobility practices in the downstream sector are manifestations of external impositions through city-wide development initiatives or just mere reflections of context-specific housing practices, relocation decisions are inextricably tied to the existence of alternative housing opportunities as well as households' knowledge and awareness of these alternatives. The spatio-temporal scope of alternative housing is dependent on the action spaces of households so that persons with wider action spaces tend to have a better range of alternative housing opportunities (Speare et al., 1974; Lersch, 2014). Among other factors, access to information on available housing opportunities significantly influences the pattern of residential moves in the low-income housing system. The survey participants reported having obtained information from a wide range of sources in the local housing market (Figure 6.3).



Source: Field survey, 2017

Figure 6.3: Sources of information for residential mobility decision making

More than half of the participants relocated housing on the grounds of information obtained from friends and family relations, and about 30% did so via personal contacts outside the network of family and friends as well as self-searches. Access to information is very much dependent on a household's familiarity and experiences in the local housing market. This explains why the family and friends network emerged as the most important source of information for residential mobility practices. When this proved less effective, housing searchers turned to exploiting personal contacts and doing self-searches in which they explore preferred neighbourhoods by asking around for available vacancies. Some 8% of the participants sourced information from local opinion leaders¹⁴ about 5% consulted local rent agents¹⁵. The use of these stakeholders was reported to be common practice by persons who lacked the requisite familiarity with specific local context and required sureties in their selected localities.

Ultimately, the circulation of information on available housing opportunities in the low-income housing system is mainly through informal circuits (family and friends, announced by Imams, local government representative, self-searches and personal contacts, colleagues at workplaces, rent agents and internet or other social media) as shown in Figure 6.3. The predominance of these informal channels implies that access to housing information in the local market could also be inversely related to distance (Speare et al., 1974). This helps to explain why much of the residential mobility practices tend to revolve around the same or similar social spaces. Except in instances where households move to ownership or free-lodging, relocation decisions are likely to favour locations near to previous housing. This assertion will likely be truer for tenant households than for owners or free-lodgers.

6.6 Summary

The increasing incidence of housing problems in low-income urban communities makes it imperative to make a detailed microanalysis of downstream residential mobility behaviour. Such an investigation helps to deepen the understanding of subaltern housing practices as well as the

¹⁴ Local government representative, unit committee members and imams. These are key stakeholders who sometimes link prospective house/room seekers to owners.

¹⁵ Local intermediaries who keep information on available vacancies in the city to serve the needs of prospective house/room seekers for a fee.

nature and form of residential mobility. The range of socio-economic variables presented in the first part of this chapter appropriately contextualised the nature and form of residential mobility practices of the survey participants. Duration of stay was found to be considerably long in all three ecological areas and for urban-born residents relocation decisions following prolonged periods of stay was often linked to the ability to build own housing or to secure free-lodging opportunities elsewhere. The frequency of residential mobility is associated with age of participants in a sense that households in early adulthood moved more frequently than older ones. In the same vein, the propensity for frequent mobility was higher for households who previously lived in rent-free housing. Moreover, important socio-cultural practices revolving around gender roles in compounds, as well as beliefs in witchcraft and spirituality have emerged as key drivers of relocation decisions in the pro-poor housing sector. It was concluded that residential mobility represents an important lens through which to examine the various housing practices of the disadvantaged populace.

The varied mobility pathways examined in this chapter clearly depict the heterogenous patterns of relocation practices of different social groups within the low-income population. The various patterns also represent the subjective housing experiences of low-income families regarding the levels of control they exercise over relocation decisions. Some pathways propelled households to homeownership at some point in time, but it is also clear that informal processes characterising house building in the study area constitute an important risk factor through which households slipped out of homeownership. Primarily, urban upgrading initiatives, coupled with the associated growth of economic activities in low-income communities, create situations where low-income families voluntarily relocate to the outskirts of town while converting their share of rooms in family compounds to stores for use by businesses. Some households have forcibly relocated to make way for the construction of access roads in their communities. These practices generate a great deal of conflict in families and neighbourhoods which may lead to the disruption of stable non-market housing regimes reported in this chapter.

In the next chapter the nature and scope of development-induced residential mobility practices in the low-income housing system in Tamale are discussed. The overall aim is to link the incidence of forced residential mobility in the downstream sector to both the right to the city debates and to the call for inclusive urban development. Among other topics, the nature, processes and policy aspects of past and present upgrading initiatives on housing instability and residential mobility experiences in low-income settings are critically examined.

CHAPTER 7

URBAN UPGRADING IN TAMALE: REFLECTIONS ON DEVELOPMENT-INDUCED RESIDENTIAL MOBILITY AND THE RIGHT TO THE CITY IN LOW-INCOME COMMUNITIES

7.1 Introduction

Tamale has a large proportion of indigenous population whose housing practices lie outside the scope of formal housing markets and planning regulations. The subsistence or non-market housing system has, over the years, assured a secured and stable housing regime for the majority of low-income urban residents. The lateral physical expansion of Tamale, coupled with the incremental annexation of existing rural settlements into the city's corporate limit, make urban upgrading an important component of physical development in the city. Considerable levels of socio-economic and physical development have been recorded since Tamale's founding in 1907, but local government authorities continue to struggle with the challenges of negotiating and upgrading low-income communities without compromising pro-poor housing systems. In the midst of calls for strong political will to improve housing and environmental conditions in low-income communities, the pro-poor housing system in Tamale is still being subjected to evictions and forced residential mobility practices. Local government authorities have simply responded to the call through a series of repressive upgrading programmes that not only compromise stable housing regimes for the poor but undermine the inclusive urban development agenda set by the global community.

This chapter comprises two parts. In the first part (sections 7.2 – 7.3) the incidences of forced residential mobility which characterises urban transformation programmes and the associated struggles and resistance in low-income communities are examined. Unlike previous studies where the right to the city concept is used to examine the struggles between the interest of capital and the everyday housing practices of the poor, this study takes a different turn by highlighting the struggles not only between city authorities and poor urban residents over the production and use of urban space, but also between ordinary low-income residents of the same communities over who should relocate housing to make way for proposed government development programmes. In the second part (Sections 7.4 – 7.5) the implications of residential mobility for social exclusion are discussed using four indicators; namely the civic engagement and social participation of households; community identity and sense of belonging; access to services; and employment and livelihood disruptions. The next section is devoted to a discussion of the historical antecedents of

involuntary residential mobility practices sanctioned by state action to lay the appropriate context for the subsequent examination of state actions in the pro-poor housing sector.

7.2 Residential mobility outcomes of urban transformation: A historical perspective

The framework for urban development under colonialism was one of residential segregation with a clear spatial split between European and indigenous African communities (Songsore et al., 2004; Adarkwa, 2012). Indigenous residential areas were devoid of rational planning and cluttered with numerous environmental problems. Houses were built with non-durable materials in line with tradition and convenience. By contrast, the expatriate communities were typically well planned and serviced and they benefited from the enforcement of health and building regulations (Adarkwa, 2012). The colonial authorities maintained a hands-off approach to housing and spatial organisation in areas inhabited by the indigenous African population. Official interventions in indigenous housing systems were often predicated on expedient considerations and motivated largely by the commercial interests of the colonial state. For example, evidence from archival materials indicates that early attempts to rationalise the spatial structure of Tamale beyond the European quarters was inspired by the need to mobilise revenue to finance the activities of the colonial state. Layouts were prepared to rationalise the native areas and to grant leases to households and businesses for the payment of ground rent. To encourage regular rent payments, the amount charged differed markedly between native and non-native households with the latter paying more in rent. Native households (Dagbamba) were charged ‘peppercorn rent’¹⁶ while all other group of residents paid economic rent. Residents paying peppercorn rent could easily be relocated whenever a new layout was to be prepared. They only required three months’ prior notification as spelt out in their respective rent agreements. Non-payment of rent and/or non-compliance with building regulations subsequent to the preparation of layouts often led to housing demolitions and forced evictions. An extract from a letter seeking the approval of the Chief Commissioner of the Northern Territories (CCNT) to forcibly evict two low-income households in May 1949 reads:

The plots in Ward G [Figure 7.1] were set out as commercial plots (200×100) and no doubt at the time it was envisaged that commercial firms would be willing to build there, but those plots have not attracted the firms and their size appears to be too large

¹⁶ A very low nominal rent often charged as justification for the necessity of payment.

for the needs of ordinary petty traders. In order to clear up the matter and to obtain the revenue from this land, I would suggest that these two plots be divided as shown on the sun print and leases be granted to James Legos and Asiru Legos at £4 per annum for 50 years, revisable every 5 years, payment to be made from the date of occupation. If the squatters do not agree then the proposed plots could remain as they are, and the squatters be forced to demolish the houses (Public Records and Archives Administration Department (PRAAD) Tamale, NRG 8/1/240 – Tamale Town Layout).

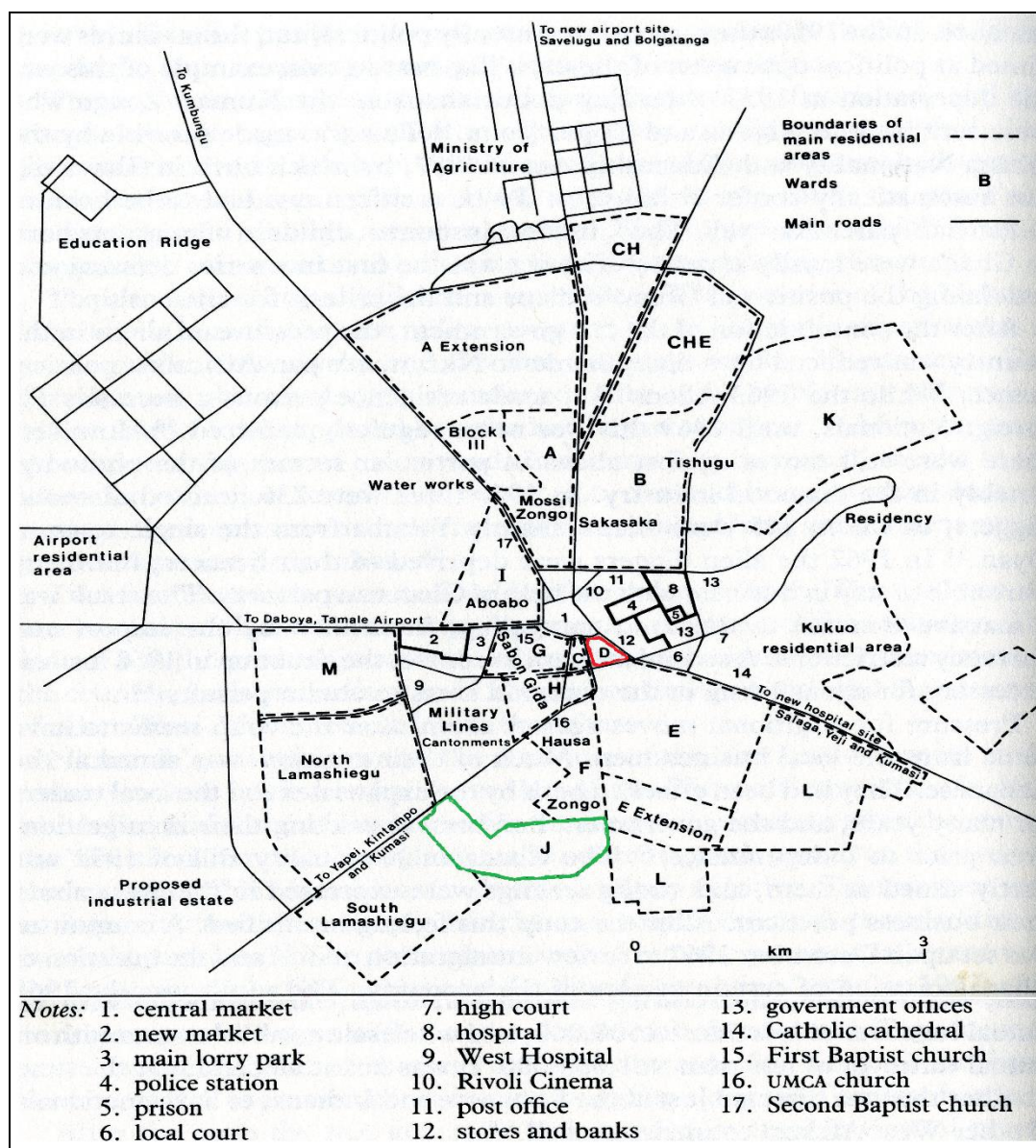


Figure 7.1 Residential land use plan showing Wards 'D' and 'J' in Tamale in the 1960s

The Tamale Town Board approved the suggestions of the District Commissioner and the appropriate steps were taken to implement the board's decision. By this time layouts were strictly enforced in indigenous townships and new housing developments required the approval of the

colonial authorities. Households failing to comply with the planning provisions had their homes demolished. The layouts also sought to realign existing traditional compounds in indigenous townships to provide minimal accessibility and to ensure their accordance with the town's layout, but once new layouts were available for people to relocate the older parts of town were cleared for purposes of replanning. In line with these objectives, families were forcibly relocated to alternative areas under the same rent-paying terms where appropriate and the requisite compensations were paid to enable them rebuild. On 11 August 1949 the District Commissioner of Tamale requested guidance on what ought to be done regarding compounds which failed to align with layout plans when the district commenced a road-building project in town. An excerpt from the letter is:

I have the honour to report that following the building of new Clark's Quarters at Chogonadabari in accordance with the new layout, it is necessary to demolish an existing compound to complete the *approach* [approaching] road. I enclose a copy of Tamale plan NT.4 showing the position. The district engineer values the compound at £20 and has asked for a demolition notice to be served on the owner. The house was outside the surveyed layout when built. I should be glad to receive instructions in this matter as I am not aware of the correct procedure, which presumably involves the Commissioner for Lands. I have warned the owner, Mahama Dagomba, but have taken no further action (PRAAD, Tamale. NRG 8/1/240 (October 1949) – Tamale Town Layout).

The chief commissioner ruled that Mahama Dagomba be offered an alternative plot in a new layout and paid the appropriate compensation for the demolition of his house and for any inconveniences he may have suffered. This disregarded the fact that Mahama's house was within the town boundary and was appropriately considered as government land. Efforts to extend planning services from the European quarters to the indigenous sections of Tamale created a great deal of involuntary residential mobility practices among residents. To minimise the traumas of transformation on victims, the colonial authorities ensured that relocating families were assigned alternative land (albeit at the outskirts of town) and paid appropriate compensation. The self-help housing processes, coupled with the use of non-durable materials in house building, made it easier for relocating families to quickly rebuild although in most cases self-help housing processes at relocation sites were supervised to ensure minimal compliance with planned provisions. The benign process of redevelopment completely masked the commercial interests and logic of the colonial state as well as the exclusionary tendencies of involuntary residential mobility characterising colonial urban development programmes in Tamale.

The smooth process of involuntary relocation was made possible by the active involvement of

traditional authorities in colonial urban development programmes. Through a system of indirect rule the colonial administration had set up Native authorities (comprising chiefs) across the colony and tasked them with both customary and statutory functions in the governance machinery. In the case of Tamale the Native authorities played a key role in revenue mobilisation programmes of the colonial state and they accordingly received huge financial rewards. Archival sources indicate that half of the total ground rent accruing to the colonial state was paid to the Native treasury. This partly explains why the displacement effects of government development programmes became immaterial to traditional authorities. As agents of the colonial state, chiefs were obligated to support government development programmes regardless of their displacement effects on the housing practices of their subjects. The economic and commercial motives underlying the urban redevelopment programmes of the colonial state became manifest when a decision was reached to forcibly relocate residents of the oldest part of Tamale (Ward D). In the following subsection, the struggle over the redevelopment of the most densely populated settlement of colonial Tamale is explored along with the coordinated strategies of resistance exercised by the ordinary people.

7.2.1 To move or not to move: Contestations over the redevelopment of Ward D

Ward D (Figure 7.1) was the oldest contiguous settlement inhabited by the indigenous Dagomba people in Tamale. It was a high-density indigenous settlement located in the heart of the town where, together with adjoining wards (especially Ward E), they constituted the largest cluster of indigenous housing during colonial rule. The location was strategic in diverse ways. First, it was proximate to the central market and directly abutted the main lorry station. It thus served as an excellent space to accommodate an expanding commercial enclave. Ward D stretched along the main trunk road linking Tamale to the southern part of Ghana. The colonial authorities believed that the area offered one of the best shop fronts for the new town. It also served as an important cultural hub adjacent to the palaces of Gulpke-Na and the Dakpema¹⁷ who are among the custodians of the culture and traditions of the people of Dagbon. The symbolic cultural heritage of the area meant so much to the people as the potential commercial value was to the colonial state and its accomplices.

¹⁷ Gulpke-Na is the paramount chief of Tamale and the Dakpema is a priest and a keeper of some shrines in the city. Both chiefs are traditional authorities duly recognised in the urban governance structure of the city since colonial rule.

In the 1940s the colonial administration prepared a scheme seeking to clear Ward D and to relocate residents to Ward J which was yet to be planned specifically for the purpose (see Wards D and J in Figure 7.1). The clearance was to facilitate the redevelopment of the area into a high-class commercial site for rent to corporate bodies and large commercial firms wishing to set up branches in Tamale. The new layout for the area was approved by the relevant authorities and only awaited discussions with chiefs and affected families. Alas, before reaching out to the potential victims some large corporate entities had already put in applications requesting allocation of plots and they were vigorously pushing for the authorities to fast-track the process. Some were even ready to pay the appropriate compensations beside the allocation fees. Soeters (2012) contends that the redevelopment of Ward D was more of an urban modernist strategy of the colonial state for Tamale and for the entire Northern Territories than a mere urban regeneration programme. Indeed, the Chief Commissioner of the Northern Territories was reported to have given a series of reminders urging the District Commissioner to ensure that the new commercial plots in Ward D were exclusively allocated to reputable firms and corporate entities capable of putting up magnificent buildings at the proposed sites (Soeters, 2012). In accordance with this directive, local applicants were denied places and all allocations were given to large foreign firms comprising Lebanese and British businesses.

The position of chiefs, especially the Gulkpe-Na, in the redevelopment programme became particularly precarious. As a key agent in the colonial urban governance structure, the Gulkpe-Na obviously lacked the locus to oppose the scheme since the Yaa Naa (the king of the Dagbon traditional area) did not disagree with colonial authorities. Also, it did not matter how resentful the king's subjects had become. Soeters (2012) has explained that the Gulkpe-Na needed to be cautious since he was part beneficiary of any possible financial returns from the redevelopment programme. If all the plots had been allocated to resourceful foreign firms (who would pay economic rents), it implied that more rent would accrue to native treasuries compared to the peppercorn rents received from indigenous Dagomba at Ward D. The Gulkpe-Na could not openly articulate this position, because he would be seen siding with the 'white man' against his own people. But all Boards in which the Gulkpe-Na served as representative of native authorities had approved the programme and there were proposals for him to support the payment of compensation through the revenues of native treasuries. Similarly, the Dakpema could not oppose the project for fear of incurring the displeasure of colonial authorities.

On realising the complicity of the chiefs in the redevelopment scheme the ordinary people, led by

the Imam and some opinion leaders, mobilised support to express a feeling of injustice and the readiness of residents to resist any attempts to relocate them from the ward. They verbally expressed their resentments over the planned eviction at a conference organised by the District Commissioner to discuss the proposed layout and the terms and conditions of its implementation and two days after the conference the elders of the community wrote a strong petition to the District Commissioner requesting him to reconsider the decision. Excerpt from the petition is:

We the undersigned elders residing on Ward “D” in Tamale, Northern Territories, humbly and respectfully beg to forward this our grievances to you, for your kind consideration. Last Monday we were called by your *worship* [lordship] and you informed us that most of our houses in Ward “D” would soon be demolished; and our plots would be given to aliens to build stores. We beg to state that most of our houses on that Ward were built by our forefathers, before the white man came. He came as a friend but not as a conqueror. He came to build and not to destroy. These buildings are sacred and too dear to be demolished. If our plots would be used by Government to build Post Office, Treasury, Hospital, or School, which would be beneficial to our country [it] would be welcomed. But as it is, government is driving us away from our *forefatherS*’ [forefathers’] soil and giving it to aliens to build stores. This is unpleasant to us. And we hope that the district commissioner would reconsider it (PRAAD NRG 8/1/240 (Feb 1947)– Tamale New Layout Ward D).

A much deeper engagement with residents was initiated and sustained over time following the receipt of this petition. Initially, attempts were made to enhance the terms of relocation by completely absolving the indigenous population (Dagbamba) from payment of ground rent at the new site. However, when several meetings failed to soften the residents’ position, the colonial authorities contemplated forced evictions and issued stern warning notices to that effect. Nor did this change the position of residents too. Soeters (2012) reports that the District Commissioner finally proposed to seek compromises with the Imam who appeared to be leading the resistance. The idea was to bribe him with a plot in the proposed layout in return for his public approval of the scheme. Indeed, other officials subscribed to the proposal and the Imam was offered a plot right beside the main mosque in Ward D. This seemed to weaken the residence front of the residents and it emboldened the colonial powers to issue a final voluntary relocation date on 31 March, 1950. By September 1949 (six months to the final eviction date) virtually nothing had been done at the proposed relocation site (Ward J) regarding planning and service provision, that would justify any forced demolitions in Ward D. The colonial state did not find it appropriate to supervise the creation of another slum at the outskirts of Tamale since the proposal to demolish Ward D was to be implemented under a slum clearance programme. The redevelopment of Ward D then became

dependent upon the planning and service provision at Ward J. Residents survived the 31 March deadline and it seemed that government had abandoned the project until 1952 when another six-months eviction notice was served on residents. At that time another Muslim cleric at the central mosque, led the protest. His strongly worded letter addressed to colonial authorities was copied to members of the Native authorities, including the Yaa Naa. It reads

Much we appreciate the improvement of Tamale town, but we feel that it is not just for Government to ask its people to leave their homes to where we know not, for another group of people to come to occupy the very spot...Here, I must point out that the land is traditionally owned by the people, and that any action that is taken to deprive them of the land will be taken seriously...among other reasons, the Northerner feels he should be at home even though he may *fair well* [farewell] in another part of the county...He finds it a disgrace to leave his Father's house to go to ruins. We will be committing ourselves to this very charge if we are to allow ourselves to be driven out from the homes of our Ancestors. We shall have no occasion to complain whenever any authority comes out with the intention to layout this section of the town for the rightful people, but we shall take a very serious view should that authority or any group of persons demand our wholesale evacuation of this place (PRAAD NRG 8/1/240 (November 1952) – Tamale New Layout Ward D).

The struggle against forced relocation continued and residents remained steadfast against the expressed commercial logic of the colonial state backed by the chiefs. The colonial authorities finally abandoned the redevelopment scheme in August 1954 and cited the challenges posed by resettlement as the reason. But Ward D was eventually demolished by the first post-independent administration in the 1960s (Soeters, 2012). It must be noted that beyond the stiff opposition from residents of Ward D the challenges of planning Ward J, the proposed relocation site for evictees, also contributed to the abandoning of the programme. At the time Ward D was under heated contestation, the District Engineer advised against any further extension of the town boundary due to difficulties of supplying water. When the engineer was instructed by the Chief Commissioner to prepare a layout at Ward J he did not mince words in expressing an outright rejection of the proposal. The following vignette expresses his response:

I would suggest that the water supply situation in relation to existing and probable future needs of Tamale ought to be examined as a single problem and I feel that this ought to be done before any extensive additions are made to the layout. It seems clear that the layout now contemplated cannot be supplied from the main reservoir. This point came up when we were considering extending the layout south of Tamale about 9 months ago and the water supply people thought water [water supply] would be difficult (PRAAD NRG 8/1/240 (October 1949) – Tamale New Layout Ward D).

The position held in other official circles was that the only expedient approach to fixing the town planning challenges of Tamale was through the incremental planning of new layouts to facilitate the mobility of people out of the older parts of town. But the District Engineer maintained that incremental planning ought to be tied to the existing infrastructure capacity of the town. He argued that the capacity of Tamale Waterworks would be overstretched if it were to supply any additional layout. If authorities were to contemplate the construction of wells in the vicinity of the proposed relocation site, they ought to have sited them long before planning could commence. The red tape characterising the extension of planning services to Ward J, coupled to the coordinated actions of residents in asserting their rights to stable housing, compelled the colonial powers to abandon the redevelopment programme.

The coordinated resistance against forced relocation was motivated by the complicity of the traditional authority in the redevelopment scheme and more so by the discovery of the implicit commercial motives driving the redevelopment agenda. Indeed, as argued in the first petition, the indigenous residents had never been opposed to the urban upgrading programme of the colonial state if it was genuinely aimed at improving the general living conditions of the people. What they did oppose was the deliberate restructuring of the urban space for the high-end commercial benefits of the colonial state and foreign firms. The next subsection considers the involuntary residential mobility outcomes of the Tamale water expansion project implemented by the colonial administration is discussed.

7.2.2 The relocation of Salamba: Perspectives on the past and the present

The lateral growth of Tamale led to fundamental problems regarding water supply to the town. The Builpeila Dam suffered serious capacity pressure from the growing population and a proposal was made to consider the construction of another dam to serve the needs of the growing population and to set limits on any further physical expansion of the town. As part of measures to augment the capacity of the existing water-supply system, a proposal was made to relocate the Salamba village to a new site to allow for the construction of a dam under the Tamale Water Works – the New Cut-off Drains Project. Archival sources suggest that unlike the case of Ward D, the Salamba resettlement programme was smoothly implemented, devoid of any contestation. A layout was quickly prepared for the new Salamba village and the District Commissioner authorised the allocation of plots to affected families. In less than a week after the allocation notes were issued families commenced house building even before the plan approval processes had commenced.

Houses were haphazardly built in line with cultural traditions and without recourse to the layout. As MacGaffey (2007: 114) put it; “plans for housing developments in straight lines and durable materials ran counter to tradition and convenience.” The matter was reported to the Tamale Sanitary Board which recommended the discontinuation of further construction activities at the new site and the demolition of compounds which did not accord with the provisions specified in the layout. The Board directed that all buildings within the town boundary ought to comply with the Building Regulations for Townships, Rules No. 49 of 1940. The ruling by the Chief Commissioner for the Northern Territories disagreed with the recommendations of the Board, as witnessed in the following except:

It is clear that the Lands Clerk and the Sanitary Inspectors are as much to blame as the villagers. The former for not laying out the plots as I understand he was instructed to do...and both for failing to observe and report the unpermitted construction of compounds over a period of at least 7 days. Under the circumstances, it would be unjust to compel the demolition of Salamba village now, but the headman should be notified verbally and in writing that when the town layout approaches the village the compounds that do not conform to it must be pulled down and realigned, without compensation (PRAAD, Tamale. NRG 8/1/240 (May 1945) – Tamale Town Layout).

Accordingly, the ruling was served on the chief of Salamba and copied to the Gulkpe-Na. While this may have served to prevent the demolition of on-going housing development in Salamba village at the time, it formed part of the basis for unguarded housing demolition which led to the involuntary residential mobility in low-income communities of present-day metropolitan Tamale. Thus, colonial urban planning practices directly or indirectly structured the incidence of involuntary residential mobility characterising low-income housing practices in Tamale. Most importantly, the incremental planning strategy adopted for the colonial city created an agglomeration of suburbs with poorly articulated spatial connectivity and a pattern of development which could not be easily predicted nor managed. After the declaration of Tamale as a statutory planning area in the 1950s the first master plan to guide physical development over several years proposed the realignment of housing and roadways in the old suburbs and in villages which were envisaged to incorporate into the city’s corporate limits over the planning period (1970-1985). This partly explains why housing demolitions and their attendant effects on residential mobility have almost become entrenched in all post-independent urban development programmes in Tamale. In the next section the effects of post-independent urban development programmes on residential mobility in low-income communities of Tamale is reported and interpreted.

7.3 Residential mobility outcomes of post-independent urban development programmes

Urban development was the centrepiece of the policies of the first post-independent government in Ghana. The focus of government policy was the transformation of the structure of the economy to achieve self-reliance. In pursuit of this goal massive investments were made in social and economic infrastructure in the urban centres of the country (Arku, 2009a). But the capacity to maintain or even sustain these investments was ephemeral following prolonged periods of economic decline and political instability. Consequently, municipal infrastructure and services became poorly maintained and living conditions in cities, especially in their disadvantaged neighbourhoods, worsened. The quest to address these structural socio-economic problems compelled government to subscribe to the Structural Adjustment Programme (SAP) of the International Monetary Fund (IMF) and World Bank (WB) in the 1980s. The core elements of the SAP were economic liberalisation and political decentralisation. It was in the urban development component of the SAP that the first-generation urban upgrading programmes were conceived and implemented in the major cities of Ghana (Larbi, 1996). Subsequent upgrading initiatives, especially in the Tamale metropolis, followed similar ideals and have proven to be inducements of considerable levels of involuntary residential mobility in the targeted communities. The following subsections report on the intricacies of residential mobility practices linked to specific upgrading initiatives of the WB, IMF and other development partners in Tamale.

7.3.1 Infrastructure injection and housing relocation under the Urban II project

Priority attention was given to urban development management under the SAP in Ghana. As part of the programme, a phased urban management initiative (Urban I, II & III) was designed and implemented in the major cities of Ghana. Urban I entailed a baseline study of the structure and functions of the urban economy whilst Urban III sought to extend the entire programme to small- and medium-sized towns in the country. The main development programme for implementation was Urban II, the first phase of which was to span the period 1985-1996. It commenced with a detailed study of city-specific urban challenges like housing, environmental management and spatial planning (Larbi, 1996). These studies formed the basis for the preparation of an infrastructure development plan for Tamale – the Tamale Urban Development and Infrastructure Rehabilitation Project – which aimed to provide for and/or upgrade infrastructure and municipal services. Under the WB programme an extensive area covering Ward E (see Figure 7.1) was designated as a slum and earmarked for upgrading by way of the provision of access roads. This

area was one of the largest indigenous residential agglomerations, with the housing stock dominated by circular traditional compounds. The injection of access roads meant that many traditional compounds were to be demolished, partly or wholly, to create the right of way for access roads. The then Municipal Chief Executive explained that the project's design objectives anticipated only minimal housing relocations in the process of upgrading because the WB had moved away from providing direct support for slum clearance programmes in the developing world. Under the circumstance stakeholders were compelled to advance very convincing arguments to government to regard Ward E as an exception and to make a case for the WB to accept the expansion of project activities to accommodate the scale of housing relocation envisaged in the Ward.

In principle, the WB did not support proposals to relocate residents to the outskirts of town. Instead, government had to negotiate the use of a vast stretch of central land near Ward E which had previously been acquired by the state for use as military a garrison – the military lines cantonments (see Figure 7.1). The state quickly withdrew its interest in this land and commenced processes to release it to the appropriate traditional authority (the Dakpema clan). According to the Metropolitan Chief Executive, the land was released to the chief on condition that part of it was to be used to resettle victims of the upgrading programme in Ward E. Accordingly, portions of the land were re-planned and serviced to house families who were to be displaced by the upgrading programme. Similarly, government negotiated for a land bank at Gumani as part of the Rice City Project. This was subsequently used to relocate families displaced by the upgrading and expansion of the main trunk road. Despite the relative proximity of the new relocation sites, affected families always mobilised to resist their relocation from ancestral spaces.

Local negotiation teams comprising representatives of the project team and community leadership were constituted to constantly engage with residents until common grounds was reached. But following intermittent outbreaks of violent resistance during the demolition processes in the 1990s, government was compelled to deploy the military to supervise the whole exercise. In the main, three things were unique to the implementation of these projects, namely the state managed to secure an alternative central location to facilitate the relocation of affected families; all affected families, including those who lost single rooms in their compounds, were appropriately allocated with full plots; and the project was implemented by the central government via a top-down model. The project was designed and implemented by consultants and the Technical Services Centre of the Ministry of Works and Housing with very limited involvement of city authorities (The World

Bank, 2002). Although the housing demolitions and subsequent relocations were often characterised by violent protests, government's ability to provide alternative land within the city's corporate limit, made the relocation process less dramatic relative to other phases of upgrading in the city.

The Urban II programmes continued in 1996 under the Urban Environmental Sanitation Project (UESP) with the core objectives to scale up and improve on upgrading efforts in the city. This phase of programme implementation embraced the concept of community participation as a key principle in the design and implementation of access road development in low-income communities. In accordance with the ideals of community participation, all upgrading initiatives became firmly rooted in the local government structure and championed by the local government representatives of various communities and backed by the traditional authorities and the Metropolitan Assembly. Many low-income families were displaced to enable the provision of paved roads in low-income communities, but these cases, communities were themselves responsible for housing demolition to create the right of way for road development.

The centrality of community-level stakeholders in current upgrading programmes have tended to pit community members against each other over who should move to make way for the development of paved roads. Results of the stakeholder interviews revealed that paved roads stimulate the growth of home-based enterprises and offer the opportunities for local economic development in low-income communities. Thus, the provision of access roads forms part of a broader strategy of supporting the city to gain financial autonomy through revenue mobilisation. Access to paved roads also enhances dust control and ensures easy accessibility for ambulance and firefighting services during accidents and emergencies. But road construction, especially in the indigenous and intermediate low-income communities, often led to the displacement and involuntary residential mobility practices among low-income families. Road projects have created a high level of discontent and divisive tendencies in low-income communities due to their differential impacts on families.

The uneven effects of road projects on the housing stability of low-income families have created and sustained stiff oppositional identities in affected communities as city authorities managed to reframe upgrading projects as demand-driven initiatives for which communities are required to demonstrate interests by actively securing the right of way to enable construction. This caused cash-strapped local authorities to avoid payment of compensation while residents remain pitted against each other in asserting their rights to stable housing. In this situation grassroots local

government structures, backed by traditional authorities (chiefs), jointly drive the interest of city authorities in the name of urban development while forcibly displacing poor urban residents. The shared interest of the poor in the redevelopment of their social space has since withered. In the next subsection the incidence of forced residential mobility associated with demand-driven access road projects in the on-going city-wide redevelopment programme is discussed.

7.3.2 Involuntary residential mobility effects of demand driven road projects

Following the successful opening up of some low-income communities (albeit with massive involuntary housing relocations) under the Urban Environmental Sanitation Project of the WB, a renewed interest has been shown in the coordination of physical development in Tamale by means of the development of access roads under the Ghana Urban Management Pilot Project (GUMPP). GUMPP is being piloted in four cities (Tamale, Kumasi, Takoradi and Ho) within the framework of the National Urban Policy and Action Plan, and it is funded by the French Development Agency (ADF). Among other objectives, the project seeks to promote efficient urban planning in Tamale, as well as to deliver key infrastructure that would put the city on the pathway to financial autonomy. The funding arrangements for the project clearly stipulate that counterpart funding from beneficiary cities is expected to cover the cost of land acquisition for physical infrastructure development and/or compensation where the execution of specific interventions requires the relocation or resettlement of households.

In the case of Tamale the upgrading of low-income communities, street naming and the property addressing system, construction of storm drains as well as the coordination of physical development are among the focal points of the GUMPP. In collaboration with the Savanna Accelerated Development Authority (SADA) the services of a Singaporean planning firm were employed to undertake a detailed master plan for Tamale which aimed to achieve orderly physical development as well as to attract investment. However, the level of indiscipline characterising house building in Tamale, coupled with the uncoordinated approach to the preparation of layout plans, have led to heavy encroachment on road reservations and/or difficulties in aligning roadways in adjoining layouts without interfering with pro-poor housing systems.

Drawing on the results of interviews with selected households and key stakeholders in the implementation of project activities, the dynamics of involuntary residential mobility associated with attempts to re-plan and secure road reservations under the GUMPP are considered next. In particular, the strategic roles of traditional chieftaincies and grassroots local government structures

in forcibly evicting fellow low-income families as a prerequisite for attracting access road projects in their respective communities are highlighted.

7.3.2.1 Community engagement in the opening up of low-income communities

Since 2008, metropolitan authorities, with the support of international agencies, have made concerted efforts to scale up upgrading initiatives in the city through the opening up and provision of paved roads in low-income communities. This renewed interest follows the elevation of Tamale to metropolitan status in 2004 and the urgent need to facelift its access roads profile. Most importantly, the motivation derives from the need to widen the city's infrastructure base as part of measures to enhance its revenue-generation capacity in the medium to long term. Planning officers of the city explained that satellite markets had been proposed in the city's structure plan and it was imperative to open up roadways to connect these market sites and to prevent further encroachment of proposed road reservations in the peri-urban zones. Upgrading efforts were hitherto implemented top-down with very little involvement of local government structures or community stakeholders at the grassroots level.

The shift toward a participatory upgrading paradigm gained prominence when Tamale was selected as a host city for the 2008 African Cup of Nations tournament (CAN 2008). Several low-income communities were earmarked for the provision of access roads and street lighting under the second phase of UESP. At the time, city authorities engaged with opinion leaders and residents to the point where compromises were reached which allowed for the partial demolition of compounds to enable the construction of access roads. The majority of residents of affected communities were made to appreciate the importance of access roads, and with the support of key stakeholders (e.g. Muslim clerics), families whose houses were proven to have encroached on roadways were compelled to relocate without compensation. Town planners admitted that encroachment on road reservations was pervasive in Aboaboo and SabonGida where encroachments were easily noticed because most compounds were originally built in rectangular form and in accordance with the grid plans of colonial authorities.

Encroachment was attributed to the reckless extension of compounds after independence to accommodate increasing family sizes. Once these housing incursions were substantiated, it became easier for opinion leaders to persuade affected families to relocate while making the way for partial demolition of homes without compensation. Many compounds were partly demolished with much less resistance from residents. Nonetheless, the prevalence of multihabited compounds

implies that considerable proportions of households were forced to relocate. The degree of violent resistance against forced evictions by affected families varied between communities, but generally authorities were satisfied with the level of corporation. Soon after the injection of paved roads the affected facades of compounds were redeveloped into miniature shop frontages for neighbourhood-level petty businesses.

The relative success of upgrading efforts in the run-up to CAN 2008 served to institutionalise participatory approaches to urban upgrading in Tamale. This is explained by the general position espoused by Sutherland et al. (2016) that local government is closest to the poor and it is best suited to negotiate with the people to find lasting solutions to context-specific housing problems within national policy frameworks and international agendas. However, much has been modified regarding the spirit of community participation characterising the provision of access roads in ongoing upgrading programmes. Under GUMPP several kilometres of access roads have been built in the Tishigu, Moshie Zonga, Salamba and Mohiyabihi communities, although many compounds were partially demolished and many families displaced. However, this time round the metropolitan authorities adopted a hands-off approach toward negotiating with communities to secure the road corridors ahead of construction. The relative negligence on the part of the city authorities was largely due to the extent of infractions the projects were envisaged to have on pro-poor housing stability.

An assessment of the views of a cross section of Assembly members revealed that elected members were required to negotiate and attract these projects to their respective communities. Consequently, those who managed to secure the proposed roadways had the greatest chance of winning projects. While this switch in strategy lifted the burden of payment of compensation off the shoulders of local authorities, it formed the basis for the use of grassroots structures and local chieftaincy institutions to repressively undermine the rights of the poor to stable housing. The absence of paved roads has been framed as the underlying challenge to the socio-economic transformation of communities and families whose compounds were said to be on proposed road reservations, regardless of whether compounds predated local plans, were considered as sitting on the fortunes of communities. A local government representative explained the way they convinced their chiefs to buy into access roads projects as:

The first thing to do is to go to the chiefs, they always like their reigns to be linked to some form of development. You just have to let them know that ...look, your people need water, they need electricity...; do you know why water is not here; it

is because there are no roads...; do you know why electricity is not here; it is because there are no roads. Let me bring the roads and all other developments will follow. They will embrace the idea and allow for you to bring down the houses (Interview with local government representative, March 2017).

In all the housing clusters, Assembly representatives, chiefs, opinion leaders and unit committees have been at the forefront of decisions leading to the forceful relocation of other community residents through violent housing demolitions (see Figures 7.2 A, B and C). If victims were indigenes whose compounds predated the preparation of local plans for communities, chiefs simply argued (mostly without any supporting records) that their predecessors had issued free plots to all affected families in the past (early 1970s) to facilitate their relocation at the time of plan preparation. Thus, some of the affected families (parents or grandparents of current occupants) sold the land in the hope that roads were never going to be built while others built second houses and let them out for rent. If victims were settlers they were simply described as persons who defied several warnings from their neighbours and encroached on road reservations. This was the case even where the latter genuinely acquired the land from the same chief and they possessed all the necessary documentation to prove their cases. Indeed, studies have shown that chiefs often rezone proposed road reservations and open spaces in the local plans of their traditional areas to sell the land (see for example Fuseini & Kemp, 2015; Akaateba, Huang & Adumpo, 2018).

The position of chiefs often forms the basis for community-wide consultations in which the voiced opinions of the majority supporting the proposed road corridors are upheld and echoed. Once the majority agree to road construction, the local government representatives request the services of a surveyor to mark out affected buildings for demolition. In some communities the local government representatives served eviction notices on affected families in their personal capacities and proceeded to mobilise the youth to undertake demolition exercises. The chiefs intervene only where the youth are met with strong resistance from the affected families in which case the victims were summoned to the chief palace and directed to allow demolition to continue. Accounts were given of instances where local government representatives themselves climbed on bulldozers to effect demolitions. Such an incident was recalled as follows:

I remember there was an instance where I had to climb a grader myself... Yes, because the people came and blocked the road to prevent the driver from doing his work. I had to climb the grader to instruct the driver to go ahead with his work. Thereafter, the people started to move away, because they know that if they do anything, it is their own assembly man they are disregarding (Interview with a local government representative, April 2017).



Source: Field survey, April 2017

Figure 7.2 (A, B, and C) Examples housing demolitions for access road construction in Tamale

Clearly, grassroot structures and their underlying power relations are used to manipulate the ideals of participation and based on notions of popular consent the stable housing regimes in low-income communities are severely compromised in pursuit of upgrading agendas. Eventually, disadvantaged families, whether indigenes or settlers, are forced to relocate housing in the interests of the demand for access roads by the larger community. The next subsection records the insurgent practices against forced housing mobility.

7.3.2.2 Struggles against involuntary residential mobility: Insurgent practices

Across all the ecological areas of the city intracommunity contestation over forced relocation and provision of access roads was rife as elected local government representatives competed to win access road projects for their respective electoral areas. Access roads hence became deeply ingrained in the housing politics of low-income communities and constitute part of the narratives of successes or failures of elected local government representatives. Under these circumstances the right to the city does not arise as a universal claim against forced and repressive relocation of people. Instead, low-income residents struggle over the displacement of their own kind but not against the long-term economic logic underlying the spatial restructuring efforts by the local state. Invariably, individuals and groups exercise their rights to stable housing in the context of a conflicting understanding of community identity and socio-spatial development.

In all the studied communities the dominant narrative remains that at the time of preparation of the local plans in the late 1960s and early 1970s all affected families were provided with alternative plots. However, this narrative has been challenged in many respects in different community contexts. In Nyohini for example, compounds on proposed road reservations were marked for demolition in 2014 but no public officer has since ventured into the community to give effect to the markings due to threats of violence made by affected families. Interviews done at the community level suggest that land was earmarked for allocation to affected families but chiefs turned around to sell the land to private developers. In Gumbihini for example, surveyors could not mark out affected buildings even after the local government representative of the area extended several invitations to the department. This was because rumours had made the rounds that the entire community was prepared to fiercely oppose the exercise.

In many other communities where the majority of residents seemed to have consented to the opening up of roadways, strong resistance and violent opposition were registered by affected families. In Kanvili for instance, it took the intervention of the military before the opening-up

exercise could take effect and three years later the latent conflict between the chief and affected families still hold sway. In Lamashegu North seven affected families reported the matter to the Commission on Human Rights and Administrative Justice (CHIRAJ) and a case was filed at the circuit court against the chief, the local government representative, the chairperson of the unit committee and the Imam. The Imam was included in the writ due to his using the mosque to mobilise support for demolitions. After two appearances in court four of the plaintiffs were coerced into withdrawing their interest in the case on the grounds of family bonds, while the rest were issued with open threats and intimidations which compelled them to abandon the case.

At Nalong five residents, with the guidance of an elite, took the matter to CHIRAJ and the lawyers summoned all relevant stakeholders, including the Department of Urban Roads and representatives from the Metropolitan Assembly, for arbitration. Eventually, CHIRAJ directed that access road projects be suspended until stakeholders provided affected families with building materials and alternative land to facilitate their relocation. After the ruling the local government representative sought financial support from the member of parliament of the area to acquire seven plots at a cost of GHS7000 (US\$776 or ZAR 10340) in the outskirts to resettle the affected families. When the people were shown the relocation site, they simply rejected the offer because it was too far from town and the transportation of their children to and from schools would be problematic and expensive. The road project has since been abandoned. The case of Nalong lends credence to the fact that the opening up of access road corridors can emerge as the sole initiatives of elected representatives, sometimes beyond the scope of the local state and, moreover, they are framed for political ends. This explains why since 2014 – the period for local government elections – no earthworks have been done in most of the communities where demolitions were done to secure the right of way.

In Builpela community a roadway had been brought to a standstill because residents of one compound refused to vacate, despite all threats. The owner of the house was believed to possess witchcraft powers and had issued direct threats to the local government representative and his team. The representative's narrative of his encounter with the owner is:

The woman came to my house one Friday morning and told me this: “Honourable you want my house to be brought down for a road to be constructed...okay, go ahead and do your work, but take this from me, when the road is done, you may not be there to see how it is used.” She issued the same warning to the leader of the youth group who were supporting the opening up. But we all knew her, we all knew what she could do (Interview with local government representative, March 2017).

The arguments on the encroachment of road reservations by those whose compounds were developed after the preparation of local plans were also vigorously challenged by a 78-year-old Alhaji. His house was the only encroaching structure, yet it had to be demolished to enable the connection of a neighbourhood street to a collector road (Figure 7.3). The street was awarded to a contractor and an eviction notice was served on the occupant. Fortunately, the occupant had a copy of the original scheme for the area in his custody and this clearly shows that the alleged encroachment was unfounded.



Source: Field survey, May 2017

Figure 7.3 Alhaji's house blocking road connectivity in Tamale

The house is about 10 metres from the Zogbeli cluster of schools. The man explained that one of the classroom blocks was awarded to a contractor in the early 1970s, but due to poor supervision the block was wrongly sited outside the precinct of the school. In the wake of the error the main collector road proposed in the local plan was to run between two blocks of the school. The planning authority at the time thought it was inappropriate to have a high-traffic road run through a cluster of schools. Since the area was not very developed it was agreed that the road be relocated outside the school blocks and for affected plot owners to be reassigned different plot numbers in the revised plan. The interviewee's story runs as:

My house was already built at the time. As you can see, the façade was oriented towards the original roadway. The road was put behind my house after the revision because it was not ideal to have it run through the school blocks. The relocation of the road took off part of my land and I have since not been able to complete that

phase of the compound. If I must relocate for them to connect this road, they must also be willing to compensate me appropriately.... They keep saying that I am the only one blocking the construction of the road and I say to them that if others have accepted to relocate, it is because they deliberately encroached or probably because they have alternative places to go to. Tell me, my son, at my age where do they expect me to go if this house is pulled down? I cannot be a victim of their own errors for the second time (Interview with house occupant, May 23, 2017).

Clearly, Alhaji's knowledge of the planning history of the community empowered him to challenge the dominant narratives driving the phenomenon of forced residential mobility in the opening up of roadways in low-income communities. This is a clear indication of how, even without a unified voice, a less powerful individual armed with knowledge of procedure and settlement history can challenge governance practices that threaten their right to the city. Several households have, unfortunately, lost out in the upgrading battles for lack of appropriate historical knowledge of the housing context and place-based identities. Indeed, just like the experience of other victims, the storyline would be different if local authorities had encountered Alhaji's children or grandchildren.

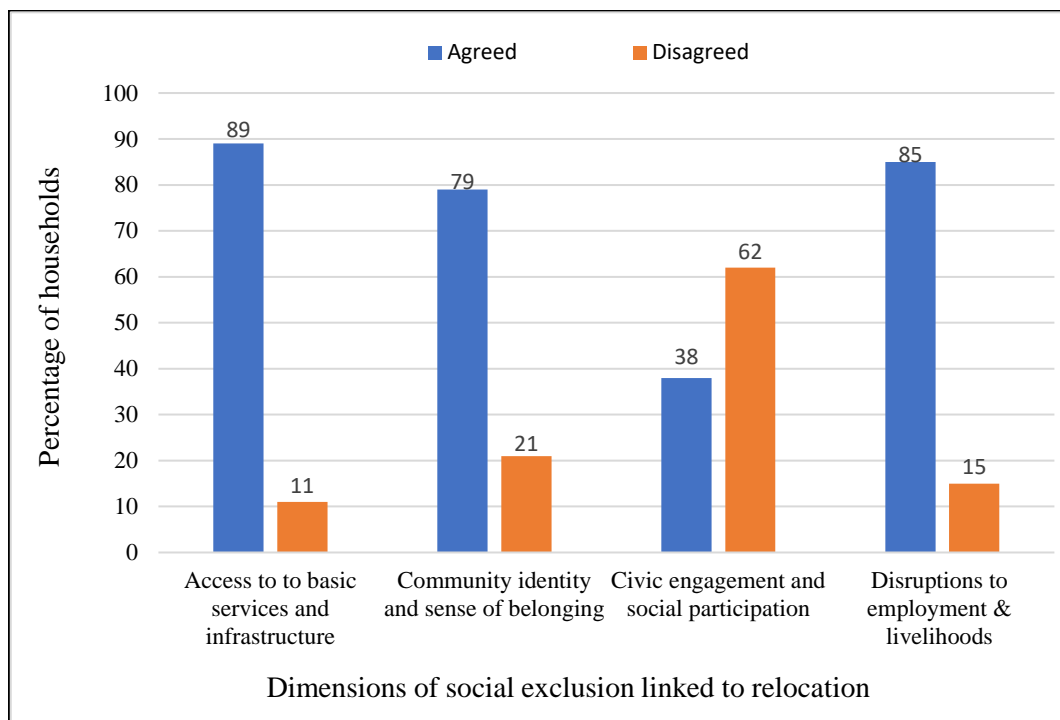
Cases exist of obvious infractions of planning provisions which resulted in houses being demolished. However, many of these cases were attributed to the redemarcation of roads and public spaces by past and present chiefs for the sale of land to developers. Other studies have confirmed how widespread the practice has become in Tamale (see Fuseini & Kemp, 2015; Akaateba et al., 2018). Similarly, proof of receipt of land as compensation for relocation was found in some communities, but many of the beneficiaries were autochthonous families with designated chieftaincy titles who serve in the council of elders of the communities. The chief concern in this regard is that these allocations were said to be in the names of heads of families at the time, some of whom kept the land as private plots rather than as extended family property. The complicated narratives forming the basis for housing demolition point to the latent dimensions of social exclusion associated with the ongoing urban transformation agenda in Tamale. In the next section the incidence of social exclusion associated with residential mobility practices in the downstream housing sector is scrutinised.

7.4 Residential mobility and social exclusion

Housing mobility is unique in many respects, but more so concerning the fundamental shift it generates in the very foundation on which everyday practices of households are predicated – the

home (Wiesel, 2014). Housing mobility practices are not innately disadvantageous even in the downstream sector, but for most of the low-income families relocation practices can be experienced at the threshold of social exclusion when they limit the capacities of households to access and/or to accumulate socio-economic advantages in the urban system. In this section, the household survey data is used to assess the implication of residential mobility for various dimensions of social exclusion among study participants. These dimensions were derived from a basket of survey questions which sought to assess participants' post-relocation housing experiences (see Appendix I, Section D) regarding civic engagement and social participation, community identity and sense of belonging, access to services and infrastructure, and disruptions to livelihoods and employment outcomes. These dimensions ought to be understood not as discrete elements but as those that constantly interact in ways that reinforce housing instability for the poor as well as deepen their sense of exclusion.

The results indicate that the magnitudes of these elements differ markedly regarding how they explain the post-relocation housing experiences of participants. Overall, two dimensions were found to be very relevant in explaining the sense of social exclusion associated with downstream residential mobility practices while the remainder were far less so. Some 89% of the participants agreed about having access to basic infrastructure and services (water, electricity, basic education and health care) subsequent to relocation as opposed to about 11% who thought otherwise (Figure 7.4). Nearly four out of five agreed that having a deeper sense of community identity and belonging in terms of good neighbourliness, contact with neighbours and safety was important. The implication is that for an overwhelming majority of survey participants residential mobility did not result in social exclusion in terms of service access and sense of belonging. Thus, these were the least common correlates of social exclusion found in the study area. This finding was expected considering that most voluntary residential mobility practices tend to revolve around familiar social spaces and pose minimal threats to accessibility to services or the sense of community identity. On this evidence, low-income families are better or worse off based on how they move, rather than where they move to. For example, forced movers are likely to be disadvantaged in respect of service access and community identity not because of movement per se, but because they may not have adequately planned or prepared for relocation.



Source: Field survey, 2017

Figure 7.4 Residential mobility and social exclusion in Tamale

Where the distance effects of residential mobility are significant (e.g. relocating from the city centre to the peripheries) access to services may be disrupted, likewise the sense of belonging, but it is not uncommon to have households forging and nurturing relevant social ties to mitigate the effects of precarious access regimes across geographical areas. One of the participants in the outlying suburbs explained how residential mobility led to improved access to health care in his community:

We do not have access to a nearby health care facility in this community, but through the increased influx of skilled and young professionals... like nurses... into this community, our lives have collectively improved in terms of access to health care services. Anytime anyone of us goes to the hospital, there is a direct contact person (usually from this community) who can facilitate easy access to the doctor and enable us to avoid the long queues at public health care facilities. So, for me, housing mobility is improving our collective access to health care service here (Interview with participant, March 2017).

Access to network services in the peri-urban zones is enhanced through the collaborative efforts of residents and these acts of collaboration in turn foster a deeper sense of identity and fellow-feeling at the community level. This helps to explain why the influx of professionals can be interpreted as something beneficial to the collective well-being of residents.

Residential mobility contributes to social exclusion in low-income communities by undermining residents' capacity for civic engagement and social participation. Some 62% of the participants disagreed that their civic engagement and social participation experiences had improved subsequent to relocation while 38% firmly agreed. Frequent mobility is found to limit a household's capacity for and interest in engaging in grassroots local government activities, including group membership and social events. Frequent mobility deprives households of the stable housing regime required to improve well-being through active engagement in neighbourhood-level governance structures and decision-making processes. One participant remarked that:

Movers do not easily understand the dynamics of life in their new areas. They do not easily understand the dos and don'ts of their new localities to be able to adapt, and if they must relocate again after a short while, you can just imagine the unsettling effects it will have on their civic engagement and social participation (Interview with participant, March 2017).

Most of the survey participants (62%) felt excluded in their post-relocation housing experiences, regarding civic engagement and social participation at the unit, neighbourhood or city scales.

Employment and livelihood outcomes appear to be the most popular indicator of social exclusion associated with residential mobility practices in low-income communities. Some 85% of the participants agreed about disruption to employment and livelihoods subsequent to housing moves. This appears to be the case regardless of post-relocation housing tenure changes. Indeed, households relocating to ownership experienced major livelihood disruptions in much the same way as those in other tenure categories. An analysis of the results of interviews shows that livelihood disruptions subsequent to residential mobility are attributable to the fragility of home-based livelihoods which characterise the informal employment structure. Apart from a primary accommodation function, dwelling units also serve as workspaces for low-income urban residents and, depending on how and where households may have relocated, change of residence often led to major disruptions to livelihoods. Indeed, loss of livelihoods subsequent to housing relocation was frequently reported by the participants. This explains why some participants maintained that residential mobility practices often result in loss of livelihoods for households in informal employment. One of the participants summarised the effects of housing mobility on household livelihoods as follows:

Apart from public servants whose livelihoods are less dependent on dwelling location, most people working in informal employment have their livelihoods

disrupted whenever they relocate housing. Persons who relocate outside their communities usually suffer a considerable measure of livelihood disruptions. This is often the case for petty traders who run home-based enterprises. Very few can keep their shops after relocating elsewhere, and those who do, often endure the inconvenience of commuting daily between shop and home. Persons relocating from family compounds have the privilege of keeping their workspaces but tenant households suffer major post-relocation livelihood struggles (Interview with participant, March 2017).

The analyses revealed two dimensions of social exclusion linked to residential mobility practices in the low-income housing system. First, housing relocation weakens the capacity for civic engagement and social participation among affected households and second, it leads to major disruptions of employment and livelihood outcomes. The latter is caused by the informal nature of employment opportunities and location-dependent character of home-based enterprises to which a significant proportion of low-income families are employed.

7.5 Summary

This chapter communicated the intricacies of forced residential mobility practices associated with urban development initiatives of past and present city authorities in Tamale. It provided clear evidence, that the incidence of development-induced residential mobility practices in low-income communities has a long history in Tamale. Moving people for purposes of redeveloping old indigenous housing clusters was the defining feature of the colonial urban planning practices in Tamale. As the city has grown through the accretion of rural settlements, the quest to achieve orderly physical development has required that new developments be patterned alongside the upgrading or realignment of existing settlements. This complex spatial development trajectory makes the occurrence of forced residential mobility an integral component of post-independence urban development programmes.

Pro-poor housing systems have come under constant threats of demolition in the name of providing access roads forcing poor families to relocate housing, even under an urban policy regime purported to support inclusive development. In the case of Tamale, decentralised local government structures are used in conjunction with the powers of local chieftaincy institutions and Imams to facilitate housing demolitions and forced evictions of low-income families for the sake of providing access roads. The use of grassroots power structures to advocate paved roads has weakened the effectiveness of community mobilisation and resistance against the effects of access roads

injection on pro-poor housing stability. Ultimately, unlike previous struggles, the fight against forced residential mobility of the poor has been reduced to mere intracommunity contestations in which the majority seek to displace their own kind to enable the injection of access roads in low-income communities. The right to the city is hereby exercised by individuals in the context of a conflicting understanding of what constitutes community development. The effective union between grassroots local government structures and local chieftaincies has tended to mediate and undermine the struggles against repressive and exclusionary upgrading programmes by the local state. This lends credence to the calls by Bervoets & Loopmans (2013) for the right to the city movements to refocus attention on challenging the local mediation capacities of neoliberal forces in order to remain relevant to the housing struggles of the poor in cross-cultural contexts.

Whether low-income families relocate housing by choice or by coercion, residential mobility can be experienced at the margins of social exclusion when it serves to undermine a household's capacity to appropriate social and economic advantages in the city. Available evidence suggests that residential mobility practices weaken civic engagement and social participation of households, as well as causing major disruptions to their livelihoods and employment outcomes. The least common correlate of social exclusion among participants was restricted access to services as well as community identity and sense of belonging. The next chapter concludes the report by presenting a synthesis of the salient findings, the conclusions that can be drawn, the theoretical insights gained and recommendations for policy and further research.

CHAPTER 8 SYNTHESIS AND CONCLUSION

8.1 Introduction

Low-income residential mobility is an under researched area in the study of cities in the global Southern. This study employed a mixed-methods approach to offer insights into the socio-economic and politico-cultural dynamics of residential mobility in low-income communities of Tamale, Ghana. The study has brought to light insightful and context-specific drivers of downstream residential mobility practices and their implications for social exclusion. This concluding chapter presents a synthesis of the research in four sections. The first section overview's the study's objectives, the methods applied and the key theoretical positions it took on residential mobility practices. The second part reiterates the main findings and points out their implications for policy and practice. Penultimately, the pragmatic and theoretical contributions and the limitations of this study are discussed. The final section makes recommendations for policy and further research.

8.2 Overview of the study objectives and methods, and theories

Most scholarly works have examined residential mobility in terms of its contributions to the general processes of urban change in the South. This limited focus in the academic literature on the nature and scope of the phenomenon in the downstream housing sector is reinforced by the general notion of progressive housing transition traditionally identified with residential mobility in the international housing literature. This study intended to fill an important knowledge gap through a broad-based micro-analysis of the socio-economic and cultural drivers of residential mobility practices in low-income housing systems. To achieve this broad aim, the study set out to address four specific objectives.

- i. Formulate a typology of low-income housing in Tamale metropolitan area and assess their influences on residential mobility decisions in the city.
- ii. Investigate the underlying reasons or motivations for residential mobility in low-income communities and delineate the related mobility pathways.
- iii. Examine the development strategies and actions of the local state which influence residential mobility practices in low-income communities.

- iv. Analyse the implications of residential mobility for social exclusion in low-income communities.

A mixed-methods approach was adopted to pursue these objectives. This approach offered a mutually illuminating framework for the collection of valid and reliable data. The approach draws on pragmatism as an alternative philosophical framework to the conventional paradigms in social research – positivism and constructivism. Given the multifaceted nature of downstream residential mobility practices, the use of mixed methods offered the requisite qualitative and quantitative data sets to unpack the phenomenon. Quantitative data was obtained from a survey of 395 households in nine low-income communities in Tamale. To enhance the heuristic value of the survey data a diverse set of qualitative data was obtained from interviews conducted with individuals, households and the officials of relevant institutions. Interviews were transcribed verbatim and the data was classified according to the relevant themes of the research question. The survey data on was analysed using IBM SPSS (Version 25).

The behavioural theories of residential mobility offer a broad-based foundation for contextualising the relocation behaviour of households, but their usefulness is limited in terms of their ability to provide a comprehensive account of the relocation phenomenon in settings of low-income housing in the global South where housing markets are less developed. Similarly, ecological theories which focus on low-income housing mobility practices are also limited in a dynamic postmodern urban context. Because this study set out to address a central question concerning the how and why of residential mobility in a metropolitan context, key concepts of the behavioural theories were chosen to help understand housing practices and mobility decisions among low-income households. The concept of housing pathways was selected as it offered revealing insights into the housing experiences and mobility patterns in the pro-poor sector and presented a framework for delineating residential mobility pathways. The incidence of forced residential mobility practices associated with past and present urban development programmes in the city was examined in a right to the city framework. Each of these theories ought not be construed as mutually exclusive analytical frameworks, rather used together they offer a penetrating understanding of the context-specific drivers of housing mobility practices in low-income communities of Tamale. The next section reports the salient findings and their implications for policy and practice.

8.3 The major findings and their implications for policy and practice

The salient findings about each objective are presented in this section. They are reported in three main subsections covering housing typology and residential mobility; residential mobility profile and pathways; and development-induced residential mobility and the right to the city respectively. The policy and practice implications of the findings are also drawn out. Housing typology and residential mobility is taken up next.

8.3.1 Housing typology and residential mobility

Housing types usually vary by design standards, material composition and socio-economic composition of the users. In Tamale the compound house form and its derivatives emerged as the dominant house type inhabited by low-income families. This category constitutes over half of the total housing stock in Ghana and more than two thirds in Tamale. Compound houses are an indigenous architectural feature which reflects the traditional values of communal living and sharing in the use of space. Elsewhere they have been reported to be less expensive and remain attractive to the low-income population (Tipple & Korboe, 1998; Schlyter, 2003; Songsore et al., 2004). An overwhelming proportion of surveyed households (97%) lived in compound houses of different shapes, sizes and layouts. Compounds differ by construction materials (ranging through mud, thatch to cement blocks and huts) and by the degree of completeness of inhabited units given their incremental development formula. The physical attributes of compounds are briefly reported next.

8.3.1.1 Physical attributes

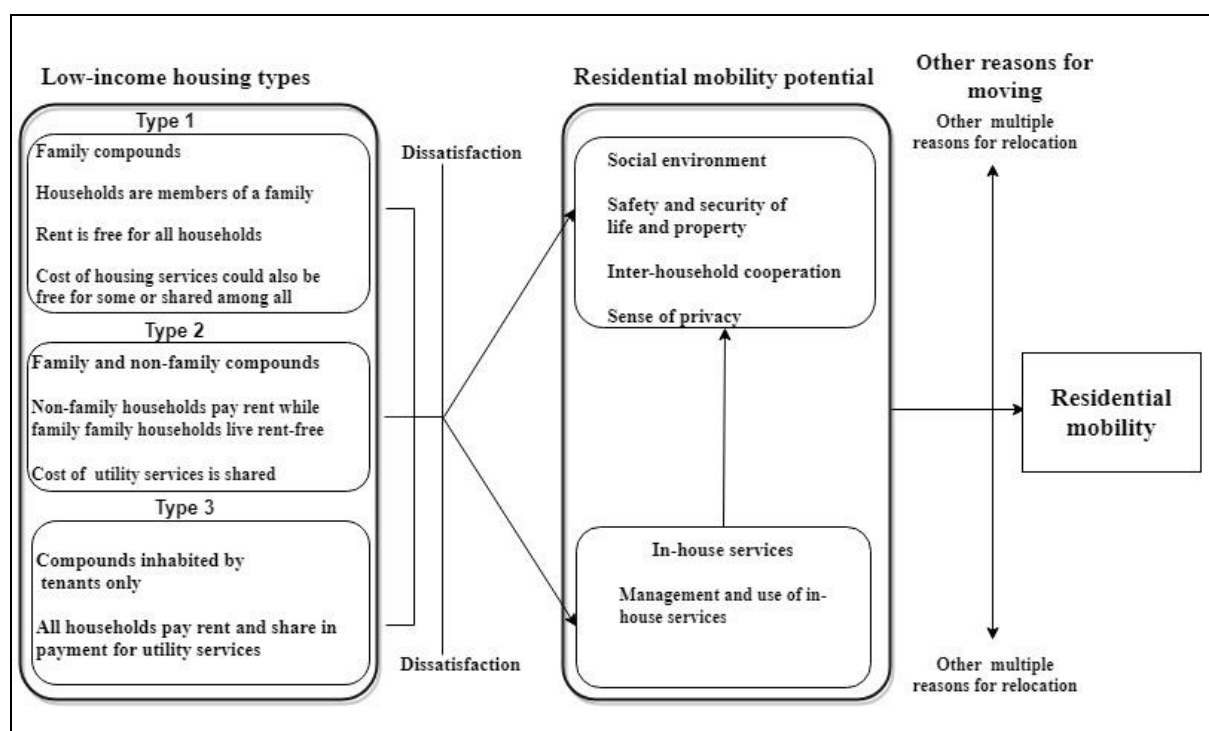
In Tamale a completed compound house, regardless of construction materials, has a series of single rooms organised around a quadrangle with one face partly used for shared facilities like bathrooms, toilet, kitchen, store room and washing area. Some of the houses surveyed lacked all or some of these facilities. Uncompleted houses, on the other hand, have a few completed and inhabited rooms. There are indications that additional rooms will be built in the future. The structural differences between units is expressed in the diverse construction materials used and their relative sizes (varying from small one room, to large, 15 rooms) which relate to the degree of completion. Completed compound houses built with cementitious blocks (block houses) are widely distributed across all the housing clusters in the city. Block houses (completed and uncompleted) were found to constitute the dominant compound type in the intermediate and peri-urban areas of the city. The

indigenous sections constitute the pre-urban settlements of the city and tend to have the oldest stock of compounds built with local materials and traditional architecture. Although old compounds are fast undergoing transformation (regarding their design structure, layout and material composition) in the wake of urban development, the stock is still dominated by a mixture of mud compounds with isolated cases of thatched houses. The social and tenure structures are more complex.

8.3.1.2 Social and tenure compositions

Tamale evolved from a cluster of rural settlements and the growth process is characterised by the accretion of outlying villages and indigenous housing systems. The compound house form is arguably regarded as an adaptation of indigenous housing systems to suit pro-poor housing needs in the face of rapid urbanisation. The compound residents in most village homesteads were often related by blood or marriage. But it is documented that the onset of rapid urbanisation and the introduction of pseudo property rights weakened the bond of family relations such that in most urban places the inhabitants of compounds may have little in common except the act of sharing in the use of space and housing services in the context of multihabitation (Tipple, et al., 1994). It was predicted that the different compounds would vary regarding the social and tenure composition of residents and their kinship ties. In order to gain an understanding of residential mobility dynamics in the low-income housing system of Tamale, the nature and form of tenure, as well as the social relations forged and nurtured within housing units were deemed to be vitally important in formulating a typology of low-income housing in Tamale. Indeed, the physical attributes of units proved to be far less useful in understanding residential mobility practices in the study area than the kinship ties and social relations inherent in them. Therefore the kinship ties and tenure composition of residents were used to categorise three types of compounds in the low-income housing system of Tamale, namely family compounds; compounds inhabited by family members and tenants; and compounds exclusively inhabited by tenant households. Figure 8.1 diagrammatically presents the typology. The physical attributes and social components of the housing system properly situate the context of place utility of poor urban residents. Analysis of the components showed that housing occupancy density was considerably high with more than half of the households (regardless of size) living in single rooms in compounds. This indicated a very high residential density given the mean household size of 4.4 and a standard room occupancy rate of two persons per room which is the recommended figure for high-density, low-income residential areas in Ghana. In line with the reasoning of the housing stress model of residential mobility,

increased housing density can potentially disrupt place utility in the pro-poor housing system and shift household preferences away from present housing and neighbourhood conditions.



Source: Author's construct

Figure 8.1 House types and housing mobility in the low-income housing system of Tamale

light of this, a synthesis of the findings is illustrated in Figure 8.1 to guide stakeholders and practitioners. The figure depicts the typology of low-income housing as well as the fundamental enablers of housing relocation decisions. It offers a framework for stakeholders – researchers, housing sector practitioners and policy makers – to appreciate the quintessential elements of residential (in)stability in the pro-poor housing sector. The findings in relation to housing satisfaction and residential mobility are discussed next.

8.3.1.3 Housing satisfaction and residential mobility

An assessment of housing satisfaction among residents produced very useful insights into aspects of the overall housing environment which potentially breed dissatisfaction and trigger residential mobility decisions. Poor households have a considerable measure of place attachment to the housing they live in. This is understandable since the majority of poor families are just being content with a roof over their heads regardless of environmental conditions. The strength of place

attachment is reflected in the level of satisfaction households express about the entire residential environment. It follows that the higher the level of satisfaction, the less likely it is that a household will consider relocating. Housing dissatisfaction is therefore an incipient indicator of residential mobility and is therefore called residential mobility potential. The survey participants' satisfaction ratings for the general housing attributes revealed a high satisfaction index (68%), compared to residential mobility potential (dissatisfaction) index of only 32%. Satisfaction ratings for all variables used for dwelling unit characteristics, as well as accessibility to public services were very high relative to their respective residential mobility potential indices of 28% and 32%. This means that housing unit characteristics and accessibility to public services are not the key factors driving residential mobility decisions in the low-income housing system. This finding challenges the dominant narratives concerning housing quality and living conditions in low-income housing markets. For example, Konadu-Agyemang (2001) reported a trend of worsening housing conditions in low-income communities of Accra from the 1950s through to the 1990s. The problem was attributed to the harsh economic conditions of that period, as well as the non-adherence to building standards. Yakubu et al. (2014) observed marked differences in housing conditions in the wealthy and poor neighbourhoods of Tamale. That study revealed that housing conditions in disadvantaged neighbourhoods were poor and substandard compared to those wealthy areas of the city. An analysis of the aggregate residential satisfaction ratings by survey participants showed that housing mobility practices in low-income communities did not have to do with their dissatisfaction with observable features of the residential environment despite the deteriorated housing and environmental conditions reported in previous studies.

A disaggregated analysis of the satisfaction ratings reveals high residential mobility potential indices for in-house services (52%) and the social environment (71%). In the immediate this appears surprising considering the relatively better access regimes reported for water (88%) and electricity (79%) in the metropolitan area (Ghana Statistical Service, 2013b). It is significant, however, that power relations in the management and use of in-house services in multihabited compounds conjoin with city-wide interruptions of water supply to breed housing dissatisfaction, even in compounds with ready access to in-house pipe connections. The net effect of dissatisfaction on the moving behaviour of households quite likely varies according to tenure prototypes and the imbedded power relations.

The **social environment**, defined in terms of safety and security of life and property, interhousehold cooperation and the sense of privacy, evinced a higher residential mobility

potential index relative to all other housing attributes included in the analysis (recall Table 5.4). Dissatisfaction with the safety and security of housing is tied to the inducement and/or displacement effects of perennial rainstorms, flooding, fire outbreaks, and spiritual beliefs and practices. These factors interfere with the residential stability of households across the different tenure groups in all the ecological areas. The informal nature of housing development exposes residents to perennial flooding. A vast stretch of land delineated as flood-prone area in the city's approved structure plan has been fully built up to the extent that flooding has become an annual occurrence which threatens the safety and security of low-income urban residents. Floods have subjected poor households to frequent but seasonal relocation practices where households must temporarily vacate their homes when they are inundated by floodwaters and then return on them when the waters recede. In some places owners have to abandon their homes altogether because the premises are rendered dangerous for human habitation after seasonal floods.

Indigenous beliefs concerning spirituality and the fear of spiritual attacks emerged as key issues affecting the sense of safety and security in the different types of housing in the low-income communities. Petty disagreements among family members or with unrelated co-residents in a compound are apt to breed deep-seated mistrust and mutual suspicion among households to the extent that ordinary daily experiences of dreams (nightmares), sickness and other forms of misfortune can be interpreted as originating from the works of neighbour(s). Mistrust and sociocultural practices in which people seek spiritual interpretations to every life event and misfortune deepen the sense of dissatisfaction regarding the safety and security of the houses they live in. Spiritual interpretations of life circumstances create and sustain anxiety and could mark the point from which a household's relocation decisions are predicated. The residential mobility potential indices for sense of privacy and interhousehold cooperation were 60% and 79% respectively. Apart from the sharing formulae for bathrooms, toilets (if any) and other facilities, households struggle to keep highly personal issues away from the knowledge of co-residents. People will observe, ask questions and use all manner of techniques to know the private personal stories of co-residents and to spread these among residents and neighbours. The boundaries between private domains in compounds are extremely fuzzy and inhabitants become keenly interested in the actions and inactions of co-residents and neighbours. This is true whether compounds are inhabited by extended family relations, rent-paying tenants or a mixture of both.

Like the concerns over privacy, **inter-household cooperation** also scored high on the residential mobility potential index. Areas of disagreement which created a great deal of dissatisfaction

among households involved payment for in-house services, home maintenance and cleaning schedules, family conflicts and petty quarrels among co-residents. Petty quarrels between children sometimes degenerate into major disputes among parents which can sever interhousehold cooperation in compounds. The survey results show that the housing system brings together people of modest or no income into a state of residential cohabitation, which offers a considerable measure of place utility for low-income families. It did, however, become evident that aspects of the housing system and the embedded socio-cultural practices exert stress on housing occupancy and also generate dissatisfaction which causes households to relocate. The analyses made it obvious that a holistic understanding of the pro-poor housing system is imperative to a more responsive policy agenda for the low-income sector. Such an agenda ought to be firmly grounded on knowledge and understanding of everyday housing practices of the poor, as well as the socio-economic and cultural factors inducing voluntary and involuntary residential mobility practices. Figure 8.1 offers a useful guide to stakeholders in this regard.

Respondents reported multiple reasons for relocations beyond the direct inducement effects of the housing system. These were the manifestations of personal choices exercised by households as adjustment responses to changing circumstances, as well as the dynamics of the housing system. The main drivers of housing relocations are changes in housing needs, changes in amenity values at the unit or neighbourhood scales, and changes in the criteria used to assess these factors. In some other instances, relocation decisions were imposed on households through forced evictions, marriage breakdowns, death of principal housing benefactor, housing demolitions, disasters, as well as socio-cultural beliefs and practices.

Self-reported reasons for residential mobility were classified in six broad categories, namely economic factors; socio-cultural factors; administration, management and political factors; infrastructure-related factors; space-related factors; and environmental risk factors (recall Table 5.5). A multiple response analysis of the reasons for moving revealed that as many as 57% of survey participants relocated housing for reasons to do with urban administration, management and political factors. These were mainly structural factors at the unit, neighbourhood and city scales that propelled the residential mobility practices in the study area. The specific reasons reported for this category were forced evictions, conflicts at the unit and neighbourhood levels, housing demolition by city authorities as well as the chieftaincy and political party differences.

Space-related considerations underlying household moving behaviour recorded in 54% of the cases. The specific reasons classified under this category were inadequacy of room space, the

ability to secure a suitable alternative space elsewhere and increase in family size. Life-cycle changes relative to available rooms in family and other forms of compounds were reported to have led to the relocation of survey participants. The practice of co-resident polygyny was noted to have a tremendous impact on room availability in family compounds, to the extent that many families were reported to have a reasonable number of adult members residing outside family compounds due to lack of rooms. Whenever vacancies were created in a compound, the non-resident members were called upon to take up space. This implies that the availability or otherwise of rooms in family compounds creates and sustains many of the residential mobility practices in the study communities. A collection of reasons grouped under the heading of socio-cultural factors for households moving behaviour are marriage, increase in family size, death of housing benefactor, divorce, witchcraft, and superstitions. These factors accounted for 52% of the cases. The category with the lowest percentage incidence was environmental risk factors (6%) which involved floods, rainstorms and fire outbreaks. The self-reported reasons for moving present a broad spectrum with which to appreciate the structural aspects of housing instability in the low-income sector. Moreover, they suggest the specific action areas that should draw the attention of practitioners and policy makers. The residential mobility profile and pathways are discussed next.

8.3.2 Residential mobility profile and pathways

The scale and intensity of housing mobility practices vary according to housing clusters and socio-demographic characteristics of participants. The study has shown that the duration of residence prior to housing relocation ranged from a minimum of six months to about 62 years and the average duration of stay was about ten years ($SD = 11$). This tendency for households to relocate after several years of residential experience reaffirms the high satisfaction ratings in respect of general housing attributes and points to residential mobility decisions being underpinned by structural and subjective considerations at different scales – housing unit, neighbourhood, and city. Over 40% of the surveyed households in the indigenous sector had ten or more years of stay in their prior housing compared to 32% and 29% for the intermediate and peri-urban sectors, respectively. These percentages confirm that duration of stay for a considerable proportion of survey participants, especially in indigenous communities, was very high. Longevity of residential experience is fundamental to place utility for low-income households. When households become integrated in a given space, their social ties become extensive over time and they accumulate more local resources, to the extent that relocating away from such familial social spaces becomes extremely discomfoting. Voluntary residential mobility following a prolonged period of stay was thus often

linked to the ability of a household to build and move into homeownership or secure rent-free tenancy in a family compound elsewhere. A detailed look at residential mobility frequency among survey participants sheds light on the anchoring effects of duration of stays in the low-income housing system.

Some households were found to have moved several times during the period under consideration while others moved only once. An assessment of variations in mobility frequency among study participants revealed that age was an important correlate of the frequency of moves and that younger households were likely to move more frequently than older ones. Most households who moved more than once were 40 years or younger. The trend suggests that the frequency of relocation is higher among households in early adulthood and as households become older, their likelihood of relocation also declines. Further analysis of the age factor relative to tenure prototypes for all survey participants indicated that about 50% of those aged 60 years or older were owners. This means that half of the aged households who relocated housing during the period actually moved into homeownership.

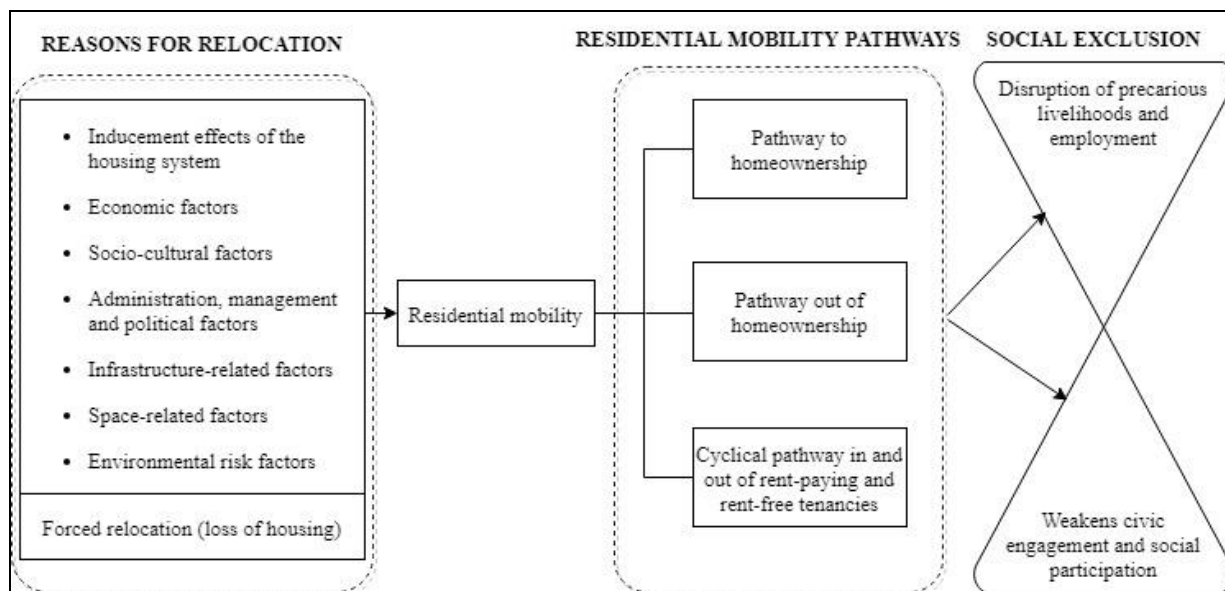
Contrary to the distance effect on mobility frequency observed in other studies (e.g Gillespie, 2017), this study showed that the frequency of residential mobility in Tamale had much less to do with distance of moves than with tenure prototypes. Rent-paying tenants moved more frequently than all the other tenure categories in the sample. As many as 78% of rent-free tenants moved only once for the period under consideration as against 71% and 58% of owners and rent paying tenants respectively who did.

Of all households moving more than once, most were tenants and for those who moved only once, the least were tenants. This implies tenants moved more frequently than owners or free-lodgers. Most relocation practices were exercised within the same social spaces. Hence the frequency of residential moves linked to a lack of familiarity with housing contexts arose only in respect of involuntary tenure switches, especially from rent-free housing into rent paying-tenancies. Clearly, rent-free tenure in family compounds offered a greater sense of affordability and tenure security for the poor compared to rental housing. Depending on the nature and composition of family housing occupancy, payment for utility services could be borne by an individual on behalf of the rest of family members. Thus, rent-free housing meant non-payment not only of rent, but all other expenses associated with housing occupancy, including minor repairs and maintenance. By slipping out of this privileged tenure those who lacked the capacity to sustain rent-paying tenancies, triggered a sequence of frequent residential mobility among disadvantaged households.

Indeed, the propensity to make additional moves after initial relocation was found to be higher for rent-paying tenants whose prior housing experiences were rent-free in family compounds. Rent-free tenure provided reasonable access to stable housing for the poor and insulated them against the disadvantages of a poorly regulated rental sector. When households trade off this tenure, either by choice or by coercion, they also give upon these important securities and open themselves to the risk of frequent residential mobility practices.

Marked differences were found in the patterns of residential mobility exhibited by different socio-economic groups in the housing system. The bulk of housing mobility occurred between the rent-paying and rent-free tenure categories. One out of three of rent-paying tenants had moved into rent-free tenure and a similar proportion moved in the opposite direction. This finding points to the resilience of subsistence housing opportunities in the low-income housing system and it shows that as more people move out of rent-free tenure, many others get the opportunity to appropriate the same in the housing system. Similarly, slightly more than half of households in homeownership previously lived in rent-free tenure, and about two out of five also had prior living experience in tenancy. This represents a progressive residential mobility pathway in both directions, even though the transition to ownership appears to be more plausible for households in free housing than their counterparts in rent-paying tenancies. This finding supports the argument that rent-free tenure, serves as a springboard for entry into homeownership by most low-income families. Consequently, voluntary family housing exits are perceived to be progressive regardless of the locational or tenure outcomes. For those who lack the capacity to sustain tenancies, a chaotic housing pathway could be set in motion subsequent to family housing exits. Relocations out of ownership (loss of homeownership) was also observed among the participants. Households moving out of ownership mostly relocated into rent-paying (8%) or rent-free tenancies (7%).

The analyses led to a delineation of three interrelated residential mobility pathways, namely a pathway to homeownership; a pathway out of homeownership; and a cyclical pathway in and out of rent-paying and rent-free tenancies. Figure 8.2 illustrates the nature and form of housing mobility in the low-income housing system of Tamale. The diagram is an extension of Figure 8.1 by depicting mobility pathways and their implications for social exclusion. Each pathway is shaped by the major structural elements of the housing system and mediated by the agency of individual households. This implies that even on the same mobility pathway, households experience different housing encounters and their mobility experiences have implications for social exclusion.



Source: Author's construct

Figure 8.2 Residential mobility pathways and social exclusion

The three pathways are elaborated in turn in the next subsections.

8.3.2.1 Pathway to homeownership

In the developing world homeownership takes different forms depending on country contexts. Some governments have built housing directly for the poor, or have provided heavily subsidised housing units for the extremely poor. In others a laissez-faire approach is adopted in which urban authorities turn a blind eye to the proliferation of informal development by disregarding planning and building regulations as a subtle way of promoting homeownership among the poor. The laissez-faire approach to housing policy has significantly increased homeownership rates among low-income families in cities of the global South (Gilbert, 2008). In Ghana the homeownership rate stood at 47% in 2013 and ownership continues to be the aspiration of urban residents. The informal nature of housing development in Tamale has boosted home ownership rates among participants. A fifth of the participants lived as homeowners at the time of survey and over 90% of these households moved into the privileged tenure over the last ten years. The pathway to homeownership is one of chaotic and hectic struggles for many low-income households. In most of the studied cases it involved a series of relocation practices between rental housing or rent-free tenancies, each of which enriched individual experiences and provided them with resolute discipline on the path to ownership. For the prospective homeowners, each episode of the housing experience contributed to the accumulation of social networks, savings and the financial resources

required to bootstrap their way into homeownership.

8.3.2.2 Pathway out of homeownership

Whilst homeownership was found to remain the desire of most of the survey participants, the pathway to ownership has left a considerable measure of anxiety on households which managed to ascend to this special tenure. The anxieties stem from the multiple stress associated with informal housing development – threats of housing demolition by city authorities and the risk of displacement by natural events. Some 15% of the participants have had to relocate out of homeownership into rent-paying or rent-free tenancies (see Figure 6.1). When surveyed, only one of these households relocated because of the sale of previous housing. In most cases the loss of homeownership was the direct outcome of housing demolitions in low-income communities. Demolitions were staged and articulated by metropolitan authorities through urban upgrading and development control programmes. Encroachment on public land and on road reservations were the two most common informal housing practices leading to a widespread loss of homeownership among the participants. Loss of homeownership can be highly unsettling for low-income households and when it is occasioned by mass housing demolition exercises, it can effectively mark the turning point from which stressful and stigmatised residential mobility experiences manifest.

8.3.2.3 Cyclical pathway in and out of rent-paying and rent-free tenancies

Residential mobility practices revolving between rent-paying and rent-free tenancies were by far the most popular. Relocation into rent-free housing was motivated by the relative tenure security guaranteed in family compounds. Households which relocated from rent-paying to rent-free tenancies were often young adults who previously moved into tenancies due to space constraints in family compounds. They may have received financial support from parents to move into tenancies as free-lodgers in waiting and when vacancies are created either in the main family compound or elsewhere, they are called upon to take it up. The opportunity for free-lodging becomes imminent when a relative exits the compound by moving into ownership or tenancy. In some cases, households voluntarily gave up free-lodging only to realise at some point that their capacities to sustain rent-paying tenancies became very constrained. Depending on their stake in family compounds, such households usually revert to rent-free tenancies. Relocating from tenancy to free-lodging was sometimes premised on acts of benevolence extended to less privileged non-family members who may be experiencing considerable housing challenges. The study revealed

that some rent-paying tenants who struggle to sustain tenancies were offered the opportunity for free-lodging and others also got elected to move into free-lodging opportunities as caretakers. Security of tenure in these cases was dependent on the conduct of beneficiary households as well as the changing space needs of their benefactors.

A reversed pattern of housing mobility from free-lodging to rent-paying tenancies was also observed among the participants in Tamale. This pattern of movement further challenges the narrative that very poor households do not relocate housing in the urban system. Households moving from rent-free tenancies did so by choice or by coercion. For adult male residents in family compounds, new household formation formed the basis for voluntary relocation out of free-lodging. Similarly, voluntary relocation from free-lodging to tenancies was identified as the outcome of rational economic choices exercised by low-income families in the indigenous and intermediate sections of the city. The lateral physical expansion of the commercial area coupled with ongoing urban upgrading initiatives, led to the promotion of home-based enterprises with some households in the indigenous areas converting rooms in compounds into stores and shops to take advantage of a vibrant urban economy. The increasing demand for stores to accommodate growing businesses in the central business district implies that very low-income families make rational economic choices between earning high rental income and inner-city residence. Trading up central locations in favour of high rental income points to upgrading programmes facilitating processes toward housing commercialisation in low-income communities and serve as a major building block to social exclusion. The next section expatiates on the dimensions of social exclusion linked to residential mobility practices.

8.3.3 Residential mobility and social exclusion

Housing mobility is not innately disadvantageous. However, for most poor households, relocation can be experienced at the threshold of social exclusion when it limits a household's capacity to access and/or to accumulate socio-economic advantages in the urban system. This study has shown that residential mobility contributes to social exclusion of low-income households by undermining residents' capacity for civic engagement and social participation. Three out of five participants agreed that their civic engagement and social participation experiences had weakened after relocation. Frequent mobility was found to limit a household's capacity and interest to engage in grassroots local government activities, including group membership and participation in social events. Frequent relocation deprives households of the stable housing regime necessary for

improving well-being through active engagement in neighbourhood-level governance structures and decision-making processes. Similarly, employment and livelihood outcomes emerged as the prevalent indicator of social exclusion associated with residential mobility practices in low-income communities. with four out of five participants agreeing that disruptions of livelihoods and employment occurred subsequent to housing mobility. In sum, the research revealed two prime dimensions of social exclusion linked to residential mobility practices in the low-income housing system of Tamale, namely, the weakening of household capacities for civic engagement and social participation and major disruptions to employment and livelihoods. The latter results from the informal nature of urban employment and the location-dependent character of home-based enterprises in which low-income families work. Development-induced residential mobility is taken up next.

8.3.4 Development-induced residential mobility and the right to the city

The study revealed that the forced relocation of low-income families has been part of the process of urban transformation in Tamale since colonialism. Early attempts to extend planning services from European quarters to the indigenous sections of Tamale created a great deal of involuntary residential mobility practices among residents. Schemes were prepared to realign existing traditional compounds in indigenous townships to provide minimal accessibility and ensure their accordance with the town's layout. Once new layouts were available for people to relocate, the older parts of town were cleared for purposes of replanning and families were forcibly relocated to alternative areas. To ease the traumas of urban development on the indigenous low-income population, the colonial authorities ensured that relocated families were assigned alternative land (albeit on the outskirts of town) and paid the appropriate compensation to enable them to rebuild. Self-help housing processes, coupled with the use of non-durable materials in house building, made it easier for relocating families to quickly rebuild. The self-help housing processes at relocation sites were usually supervised by colonial authorities to ensure their minimal compliance with planned provisions.

The benign process of redevelopment completely masked the commercial interests and logic of the colonial state as well as the exclusionary tendencies of involuntary residential mobility characterising colonial development programmes in the city. This was made possible by the active collaboration of traditional authorities in the design and implementation of colonial urban development programmes. The economic and commercial motives underlying urban

redevelopment programmes by the colonial state became manifest when a decision was reached to forcibly relocate residents of the oldest part of Tamale (Ward D). The redevelopment programme received the full backing of traditional authorities, but the coordinated actions of ordinary people in asserting their rights to stable housing compelled the colonial powers to abandon the programme altogether. The coordinated resistance was motivated by the complicity of the traditional authorities in the redevelopment scheme and more so on the discovery of the implicit commercial motives driving the redevelopment agenda. Indeed, as reported in Section 7.2.1, the indigenous residents were not opposed to colonial urban upgrading programmes if these were genuinely intended to improve the general living conditions of the people. What they did oppose was the deliberate restructuring of the urban space to displace the poor for the sake of achieving high-end commercial benefits.

However, the relocation experience of Salamba village (Section 7.2.2) demonstrates that even where forced relocations were properly predicated on the provision of urban infrastructure, a relaxed enforcement of planning regulations at relocation sites could form the basis for involuntary residential mobility practices in the city today. Indeed, colonial urban planning practices directly or indirectly structured the incidence of involuntary residential mobility characterising low-income housing practices in Tamale. Most importantly, the incremental and fragmented planning strategy adopted for the colonial city created an agglomeration of suburbs with poorly articulated spatial connectivity the development pattern of which could not be easily predicted and managed. Following the declaration of Tamale as a statutory planning area in the 1950s, the first master plan seeking to guide physical development over a 15-year period, proposed the realignment of housing and roadways in the old suburbs and in villages that were envisaged to be incorporated into the city's corporate limit by the end of the plan period (1970-1985). This partly explains why housing demolitions and their attendant residential mobility effects have almost become entrenched in all the post-independent urban development programmes of the city. As the city continues to grow through the accretion of rural settlements, the quest to achieve orderly physical development requires that new developments be patterned alongside the upgrading or realignment of existing settlements. This complex spatial development trajectory, makes the incidence of forced residential mobility an integral component of post-independent urban development programmes.

Pro-poor housing systems have come under the constant threat of demolition in the name of providing access roads and poor families are forced to relocate housing even under an urban policy regime purported to support inclusive development. In Tamale decentralised local government

structures are used in conjunction with the powers of local chieftaincy institutions to facilitate housing demolition and forced eviction of low-income families in the name of upgrading. The use of grassroots power structures (local chiefs, opinion leaders and local government representatives) in advocating paved roads has weakened the effectiveness of community mobilisation against their effects on pro-poor housing stability. Unlike previous struggles, the fight against forced residential mobility of the poor has been reduced to mere intracommunity contestation in which the majority seek to displace their own kind to enable the injection of access roads in low-income communities. The right to the city is hereby exercised in a context of conflicting understanding of what constitutes community development. The effective union between local government structures and local chieftaincies has tended to mediate and undermine the struggles against repressive and exclusionary upgrading programmes by the local state. The next section elaborates on the contributions of the research to urban studies in the global South.

8.4 Contributions to urban studies in the global South

By providing a detailed account of residential mobility practices in low-income communities of Tamale this study contributes to the urban studies literature of the global South by extending the frontiers of existing knowledge in three ways. First, it provides a holistic analysis of residential mobility practices in informal housing markets. Second, it foregrounds downstream residential mobility practices within the framework of Southern urban theory. Third, it adopts a mixed-methods research approach in the conduct of residential mobility research. Because residential mobility practices feature very little in Southern urban studies literature this study explored the phenomenon in the low-income housing system in a city of the global South and the findings have broadened the scope and deepened our knowledge in this field. It has brought to the fore the everyday housing practices, struggles and tensions of the poor as well as the complex matrix of socio-economic and cultural factors shaping relocation decisions in the city.

A major pragmatic contribution is that the findings provide direct empirical evidence to support programmes and policies for pro-poor housing stability and inclusive urban development. The typology of housing formulated in this study and the unique capacity of these house types to settle the poor in residential cohabitation, expand the debate on the need for and the availability of context-based solutions to pro-poor housing challenges in the South. Recognising this typology and incorporating it into the overall urban development agenda of national and local governments

could unlock the potential for enhanced residential stability and inclusive development in the pro-poor sector.

Another fundamental contribution is that the residential mobility pathways the study identifies furthers our understanding of progressive housing mobility experiences, as well as mobility experiences which relegate the poor into multiple socio-spatial disadvantages. The pathway approach provides a reasonable framework with which to appreciate the agency of low-income families as well as the bundle of structural constraints under which relocation practices are exercised. This provides an indispensable guide for designing good-fit interventions to address pro-poor housing challenges at the city scale.

Chiefly, the study provides a detailed account of the incidence of forced residential mobility characterising the urban upgrading programmes in the city. As low-income communities become the targets of urban redevelopment, the displacement effects of these programmes on pro-poor housing stability ought to be a crucial matter of concern for policy. This study has produced striking evidence of the displacement effects of providing access roads in low-income communities and the associated housing struggles. The lessons of these contributions are to inform a rethinking of urban upgrading programmes to accommodate the logic of inclusion, public infrastructure provision and notions of the right to the city.

A further contribution is the illuminating and useful insights given by empirical evidence into concepts and theories of residential mobility in low-income housing systems in the South. Mainstream theoretical debates have emphasised the conceptual linkages between housing dissatisfaction and residential mobility. These debates generally presume that a household's moving behaviour is predicated on dissatisfaction with housing and environmental conditions, and that dissatisfaction with either the social or physical environment is a fundamental aspect of their action spaces. This implies that residential mobility decisions are jointly shaped by a cocktail of structural and behavioural factors, including a set of environmental, institutional and socio-economic conditions. By using housing dissatisfaction as an incipient indicator of residential mobility the evidence from this research confirms aspects of these theories and extends them further. The analysis of satisfaction ratings in Tamale revealed high residential mobility potential indices for the management and use of in-house services, as well as for a household's social environment. This finding strongly suggests that housing mobility practices in low-income communities have less to do with households' dissatisfaction with observable features of residential environments, despite the levels of deterioration in housing and environmental

conditions and more to do with mobility practices partially rooted in the sanctity of sociocultural beliefs and practices underlying housing consumption in the downstream sector. Consequently, mobility ought not to be interpreted solely in terms of a household's rational responses to dissatisfaction regarding objective aspects of the housing environment, but it should broadly include the socio-cultural contexts generally conditioning low-income housing practice.

This study also contributes to the enhancement and application of key theoretical concepts to Southern urban contexts. For example, in conventional mobility theories, frequent residential moves have been described as a phenomenon exclusive to long-distance movers according to the notion of the relative non-familiarity of long-distance movers with housing contexts in destination areas. These movers are predisposed to make subsequent moves in the local housing market when they become familiar with the new social spaces in destination areas. Subsequent moves are often meant to correct past mistakes for the sake of gaining post-relocation housing satisfaction. This study established that the frequency of residential moves linked to non-familiarity with housing contexts does not arise since mobility practices tend to evolve in the same social spaces. Instead, occupants of rent-free housing who slip out of the privileged tenure, either by choice or by coercion, lack the capacity to sustain tenancies in the rental housing sector so that they experience a sequence of frequent residential mobility in the local housing market. This means the distance effect on residential mobility frequency is less significant in explaining relocation practices in the pro-poor sector than the socio-economic factors.

Similarly, the housing pathway concept has been enriched and the scope of its utility in residential mobility research enhanced appreciably. The concept was applied in Tamale to investigate residential mobility practices in a pro-poor housing system in a typical Southern context. This demonstrated the robustness of the concept for analysing the residential mobility practices of disadvantaged households in cross-cultural housing systems.

Finally, this research has innovatively drawn on insights from the right to the city theory to develop a critical interpretation of development-induced residential mobility practices in low-income communities of Tamale. As far as can be ascertained this is a rare attempt to analyse residential mobility in the framework of the right to the city theory. It has brought to the fore the shifting logic of urban upgrading programmes in the city and their displacement effects on pro-poor housing systems. The empirical results make two major contributions to the right to the city debates. First, it highlights the struggles not only between city authorities and poor residents but among ordinary residents themselves over who should be forcibly relocated to make way for the construction of

access roads in low-income communities. Second, the study has uncovered a new form of strategic alliance between grassroots local government structures and traditional authorities and spiritual leaders in the implementation of upgrading projects. This alliance has completely masked the role of the local state at the forefront of housing demolitions which precede access road development in low-income communities. Residents have been encouraged to become engaged through dialogue and confrontation to secure roadways in support of upgrading programmes. In the end, the union effectively mediates and undermines the spirit of collective struggle against forced residential mobility which once characterised low-income housing practices in Tamale. In light of this finding, the right to the city movements ought to concentrate their efforts at understanding and contesting the grassroots mediation capacities of neo-liberal forces if they are to remain relevant to downstream housing struggles across the South. For the most part, upgrading programmes are driven by neo-liberal ideals which, in the case of Tamale, form part of a broader attempt by the local state (with support from international organisations) to prepare the city for its path to financial autonomy. To achieve the latter goal, the local state has formed partnerships with grassroots traditional power structures to solicit support for the upgrading programme. This has meant that housing struggles arising out of the displacement effects of these programmes have lost their collective appeal at the community level. Under these circumstances, right to the city advocacy ought to recognise and deal with the grassroots mediation capacity of neoliberal forces in order to gain universal traction and resonance in pro-poor housing systems. This is crucial in the case of Tamale where urban governance structures duly recognise and accommodate traditional chieftaincies whose overwhelming power and authority can be used to intimidate and undermine the unity of purpose required for all forms of collective struggle at the grassroots level.

In sum, the findings of this study are summarised into a single framework in Figure 8.3. The figure is a combination of figures 8.1 and 8.2 to form a single integrated framework which will guide housing policy and practice in Tamale as well as offer the context for conceptualising and/or appreciating the dynamics of residential mobility in the pro-poor housing sector.

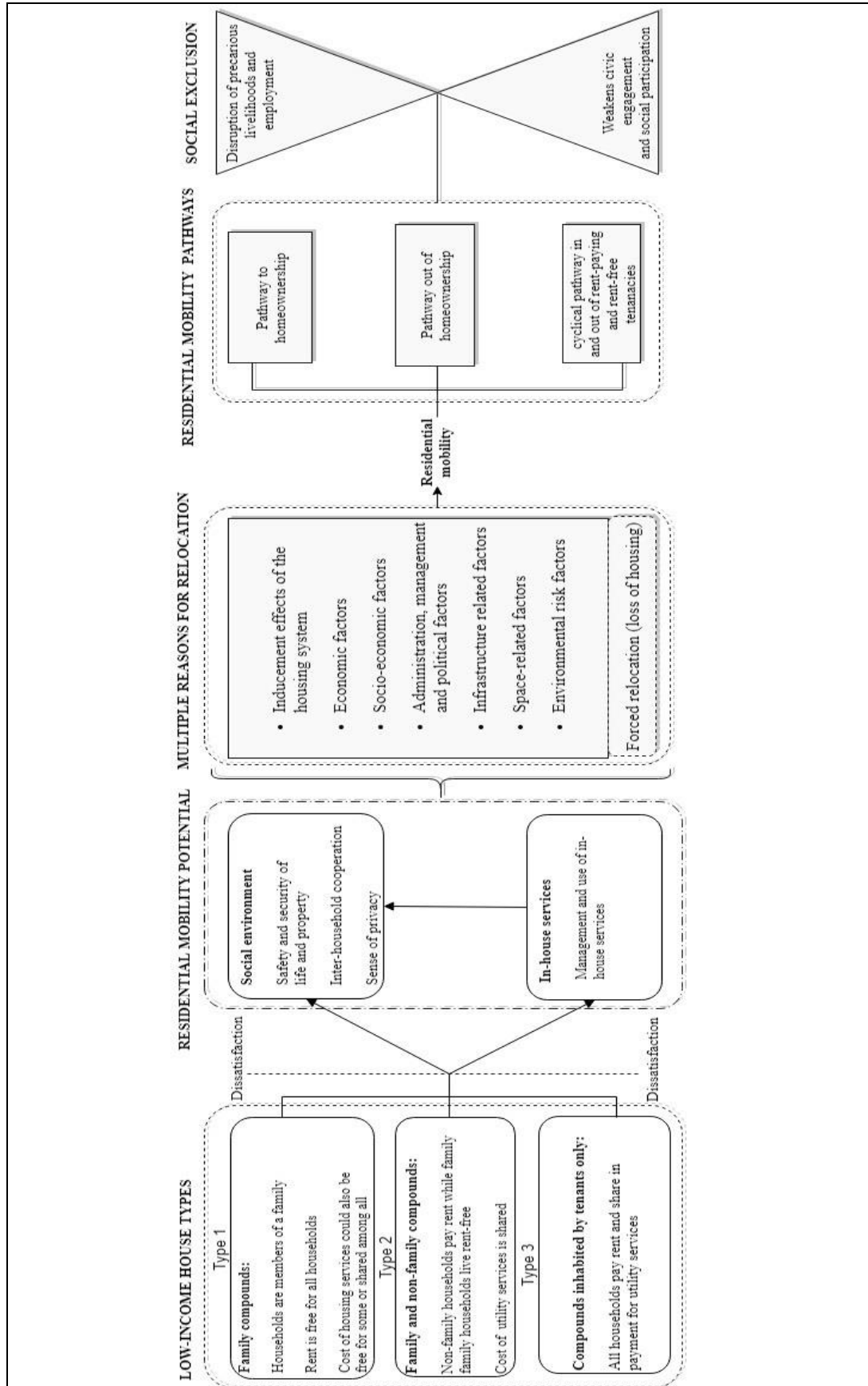


Figure 8.3 The context and dynamics of residential mobility in the pro-poor housing sector

8.5 Limitations of the study

In this study residential mobility was considered as an event and not as a process. Thus, the eligibility criterion for the selection of participants required that households must have relocated housing at least once. Hence, only households which moved housing for the period under consideration were included in the analysis. The exclusion of non-movers as well as persons with expressed intentions to move may have limited the scope for additional layers of analysis. However, given the nature of the objectives and the multiple but complementary methods used for data collection and analysis, the results presented herewith have comprehensively addressed the research question. The inclusion of non-movers as well as persons with expressed mobility intentions could offer useful data for purposes of modelling residential mobility. This can be the focus of future research with greater quantitative appeal.

Since this study sought to generate context-specific knowledge of residential mobility practices rather than generalise findings, it was appropriate to analyse the drivers and motivations for relocation using opened-ended responses from participants. Such an approach enabled participants to report diverse reasons underlying relocation decisions across the different encounters in local housing markets. While this design generated sufficient quantitative and qualitative data required to understand the drivers and motivations for residential mobility it did not allow for a detailed ranking of the reasons for households' relocation behaviour. To provide a ranked order of reasons for moving, future research endeavours will require a more elaborate quantitative research design; one that makes use of logistic regression modelling and multivariate analysis techniques.

8.6 Policy recommendations

This study has produced useful lessons and interesting revelations about residential mobility practices in the pro-poor housing sector. The revelations point to the complexity of downstream housing practices across the South and the need for policy to transcend the one-size-fits-all proposals for unlocking the low-income housing policy dilemmas. Indeed, the enabling framework's principles and logic have informed the framing of Ghana's housing policy while leaving a considerable measure of latitude for central and local governments to devise and adopt proposals for housing policy based on specific local realities. It is against this background that the following four proposals are made to guide the design of policies for promoting pro-poor housing

stability and for improving the outcomes of relocations. These proposals are necessarily biased toward housing practices which could easily be addressed through public policies.

The study showed the different types of housing and their varied physical and tenure compositions. Each of these offer different possibilities for housing the low-income population in multi-habitation. Notwithstanding the unfavourable living conditions and the precarious nature of service provision reported in previous studies and national surveys, this study recorded a high satisfaction rating in respect of the general living conditions in the low-income housing system. Against the odds, residents derive a considerable measure of place utility, although aspects of the living environment were found to breed dissatisfaction and motivated relocation decisions. In view of this, any policy seeking to promote stable housing regimes in low-income communities must recognise these mobility-enabling factors and devise context-specific measures to improve living conditions. In this regard, the first entry point should be at the unit level and efforts should be geared toward improving the management and use of in-housing services to minimise conflicts and contestations over the use and payment for utility services. In the medium to long term, urban authorities must collaborate with water and electricity service providers to increase the installation of service meters in multihabited compounds to match with household occupancy. The current system where every housing unit is allocated a single service meter regardless of the size of household occupancy only leads to disagreements among co-residents and provides grounds for housing mobility. If the number of households sharing a meter in every compound is reduced over time, inter-household disputes linked to the payment and use of housing services will be minimised. This single measure can significantly improve stable housing regimes for low-income urban residents and should be adopted for implementation under the new housing policy whose tenets seek to adopt and promote the compound house form.

Second, the socio-cultural enablers of residential mobility can be addressed through multi-stakeholder collaboration at community levels. Stakeholders and grassroots structures should be actively engaged in the arbitration of housing-related disputes with the aim of promoting mutual trust and peaceful co-existence among residents at unit and neighbourhood scales. In the interim, multi-stakeholder collaboration for resolving of housing-related disputes will significantly minimise housing relocation practices linked to mutual suspicions and breach of trust, as well as the fear of witchcraft, spiritual attacks and related socio-cultural beliefs.

Third, residential mobility pathways of the poor which have been delineated in this study offer a three-tier framework for the design of a multifrontal policy intervention in the pro-poor housing

sector. For example, since the ideals of homeownership remain central to Ghana's housing policy, fundamental aspects of the pathway to homeownership for the low-income population must be identified and enhanced by local authorities through proactive planning and controls. This will ensure that incremental house building by the poor is not only exercised within an acceptable framework for orderly physical development, but also homeownership by the poor does not become short lived due to threats or the reality of housing demolitions and natural events. A functioning land allocation system which is predicated on proactive spatial planning and a flexible regulatory environment is required as the main imperatives for a sustained homeownership regime in the low-income housing sector. Since no one feels comfortable enough to develop on public land and flood-prone areas, adequate information on these areas should be made readily accessible to the poor. This demands that planning authorities, in collaboration with landowners, must build a comprehensive digital database on public land, wetland areas and road reservations. Maps and other visual material can make information available at strategic public places for the benefit of low-income residents.

Finally, it is recommended that city authorities will at all times be ready to mobilise the requisite financial and material resources to appropriately compensate genuinely deserving residents for housing demolitions. This may involve sensitising and/or persuading chiefs and traditional authorities to accept to set aside land (where possible) for settling poor families who are likely to be displaced by access road projects. While urban upgrading remains a prerequisite for improved living conditions in low-income communities, the instruments and techniques of such upgrading must not serve as conduits for the institution of repressive and forced residential mobility practices. This must happen not least in a country which has consistently demonstrated normative commitment to the non-exclusionary urban development agenda set by the global community.

8.7 Recommendations for further research

This study has suggested several avenues for future research on residential mobility. First, this type of study should be applied to cover other major cities in Ghana. The findings about satisfaction ratings for the different types of low-income housing and their net effect on residential mobility decisions; and the different mobility pathways are based on evidence from Tamale. Validation of these findings across different cities will provide a more solid basis for their adoption into a coherent national strategy for addressing the low-income housing question. This is

particularly useful since the current national housing policy in Ghana seeks to promote multihabitation as a low-income housing strategy. It will be fruitful to investigate housing mobility pathways in low-income communities in different and diverse city contexts to promote an understanding of the national picture on mobility trajectories and outcomes and aid the design of city-specific housing policies and interventions. Research must also aim to better understand power relations in multihabited compounds and how they structure relocation decisions.

Second, given the magnitude of forced residential mobility practices associated with the implementation of urban upgrading initiatives in the city, detailed case studies should examine the post-relocation housing experiences of households displaced by government development programmes. Case studies could also explore the intricacies of the relocation practices which are linked to family conflicts subsequent to urban upgrading in low-income communities. The gender dimensions of residential mobility practices also deserve further research. Finally, studies should examine the unique traits that differentiate households which transition into homeownership from all other categories of movers in low-income communities.

8.8 Concluding remarks

From conception to design and implementation this study has comprehensively illuminated the various aspects of housing practices and residential mobility in the pro-poor sector. The main findings and contributions offer the essential research and policy imperatives for context-specific solution to the low-income housing dilemmas in Tamale. This study has contributed to deepening our understanding of the complex and contrasting realities of the global development discourse: urbanisation of the global population and globalisation of the urban population. The world is besieged with unprecedented rates of accelerated urbanisation and urban population growth. The profound nature of this demographic shift calls for increased research and policy priorities in metropolitan areas which will host much of the global urban population in the next few decades. This call is most appropriate considering that urban transformation in the South also exposes the deficiencies of formal planning and governance systems in addressing the challenges of the new urban realities. Cities continue to grapple with the challenges of providing appropriate housing to match the demands of burgeoning urban populations. Millions of urban families house themselves under precarious conditions, often without access to infrastructure and basic services. Most of all, the dynamics of the new urban turn combine with the shifting logic of state interventions in the

housing sector to induce a considerable measure of voluntary and involuntary residential mobility practices in the pro-poor housing sector. Under this circumstance a better understanding of the structural and sociocultural dynamics of residential mobility in the pro-poor housing sector is imperative to the overall urban development agenda in cities of the global South. It is the second best non-exclusionary policy alternative towards realising the right to the city for the majority of the low-income population.

References

- Aalbers, M.B. & Gibb, K. 2014. Housing and the right to the city : introduction to the special issue. *International Journal of Housing Policy*. 14 (3):207–213.
- Abramo, P. 2007. Informal land markets in Favelas and residential mobility of the Poor: a contribution to a research agenda. In *Land and Urban Policies for Poverty Reduction: Proceedings of the Third International Urban Research Symposium held in Brasilia*. Volume 1 ed. M. Freire, R. Lima, D. Cira, B. Ferguson, C. Kessides, J.A. Mota, & D. Motta, Eds. Brasilia: Institute for Applied Economic Research and The World Bank. pp.215-227.
- Abramsson, M. & Andersson, E.K. 2012. Residential mobility patterns of elderly—leaving the house for an apartment. *Housing Studies*. 27 (5):582–604.
- Abramsson, M. & Andersson, E.K. 2015. Changing locations : central or peripheral moves of seniors ? *Journal of Housing and the Built Environment*. 30:535–551.
- Acheampong, R.A. 2016. The family housing sector in urban Ghana : exploring the dynamics of tenure arrangements and the nature of family support networks. *International Development Planning Review*. 38 (3):297–316.
- Acheampong, R.A. & Anokye, P.A. 2015. Housing for the urban poor: towards alternative financing strategies for low-income housing development in Ghana. *International Development Planning Review*. 37 (4):445–465.
- Adarkwa, K.K. 2012. The changing face of Ghanaian towns. *African Review of Economics and Finance*. 4 (1):1–29.
- Addo, I.A. 2013a. Sharing, cooperation and conflicts : multihabitation as an urban low income housing strategy in Accra. In *Conference: West Africa Built Environment Research (WABER) Conference, in Accra, Ghana*. Accra.
- Addo, I.A. 2013b. Perceptions and acceptability of multihabitation as an urban low income housing strategy in Greater Accra Metropolitan Area , Ghana. *Urban Forum*. 24 (4):543–571

- Addo, I.A. 2014. Urban low-income housing development in Ghana: politics, policy and challenges. In *Urban Planning: Practices, Challenges and Benefits*. M.P. Amado, Ed. New York: Nova Science. pp.89-118.
- Addo, I.A. 2016a. Assessing residential satisfaction among low income households in multi-habited dwellings in selected low income communities in Accra. *Urban Studies*. 53 (4):631–650.
- Addo, I.A. 2016b. Traditional earth houses in Vittin, Tamale : identity and perception of the tradition- modernity conflict. *Journal of Contemporary African Studies*. 4 (1):97–128.
- Adriaanse, C.C.M. 2007. Measuring residential satisfaction : a residential environmental satisfaction scale (RESS). *Journal of Housing and the Built Environment*. 22 (3):287–304.
- Afolayan, A.A. 1982. Residential mobility within metropolitan Lagos. *Geoforum*. 13 (4):315–325.
- Afrane, S. & Asamoah, P. 2011. Housing situation in Kumasi. In *Future of the Tree: Towards Growth and Development of Kumasi*. K.K. Adarkwa, Ed. Kumasi: University Printing Press. pp.69-91.
- Akaateba, M.A., Huang, H. & Adumpo, E.A. 2018. Between co-production and institutional hybridity in land delivery: Insights from local planning practice in peri-urban Tamale, Ghana. *Land Use Policy*. 72:215–226.
- Amin, A. 2013. Telescopic urbanism and the poor. *City: Analysis of Urban Trends, Culture, Theory, Policy, Action*. 17 (4) : 476–492.
- Amoako, C. & Boamah, F.E. 2017. Build as you earn and learn: informal urbanism and incremental housing financing in Kumasi, Ghana. *Journal of Housing and the Built Environment*. 32 (3):429–448.
- Amoako, C. & Cobbinah, P.B. 2011. Slum improvement in the Kumasi metropolis, Ghana - a review of approaches and results. *Journal of Sustainable Development in Africa*. 13 (8): 150–170.
- Amole, B., Korboe, D. & Tipple, G. 1993. The family house in West Africa: a forgotten resource for policy makers? *Third World Planning Review*. 15 (4):356–372.
- Amrith, M. 2015. Pathways to urban citizenship for low-income migrants in São Paulo. *Citizenship Studies*. 19 (6–7):649–663.

- Andreasen, M.H. & Agergaard, J. 2016. Residential mobility and homeownership in Dar es Salaam. *Population and Development Review*. 42 (1):95–110.
- Andreasen, M.H. & Møller-Jensen, L. 2016. Beyond the networks: self-help services and post-settlement network extensions in the periphery of Dar es Salaam. *Habitat International*. 53:39–47.
- Andreasen, M.H., Agergaard, J. & Moller-Jensen, L. 2017. Suburbanisation, homeownership aspirations and urban housing: exploring urban expansion in Dar es Salaam. *Urban Studies*. 54 (10):2342–2359.
- Andreasen, M.H., Agergaard, J., Kiunsi, R.B. & Namangaya, A.H. 2017. Urban transformations, migration and residential mobility patterns in African secondary cities. *Geografisk Tidsskrift-Danish Journal of Geography*. 17 (2):93–104.
- Annez, P.C. & Buckley, R.M. 2009. Urbanization and growth: setting the context. In *Urbanization and Growth*. M. Spence, P.C. Annez, & R.M. Buckley, Eds. Washington, DC: The World Bank. pp.1-46.
- Ardayfio-Schandorf, E. 2012. Urban families and residential mobility in Accra. In *The Mobile City of Accra: Urban Families, Housing and Residential Practices*. E. Ardayfio-Schandorf, P.W.K. Yankson, & M. Bertrand, Eds. Dakar: CORDESRIA. pp.47-72.
- Arku, G. 2009a. The economics of housing programmes in Ghana, 1929 – 66. *Planning Perspectives*. 24 (3):281–300.
- Arku, G. 2009b. Housing policy changes in Ghana in the 1990s. *Housing Studies*. 24 (2):261–272.
- Arku, G., Luginaah, I. & Mkandawire, P. 2012. “You either pay more advance rent or you move out”: landlords /ladies’ and tenants’ dilemmas in the low-income housing market in Accra , Ghana. *Urban Studies*. 49 (14):3177–3193.
- Arnott, R. 2009. Housing policy in developing countries: the importance of the informal economy. In *Urbanization and Growth*. M. Spence, P.C. Annez, & R.M. Burckley, Eds. Washington, DC: The World Bank. pp.167-196.
- Ashforth, A. 1998. Reflections on spiritual insecurity in a modern African city (Soweto). *African Studies Review*. 41 (3):39–67.

- Aurand, A. 2010. Density , housing types and mixed land use : smart tools for affordable housing ? *Urban Studies*. 47 (5):1015–1036.
- Babbie, E. 2013. *The practice of social research*. 13th ed. Melbourne: Wadworth.
- Babbie, E. & Mouton, J. 2009. *The practice of social reseach*. Cape Town: Oxford University Press.
- Bacque, M.H., Fijalkow, Y., Launay, L. & Vermeersch, S. 2011. Social mix policies in Paris: discourses, policies and social effects. *International Journal of Urban and Regional Research*. 35 (2):256–273.
- Bah, E.M., Faye, I. & Geh, Z.F. 2018. *Housing market dynamics in Africa*. London: Palgrave Macmillan.
- Balzarini, J.E. & Shlay, A.B. 2016. Gentrification and the right to the city: community conflict and casinos. *Journal of Urban Affairs*. 38 (4):503–517.
- Barnett, C. & Parnell, S. 2016. Ideas, implementation and indicators: epistemologies of the post-2015 urban agenda. *Environment & Urbanization*. 28 (1):87–98.
- Bartlett, S. 1997. The significance of relocation for chronically poor families in the USA. *Environment & Urbanization*. 9 (1):121–132.
- Basolo, V. & Yerena, A. 2017. Residential mobility of low-income , subsidized households : a synthesis of explanatory frameworks. *Housing Studies*. 32 (6):841–862.
- Belda-Miquel, S., Blanes, J.P. & Frediani, A. 2016. Institutionalization and depoliticization of the right to the city: changing scenarios for radical social movements. *International Journal of Urban and Regional Research*. 40 (2):321–339.
- Bening, R.B. 1995. Land policy and administration in Northern Ghana 1898-1976. *Transactions of the Historical Society of Ghana*. 16 (2):33–42.
- Bertrand, M. & Delaunay, D. 2005. *Residential mobility in the Greater Accra Region: individual and geographical differences*. Paris: CEPED.
- Bervoets, W. & Loopmans, M. 2013. The divisive nature of neoliberal urban renewal in Ouagadougou, Burkina Faso. In *Locating the Right to the City in the Global South*. T.R. Samara, S. He, & G. Chen, Eds. London: Routledge. pp.60-80.

- Bhan, G. 2009. "This is no longer the city I once knew". Evictions, the urban poor and the right to the city in millennial Delhi. *Environment & Urbanization*. 21 (1):127–142.
- Bolt, G., Phillips, D. & Kempen, R. Van. 2010. Housing policy, (De)segregation and social mixing : an international perspective. *Housing Studies*. 25 (2):129–135.
- Braathen, E., Dupont, V., Jordhus-Lier, D. & Sutherland, C. 2016. Introduction: situating the politics of slums within the "urban turn". In *The Politics of Slums in the Global South: Urban Informality in Brazil, India, South Africa and Peru*. E. Braathen, V. Dupont, D. Jordhus-Lier, & C. Sutherland, Eds. New York: Routledge. 1–29.
- Braimoh, A.K. & Vlek, P.L.G. 2004. Land-cover dynamics in an urban area of Ghana. *Earth Interactions*. 8 (1):1–15.
- Briggs, X.D.S., Comey, J. & Weismann, G. 2010. Struggling to stay out of high-poverty neighborhoods: housing choice and locations in moving to opportunity's first decade. *Housing Policy Debate*. 20 (3):383–427.
- Brown, L.A. & Moore, E.G. 1970. The intra-urban migration process : a perspective. *Geografiska Annaler. Series B, Human Geography*. 52 (1):1–13.
- Brueckner, J.K. & Lall, S. V. 2015. Cities in developing countries: fueled by rural-urban migration, lacking in tenure security, and short of affordable housing. In *Handbook of Regional and Urban Economics*. 1st ed. Vol. 5. G. Duranton, J.V. Henderson, & W.C. Strange, Eds. Amsterdam: Elsevier B.V. pp.1399-1455.
- Brummell, A.C. 1979. A model of intraurban mobility. *Economic Geography*. 55 (4):338–352.
- Brummell, A.C. 1981. A method of measuring residential stress. *Geographical Analysis*. 13 (3):248–261.
- Bryman, A. 2006. Integrating quantitative and qualitative research: how is it done? *Qualitative Research*. 6 (1):97–113.
- Buckley, R. & Kalarickal, J. 2005. Housing policy in developing countries: conjectures and refutations. *The World Bank Research Observer*. 20 (2):233–257.
- Buckley, R. & Kalarickal, J. 2006. *Thirty years of World Bank shelter lending: what have we learned?* Washington DC: The World Bank.

- Buckley, R.M. & Simet, L. 2015. An agenda for Habitat III : urban perestroika. *Environment & Urbanization*. 28 (3):64–76.
- Buckley, R., Kallergis, A. & Wainer, L. 2015. *The housing challenge : avoiding the Ozymandias Syndrome*. Bellagio: The Rockefeller Foundation.
- Buckley, R.M., Kallergis, A. & Wainer, L. 2016. The emergence of large-scale housing programs: Beyond a public finance perspective. *Habitat International*. 54:199–209.
- Charmaz, K. 2006. *Constructing grounded theory: a practical guide through qualitative analysis*. London: Sage publications.
- Chisholm, E., Howden-Chapman, P. & Fougere, G. 2016. The application of Hirschman's exit-voice framework to housing studies : a review and some ways forward. *Housing, Theory and Society*. 33 (4):381–402.
- Clapham, D. 2002. Housing pathways: a post modern analytical framework. *Housing, Theory and Society*. 19 (2):57–68.
- Clapham, D. 2005. *The meaning of housing: a pathways approach*. Bristol: The Policy Press, University of Bristol.
- Clark, W.A. 2013. Life course events and residential change: unpacking age effects on the probability of moving. *Journal of Population Research*. 30 (4):319–334.
- Clark, W. & Maas, R. 2016. Spatial mobility and opportunity in Australia: residential selection and neighbourhood connections. *Urban Studies*. 53 (6):1317–1331.
- Clark, W.A. & Coulter, R. 2015. Who wants to move? The role of neighbourhood change. *Environment and Planning A*. 47 (12):2683–2709.
- Clark, W.A. & Ledwith, V. 2006. Mobility, housing stress, and neighborhood contexts: Evidence from Los Angeles. *Environment and Planning A*. 38 (6):1077–1093.
- Clark, W.A. & Moore, E.G. 1982. Residential mobility and public programs : current gaps between theory and practice. *Journal of Social Issues*. 38 (3):35–50.
- Clark, W.A. & Onaka, J. 1983. Life cycle and housing adjustment as explanations of residential mobility. *Urban Studies*. 20 (1):47–57.
- Clark, W.A. & Withers, D.S. 1999. Changing jobs and changing houses: mobility outcomes of employment transitions. *Journal of Regional Science*. 24 (3):273–274.

- Clark, W., Deurloo, M. & Dieleman, F. 1984. Housing consumption and residential mobility. *Annals of the Association of American Geographers*. 74 (1):29–43.
- Clark, W., Deurloo, M. & Dieleman, F. 2006. Residential mobility and neighbourhood outcomes. *Housing Studies*. 21 (3):323–342.
- Clark, W.A., van Ham, M. & Coulter, R. 2014. Spatial mobility and social outcomes. *Journal of Housing and the Built Environment*. 29 (4):699–727.
- Collier, P. & Venables, A.J. 2014. *Housing and urbanization in Africa: unleashing a formal market process*. (World Bank Policy Research Working Paper WPS6871). Washington, DC.
- Coulter, R. & van Ham, M. 2013. Following people through time: an analysis of individual residential mobility biographies. *Housing Studies*. 28 (7):1037–1055.
- Coulter, R. & Scott, J. 2015. What motivates residential mobility? Re-examining self-reported reasons for desiring and making residential moves. *Population, Space and Place*. 21 (4):354–371.
- Coulter, R., van Ham, M. & Feijten, P. 2011. A longitudinal analysis of moving desires, expectations and actual moving behaviour. *Environment and Planning A*. 43 (11):2742–2760.
- Coulter, R., van Ham, M. & Findlay, A.M. 2016. Re-thinking residential mobility: linking lives through time and space. *Progress in Human Geography*. 40 (3):1–23.
- Coulter, R., van Ham, M. & Findlay, A.M. n.d. *New directions for residential mobility research: linking lives through time and space*. (IZA Discussion Paper No. 7525). Bonn.
- Coulton, C., Theodos, B. & Turner, M.A. 2012. Residential mobility and neighborhood change: real neighborhoods under the microscope. *Cityscape*. 14 (3):55–89.
- Coulton, C.J., Theodos, B. & Turner, M.A. 2009. *Family mobility and neighborhood change: new evidence and implications for community initiatives*. Washington DC: The Urban Institute.
- Cresswell, T., Dorow, S. & Roseman, S. 2016. Putting mobility theory to work: conceptualizing employment-related geographical mobility. *Environment and Planning A*. 48 (9):1787–1803.
- Creswell, J.W. 2009. *Research design: qualitative, quantitative and mixed methods approaches*. 3rd ed. Los Angeles: Sage publications.

- Curran, S.R. 2006. Ethical considerations for research in cross-cultural settings. In *Handbook for Social Science Field Research: Essays & Bibliographic Sources on Research Design and Methods*. E. Perecman & S.R. Curran, Eds. California: Sage publications Inc. pp.197-216.
- Danso-Wiredu, E. Y. 2018. Housing strategies in low income urban communities in Accra , Ghana. *GeoJournal*. 83 (4):663–677.
- David, H. & Lowe, S. 2007. Regulating a deregulated market. In *The Private Rented Housing Market: Regulation or Deregulation?* D. Hughes & S. Lowe, Eds. Aldershot: Ashgate Publishing Limited. pp.143-154.
- Davis, M. 2006. *Planet of slums*. Vol. 4. London: Verso.
- Deboulet, A. 2016. Rethinking precarious neighborhoods: knowledge and recognition. In *Rethinking Precarious Neighborhoods*. A. Deboulet, Ed. Paris: Agence Française de Développement. pp.9-38.
- Deng, L. 2007. Comparing the effects of housing vouchers and low-income housing tax credits on neighborhood integration and school quality. *Journal of Planning Education and Research*. 27 (1):20–35.
- Desai, V. & Loftus, A. 2012. Speculating on slums: infrastructural fixes in informal housing in the global South. *Antipode*. 45 (4):789–808.
- Desmond, M. & Bell, M. 2015. Housing, poverty, and the law. *Annual Review of Law and Social Science*. 11:15–35.
- De Soto, H. 2000. *The mystery of capital: why capitalism triumphs in the west and fails everywhere else*. London: Bantam Press.
- Dhananka, S.R. 2016. The production of space and governmentality in the urban poor’s claim over land and housing. *South Asia Multidisciplinary Journal*. 14 (November):1–20.
- Diaz-Serrano, L. & Stoyanova, A.P. 2010. Mobility and housing satisfaction: an empirical analysis for 12 EU countries. *Journal of Economic Geography*. 10 (5):661–683.
- Dickson, K.B. 1968. Background to the problem of economic development in Northern Ghana. *Annals of the Association of American Geographers*. 58 (January):686–696.

- Donaldson, R., Kotze, N., Visser, G., Park, J.H., Wally, N., Zen, J. & Vieyra, O. 2013. An uneasy match: neoliberalism, gentrification and heritage conservation in Bo-Kaap, Cape Town, South Africa. *Urban Forum*. 24 (2):173–188.
- Donaldson, R., Mehlomakhulu, T., Darkey, D., Dyssel, M. & Siyongwana, P. 2013. Relocation: to be or not to be a black diamond in a South African township? *Habitat International*. 39:114–118.
- Duke, J. 2006. "Invasion" of the poor: beliefs and the attitudes of the receiving community," PhD thesis, University of Texas.
- Dupont, V.D.N. 2011. The dream of Delhi as a global city. *International Journal of Urban and Regional Research*. 35 (3):533–554.
- Eades, J.S. 1994. *Strangers and traders: Yoruba migrants markets and the state in Northern Ghana*. First Amer ed. Trenton: Africa World Press.
- Earle, L. 2012. Irregular urbanization as a catalyst for radical social mobilization: the case of the housing movements of São Paulo. In *Latin American Urban Development into the 21st Century: Towards a Renewed Perspective on the City*. D. Rodgers, J. Beall, & R. Kanbur, Eds. New York: Palgrave Macmillan. pp.145-164.
- Earle, L. 2017. *Transgressive citizenship and the struggle for social justice: the right to the city in São Paulo*. London: Palgrave Macmillan.
- Farvacque-Vitkovic, C., Raghunath, M., Eghoff, C. & Boakye, C. 2008. *Development of the Cities of Ghana: Challenges, Priorities and Tools*. New York: The World Bank.
- Fattah, H.A., Salleh, A.G., Badarulzaman, N. & Ali, K. 2015. Factors affecting residential mobility among households in Penang, Malaysia. *Procedia - Social and Behavioral Sciences*. 170:516–526.
- Fawaz, M. 2016. Informality as exception: case studies from Beirut. In *Rethinking Precarious Neighborhoods*. A. Deboulet, Ed. Paris: Agence Française de Développement. pp.87-104.
- Feilzer, M. 2009. Doing mixed methods research pragmatically: implications for the rediscovery of pragmatism as a research paradigm. *Journal of Mixed Methods Research*. 4 (1):6–16.
- Fernandes, E. 2007. Constructing the 'right to the city' in Brazil. *Social & Legal Studies*. 16 (2):201–219.

- Figueira-McDonough, J. 1992. Reviewed Work (s): disorder and decline : crime and the spiral of decay in American neighborhoods by Wesley G . Skogan. *Social Service Review*. 66 (2):324–326.
- Fitzpatrick, S. & Pawson, H. 2014. Ending security of tenure for social renters : transitioning to ‘ ambulance service ’ social housing? *Housing Studies*. 29 (5):597–615.
- Fox, S. 2014. The political economy of slums: theory and evidence from Sub-Saharan Africa. *World Development*. 54 :191–203.
- Friendly, A. 2013. The right to the city: theory and practice in Brazil. *Planning theory and practice*. 14 (2):158–177.
- Fuseini, I. & Kemp, J. 2015. A review of spatial planning in Ghana’s socio-economic development trajectory: A sustainable development perspective. *Land Use Policy*. 47:309–320.
- Fuseini, I. & Kemp, J. 2016. Characterising urban growth in Tamale, Ghana: An analysis of urban governance response in infrastructure and service provision. *Habitat International*. 56:109–123.
- Fuseini, I., Yaro, J.A. & Yiran, G.A.B. 2017. City profile: Tamale, Ghana. *Cities*. 60:64–74.
- Gaffikin, F. & Morrissey, M. 2011. *Planning in divided cities: collaborative shaping of contested space*. Oxford: Wiley Blackwell.
- Gaffikin, F. & Perry, D.C. 2012. The contemporary urban condition: understanding the globalizing city as informal, contested, and anchored. *Urban Affairs Review*. 48 (5):701–730.
- Ghana Statistical Service. 2013a. *2010 Population and Housing Census: National Analytical Report*. Accra: Ghana Statistical Service
- Ghana Statistical Service. 2013b. *2010 Population and housing census: regional analytical report (Northern Region)*. Accra: Ghana Statistical Service.
- Ghana Statistical Service. 2013c. *2010 population and housing census: regional analytical report*. Accra: Ghana Statistical Service.
- Ghana Statistical Service. 2014a. *Ghana Living Standards Survey Round 6 (GLSS 6)*. Accra: Ghana Statistical Service.
- Ghana Statistical Service. 2014b. *2010 Population and housing census: district analytical report, Tamale metropolis*. Accra: Ghana Statistical Service.

- Ghana Statistical Service. 2014c. *2010 Population and housing census: Sagnarigu district analytical report*. Accra: Ghana Statistical Service.
- Gilbert, A. 1999. A home is for ever? Residential mobility and homeownership in self-help settlements. *Environment and Planning A*. 31:1073–1091.
- Gilbert, A. 2004. Helping the poor through housing subsidies: Lessons from Chile, Columbia and South Africa. *Habitat International*. 28 (1):13–40.
- Gilbert, A. 2007. The return of the slum: Does language matter? *International Journal of Urban and Regional Research*. 31 (4):697–713.
- Gilbert, A. 2008. Viewpoint: Slums, tenants and home-ownership: on blindness to the obvious. *International Development Planning Review*. 30 (2):1–10.
- Gilbert, A. 2016. Informality, renting and housing in the Global South. In *Rethinking Precarious Neighborhoods*. V.D.N. Dupont, Ed. Paris: Agence Française de Développement. pp.119-134.
- Gilbert, A.G. 2014. Free housing for the poor: An effective way to address poverty? *Habitat International*. 41:253–261.
- Gilbert, A. & Crankshaw, O. 1999. Comparing South African and Latin American experience: migration and housing mobility in Soweto. *Urban Studies*. 36 (13):2375–2400.
- Gilbert, A. & Ward, P. 1982. Residential movement among the poor: the constraints on housing choice in Latin American cities. *Transactions of the Institute of British Geographers*. 7 (2):129–149.
- Gilbert, A. & Ward, P.M. 1985. *Housing, the state and the poor: policies and practice in three Latin American Cities*. London: Cambridge University Press.
- Gillespie, B.J. 2017. *Household mobility in America: patterns, processes and outcomes*. New York: Palgrave Macmillan.
- Gillespie, T. 2016. Accumulation by urban dispossession : struggles over urban space in Accra , Ghana. *Transactions of the Institute of British Geographers*. 41 (1):66–77.
- Gillespie, T. 2018. Collective self-help, financial inclusion, and the commons: searching for solutions to Accra’s housing crisis. *Housing Policy Debate*. 28 (1):64–78.

- Goetz, E.G. 2011. Where have all the towers gone? The dismantling of public housing in U.S. cities. *Journal of Urban Affairs*. 33 (3):267–287.
- Goetz, E.G. 2013. Too good to be true? The variable and contingent benefits of displacement and relocation among low-income public housing residents. *Housing Studies*. 28 (2):235–252.
- Gough, K. V. 2008. “Moving around”: the social and spatial mobility of youth in Lusaka. *Swedish Society for Anthropology and Geography*. 90 (3):243–255.
- Gough, K. V. & Yankson, P.W.K. 2011. A neglected aspect of the housing market: the caretakers of peri-urban Accra, Ghana. *Urban Studies*. 48 (4):793–810.
- Government of Ghana. 2015. *National housing policy*. Accra: Minister for Water Resources, Works and Housing
- Grant, R. 2015. Sustainable African urban futures : stocktaking and critical reflection on proposed urban projects. *American Behavioral Scientist*. 59 (3):294–310.
- Grant, R. & Nijman, J. 2002. Globalization and the corporate geography of cities in the less-developed world. *Annals of the Association of American Geographers*. 92 (2):320–340.
- Greene, J.C. & Hall, J.N. 2010. Dialectics and pragmatism: being of consequence. In *Sage Handbook of Mixed Methods Research in Social and Behavioral Research*. Second ed. A. Tashakkori & C. Teddlie, Eds. California: Sage Publications. pp.119-144.
- Gulyani, S. & Bassett, E.M. 2007. Retrieving the baby from the bathwater: slum upgrading in Sub-Saharan Africa. *Environment and Planning C: Government and Policy*. 25 (4):486–515.
- Gulyani, S. & Talukdar, D. 2008. Slum real estate: the low-quality high-price puzzle in Nairobi’s slum Rental market and its implications for theory and practice. *World Development*. 36 (10):1916–1937.
- Gulyani, S., Bassett, E. & Talukdar, D. 2012. Living conditions, rent, and their determinants in the slums of Nairobi and Dakar. *Land Economics*. 88 (2):251–274.
- Gwyther, G. 2009. The doctrine of social mix in the mobile society : a theoretical perspective. *Housing Theory and Society*. 26 (2):143–156.
- Gyimah, O.-M.S. 2001. Residential location and intra city mobility in an African city: Some empirical observations among migrants in metropolitan Accra, Ghana. *PSC Discussion Papers Series*. 15 (01):1–37.

- Hall, B. & Howard, K. 2008. A synergistic approach: conducting mixed methods research with typological and systemic design consideration. *Journal of Mixed Methods Research*. 2 (3):248–269.
- Hardoy, J.E. & Satterthwaite, D. 1989. *Squatter citizen: life in the urban third world*. London: Earthscan Publications.
- Hartman, C. 1984. The right to stay put. In *Land Reform. American Style*. C.C. Geisler & F. Popper, Eds. New York: Rowman & Littlefield. pp.531-541.
- Harvey, D. 2009. *Social justice and the city*. Rev. ed. Athens: The University of Georgia Press.
- Harvey, D. 2010. The right to the city: from capital surplus to accumulation by dispossession. In *Accumulation by Dispossession: Transformative Cities in the New Global Order*. S. Banerjee-Guha, Ed. New Delhi: Sage publications. pp.17-32.
- Harvey, D. 2012. *Rebel cities: from the right to the city to urban revolution*. London: Verso.
- Hirschman, A.O. 1970. *Exit, voice and loyalty: responses to decline in firms organisations and states*. Cambridge: Harvard University Press.
- Hoekstra, J. 2005. Is there a connection between welfare state regime and dwelling type? An exploratory statistical analysis. *Housing Studies*. 20 (3):475–495.
- Holdsworth, C. 2013. *Family and intimate mobilities*. Basingstoke: Palgrave Macmillan.
- Huchzermeyer, M. 2008. Slum upgrading in Nairobi within the housing and basic services market: a housing rights concern. *Journal of Asian and African Studies*. 43 (1):19–39.
- Huchzermeyer, M. 2009. The struggle for in situ upgrading of informal settlements: a reflection on cases in Gauteng. *Development Southern Africa*. 26 (1):59–73.
- Huchzermeyer, M. 2014. Invoking Lefebvre’s ‘right to the city’ in South Africa today: A response to Walsh. *City: analysis of urban trends, culture, theory, policy, action*. 18 (1):41–49.
- Huchzermeyer, M. 2018. The legal meaning of Lefebvre’s the right to the city: addressing the gap between global campaign and scholarly debate. *GeoJournal*. 83 (3):631–644.
- Huchzermeyer, M. & Misselwitz, P. 2016. Coproducing inclusive cities ? Addressing knowledge gaps and conflicting rationalities between self-provisioned housing and state-led housing programmes. *Current Opinion in Environmental Sustainability*. 20:73–79.

- Hulse, K. 2003. Housing allowances and private renting in liberal welfare regimes. *Housing, Theory and Society*. 20 (1):28–42.
- Hulse, K. 2008. Shaky foundations: moving beyond “housing tenure”. *Housing, Theory and Society*. 25 (3):202–219.
- Hulse, K. & Pawson, H. 2010. Worlds apart? Lower-income households and private renting in Australia and the UK. *International Journal of Housing Policy*. 10 (4):399–419.
- Imbroscio, D. 2008. “[U]nited and actuated by some common impulse of passion”: challenging the dispersal consensus in american housing policy research. *Journal of Urban Affairs*. 30 (2):111–130.
- Imbroscio, D. 2011. Beyond mobility: the limits of liberal urban policy. *Journal of Urban Affairs*. 34 (1):1–20.
- Inah, S.A., Yaro, M.A., Agbor, E.A. & Ukene, D. 2014. Residential housing satisfaction of the urban poor in Calabar Metropolis , Nigeria. *Architecture Research*. 4 (1):1–8.
- Israel, G.D. 1992. *Determining Sample Size*. (PEOD-6). Florida: University of Florida
- Jenkins, P. 2009. *African architectures: “traditional”, “modern” & “popular”*. Pretoria: Institute of Architectural Tropical.
- Jenkins, P. & Smith, H. 2001. An institutional approach to analysis of state capacity in housing systems in the developing world : case studies in South Africa and Costa Rica. *Housing Studies*. 16 (4):485–507.
- Jenkins, P., Smith, H. & Wang, Y.P. 2007. *Planning and Housing in the rapidly urbanising world*. New York: Routledge.
- Jennings, S. a. & Quercia, R.G. 2001. Comment on Bruce J. Katz and Margery Austin Turner’s “who should run the housing voucher program? A reform proposal”. *Housing Policy Debate*. 12 (2):291–298.
- Jones, G.A. & Datta, K. 2000. Enabling markets to work? Housing policy in the “new” South Africa. *International Planning Studies*. 5 (3):393–416.
- Jouffe, Y. 2010. Countering the right to the accessible city: the perversity of a consensual demand. In *Cities for All: Proposals and Experiences towards the Right to the City*. 1st ed. A. Sugranyes & C. Mathivet, Eds. Santiago: Habitat International Coalition. pp.43-56.

- Kährik, A., Leetmaa, K. & Tammaru, T. 2012. Residential decision-making and satisfaction among new suburbanites in the Tallinn urban region, Estonia. *Cities*. 29 (1):49–58.
- Kan, K. 2007. Residential mobility and social capital. *Journal of Urban Economics*. 61 (3):436–457.
- Kasanga, K. & Kotey, N.A. 2001. *Land management in Ghana: building on tradition and modernity*. London: International Institute for Environment and Development.
- Katz, B.J. & Turner, M.A. 2001. Who should run the housing voucher program? A reform proposal. *Housing Policy Debate*. 12 (2):239–262.
- Kemp, P.A. 2011. Low-income tenants in the private rental housing market. *Housing Studies*. 26 (7–8):1019–1034.
- Kimm, P.M. 1989. The urbanization and shelter:policies and strategies for developing countries. In *The Urbanization Revolution: Planning a New Agenda for Human Settlements*. R.J. May, Ed. New York: Springer. PP.3-9.
- Knox, P. & Pinch, S. 2010. *Urban social geography: an introduction*. 6th ed. Harlow: Pearson Education.
- Koebel, C.T. 1997. Housing conditions of low-income families in the private, unassisted housing market in the United States. *Housing Studies*. 12 (2):201–213.
- Konadu-Agyemang, K. 2001. A survey of housing conditions and characteristics in Accra, an African city. *Habitat International*. 25 (1):15–34.
- Korboe, D. 1992. Family houses in Ghanaian cities: to be or not to be? *Urban Studies*. 29 (17):1159–1171.
- Korboe, D., Willis, K. & Garrod, G. 1998. Who is building what in urban Ghana ? Housing supply in three towns. *Cities*. 15 (6):399–416.
- Lall, S. V, Suri, A. & Deichmann, U. 2006. Household savings and residential mobility in informal settlements in Bhopal, India. *Urban Studies*. 43 (7):1025–1040.
- Larbi, W.O. 1994. “Urban land policies and the delivery of developerble land in Ghana”, PhD thesis. University of Reading, Reading.
- Larbi, W.O. 1996. Spatial planning and urban fragmentation in Accra. *Town Planning Review*. 18 (2):193–214.

- Lee, B.A., Oropesa, R.S. & Kanan, J.W. 1994. Neighbourhood context and residential mobility. *Demography*. 31 (2):249–270.
- Lefebvre, H. 1996. *Writings on Cities*. Oxford: Black well publishers.
- Lemanski, C. 2012. *Housing and the state in South Africa*. London: Elsevier.
- Lersch, P.M. 2014. *Residential relocations and their consequences: life course effects in England and Germany*. Wiesbaden: Springer.
- Li, L.M.W. 2016. Social class, social capital and residential mobility in China. *Social Indicators Research*. 132 (3):1117–1129.
- Li, S. 2003. Housing tenure and residential mobility in urban China. *Urban Affairs Review*. 38 (4):510–534.
- Li, P. & Tu, Y. 2011. *Behaviors on intra-urban residential mobility : a review and implications to the future research*. (IRES2011-020). Kent Ridge.
- Lim, G. 1987. Housing policies for the urban poor in developing countries. *Journal of the American Planning Association*. 53 (2):176–185.
- Lim, H., Kim, J., Potter, C. & Bae, W. 2013. Urban regeneration and gentrification: land use impacts of the Cheonggye Stream Restoration Project on the Seoul's central business district. *Habitat International*. 39:192–200.
- Liu, R. 2015. *Spatial mobility of migrant workers in Beijing, China*. Cham: Springer.
- Lizarralde, G. 2011. Stakeholder participation and incremental housing in subsidized housing projects in Colombia and South Africa. *Habitat International*. 35 (2):175–187.
- Lombard, M. & Rakodi, C. 2016. Urban land conflict in the Global South: towards an analytical framework. *Studies Urban Studies*. 53 (13):2683–2699.
- MacGaffey, W. 2007. Historical Society of Ghana A History of Tamale , 1907-1957 and Beyond. *Transactions of the Historical Society of Ghana*. New Series (10):109–124.
- MacGaffey, W. 2013. *Chiefs , Priests , and praise-singers: history, politics, and land ownership in northern Ghana*. Charlottesville: University of Virginia Press.
- Mara, G. 2016. New Yorkers rally for affordable housing; critics of de Blasio plan say its housing is out of reach. *Wall Street Journal (Online)* (New York). 24 May: 1–3.

- Marais, L. 2014. *Final draft report on the evaluation of housing assests*, UFS. Free State.
- Marcuse, P. 2014. Reading the right to the city. *City: analysis of urban trends, culture, theory, policy, action*. 18 (1):4–9.
- Marom, N. & Carmon, N. 2015. Affordable housing plans in London and New York : between marketplace and social mix. *Housing Studies*. 30 (7):993–1015.
- Martin, L. 2011. Good deals for homebuyers , not for the poor : erasing poverty from affordable housing discourse. *Journal of Poverty*. 15 (1):3–21.
- Marx, B., Stoker, T. & Suri, T. 2013. The economics of slums in the developing world. *Journal of Economic Perspectives*. 27 (4):187–210.
- Mathivet, C. 2010. The right to the city: keys to understanding the proposal for “another city is possible”. In *Cities for All: Proposals and Experiences towards the Right to the City*. 1st ed. A. Sugranyes & C. Mathivet, Eds. Santiago: Habitat International Coalition. pp.21-26.
- Mayer, M. 2009. The ‘right to the city’ in the context of shifting mottos of urban social movements. *City: Analysis of Urban Trends, Culture, Theory, Policy, Action*. 13 (2–3):362–374.
- McGranahan, G., Schensul, D. & Singh, G. 2016. Inclusive urbanization: can the 2030 agenda be delivered without it? *Environment and Urbanization*. 28 (1):13–34.
- Melara, J.E., Grant, R., Oteng-ababio, M. & Ayele, B.M. 2013. Downgrading - an overlooked reality in African cities : reflections from an indigenous neighborhood of Accra , Ghana. *Applied Geography*. 36:23–30.
- Mitchell, D. 2003. *The rights to the city: social justice and the fight for public space*. New York: The Guilford Press.
- Mohammed, I., Nahiduzzaman, K. & Aldosary, A. 2017. Pro-poor urban housing provision in Ghana : implementation challenges and prospects. *Open House International*. 42 (4):98–107.
- Mohit, M.A., Ibrahim, M. & Rashid, Y.R. 2010. Assessment of residential satisfaction in newly designed public low-cost housing in Kuala Lumpur, Malaysia. *Habitat International*. 34 (1):18–27.
- Moore, E.G. & Harris, R.S. 1979. Residential mobility and public policy. *Geographical Analysis*. 11 (2):177–181.

- Morgan, D.L. 2007. Paradigms lost and pragmatism regained: methodological implications of combining qualitative and quantitative methods. *Journal of Mixed Methods Research*. 1 (1):48–76.
- Morrison, N. 2017. Playing by the rules? New institutionalism, path dependency and informal settlements in Sub-Sahara Africa. *Environment and Planning A*. 49 (11):2558–2577.
- Morse, R.M.. 1971. Trends and issues in Latin American urban research , 1965-1970. *Latin American Research Review*. 6 (2):19–75.
- Muchadenyika, D. 2015. Slum upgrading and inclusive municipal governance in Harare , Zimbabwe : new perspectives for the urban poor. *Habitat International*. 48:1–10.
- Musterd, S. 2008. Residents’ views on social mix: social mix, social networks and stigmatisation in post-war housing estates in Europe. *Urban Studies*. 45 (4):897–915.
- Musterd, S. & Andersson, R. 2005. Housing mix, social mix, and social opportunities. *Urban Affairs Review*. 40 (6):761–790.
- Musterd, S., Gent, W.P. van, Das, M. & Latten, J. 2016. Adaptive behaviour in urban space : residential mobility in response to social distance. *Urban studies*. 53 (2):227–246.
- Mwathunga, E. & Donaldson, R. 2018. Land use policy urban land contestations, challenges and planning strategies in Malawi’s main urban centres. *Land Use Policy*. 77:1–8.
- Myers, G. 2011. *African cities: alternative visions of urban theory and practice*. London: Zed Books.
- Nasson, B. 2009. History : Cape Town’s district six district six : the spirit of Kanala by Chris Schoeman. *The Journal of African History*. 36 (2):343–344.
- Ntema, J., Marais, L., Cloete, J. & Lenka, M. 2017. Social disruption, mine closure and housing policy: evidence from the Free State Goldfields, South Africa. *Natural Resources Forum*. 41 (1):30–41.
- Ntewusu, S. & Nanbigne, E. 2015. Sobinya danga? (is someone injured?): the evolution and use of tricycle in Tamale, Northern Ghana. In *African Roads to Prosperity : People en route to Socio-cultural and Economic Transformations*. A. Akinyoade & J.-B. Gewald, Eds. Leiden: Koninklijke Brill. pp.197-211.

- O’Cathain, A. 2010. Assessing the quality of mixed methods research. In *Sage Handbook of Mixed Methods Research in Social and Behavioral Research*. 2nd ed. A. Tashakkori & C. Teddlie, Eds. Los Angeles: Sage Publications. pp.531-558.
- Oakley, D. & Burchfield, K. 2009. Out of the projects, still in the hood: the spatial constraints on public-housing residents’ relocation in Chicago. *Journal of Urban Affairs*. 31 (5):589–614.
- Obeng-Odoom, F. 2013a. The state of African cities 2010: governance, inequality and urban land markets. *Cities*. 31:425–429.
- Obeng-Odoom, F. 2013b. *Governance for pro-oor urban development: lessons from Ghana*. London: Routledge.
- Olsen, E.O. 2003. Housing programs for low-income households. In *Means-Tested Transfer Programmes in the United States*. R.A. Moffitt, Ed. Chicago: University of Chicago Press. pp.365-442.
- Onwuegbuzie, A.J. & Combs, J.P. 2010. Emergent data analysis techniques in mixed methods research. In *Sage Handbook of Mixed Methods Research in Social and Behavioral Research*. 2nd ed. A. Tashakkori & C. Teddlie, Eds. Los Angeles: Sage publications. pp.397-430.
- Orlebeke, C.J. 2000. The evolution of low-income housing policy, 1949 to 1999. *Housing Policy Debate*. 11 (2):489–520.
- Owens, K.E., Gulyani, S. & Rizvi, A. 2018. Success when we deemed it failure ? Revisiting sites and services projects in Mumbai and Chennai 20 years later. *World Development*. 106:260–272.
- Ozaki, R. 2002. Housing as a reflection of culture: privatised living and privacy in England and Japan. *Housing Studies*. 17 (2):209–227.
- Pacione, M. 2009. *Urban geography: a global perspective*. 3rd ed. New York: Routledge.
- Parnell, S. & Oldfield, S. 2014. From the south. In *Routledge Handbook on Cities of the Global South*. 1st ed. S. Parnell & S. Oldfield, Eds. London: Routledge. PP.1-4.
- Parnell, S. & Pieterse, E. 2010. The “right to the city”: institutional imperatives of a developmental state. *International Journal of Urban and Regional Research*. 34 (1):146–162.
- Parnell, S. & Robinson, J. 2012. (Re) theorizing cities from the global South : looking beyond neoliberalism. *Urban Geography*. 33 (4):593–617.

- Paul, B.K. 2006. Fear of eviction : the case of slum and squatter dwellers in Dhaka, Bangladesh. *Urban Geography*. 27 (6):567–574.
- Pawson, H. & Herath, S. 2015. *Disadvantaged places in urban Australia: residential mobility, place attachment and social exclusion*,. (AHURI Final Report No. 243). Melbourne: Australian Housing and Urban Research Institute.
- Payne, G. 1984. Introduction. In *Low-income housing in the developing world: the role of sites and services and settlement upgrading*. G.K. Payne, Ed. New York: Wiley. pp.1-16.
- Payne, G. & Majale, M. 2004. *The urban housing manual: making regulatory frameworks work for the poor*. Gateshead: Earthscan.
- Payne, G., Durand-Lasserve, A. & Rakodi, C. 2009. The limits of land titling and home ownership. *Environment & Urbanization*. 21 (2):443–462.
- Perlman, J. 2010. *Favela: four decades of living on the edge in Rio de Janeiro*. Oxford: Oxford University Press.
- Perlman, J. 2016. Rethinking precarious neighborhoods: concepts and consequences of marginality. In *Rethinking Precarious Neighborhoods*. A. Deboulet, Ed. Paris: Agence Française de Développement. pp.39-56.
- Pierce, J., Williams, O.R. & Martin, D.G. 2016. Rights in places : an analytical extension of the right to the city. *Geoforum*. 70:79–88.
- Pieterse, E. & Parnell, S. 2014. Africa’s urban revolution in context. In *Africa’s Urban Revolution*. E. Pieterse & S. Parnell, Eds. London: Zed Books. pp.1-18.
- Pieterse, E., Parnell, S. & Croese, S. 2017. *The 2030 agenda : sustainable urbanisation and the research-Policy interface – issues for the G20*. Bonn: GIZ.
- Ping, W.Y. 2016. Housing the urban poor in a marketised system in China. *Urban Policy and Research*. 30 (4):423–441.
- Purcell, M. 2003. Citizenship and the right to the global city. *International Journal of Urban and Regional Research*. 27 (3):564–590.
- Purcell, M. 2014. Possible worlds: Henri lefebvre and the right to the city. *Journal of Urban Affairs*. 36 (1):141–154.

- Quigley, J.M. & Daniel, H. 1977. Intra-urban residential mobility: a review and synthesis. *International Regional Science Review*. 2 (1):41–66.
- Rabe, B. & Taylor, M. 2010. Residential mobility, quality of neighbourhood and life course events. *Journal of the Royal Statistical Society. Series A: Statistics in Society*. 173 (3):531–555.
- Randolph, B., Ruming, K.J. & Murray, D. 2010. Unpacking social exclusion in western Sydney: exploring the role of place and tenure. *Geographical Research*. 48 (2):197–214.
- Robinson, J. 2002. Global and world cities : a view from off the map. *International Journal of Urban and Regional Research*. 26 (3):531–554.
- Rolnik, R. 2013. Late neoliberalism: the financialization of homeownership and housing rights. *International Journal of Urban and Regional Research*. 37 (3):1058–1066.
- Rondinelli, D.A. 1990. Housing the urban poor in developing countries: other policy options for national shelter strategies since the conventional ones are inadequate. *American Journal of economics and sociology*. 49 (3):257–269.
- Rosenblatt, P. & Deluca, S. 2012. “We don’t live outside, we live in here”: neighborhood and residential mobility decisions among low-income families. *City and Community*. 11 (3):254–284.
- Rossi, P.H. 1955. *Why families move: a study in the social psychology of urban residential mobility*. Glencoe: Free Press.
- Rossi, P.H. 1982. Residential mobility and public policy issues: “why families move” revisited. *Journal of Social Issues*. 38 (3):21–34.
- Roy, A. 2011. Slumdog cities : rethinking subaltern urbanism. *International Journal of Urban and Regional Research*. 35 (2):223–238.
- Samara, T.R., He, S. & Chen, G. 2013. Introduction: locating right to the city in the global South. In *Locating the Right to the City in the Global South*. T.R. Samara, S. He, & G. Chen, Eds. New York: Routledge. pp.1-20.
- Sanchez, D., Ross, T., Gordon, J., Edelman, S., Zonta, M. & Schwartz, A. 2015. *An opportunity agenda for renters : the case for simultaneous investments in residential mobility and low-income communities*. Washington, DC: Center for American Progress.

- Sanfelici, D. de M. 2016. A Review of “housing policy in Latin American cities: a new generation of strategies and approaches for 2016 UN-Habitat III”, By P. M. Ward, E. R. Jiménez and M. Di Virgilio. *International Journal of Housing Policy*. 16 (2):255–257.
- Sarfoh, K.O. 2010. “Lost in translation - the nexus of multi-layered housing policy gaps : the case of Ghana”, PhD thesis. University of St. Andrews, St. Andrews.
- Satterthwaite, D. 2014. Urban poverty in low and middle-income nations. In *Routeledge Handbook on Cities of the Global South*. S. Parnell & S. Oldfield, Eds. New York: Routledge. pp.569-585.
- Satterthwaite, D. 2016. Finding a place in the city: low-income housing sub-markets revisited. In *Rethinking precarious neighborhoods*. A. Deboulet, Ed. Paris: Agence Française de Développement. pp.57-74.
- Satterthwaite, D., Archer, D., Colenbrander, S., Dodman, D., Hardoy, J. & Patel, S. 2018. *Responding to climate change in cities and in their informal settlements and economies*. London: International Institute for Environment and Development.
- Schlyter, A. 2003. *Multi-Habitation: Urban Housing and Everyday Life in Chitungwiza, Zimbabwe*. Uppsala: Nordiska Afrikainstitutet.
- Scott, A.J. & Storper, M. 2015. The nature of cities: the scope and limits of urban theory. *International Journal of Urban and Regional Research*. 39 (1):1–15.
- Seko, M. & Sumita, K. 2007. Effects of government policies on residential mobility in Japan : income tax deduction system and the rental Act. *Journal of Housing Economics*. 16:167–188.
- Sharma, R.N. 2011. Reviewed work(s): new forms of urban governance in India : shifts, models, networks and contestations. *Indian Sociological Society Review*. 60 (2):363–365.
- Shin, H.B. 2010. Empowerment or marginalization: land, housing and property rights in poor neighbourhoods. In *Marginalization in Urban China Comparative Perspectives*. F. Wu & C. Webster, Eds. New York: Palgrave Macmillan. pp.112-129.
- Sinai, I. 2001. Moving or Improving : Housing Adjustment Choice in Kumasi, Ghana. *Housing Studies*. 16 (1):97–114.

- Skobba, K. 2016. Exploring the housing pathways of low-income women: a biographical approach. *Housing, Theory and Society*. 33 (1):41–58.
- Skobba, K. & Goetz, E.G. 2013. Mobility decisions of very low-income households. *Cityscape*. 15 (2):155–171.
- Skobba, K., Bruin, M.J. & Yust, B.L. 2013. Beyond renting and owning: the housing accommodations of low-income families. *Journal of Poverty*. 17 (2):234–252.
- Soeters, S.R. 2012. "Tamale 1907-1957 : between colonial trade and colonial chieftainship", PhD thesis. Leiden University.
- Songsore, J., McGranahan, G. & Kjellen, M. 2004. Tenure, housing and environmental management among families in the Greater Accra metropolitan area (GAMA) of Ghana. *Research Review Supplement*. 15:69–83.
- Speare, A.J. 1974. Residential satisfaction as an intervening variable in residential mobility. *Demography*. 11 (2):173–188.
- Speare, A.J., Goldstein, S. & Frey, W.H. 1974. *Residential mobility, migration and metropolitan change*. Cambridge: Balinger Publishing.
- Stabell, T.D. 2010. "The Modernity of Witchcraft" and the Gospel in Africa. *Missiology: An International Review*. 38 (4):460–474.
- Stone, D. 2012. *Policy paradox: the art of political decision making*. 3rd ed. New York: w.w. Norton & Company.
- Stone, M.E. 1993. *Shelter poverty: new ideas on housing affordability*. Philadelphia: Temple University Press.
- Storper, M. & Scott, A.J. 2016. Current debates in urban theory: a critical assessment. *Urban Studies*. 53(6):1114–1136.
- Strauch, L. & Hordijk, M. 2016. Settlements stories I: a question of knowledge? In *The Politics of Slums in the Global South: Urban Informality in Brazil, India, South Africa and Peru*. V. Dupont, D. Jordhus-Lier, C. Sutherland, & E. Braathen, Eds. New York: Routledge. pp.79-114.
- Sullivan, E. & Ward, P.M. 2012. Sustainable housing applications and policies for low-income self-build and housing rehab. *Habitat International*. 36 (2):312–323.

- Sumka, H.J. 1987. Shelter policy and planning in developing countries : introduction. *Journal of the American Planning Association*. 53 (2):171–175.
- Sutherland, C., Bratheen, E., Dupont, V. & Jordhus-Lier, D. 2016. Policies towards substandard settlements. In *The Politics of Slums in the Global South: Urban Informality in Brazil, India, South Africa and Peru*. V. Dupont, D. Jordhus-Lier, C. Sutherland, & E. Braathen, Eds. New York: Routledge. pp.49-78.
- Tessza, U.E. 2011. Reflections on a politics of research for the right to the city. *International Review of Qualitative Research*. 3 (4):383–401.
- The World Bank. 2002. *Upgrading of low income settlements: Ghana country assessment report*. New York: The World Bank.
- The World Bank. 2015. *Rising through cities in Ghana: Ghana urbanization review overview report*. Washington DC: The World Bank.
- Thornton, A. & Rogerson, C.M. 2013. African cities and the millennium development goals : a case for applied geography. *Applied Geography*. 36:1–2.
- Thorsnes, P., Alexander, R. & Kidson, D. 2015. Low-income housing in high-amenity areas: Long-run effects on residential development. *Urban Studies*. 52 (2):261–278.
- Tibaijuka, A.K. 2007. “Divided Cities” caught between hope and despair : meeting the challenge of rapid and chaotic urbanisation in the face of climate change. In *Beatty Memorial Lecture, McGill University*. Nairobi: United Nations Human Settlements Programme. pp.1-10.
- Tipple, A.G. & Willis, K.G. 1991. Introduction to housing analysis and an overview. In *Housing the Poor in the Developing World: Methods of Analysis, Case Studies and Policy*. A.G. Tipple & K.G. Willis, Eds. London: Routledge. pp.1-15.
- Tipple, G.A. & Korboe, D. 1998. Housing policy in Ghana :towards a supply-oriented future. *Habitat International*. 22 (2):245–257.
- Tipple, G., Amole, B., Korboe, D. & Onyeacholem, H. 1994. House and Dwelling, Family and Household: Towards Defining Housing Units in West African Cities. *Third World Planning Review*. 16 (4):429–450.

- Tipple, G., Amole, B., Korboe, D. & Onyeancholem, H. 1994. House and dwelling, family and household: towards defining housing units in West African cities. *Town Planning Review*. 16 (4):430–450.
- Town and Country Planning Department. 2011. *Zoning guidelines and planning standards*. Accra: Ministry of Environment Science and Technology
- Turner, J.C. 1968. Housing priorities, settlement patterns, and urban development in modernizing countries. *Journal of the American Institute of Planners*. 34 (6):354–363.
- Turner, J.F.C. 1972. Housing as a verb. In *Freedom to Build: Dweller Control of the Housing Process*. J.F.C. Turner & R. Fichter, Eds. New York: Macmillan. pp.148-175.
- Turok, I. 2014. Linking urbanisation and development in Africa’s economic revival. In *Africa’s Urban Revolution*. E. Pieterse & S. Parnell, Eds. London: Zed Books. pp.60-81.
- Turok, I. 2015. *What will housing mega-projects do to our cities*. Cape Town: Human Sciences Research Council (HSRC).
- Turok, I. 2016. Housing and the urban premium. *Habitat International*. 54 (3):234–240.
- Turok, I. 2017. Urbanisation and development : reinforcing the foundations. In *The Routledge Companion to Planning in the Global South*. G. Bhan, S. Srinivas, & V. Watso, Eds. London.
- Turok, I. & Parnell, S. 2009. Reshaping cities , rebuilding nations : the role of national urban policies. *Urban Forum*. 20:157–174.
- Turok, I., Budlender, J. & Visagie, J. 2017. Urban “slums” and social mobility. *Development Policy Review*. 35 (4):3218–3221.
- Ubink, J.M. & Amanor, K.S. 2008. Contesting land and custom in Ghana: introduction. In *Contesting Land and Custom in Ghana: State, Chief and the Citizen*. J.M. Ubink & K.S. Amanor, Eds. Amsterdam: Leiden University Press. pp.9-26.
- Ubink, J.M. & Quan, J.F. 2008. How to combine tradition and modernity? Regulating customary land management in Ghana. *Land Use Policy*. 25 (2):198–213.
- UN-Habitat. 2008. *Quick guides for policy makers: housing the poor in Asian cities*. Nairobi: United Nations Human Settlements Programme.
- UN-Habitat. 2011. *Ghana housing Profile*. Nairobi: United Nations Human Settlements Programme.

- UN-Habitat. 2016. *World cities report 2016: urbanization and development – emerging futures*. Nairobi: United Nations Human Settlements Programme.
- UN Habitat. 2011. *Ghana housing profile*. Nairobi: United Nations Human Settlements Programme.
- United Nations. 2012. *World urbanization prospects: the 2011 revision*. New York: United Nations Human Settlements Programme.
- United Nations. 2014. *World urbanization prospects: the 2014 revision*. New York: United Nations.
- Verdouw, J. 2016. The invisible houses: re-thinking and designing low-cost housing in developing countries. *Housing Studies*. 31 (6):752–753.
- Visser, G. 2002. Gentrification and South African cities. *Cities*. 19 (6):419–423.
- Völker, B., Mollenhorst, G. & Schutjens, V. 2013. Neighbourhood social capital and residential mobility. In *Understanding Neighbourhood Dynamics: New Insights for Neighbourhood Effects Research*. M. van Ham, D. Bailey, N. Manley, L. Simpson, & D. Maclennan, Eds. Dordrecht: Springer. pp.112-139.
- Von Hoffman, A. 1996. High ambitions: the past and future of American low-income housing policy. *Housing Policy Debate*. 7 (3):423–446.
- Von Hoffman, A. 2012. History lessons for today's housing policy: the politics of low-income housing. *Housing Policy Debate*. 22 (3):321–376.
- Walter, R.J., Li, Y. & Atherwood, S. 2015. Moving to opportunity? An examination of housing choice vouchers on urban poverty deconcentration in South Florida. *Housing Studies*. 30 (7):1064–1091.
- Wang, R. & Walter, R.J. 2017. Tracking mobility in the housing choice voucher program: a household level examination in Florida, USA. *Housing Studies*. 30(37):1–21.
- Watson, V. 2003. Conflicting rationalities: implications for planning theory and ethics. *Planning Theory & Practice*. 4 (4):395–407.
- Watson, V. 2009a. Seeing from the South: Refocusing Urban Planning on the Globe's Central Urban Issues. *Urban Studies*. 46(11):2259–2275.

- Watson, V. 2009b. "The planned city sweeps the poor away...": urban planning and 21st century urbanisation. *Progress in Planning*. 72 (3):151–193.
- Watson, V. 2013a. Planning and the 'stubborn realities' of global south-east cities: some emerging ideas. *Planning Theory*. 12 (1):81–100.
- Watson, V. 2013b. *Urban poverty in the global south: Scale and nature by Diana Mitlin and David Satterthwaite*. London: Routledge.
- Weinberg, D.H. 1979. The determinants of intra-urban household mobility. *Regional Science and Urban Economics*. 9 (2–3):219–246.
- Weinberg, D.H., Friedman, J. & Mayo, S.K. 1981. Intraurban residential mobility: the role of transactions costs, market imperfections, and household disequilibrium. *Journal of Urban Economics*. 9 (3):332–348.
- Weinstein, L. & Ren, X. 2009. The changing right to the city in globalizing Mumbai and Shanghai. *City and Community*. 8 (4):407–433.
- Werlin, H. 1999. The slum upgrading myth. *Urban Studies*. 36 (9):1523–1534.
- Wheeler, S.M. 2008. *Planning for sustainability: creating livable, equitable, and ecological communities*. New York: Routledge.
- Wiesel, I. 2014. Mobilities of disadvantage: the housing pathways of low-income Australians. *Urban Studies*. 51 (2):319–334.
- Wiesel, I. & Easthope, H. 2013. Moving into a disadvantaged tenure? Pathways into social housing. *Geography Research Forum*. 33:147–162.
- Wiesel, I., Easthope, H., Liu, E. & Hunter, E. 2012. *Pathways into and within social housing*. (No.186). Melbourne: Australian Housing and Urban Research Institute.
- Williamson, T. 2010. *Sprawl, justice, and citizenship: the civic costs of the American way of life*. Oxford: Oxford University Press.
- Winstanley, A., Thorns, D.C. & Perkins, H.C. 2002. Moving house, creating home: exploring residential mobility. *Housing Studies*. 17 (6):813–832.
- Woessner, M. 2009. Rescuing the 'right to the city'. *City: Analysis of Urban Trends, Culture, Theory, Policy, Action*. 13 (4):474–475.

- Wolpert, J. 1966. Migration as an adjustment to environmental stress. *Journal of Social Issues*. XXII (4):92–102.
- Wood, G.A. 2001. Promoting the supply of low income rental housing. *Urban Policy and Research*. 19 (4):425–440.
- Wu, W. 2006. Migrant intra-urban residential mobility in urban China. *Housing Studies*. 21 (5):745–765.
- Yakubu, I., Akaateba, M.A. & Akanbang, B.A.A. 2014. A study of housing conditions and characteristics in the Tamale Metropolitan Area, Ghana. *Habitat International*. 44:394–402.
- Yakubu, I., Spoceter, M. & Donaldson, R. 2016. Residential mobility practices: a revolving door syndrome for low-income families in the global South? In *Celebrate a Century of Geography: Proceedings of the Centenary Conference of the Society of South African Geographers*. R. Donaldson, G. Visser, J. Kemp, & J. de Waal, Eds. Stellenbosch: Society of South African Geographers. pp.38-46.
- Yakubu, I., Akaateba, M. & Akanbang, B. 2016. Drivers of housing development in Tamale Metropolitan District, Ghana. *Norsk Geografisk Tidsskrift - Norwegian Journal of Geography*. 70 (4):247–258.
- Yap, K.S. 2016. The enabling strategy and its discontent: Low-income housing policies and practices in Asia. *Habitat International*. 54:166–172.
- Yaro, J.A. 2010. Customary tenure systems under siege: Contemporary access to land in Northern Ghana. *GeoJournal*. 75 (2):199–214.
- Yemmafouo, A., Ngouanet, C., Keumo Songong, R., Djikeng Teufack, N. & Djuidje, S.A. 2017. Residential mobility trajectories and integration in Douala and Bafoussam, Cameroon. *Geografisk Tidsskrift-Danish Journal of Geography*. 117 (2):105–116.
- Zezeza, M.A. 2007. Mchenga – urban poor housing fund in Malawi. *Environment & Urbanization*. 19 (2):337–359.
- Zhang, C. & Lu, B. 2016. Residential satisfaction in traditional and redeveloped inner city neighborhood : a tale of two neighborhoods in Beijing. *Travel Behaviour and Society*. 5:23–36.

Appendices

APPENDIX I

Hoousehold Questionnaire



UNIVERSITEIT•STELLENBOSCH•UNIVERSITY
jou kennisvenoot • your knowledge partner

Interviewer code:**Location of interview:**

We are conducting a study titled: Residential mobility practices in low-income communities of Tamale, Ghana. You are humbly requested to participate in this study conducted by Mr Ibrahim Yakubu, a PhD candidate from the **Department of Geography and Environmental Studies at Stellenbosch University**, South Africa. The results of the study will contribute to his doctoral dissertation. You were selected as a potential participant in this study because your knowledge and personal experiences are deemed very crucial to addressing the research objectives. You are hereby assured that the study is purely for academic purposes and that any information you may provide in connection with this study will remain confidential and anonymous. You are free to withdraw at any stage of the interview or refuse to answer any question that you may feel uncomfortable about in the course of this research. We will appreciate it so much if you could make the time to respond to the questions that follow. It is expected to last for about 45 minutes. Thank you in advance, for your time.

Do you agree to participate in this study? (tick as appropriate)

Yes []

NO []

Section A: Basic Household Characteristics (tick as appropriate)							
Qtn	Item			Qtn	Item		Tick
A1	Age of respondent			A2	Sex	Male	1
						Female	2
A3	Number of persons living in the household			A4	Income p.m.	Less than Gh¢100	1
A5	Marital status of respondent	Married	1			Gh¢ 100 – Gh¢ 350	2
		Unmarried	2			Gh¢ 351 – Gh¢ 550	3
		Divorced	3			Gh¢ 551 – Gh¢ 900	4
		Widowed	4			Gh¢ 901 – Gh¢ 1500	5
						Gh¢ 1501 – Gh¢ 2200	6
						Gh¢ 2201 and above	7
A6	Employment status	Private informal	1	A7	Education	No formal education	1
		Private formal	2			Basic education	2
		Public sector	3			Secondary school	3
		Other, (specify)	4			Tertiary	4
Please specify:							Other, (specify)
A8	Housing tenure	Owner	1	A9	If you are a tenant, please state your monthly rent		
		Tenant	2				
		Rent free	3				
		Other	4				

SECTION B: Typology of low income housing (Field assistants should tick and or write down responses where appropriate)				
Housing/Dwelling characteristics	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B1. House type				
B2. Number of rooms in the house (compound)				
B3. Number of rooms occupied by your household				
B4. Which year did you first move into the house?				
B5. How long did you stay in the house?				
Please use a five-point Likert scale (1-5) to answer questions B6 to B13 (wherever appropriate). The scale is as follows: 1 not satisfied at all; 2. not satisfied; 3. neutral; 4. satisfied; 5. extremely satisfied. (Note, please tick or write down appropriate responses for questions B15-B18)				
B6. Were you satisfied with the room/house size and spaces?				
B7. Were you satisfied with the design of house?				
B8. Adequate cooking and storage spaces in your house?				

Housing/Dwelling characteristics	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B9. Adequate bath and toilet facilities in the house?				
B10. How satisfied are you with the level of access to the following services in the house? Potable water Electricity Refuse handling and disposal?				
B11. How satisfied are you with the quality of in-house services and facilities?				
B12. If you indicated a score of 1, 2 or 3 in question B12, briefly provide reasons for your answer.				
B13. How satisfied are you with the safety and security of lives and property in the house?				

Households living arrangement	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B14. Household's residential tenure status	1. Owner 2. Tenant 3. Rent free 4. Other -----	1. Owner 2. Tenant 3. Rent free (family member) 4. Other -----	1. Owner 2. Tenant 3. Rent free (family member) 4. Other -----	1. Owner 2. Tenant 3. Rent free 4. Other -----
B15. Did you live together with other households in the same house?	Yes [] No []	Yes [] No []	Yes [] No []	Yes [] No []
B16. If yes to question 16, briefly describe the social composition/relations of co-residents and indicate whether or not it affected the living arrangements in the house.				
B17. Briefly describe the religious composition of co-residents and indicate whether or not it affected the living arrangements in the house.				
Please use a five-point Likert scale (1-5) to answer questions B18 to B25 (wherever appropriate). The scale is as follows: 1 not satisfied at all; 2. not satisfied; 3. neutral; 4. satisfied; 5. extremely satisfied.				

Housing/Dwelling characteristics	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B18. How satisfied are/were you with inter-households' relationship and cooperation?				
B19. If you indicated 1, 2 or 3 in question B18 please briefly explain the reasons for your answer.				
B20. How satisfied are/were you with the level of privacy in the house?				
Environmental characteristics				
B21. How satisfied are you with the quality of roads in the neighbourhoods?				
B22. How satisfied are you with the location of house relative to a place of worship?				
B23. How satisfied are you with the location of house relative to health facilities?				

Housing/Dwelling characteristics	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B24. How satisfied with the location of house relative to basic education facilities?				
B25. Did you relocate housing for reasons to do with the housing/dwelling unit? (if yes, briefly explain your answer)	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>		<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	
B26. What other reasons motivated your relocation from previous residence (s)? (briefly explain)	<hr/> <hr/>		<hr/>	

Housing/Dwelling characteristics	Previous residence I	Previous residence II	Previous residence III	Previous residence IV
B27. What were the sources of information in your search for new accommodations?				
<p>B28. What challenges did you encounter in your search for new accommodation? Please list challenges across all previous accommodations</p> <p>1.-----</p> <p>2.-----</p> <p>3.-----</p> <p>4.-----</p>				
<p>B29. Briefly explain how you coped with these challenges?</p> <p>1. -----</p> <p>2. -----</p>				

3. -----

4. -----

B30. If you ever wished to relocate from your current residence what would be your reason (s)?

SECTION C: Reasons / motivations for relocation

Please use this five-point Likert scale (1-5) to weigh the importance of the following factors as reasons why low-income households relocate housing in this community. The scale is as follows: **1= very important; 2 = important; 3= neutral; 4= less important; 5= not important. Scale (1-5)**

Themes	Reasons for relocating	Score	Overall rank and Remarks
Life-cycle changes	1. Marriage/ new household formation		
	2. Birth of children/ increase in family size		
	3. Divorce, death in the family, etc		
	4. Other, (specify)		
Housing related reasons	5. Inadequacy of dwelling / room space		
	6. Unable to pay for housing (Rent default, rent advance)		
	7. Moving to own house		
	8. Inter-households' disputes and contestations		
	9. Avoidance of problems in family housing		
	10. Lack of in-house services and facilities		
	11. Inadequate safety and security		
	12. Previous home lacked privacy		
	13. Housing unit is deteriorating		
	14. Other, specify		
Employment and income	15. Found a new job/ employment		
	16. Loss of job/ employment		
	17. Retirement		
	18. Other (specify)		

Area/ Neighbourhood	19. Cost of living in the area		
	20.		
	21. Problems with neighbours		
	22. Conflicts, violence and crime in the neighbourhood		
	23. Neighbourhood deterioration		
Development induced & natural disasters	24. Poorly serviced neighbourhoods		
	25. Relocation due to road construction projects by city authorities		
	26. Displacement through development control activities by city authorities		
	27. Displacement by private/commercial interests		
	28. Relocation due to rainstorms, flooding & fire outbreaks		
Spirituality & cultural beliefs	29. Other (specify)		
	30. Cultural norms & values		
	31. Witch craft accusations		
	32. Suspicion of spiritual attacks		
	33. Other (specify)		

SECTION D: Housing relocation and social exclusion

Please use this five-point Likert scale (1-5) to indicate the extent to which you agree with the following statements about the outcomes of your relocation:

1= strongly agree; 2 = agree; 3 = neutral; 4= disagree; 5 = strongly disagree. Scale (1-5)

Dimensions of exclusion	Statement	Score	Remarks/rank
Civic engagement and social participation	1. I am actively involved and interested in local government issues in my present neighbourhood		
	2. I am an active member of residents groups/ associations in my present locality		

Dimension of exclusion	Statement	Score	Remark/rank
	3. I attend community meetings and social events in my present locality		
	There is a strong sense of community and good neighbourliness		
Neighbourhood and community identity	4. I have a lot of contacts with my neighbours		
	5. My locality is a safe place to live in		
	6. My area has access to potable water and electricity		
Access	7. My area has access to good basic education facilities		
	8. My area has access to good health care services		
	9. My livelihood activities have been disrupted due to relocation		
Economic	10. There are good and accessible employment opportunities in my area		
	11. There are good and accessible employment opportunities in my area		
12. In your opinion, what are some of the effects of residential mobility on low income households, in terms of the following issues:			
12.1 Household's civic engagement and social participation <hr/> <hr/> <hr/> <hr/>			
12.2 The sense of belonging to a community <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>			

APPENDIX II

Interview guide for Local Government Representative



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvennoot • your knowledge partner

1. How would you describe the types of low income housing in your neighbourhood?

- Probe for design structure and social composition of units – tenure prototypes (family housing and other forms of multi-habitation) and ethnic compositions.
- In-house services and facilities in low income communities

2. How satisfactory are in-house services and facilities in low income communities

3. Please describe the nature of inter households' cooperation and contestations within this different housing types in your locality,

Probe for the following:

- Sharing in the utilisation and payment for services and amenities
- Home maintenance and cleaning arrangements
- Landlord tenant relationships

4. How will you describe the nature of inter households' relationships in your electoral area?

5. In your view, what are the reasons why households relocate housing in your electoral area?

- Probe for the following factors;
 1. Households Life cycle factors
 2. Housing related factors

3. Neighbourhood related factors
 4. Employment and income related factors
 5. Development induced mobility
 - i. infrastructure development
 - ii. displacement by private/ commercial interest
 6. Flooding, fire outbreaks and conflicts
6. What factors constrain households' ability to move even when the need for mobility becomes necessary?
- Probe for search constraints and adaptation strategies
 - Probe for limited housing choice context and the rising cost of land and housing
 - Regulation/Non-regulation of low income rental housing
 - Cultural context, conflicts etc.
7. What sources do households explore for information if they are in search for new accommodation?
8. Have there been any major development interventions/ initiatives by the Assembly with the aim of improving the housing, safety, accessibility and environmental conditions of low income communities?
- Probe for the settlement upgrading programmes
 - Past and present strategies to revitalise existing slums and redevelop them into formal neighbourhoods and communities.
 - Probe for information on the Abbreviated Resettlement Action Plan (ARAB) of Tamale
 - How do these initiatives influence low income residential mobility?
9. In which ways do low income housing mobility practices contribute to social exclusion. Probe for the following dimension of exclusion
- Undermining civic engagement and social participation of households moving
 - Impoverished social networks
 - Limited access to social services

- Limited access to employment opportunities

10. Please suggest measures that can be adopted to improve the outcomes of low income residential mobility practices, or promote residential stability among low-income households in the city?

- Probe for the city's medium to long term agenda for low income housing
- Regulatory mechanisms for the low-income rental sector etc.

APPENDIX III
Interview guide for MCEs Planning officers
and other public officials



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvenoot • your knowledge partner

1. Is there clear-cut policy focus on low and high-income housing in Tamale?
 - Probe for nature of policies and the differences in focus between low and high-income communities
 - Probe for types, characteristics and social composition of low income housing in the city.

2. Have there ever been any major development interventions/ initiatives by the Assembly with the aim of improving housing conditions, accessibility, safety and environmental management in low income communities?
 - Probe for settlement upgrading programmes – Tighigu, Moshie Zongo communities
 - Past and present strategies to revitalise existing low-income communities and redevelop them into formal neighbourhoods and communities.
 - Obstacles to the implementation of interventions/initiatives
 - Probe for GUMP and SADA initiatives to support the opening up of low income communities.
 - Probe for information on the Abbreviated Resettlement Action Plan (ARAB) of Tamale.

3. Do these initiatives sometimes involve the residential relocation of low income households?

Probe for the following examples:

- Relocation of victims of flooding and disasters (**year, affected low income localities and number of households**).
 - Households affected by the development of major roads and access roads (**year, affected number of households**)
 - Households affected through the enforcement of development control regulations in low income areas, etc.
 - Households affected by disaster
4. Are the interests of low income homeowners and tenants negotiated and protected under such controlled housing mobility programmes? **Please explain how or why not**
5. In your view, what are some of the reasons why households relocate housing in the city?
- Probe for the following factors;
 - Households Life cycle factors
 - Housing related factors
 - Neighbourhood related factors
 - Employment and income related factors
 - Development induced mobility
 - i. infrastructure development
 - ii. displacement by private/ commercial interest
 - Flooding, fire outbreaks and conflicts
6. Are there some the structural constraints to low income residential mobility in the city?
- Probe for limited housing choice context
 - Rising cost of land and housing
 - Regulation/Non-regulation of low income rental housing
 - Cultural context, conflicts etc.
7. How does housing mobility practices influence city administration in terms of the

following;

- civic engagement and participation of low income households in decision making.
 - The capacity of city authorities to provide adequate infrastructure and services in low income communities.
 - The capacity to regulate and manage informal housing development
 - Population distribution in the city.
8. What do you think should be done to improve the outcomes of residential mobility or promote the continuity of residence for low-income households in the city?
- Probe for the city's medium to long term agenda for low income housing
 - Regulatory mechanisms for the low-income rental sector etc.

Important documents/data

Sources

- | | |
|--|----------------------------------|
| 1. Medium term development plans | Planning and Coordination Unit |
| 2. Development of access roads in the city | Dpt. of Urban Roads |
| 3. Reports on slum/ settlement upgrading | Planning and Coordination Unit |
| 4. Resettlement schemes | Planning and Coordination Unit |
| 5. Statistics on housing related disputes | Rent Department |
| 6. Archival materials on housing | Dpt. Public Records and Archives |

APPENDIX IV
Approval Notice
New Application



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvenoot • your knowledge partner

21-Nov-2016

Yakubu, Ibrahim I

Proposal #: SU-HSD-003499

Title:

RESIDENTIAL-MOBILITY PRACTICES AMONG LOW INCOME HOUSEHOLDS IN THE TAMALE METROPOLITAN AREA, GHANA

Dear Mr Ibrahim Yakubu,

Your **New Application** received on **03-Nov-2016**, was reviewed
Please note the following information about your approved research proposal:

Proposal Approval Period: **18-Nov-2016 -17-Nov-2019**

Please take note of the general Investigator Responsibilities attached to this letter. You may commence with your research after complying fully with these guidelines.

Please remember to use your **proposal number (SU-HSD-003499)** on any documents or correspondence with the REC concerning your research proposal.

Please note that the REC has the prerogative and authority to ask further questions, seek additional information, require further modifications, or monitor the conduct of your research and the consent process.

Also note that a progress report should be submitted to the Committee before the approval period has expired if a continuation is required. The Committee will then consider the continuation of the project for a further year (if necessary).

This committee abides by the ethical norms and principles for research, established by the Declaration of Helsinki and the Guidelines for Ethical Research: Principles Structures and Processes 2004 (Department of Health). Annually a number of projects may be selected randomly for an external audit.

National Health Research Ethics Committee (NHREC) registration number REC-050411-032.

We wish you the best as you conduct your research.

If you have any questions or need further help, please contact the REC office at 218089183.

Included Documents:

DESC Report

REC: Humanities New Application

Sincerely,

Clarissa Graham

REC Coordinator

Research Ethics Committee: Human Research (Humanities)

Investigator Responsibilities

Protection of Human Research Participants

Some of the general responsibilities investigators have when conducting research involving human participants are listed below:

1. Conducting the Research. You are responsible for making sure that the research is conducted according to the REC approved research protocol. You are also responsible for the actions of all your co-investigators and research staff involved with this research. You must also ensure that the research is conducted within the standards of your field of research.

2. Participant Enrolment. You may not recruit or enrol participants prior to the REC approval date or after the expiration date of REC approval. All recruitment materials for any form of media must be approved by the REC prior to their use. If you need to recruit more participants than was noted in your REC approval letter, you must submit an amendment requesting an increase in the number of participants.

3. Informed Consent. You are responsible for obtaining and documenting effective informed consent using **only** the REC-approved consent documents, and for ensuring that no human participants are involved in research prior to obtaining their informed consent. Please give all participants copies of the signed informed consent documents. Keep the originals in your secured research files for at least five (5) years.

4. Continuing Review. The REC must review and approve all REC-approved research proposals at intervals appropriate to the degree of risk but not less than once per year. There is **no grace period**. Prior to the date on which the REC approval of the research expires, **it is your responsibility to submit the continuing review report in a timely fashion to ensure a lapse in REC approval does not occur**. If REC approval of your research lapses, you must stop new participant enrolment, and contact the REC office immediately.

5. Amendments and Changes. If you wish to amend or change any aspect of your research (such as research design, interventions or procedures, number of participants, participant population, informed consent document, instruments, surveys or recruiting material), you must submit the amendment to the REC for review using the current Amendment Form. You **may not initiate** any amendments or changes to your research without first obtaining written REC review and approval. The **only exception** is when it is necessary to eliminate apparent immediate hazards to participants and the REC should be immediately informed of this necessity.

6. Adverse or Unanticipated Events. Any serious adverse events, participant complaints, and all unanticipated problems that involve risks to participants or others, as well as any research related injuries, occurring at this institution or at other performance sites must be reported to Malene Fouché within **five (5) days** of discovery of the incident. You must also report any instances of serious or continuing problems, or non-compliance with the RECs requirements for protecting human research participants. The only exception to this policy is that the death of a research participant must be reported in accordance with the Stellenbosch University Research Ethics Committee Standard Operating Procedures. All reportable events should be submitted to the REC using the Serious Adverse Event Report Form.

7. Research Record Keeping. You must keep the following research related records, at a minimum, in a secure location for a minimum of five years: the REC approved research proposal and all amendments; all informed consent documents; recruiting materials; continuing review reports; adverse or unanticipated events; and all correspondence from the REC

8. Provision of Counselling or emergency support. When a dedicated counsellor or psychologist provides support to a participant without prior REC review and approval, to the extent permitted by law, such activities will not be recognised as research nor the data used in support of research. Such cases should be indicated in the progress report or final report.

9. Final reports. When you have completed (no further participant enrolment, interactions, interventions or

data analysis) or stopped work on your research, you must submit a Final Report to the REC.

10. On-Site Evaluations, Inspections, or Audits. If you are notified that your research will be reviewed or audited by the sponsor or any other external agency or any internal group, you must inform the REC immediately of the impending audit/evaluation

APPENDIX V



UNIVERSITEIT-STELLENBOSCH-UNIVERSITY
jou kennisvenster - your knowledge partner

Geografie en Omgewingsstudie
Geography and Environmental Studies

24 January 2017

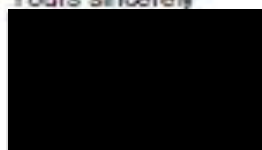
To whom it may concern,

Mr Ibrahim Yakubu is a Doctoral candidate in the Department of Geography and Environmental Studies at Stellenbosch University, South Africa with 2017 being the second year in the three-year program. I write this introductory letter in the capacity as his Doctoral supervisor.

The title of Mr Yakubu's doctoral thesis is 'Residential-mobility practices among low-income households in the Tamale Metropolitan Area, Ghana'. The thesis fills an important gap in the academic knowledge on low-income residential mobility in the global South and has the potential to decisively influence policy in Ghana. The study contains a qualitative component for which Mr Yakubu has to conduct interview with various stakeholders, role players and institutions involved in the housing environment.

Mr Yakubu's study has been accepted and endorsed by the Ethics Committee of Stellenbosch University which ensures that the highest standards of research integrity are met. Should you have any questions or comments please do not hesitate to contact me, the details of which are provided at the bottom of this page.

Yours sincerely



Dr Manfred Spoeler

APPENDIX VI**Self-reported reasons for residential mobility**

Reasons for moving	Sample (N)	Percent	Percent of cases
Acquire own home	78	6.8%	19.8%
Inadequate room space	182	15.9%	46.3%
Sought privacy	88	7.7%	22.4%
Got room space in family housing	71	6.2%	18.1%
Arbitrary rent increase	87	7.6%	22.1%
Eviction	29	2.5%	7.4%
Chieftaincy and political party differences	8	0.7%	2.0%
Disputes and contestations	126	11.0%	32.1%
Demolition	12	1.1%	3.1%
Converted my room to shop	8	0.7%	2.0%
Increase in family size	97	8.5%	24.7%
Distance from place of work	23	2.0%	5.9%
Divorced	10	0.9%	2.5%
Inadequate services	70	6.1%	17.8%
Affected by road projects	18	1.6%	4.6%
Physical deterioration of the house	50	4.4%	12.7%
Stay close to shop	8	0.7%	2.0%
Marriage	31	2.7%	7.9%
Sold the house	2	0.2%	0.5%
Inheritance	4	0.4%	1.0%
Spirituality and Witch craft accusation	11	1.0%	2.8%
Seasonal floods, rainstorms and fire outbreaks	22	1.9%	5.6%
Death of a household member	13	1.1%	3.3%
Neighbourhood problems and conflicts	41	3.6%	10.4%

Reasons for moving	Sample (N)	Percent	Percent of cases
Thievery	10	0.9%	2.5%
Got a Job	2	0.2%	0.5%
Problems with landlord	13	1.1%	3.3%
Retirement	1	0.1%	0.3%
Problems in family housing	22	1.9%	5.6%
Allocated a public house	3	0.3%	0.8%
Quarrels between my wives	2	0.2%	0.5%
Total	1142	100.0%	290.6%