

REPORT ON MY VISIT TO GHANA

19 – 26 JULY 2002

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I was invited by “nobody knows” to a conference on Housing and Urban Development for low-income groups in the Sub Saharan African in Accra-Ghana. I arrived in Accra on the 19th July 2002 in the early evening and was surprised by a phone call in my hotel room because I knew no one by that time, only to find that it was Ruth Macleod. She invited me for the first dinner with his other colleague from the University of Birmingham who was one of the co-ordinators of the conference. That is where we planned our programme until Monday because the conference started only on Tuesday and there was no flight for me to catch up with the starting day of the conference.

The driver from HIS helped us to identify areas to visit around Accra. We decided to visit the loom on Saturday and areas like the coffin industry and the National Art Market. I did not enjoy the Loom Art Craft because of not having interest in drawings; it was located in the city centre. We then proceeded to Tishe, which is about 45 minutes drive from the City Centre where the coffin industry was. We used a hired taxi which charged us 25 000 cides per hour, the driver was so nice that we decided to use him for all our personal travelling until we left. I have never seen a coffin built out of wood with a chicken, shoe, truck, snake, etc structure. It was so amazing, we were told that it was the only type of industry around the whole world and normally sell 30 coffins per year at an amount of 3 million cides each. These coffins are so big that I wonder how it can get through our house doors according to our culture. It was very interesting I am telling you.

In the morning of Sunday, Ruth interviewed me whilst waiting for the driver from HFC (Housing Finance Company) which Ruth created a relationship with its Lady Director. We were taken to three different communities in Accra, which are, Sukura Nima, Sodma and Gomora.

Sukura – This is a community like all other communities in South Africa who does not have water and electricity and decided to have their operation Khanyisa and Phuza, which means self-connections. The community is so united that they do not allow any council worker, official or councillor to talk to them about illegal connections. They also have some communal pit toilets and pay when using. The community have a population of close to 500 000 people. I am not able to give the size but it is congested.

Nima – Has a population of 1.5 million and is the biggest informal settlement in Accra. In this place, you will see a picture of Huruma in Kenya or Alexandra in Gauteng with a structure of landowner, structure owner, having 50 tenants who will be paying 200 to 300 thousand cides per month each. To make it easy remove the three 000 and get the rands it is close to there. There is no layout plan. It is said lot of crime happens e.g. robbery and rape in the night and it is Muslim dominated.

Sodoma & Gomora – a real Sodoma and Gomora from the bible because the government has abandoned it. I may compare it with Oukasie 20 years ago but differ with the population. It has 1 million people staying there. I wonder how they got it because everyone was saying it is a no go area. We were afraid when we get there but because we were also human beings, no one took us like strangers as it was said. It was myself, Ruth and the driver who showed us the area where people were evicted two months ago because the government wanted to clear the sewer canal where other people has built the houses on top of the canal and few metres away. When we get there, it reminded me of Darauhi in India. We were able to greet people dance with them because they were celebrating the birth of a new baby. We also salute with them because their Kaizer Chiefs and Orlando Pirate were playing. It was said that this community was facing eviction within two weeks. We then decided to make a research about the NGO or lawyer or whoever representing them in court because it was said they were given eviction order.

In all these areas life is vibrating, they are having this system of savings called Susu. It is a small office where individuals put their money when you withdrawn there is a charge taken from your total savings. It is established because there are a lot of people running small income generation but I may tell you that you will find Shoprite Checkers in the community divided into pieces. I think Federation,

People's Dialogue or SDI, Accra, with these communities is the best areas to network with I have all my confidence in it.

On Monday our personal driver came and took us to the main market called Makola Market, this was amazing. Yes, I know we have all this kind of open markets in our country but I am telling you we will not bit this market. All the Woolworths, Edgars, Butcheries, Checkers, OK, Cuthberts you name them are lying in the street.

Tuesdays was the official start of the conference. Professor Akin Mabogunje from Nigeria was chairing the opening session whereby dignitaries from different government level and other delegates from finance companies in and outside Ghana were giving their presentation. Mr Alioune Badiane from UN gave a keynote address. This session was boring as usual.

After the opening session, we were divided into groups for workshop sessions. I decided to attend the session on Housing Finance chaired by Ruth. People from different countries were given opportunity to present their case studies followed by questions and comments. Nuicha representative (Sithembele Mase) was also present. He highlighted problems that they are facing. This made me to picture their failure in future. Most of the presentation was around micro finance and mortgage fund, which did not touch anything about the poor communities but claiming to work with low-income groups. When I gave our operation system as the Federation everyone started to turn their focus of discussion around our process. I enjoyed it because Ruth was also driving the discussion towards that area. Ruth also gave her presentation around what they have or about to start called Cliff their starting point is India. Cliff means Community Led Infrastructure Finance Facility. I would prefer that SDI be clarified about it if possible.

Wednesday was the continuation of the workshop session and site visit after lunch. Two visits were scheduled for us. Firstly, we visited an area where it was said is a Greenfield development for low cost housing.

The area very far from working places situated not far from very expensively built houses.

- The houses size 125 sq.m. semi detached.
- The cost in rands close to R30 000.
- Brick joining each other without cement.
- They looked very expensive low cost house with a repayment of R300 to R400 per month.

The next visit was at an area called James Town. We were told that the area was the first community area in Accra even before colonisation. We were taken to a very old Hotel that was now used as community centre to have our lunch over cultural entertainment but we were not able to walk through the community and have an experience of talking to people. I can say we were like Appies in the cages driven around for people to watch I am sorry for this.

During lunch on the same day I was able to talk to the MEC for housing in Gauteng Paul Mashatile and his HOD for housing about subsidies they then agreed that I should make an arrangement with them when back home so that I should bring the list of our members who have built and they will check if they qualify for subsidies. If so they will pay, the second payment while everything is in process of being sorted out. We agreed on the date of September the 2nd.

Thursday the last day of the conference being one of the resource people. It was my presentation day together with one lady from Accra. We were presenting on two issues:

- Moving forward on gender issues and shelter strategies presented by this other lady.
- Shelter strategy for the urban poor done by me.

The Professor from Nigeria narrated a story about Matatoo driver (taxi drive) and the Pope and the Chief who all died and have to face judgement. The Pope and Chief were taken to hell and given small dirty houses the Matatoo driver was taken to heaven and given a big beautiful house. When

God was asked why, he then said the Matatoo driver was the best person to organise people to always and everyday pray because he drove in a high speed and people were always praying to get home safe. I called myself Matatoo driver. It was a joke of the day.

I gave a report about our visits especially Sodoma and Gomora and emphasised to the Minister Local Government and Rural Development in Ghana to seriously consider the question of eviction without alternative with the Magistrate. When explaining in depth about the situation in Sodoma and Gomora almost everyone in the conference started to cry. I also explained the importance of savings, which is used to build people – build community and built the future of our poor people. It was even forced to remind Mashatile about the money owed to us by our Housing Department not forgetting to tell them to look seriously on the definition of low income group and low cost housing because it was difficult for most of the delegates to know whether they deal with low cost housing or low income group from their organisation.

Badiane from UN supported my statement of trying to stop eviction in Sodoma and Gomora when Nii Tagoe from Accra Local Government tried to protect the Government. After the discussion for that day a guy from James Town invited me to their community, we agreed to go there with Ruth and her colleague from DFID London. It also gave us a chance to arrange a meeting with a lawyer representing the Sodoma and Gomora Community.

The Minister of Local Government Accra who noted my request on consideration of eviction did closing of the conference. He also highlighted that my written speech and presentation was an eye opener to everyone present and promised that it will be used in all their discussion around the Accra declaration on Housing Finance.

The Chairperson for the last session responded to my concern about me being the last person to present by saying that it is said he who laughs last laughs best; and that everyone will remember my speech wherever they are as it was the best amongst all, everybody supported him.

Friday the last and free day for us. The first meeting was with the lawyer. We had a three-hour meeting. We also gave him Joel's e-mail to discuss SDI with him. The co-ordinator to check if SDI can be of assistance to these communities. I am sure communication have taken place can I be told what happened?

The visit at James Town was fruitful because we were able to discuss with the community people. We are also invited to come and help in organising SUSU on our way (Saving Schemes). Hope you will enjoy my long report.