

**Development of Appropriate Housing Finance Products
to support Upgrading Activities**

Housing conditions, borrowing and lending in informal settlements in Accra

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TABLE OF CONTENTS

1.0	BRIEF BACKGROUND OF THE SETTLEMENTS STUDIED	1
1.1	Sodom & Gomorrah	1
1.2	James Town	1
1.3	Adedenkpo & Korle Dudor	2
1.4	Nima	2
1.5	Kotobabi	2
2.0	FIELD WORK	3
2.1	Sampling Procedure	3
3.0	DATA ANALYSIS	4
3.1	Background Characteristics of Respondents	4
3.2	Housing characteristics	4
3.3	Housing History and Housing Aspirations	5
3.4	Employment Incomes and Expenditure	6
3.5	Borrowing and Saving Habits of Respondents	6
4.0	DEFINITIONS	6
5.0	BACKGROUND CHARACTERISTICS OF LANDLORDS AND TENANTS	7
5.1	Ownership Status	7
5.2	Household in Target Areas	7
5.3	Composition of Households	8
5.4	Household Size	10
5.5	Mean Household Size	12
5.6	Educational Status of household heads	14
5.7	Occupation of Household Members	15
6.0	HOUSING CHARACTERISTICS	15
6.1	Toilet Facilities	15
6.2	Excreta Disposal	17
6.3	Location of Bath Rooms	18
6.4	Liquid Waste Disposal	19
6.5	Water Supply	19
6.6	Sources of Lighting	20
6.7	Cooking Fuel	21
6.8	Rubbish Disposal	21
6.9	Sleeping Rooms	22
6.9.1	Walling Materials	23

6.9.2	Main Roofing Materials	24
6.9.3	Floor Materials	24
6.10	Cooking Space	25
7.0	LOCATION OF DWELLING SITE	25
7.1	Type of House	26
7.2	Type of Structures	27
7.3	Structural Conditions of Building	28
8.0	HOUSING HISTORY – HOMEOWNERS	30
9.0	HOUSING FINANCE	34
9.1	Length of Time taken to Construct Building	35
10.0	HOMEOWNERS INTEREST IN IMPROVEMENT OF EXISTING ACCOMMODATION	35
10.1	Home Improvement Loans Support	35
11.0	HOUSING HISTORY (TENANTS ONLY)	37
11.1	Agreements with Landlords	39
12.0	HOUSING ASPIRATIONS (TENANTS)	42
13.0	EMPLOYMENT	51
14.0	INCOMES	53
14.1	Wage Income	56
14.2	Self Employment	57
14.3	Remittances	58
14.4	Family Assistance	59
15.0	EXPENDITURE	62
15.1	Food	62
15.2	Toilet and Sanitation	63
15.3	Use of Public Baths	64
15.4	Water	65
15.5	Electricity	66
15.6	Maintenance	67
15.7	Rent	68
15.7.1	Healthcare	70
15.8	Expenditure on Education	73
15.9	Transportation	73

15.10	Loan Repayment	74
15.11	Remittances	75
15.12	Cooking Fuel	76
15.13	Clothing	77
15.14	Telephone	79
15.15	Support Relatives	80
15.16	Entertainment	81
16.0	BORROWING	82
17.0	SAVINGS	91
18.0	SOCIAL SERVICES	93
19.0	CONCLUSIONS	97
	APPENDIX 1 Questionnaire	100

TABLES

Table 1: Estimated Cost of Improvement by tenants	6
Table 2: Ownership Status.....	7
Table 3: Gender distribution of Household Heads.....	8
Table 4: Composition of Households.....	8
Table 5: Ratio of Dependents to Working Age Adults.....	9
Table 6: Distribution of Ages in various localities	9
Table 7: Household Sizes per Locality.....	10
Table 8: Mean Household sizes and mean number of residents per plot.....	13
Table 9: Educational Status of Household Heads.....	14
Table 10: Number of School age Children in School.....	14
Table 11: Occupations of household members.....	15
Table 12: Type of Toilet.....	16
Table 12A: Renter & Owner Household.....	17
Table 12B: Renter & Owner Household.....	17
Table 13: Excreta Disposal.....	18
Table 14: Location of Bathrooms.....	18
Table 15: Liquid Waste Disposal.....	19
Table 16: Water Supply.....	20
Table 17: Sources of Lighting.....	20
Table 18: Cooking Fuel.....	21
Table 19: Method of Rubbish Disposal.....	22
Table 20: Number of Rooms used for Sleeping.....	22
Table 20A: Rooms per Capita.....	23
Table 21: Persons per room.....	23
Table 22: Main Material Walls.....	24
Table 23: Main Materials Roof.....	24
Table 24: Main Materials floor.....	25
Table 25: Cooking Spaces.....	25
Table 26: Location of Dwelling.....	26
Table 27: Type of House.....	27
Table 28: Temporary and Permanent Construction by Settlement.....	28
Table 29: Structural Conditions of Roof.....	28
Table 30: Surroundings of Dwellings.....	29
Table 31: House Ownership (Tenant).....	29
Table 32: Nature of Plot acquisition by Locality.....	30
Table 33: Current value of Plots (Respondents who could tell value of plots).....	31
Table 33a: Current value of Plots.....	31
Table 33b: Mean and Median Values of Plots.....	31
Table 34: Status of Land Owned by Respondents.....	32
Table 35: Status Of Land Owned By Residents.....	32

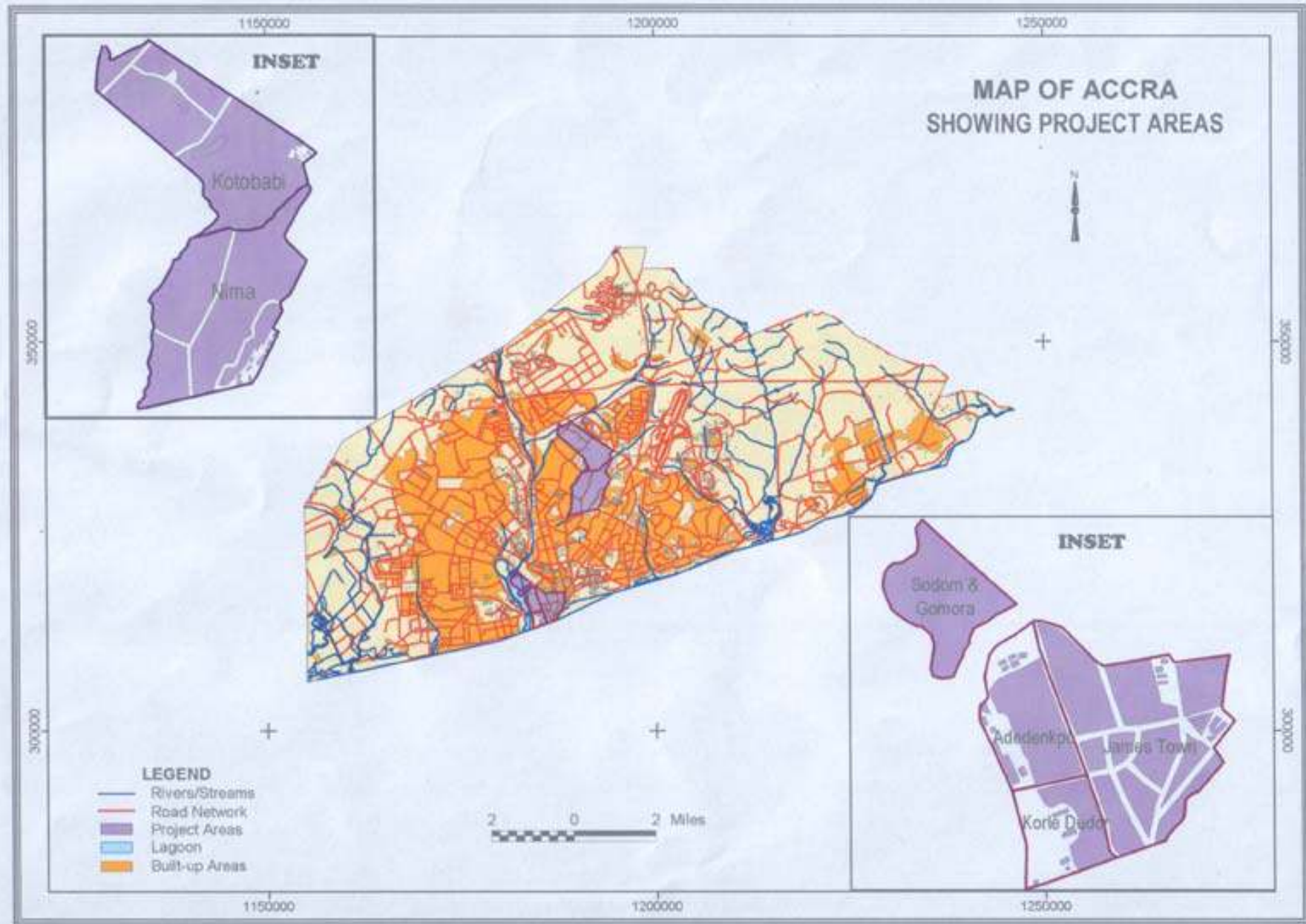
Table 36: Nature of acquisition of Houses.....	33
Table 37: Current Sources of Funds for Building.....	33
Table 38: Improvements that were of highest priority to Landlords.....	34
Table 39: Items owned by Homeowners.....	35
Table 40: Length of time landlords took to build existing houses.....	35
Table 41: Home improvement loans Support.....	36
Table 42: Financial Support.....	36
Table 43: Location of residence of landlord.....	37
Table 44: Duration of occupancy.....	38
Table 44A: Duration of Occupancy between Renter and Owner Households.....	39
Table 45: Tenants who have an agreement with landlords.....	39
Table 46: Improvements undertaken by locality (tenants).....	40
Table 47: Types of improvement by locality (tenants).....	40
Table 48: Amounts spent on improvement (tenants).....	41
Table 49: Source of Financing (tenants).....	41
Table 50: Percentage increase in rent within the last three years.....	42
Table 51: Tenants views on whether they were satisfied with accommodation.....	42
Table 52: Reasons for being satisfied with accommodation (tenants).....	43
Table 53: Reasons cited for being dissatisfied with accommodation (tenants).....	43
Table 54: Respondents who wished to continue living in current abode (tenants).....	44
Table 55: Improvement Plan (tenants).....	44
Table 56: Reasons for not wishing to improve existing dwelling (tenants).....	47
Table 57: Reasons for wanting to move out (tenants).....	47
Table 58: Plans after moving out (tenants).....	48
Table 59: Projected cost of movement.....	48
Table 60: Views on Borrowing to purchase a house (tenants).....	49
Table 61: Source of borrowing with intention to purchase house (tenants).....	49
Table 62: Amounts tenants would like to borrow for house purchase.....	50
Table 63 – Intended method of Construction.....	50
Table 64: Occupation of Household Heads in employment.....	51
Table 65: Occupation of Persons in employment.....	51
Table 66: Type of Employment of respondents (formal and informal).....	52
Table 67: Percentage of Unemployed Working Age Persons (<18 And >60 Years In Age).....	52
Table 68: Percentage of Respondents who did not report any values for incomes identified.....	53
Table 69: Mean Monthly Income (cedis).....	54
Table 70: Per Capita Income.....	55
Table 71: Wage Income per month.....	56
Table 72: Per Capita Wage Income.....	56
Table 73: Monthly Income of Self Employed.....	57
Table 74: Per Capita Income (Self Employment).....	57
Table 75: Remittances.....	58
Table 76: Per Capita Income (Remittance).....	58

Table 77: Family Assistance.....	59
Table 78: Per Capita Income (Family Assistance).....	59
Table 79: Other source.....	60
Table 80: Per Capita Income (Other Income Sources).....	60
Table 81: Summary of Incomes.....	61
Table 82: Food.....	62
Table 83: Per Capita Monthly Expenditure On Food.....	63
Table 84: Toilet and Sanitation.....	63
Table 85: Per Capita Monthly Expenditure On Sanitation.....	64
Table 86: Use of Public Baths.....	64
Table 87: Per Capita Monthly Expenditure On Baths.....	65
Table 88: Water.....	65
Table 89: Per Capita Monthly Expenditure On Water.....	66
Table 90: Electricity.....	66
Table 91: Per Capita Monthly Expenditure On Electricity.....	67
Table 92: Maintenance.....	67
Table 93: Per Capita Monthly Expenditure on Maintenance.....	68
Table 94: Monthly Rent.....	68
Table 95: Per Capita Monthly Expenditure on Rent.....	69
Table 96: Rent advance paid.....	69
Table 97: Expenditure on House per month.....	70
Table 98: Per Capita Monthly Expenditure On Housing (Maintenance+Rent).....	70
Table 99: Healthcare expenditure per month.....	71
Table 100: Per Capita Monthly Expenditure On Healthcare.....	72
Table 101: Expenditure on Education.....	73
Table 102: Per Capita Monthly Expenditure On Education.....	73
Table 103: Transportation.....	74
Table 104: Per Capita Monthly Expenditure On Transportation.....	74
Table 105: Loan Repayment.....	75
Table 106: Per Capita Monthly Expenditure on Loan Repayment.....	75
Table 107: Monthly Remittances (expenditure).....	76
Table 108: Per Capita Expenditure (Remittance).....	76
Table 109: Monthly expenditure on Cooking Fuel.....	77
Table 110: Per Capita Expenditure (Fuel).....	77
Table 111: Monthly expenditure on Clothing.....	78
Table 112: Per Capita Expenditure (Clothing).....	78
Table 113: Monthly expenditure on Telephones.....	79
Table 114: Per Capita Expenditure (Telephone).....	79
Table 115: Support Relatives.....	80
Table 116: Per Capita Expenditure (Support Relatives).....	80
Table 117: Entertainment.....	81
Table 118: Per Capita Expenditure (Entertainment).....	81

Table 119 : Summary of various expenditures as a percentage of total expenditures and total income	82
Table 120: Access to any loan by locality	83
Table 121: Source of Loans Accessed	83
Table 122: Per Capita Expenditure (Loans)	84
Table 123: Reasons for taking Loans	84
Table 124: Frequency of borrowing	85
Table 125: Terms of repayment	85
Table 126: How many had paid off Loans	86
Table 127: Balance of loans yet to be paid off	86
Table 128: Difficulties in repaying Loans	87
Table 129: Difficulties affecting repayment of Loans	87
Table 130: Summary of Expenditures by Household	88
Table 131: Respondents with Savings Accounts	91
Table 132: Banking Institutions accessed by respondents	91
Table 133: Frequency of saving by respondents	92
Table 134: Reasons for Saving	92
Table 135: How long had respondents saved	93
Table 136: Monthly savings	93
Table 137: Number of children enrolled in nearest school within walking distance, so no need for transport fares	94
Table 138: Reasons why children are not in school	95
Table 139: Type of health facility by locality	95
Table 140: Registration of NHIS by locality	96
Table 141: Views on how to prevent AIDS infection	96

Currency

At the time of the study, one US Dollar was equivalent to approximately 9000 cedis



1.0 BRIEF BACKGROUND OF THE SETTLEMENTS STUDIED

In undertaking this quantitative socio-economic survey, two sub metropolitan areas were sampled from the 2000 population and housing census list of localities. These are Ashiedu Keteke Sub Metropolitan area, and Ayawaso Sub Metropolitan area. Both areas are in the Accra Metropolitan Area in the Greater Accra Region.

This research was targeted at slum settlements in the Accra Metropolitan Area.

1.1 Sodom & Gomorrah

About twenty years ago Sodom and Gomorrah used to be land lying fallow with very few inhabitants. The land was used mainly as a market for yam growers who transported their yams from the production centre in Northern Ghana for sale in the south.

As the years rolled by, these yam growers began to settle in the areas earmarked for selling yams, using makeshift structures and cheap materials to construct structures for residential abode.

As the population continued to increase with its attendant unemployment problems, more and more people migrated to the city and readily found accommodation in this areas. This is because it is quite cheap and easy to construct these houses. Thus the people of Sodom and Gomorrah are basically squatters, who engaged in activities such as making pots, whilst others are artisans engaged in the production of one item or the other. A sizeable number of these settlers are engaged in retail trade or petty trading. Sodom and Gomorrah is very insanitary due to improper waste disposal. There is no proper layout and the residential structures are sited in a haphazard manner. Accessibility is very poor. There are also no drains to carry waste water to the main drain. Most plots do not have any toilet or bath room facilities and rely on public facilities.

Currently the government is making efforts to eject the squatters to pave the way for the Korle Lagoon ecological development, which will give the area a face lift.

1.2 James Town

This is the original home of the Ga speaking people. It is believed that the Gas who migrated from a town in Nigeria first settled in this area. As such very old buildings dating back to the colonial era can be seen. The area has a lighthouse, which used to serve the old Accra Harbour and the James Fort built by the colonial masters and which is now serving as a prison for convicts. Unlike Sodom and Gomorrah, the area has a good layout and with streets and drainage. Most of these streets have names. The habitants are de facto legal settlers whilst a few have title to their plots.

The first impression is the overcrowding of the area. This is a major problem in James Town, compelling the inhabitants to carry out all activities both domestic and economic on the streets.

Though the main occupation of the people appears to be fishing, the data collected did not reflect this. There was at least one person engaged in retail trade or petty trading in almost all the plots visited. Even though the area has an underground sewer system most households are not connected to it, compelling them to use the public toilets.

James Town is a historic locality adjacent to large warehouses owned by the multinationals.

1.3 Adedenkpo & Korle Dudor

The settlement characteristic in these two localities is not very different from that of James Town. However, a few differences can be identified. Adedenkpo has more commercial activities such as the location of the timber market where sawn timber and wood planks are sold. The settlers are mainly Gas. There are a few squatters along the old railway line linking the old Accra Harbour. The rest are both de facto legal and legal settlers.

1.4 Nima

It is about four kilometres north of the city centre. This locality was settled soon after the Second World War by veteran soldiers who fought in the war. The colonial Government at the time allocated plots of land to these soldiers soon after they returned from Burma. Unfortunately the Government did not ensure they were given titles to the land. As a result most of them do not have titles.

However, soon after independence, the Nkrumah government planned to settle the inhabitants at Medina, since the area had turned into slum due to the unplanned manner in which the structures were constructed.

In the last few years the locality has been given a face lift through the construction of drains and access roads. The community consists of mixed tribes with Northern Ghanaian tribes dominating. The dominant religion is Islam, followed by Christianity.

A range of occupational activities is undertaken by the residents, with night security work leading. Other activities such as trading are done mainly by the women whilst a few residents, particularly men, are engaged in menial jobs. Incomes are low in this locality.

Most houses are built of bricks plastered with cement and they use pan and bucket type of latrines whilst others depend on public toilet facilities. A few houses have piped water connections whilst the rest depend on the water vending system

1.5 Kotobabi

This locality came into being soon after Nima. It is sited north west of Nima and is similar in terms of infrastructure. It is also made up of mixed tribes with no particular one dominating. The main difference unlike Nima is that there is a few middle incomes level persons living in this locality. Economic activity is varied; including office clerical workers, menial jobs and petty trading. Accessibility to plots is limited with few or no drains. Waste water is usually thrown into the open. Few plots have legal documents.

2.0 FIELD WORK

A total of three hundred households were interviewed over a period of ten days. In all there were three teams, comprising four interviewers and one supervisor for each of the sampled areas. However, due to the number of households selected in Sodom and Gomorrah it was necessary to increase the number of interviewers to five so as to lessen the workload per interviewer per day.

The questions covered household characteristics, tenure or title to property, employment, income, and expenditure, savings and loans. There was also a section on observation of the structure and surroundings. On the average an interview lasted between fifty minutes to one hour.

2.1 Sampling Procedure

In view of this, a primary sample was drawn from the list of areas as per the 2000 population housing census.

Each of these Sub-Metropolitan areas is divided into Enumeration Areas. These enumeration areas are used for population census and other social surveys. From this list of enumeration areas a further sample was drawn as per the sub-metropolitan areas.

Six enumeration areas were selected from the Ashiedu Keteke Sub-metropolitan area covering localities such as James Town, Adedenkpo, Korle Dudor and Sodom and Gomorrah. Another set of five enumeration areas were selected from the Ayawaso sub-metropolitan area covering two localities, namely, Nima and Kotobabi. This is because other localities such as Kanda, Roman Ridge, Dzorwulu, Ablemkpe in this Sub-Metropolitan area do not fall in the category of slums.

At this stage a list of all households in the sampled enumeration areas of the selected localities was compiled.

Finally a simple random sampling of twenty households per enumeration area was carried out. However since Sodom and Gomorrah consisted of only one enumeration area, a total of one hundred households was selected from here.

This brought the total number of households selected for the survey to three hundred households.

A total of three hundred households were interviewed in the three slum areas identified i.e. James Town (comprising James Town, Adedenkpo and Korle Dudor), Sodom and Gomorrah, Nima and Maamobi.

For each of the areas indicated above, one hundred households were interviewed, as indicated below:-

The following sampling procedure was adopted to obtain the required number of households. Enumeration areas were sampled from a Primary Sampling Unit using the 2000 Population and Housing Census Enumeration Areas. In effect five enumeration areas were selected for each of the three areas. This brought the total enumeration areas to fifteen.

From each enumeration area a total of twenty households was sampled. Five additional households were selected as reserves for each enumeration area.

3.0 DATA ANALYSIS

Results of the study are reported under various headings as follows, to help address the specific objectives of the study.

3.1 Background Characteristics of Respondents

The survey data revealed that 55% of the respondents were tenants with 45% owning the houses they lived in. 67.3% were male household heads with dependents. A majority of them had been educated up to JSS level. 87% of respondents were mostly engaged in the informal sector work, with 34.3% of these engaged in retail trading.

3.2 Housing characteristics

A study of the houses they occupied revealed that only 6% used water closets, 35% used either the KVIP or the bucket system. The KVIP is an improved pit latrine system developed in Kumasi, Ghana, to improve sanitation. 18.6% used public toilets in the area. Within the study area, 63% of respondents dumped their refuse while 25% had theirs collected. As many as 69.1% accessed water through a shared stand pipe. Out of the 300 households studied, 67.3% of these slept in one room.

Several of houses were on unapproved and polluted sites as defined under the Ghana building regulations 1996, for example flood prone, garbage ridden and polluted areas. 20%

were located on garbage sites, 38% on flood-prone areas. Only 43% were found to be situated on acceptable sites. The general structural conditions of the buildings could only be described as fair.

3.3 Housing History and Housing Aspirations

The survey showed that 31% of respondents who were homeowners had no title to lands they were occupying. Sodom and Gomorrah for instance, is an illegal settlement. Results of the study revealed that 40% of homeowners did not know anything about their land rights. They financed the houses with their own funds and had no interest in improving their accommodation, even though 5.5% had lived there since birth. 105 of them (64%) had occupied their plots for the past ten years. Only 36 out of 132 of them had some form of agreement with their tenants and had undertaken improvements.

Respondents who were tenants had done very little to improve their living environment. 80% had some kind of agreement with their landlords. The survey did not capture the type of agreement. They felt it was the responsibility of the landlords to improve the houses. About 64% of these tenants were dissatisfied with their situation.

Those who were satisfied with their present housing felt so because they valued good relationships with their landlords, and, the fact that they had difficulty in accessing other forms of housing. Besides their socio-economic circumstances had made them prisoners in their

current places of abode. However, a few would be prepared to improve their houses or move out if they could be helped financially. They gave some indication as to how much they needed and what improvements they considered as priority will be seen in this report.

The survey data revealed that 10.4% of the tenants, who wished to improve their plots wished to add rooms, improve the compound or connect water to the houses where they lived. Their estimates of the cost of doing so are given in Table 1.

Table 1: Estimated Cost of Improvement by tenants

Name of Settlement	N	Amount in Cedis				Total %
		100-500k %	700-1.5m %	2m-6m %	20m-30m %	
Sodom & Gomorrah	6	-	33.3	33.3	33.3	100
Nima	7	42.9	14.3	42.9	-	100
Kotobabi	2	50	50	-	-	100
James Town	3	33.3	-	66.7	-	100
Adedenkpo	1	100	-	-	-	100
Total	19	31.6	21.1	36.8	10.5	100

3.4 Employment Incomes and Expenditure

87% of respondents were engaged in the informal sector, 34.3% specifically in retail trading. They earned low incomes but had to expend on basic necessities, like water and use of public toilet facilities. A large percentage of their incomes was spent on basic needs, making it virtually impossible to save.

3.5 Borrowing and Saving Habits of Respondents

Data suggested that respondents were not interested in borrowing. Only 17% had ever borrowed money. They relied on their meagre incomes for survival which kept them entrenched in their poverty. The few who had borrowed money had done so mainly to pay school fees and other personal things. Borrowing to improve housing was not a priority. The data revealed that only 17.6% of those who had borrowed monies, did so to buy a plot or to improve their housing. Finally, the survey data revealed that 30% of respondents saved in various banks. 42.2% engaged in daily savings to susu collectors. This was manageable for them. The data revealed that savings had improved within the last ten years. Beyond that only 27% of respondents had ever saved.

4.0 DEFINITIONS

For the purpose of this study, the following terms are defined as follows:-

- i. Owners - Respondents who own their place of abode
- ii. Tenants - Respondents who rent their place of abode
- iii. Squatters - All respondents who occupy structures on unapproved land. It also includes all who live in temporary structures.
- iv. Row Housing - These are “shacks” in illegally acquired areas e.g. in

Sodom and Gomorrah. In areas like Nima and Kotobabi, “shacks” or row houses are attached to existing legal or non legal structures.

These “shacks or row houses are temporary structures.

For the purpose of this study all row houses are labeled as squatter development.

5.0 BACKGROUND CHARACTERISTICS OF LANDLORDS AND TENANTS

5.1 Ownership Status

Data gathered from the interviews revealed that 59.1% were tenants while 40.9% were owners. Table 2 below reveals that ownership was high in Sodom and Gomorrah.

Table 2: Ownership Status

Settlement	N	Ownership %	Tenant %
Sodom and Gomorrah	80	51.3	48.8
Nima	59	25.4	74.6
Kotobabi	38	36.8	63.2
James Town	40	45	55
Adedenkpo	40	47.5	52.5
Korle Dudor	19	31.6	68.4
Total	276	40.9	59.1

Sodom and Gomorrah had the highest, (56%) in terms of ownership status. This is because settlers here found it easy to construct shelters on land that did not belong to them. In the other areas, most owners had given out their spaces for rent resulting in larger household sizes. For these owners, rent is a source of dependable income.

5.2 Household in Target Areas

The targets of interviews were heads of households. The survey revealed that 33.3% of household heads were female as against 66.7% being male.

Details of the distribution of household heads by locality are shown in Table 3:

Table 3: Gender of Household Heads

Settlement	N	Female %	Male %
Sodom and Gomorrah	101	20.8	79.2
Nima	59	27.1	72.9
Kotobabi	40	25	75
James Town	40	60	40
Adedenkpo	40	50	50
Korle Dudor	20	45	55
Total	300	33.3	66.7

James Town stands out as the only area where female household heads are more than male ones. In this area of the study, data revealed a high divorce rate and many single mothers. 42.2% of females were either divorced, widowed or had never married.

5.3 Composition of Households

The composition of the households was obtained by identifying persons with specific relations to the head. The data revealed that dependent members of the households formed a large percentage with children comprising 38% of household size as seen in diagram below.

The study data revealed that households in Sodom and Gomorrah had more spouses within the houses than any other area in the study. The other areas had more female household heads as shown in Table 3.

Table 4: Composition of Households

Settlement	N	Head %	Spouse %	Child %	Parent %	Other Relative %	Other %
Sodom and Gomorrah	356	28.4	18	31.5	-	22.2	-
Nima	206	28.6	17	44.7	-	7.3	2.4
Kotobabi	137	29.2	16.1	51.8	-	2.2	0.7
James Town	125	32	7.2	49.6	8	3.2	-
Adedenkpo	140	28.6	10.7	36.4	0.7	23.6	-
Korle Dudor	55	36.4	9.1	47.3	-	7.3	-
Totals	1019	29.4	14.7	40.6	1.1	13.5	0.6

Table 5: Ratio of Dependents to Working Age Adults

Settlement	N	Working age adults x	Dependants Y	RATIO(Y:X)
Sodom and Gomorrah	356	236	120	0.5
Nima	206	128	78	0.6
Kotobabi	137	81	56	0.69
James Town	125	76	49	0.6
Adedenkpo	140	58	72	1.0
Korle Dudor	55	32	23	0.7
Overall	1,019	621	398	0.64

Table 5 reveals that Sodom and Gomorrah has the lowest dependency ratio of about 0.5. i.e. for every ten working people, there are five dependants. Adedenkpo has the highest dependency ratio.

Table 6: Distribution of Ages in various localities

Settlement	Average Age Of Males	Average Age Of Females	Average Age Of Member Of Owner Households	Average Age Of Member Of Renter Households	Average Age Of Members Of "Squatter"	Average Age Of Members Of HHs With "De Facto"	Overall Average
Sodom and Gomorrah	24	19	22	21	22	-	22
Nima	26	25	28	25	26	25	25
Kotobabi	24	26	25	26	30	24	25
James Town	34	31	35	31	-	32	32
Adedenkpo	25	27	29	24	34	26	28
Korle Dudor	29	32	31	30	-	31	31

5.4 Household Size

Table 7 gives details of household sizes as identified in the survey areas.

Table 7: Household Sizes per Locality

			Settlement						Total
			Sodom and Gomorrah	Nima	Kotobabi	James Town	Adedenkpo	Korle Dudor	
Household size	1	Count	11	10	6	10	11	8	56
		% within household size	19.6%	17.9%	10.7%	17.9%	19.6%	14.3%	100.0%
		% within locality	10.9%	16.9%	15.0%	25.0%	27.5%	40.0%	18.7%
		% of Total	3.7%	3.3%	2.0%	3.3%	3.7%	2.7%	18.7%
	2	Count	17	9	7	9	6	4	52
		% within household size	32.7%	17.3%	13.5%	17.3%	11.5%	7.7%	100.0%
		% within locality	16.8%	15.3%	17.5%	22.5%	15.0%	20.0%	17.3%
		% of Total	5.7%	3.0%	2.3%	3.0%	2.0%	1.3%	17.3%
	3	Count	27	14	8	6	3	3	61
		% within household size	44.3%	23.0%	13.1%	9.8%	4.9%	4.9%	100.0%
		% within locality	26.7%	23.7%	20.0%	15.0%	7.5%	15.0%	20.3%
		% of Total	9.0%	4.7%	2.7%	2.0%	1.0%	1.0%	20.3%
	4	Count	24	8	9	7	6	1	55
% within household size		43.6%	14.5%	16.4%	12.7%	10.9%	1.8%	100.0%	
% within locality		23.8%	13.6%	22.5%	17.5%	15.0%	5.0%	18.3%	

	% of Total	8.0%	2.7%	3.0%	2.3%	2.0%	.3%	18.3%
5	Count	11	8	4	3	8	2	36
	% within household size	30.6%	22.2%	11.1%	8.3%	22.2%	5.6%	100.0%
	% within locality	10.9%	13.6%	10.0%	7.5%	20.0%	10.0%	12.0%
	% of Total	3.7%	2.7%	1.3%	1.0%	2.7%	.7%	12.0%
6	Count	5	6	6	2	2	1	22
	% within household size	22.7%	27.3%	27.3%	9.1%	9.1%	4.5%	100.0%
	% within locality	5.0%	10.2%	15.0%	5.0%	5.0%	5.0%	7.3%
	% of Total	1.7%	2.0%	2.0%	.7%	.7%	.3%	7.3%
7	Count	2	3		1			6
	% within household size	33.3%	50.0%		16.7%			100.0%
	% within locality	2.0%	5.1%		2.5%			2.0%
	% of Total	.7%	1.0%		.3%			2.0%
8	Count	2	1		1	4		8
	% within household size	25.0%	12.5%		12.5%	50.0%		100.0%
	% within locality	2.0%	1.7%		2.5%	10.0%		2.7%
	% of Total	.7%	.3%		.3%	1.3%		2.7%
9	Count	1			1			2
	% within household size	50.0%			50.0%			100.0%
	% within locality	1.0%			2.5%			.7%
	% of Total	.3%			.3%			.7%
10	Count						1	1
	% within household size						100.0%	100.0%
	% within locality						5.0%	.3%

		% of Total						.3%	.3%
	11	Count	1						1
		% within household size	100.0%						100.0%
		% within locality	1.0%						.3%
		% of Total	.3%						.3%
Total		Count	101	59	40	40	40	20	300
		Mean size	3.53	3.51	3.60	3.73	2.70	2.75	3.40
		% of Total	33.7%	19.7%	13.3%	13.3%	13.3%	6.7%	100.0%

Only 36.8% of the household heads were married at the time of the survey. The rest were either unmarried, 52.5%, divorced 2.5%, in loose unions, separated or widowed. In this instance, some of them were squatters living in temporary structures. On the other hand, households with 10 members or more were few as can be seen from data above (for example, one household of 10 in Korle Dudor and one of 11 in Sodom and Gomorrah. The overall mean age of population surveyed was 25.2 as compared to the national mean age of 24.

5.5 Mean Household Size

The mean household sizes are shown in Table 8:

Table 8: Mean Household sizes

Settlement	RENTER HHS		OWNER HHS		HHS THAT ARE SQUATTING		HHS WITH DE FACTO TITLES		OVERALL	
	Mean HH Size	Median HH Size	Mean HH Size	Median HH Size	Mean HH Size	Median HH Size	Mean HH Size	Median HH Size	Mean HH Size	Median HH Size
Sodom and Gomorrah	3.00	3.00	3.98	4.00	3.53	3.00	-	-	3.53	3.00
Nima	3.53	3.00	3.43	3.50	4.20	4.00	3.27	3.00	3.51	3.00
Kotobabi	2.90	3.00	3.90	4.00	3.25	3.00	3.44	3.00	3.40	3.00
James Town	3.52	3.00	2.31	2.00	-	-	3.13	3.00	3.13	3.00
Adedenkpo	3.61	4.00	3.41	2.50	1.50	1.50	3.61	4.00	3.50	3.50
Korle Dudor	3.00	2.00	2.55	2.00	-	-	2.75	2.00	2.75	2.00
Overall	3.28	3.00	3.54	3.00	3.56	3.00	3.28	3.00	3.40	3.00

5.6 Educational Status of household heads

Table 9: Educational Status of Household Heads

Settlement	N	Primary %	JSS / MSLC %	SS/Tech/ Voc %	A Level %	Teacher %	Tertiary %	None %	Other %
Sodom and Gomorrah	101	24.8	36.6	20.9	-	2	-	14.9	1
Nima	59	18.8	37.3	15.3	1.7	1.7	1.7	20.3	3.4
Kotobabi	40	5	50	25	2.5	10	2.5	5	-
James Town	40	15	67.5	2.5	-	2.5	2.5	10	-
Adedenkpo	43	15	42.5	32.5	2.5	-	2.5	5	-
Korle Dudor	20	10	40	25	-	10	-	15	-
Total	300	17.3	43.7	19.7	1	3.3	1.3	12.7	1.0

The survey revealed that 12.7% of household heads had no education and 61% had had education up to JSS level. 2.7% had had education from SSS to A level. Only 1.3% had been educated at the tertiary level.

Table 10: Number of School age Children in School

Settlement	Number of School age Children in School						
	N	0	1	2	3	4	5
Sodom and Gomorrah	89	59.6	18	15.7	4.5	2.2	.0
Nima	48	37.5	31.3	16.7	8.3	6.3	.0
Kotobabi	39	38.5	33.3	12.8	7.7	7.7	.0
James Town	35	45.7	11.4	28.6	2.9	2.9	2.9
Adedenkpo	38	39.5	23.7	21.1	7.9	7.9	.0
Korle Dudor	18	55.6	22.2	11.1	5.6	5.6	.0
Overall	267	47.6	22.8	17.6	6.7	4.9	4

Table 10 indicates that 47.6% of school going age children were not in school. This was due to lack of finance and the fact that the nearest school was quite a distance away.

5.7 Occupation of Household Members

28.3% of household heads were engaged in retail trading. 13.5% were engaged in services. Table 11 gives details of various occupations of household members.

Table 11: Occupations of household members

Settlement	N	Fish Farming %	Retail Trade %	Restaurant %	Manufacture %	Repair works %	Services %	Construction %	Other %
Sodom and Gomorrah	299	0.3	43	3.3	5	4.3	12	4.3	27
Nima	185	-	22.7	1.6	4.8	3.2	16.2	2.1	49
Kotobabi	100	1	19	-	12	3	16	3	46
James Town	121	3.3	24.7	4.1	3.3	0.8	14	1.6	47.9
Adedenkpo	132	0.7	16.6	3	5.3	2.2	13.6	2.2	56.
Total	892	0.8	28.3	3.0	6.1	3.1	13.5	2.8	42.5

The survey data revealed that 91.6% were employed at time of survey. Furthermore, 81.1% were self-employed. The “other” in the above table referred to those either on pension or in irregular work.

6.0 HOUSING CHARACTERISTICS

Data on housing characteristics and services to housing units revealed a very disturbing scenario. Household facilities were available to “members” in the households and other households on the plot. These were woefully inadequate.

6.1 Toilet Facilities

The data revealed that only 6% of households had their own WCs.

The survey data only captured the type of facilities available. Services levels among the various groups cannot be compared. However, in Sodom and Gomorrah there were special located Pan and Bullet latrines for Public use which attracted fees for users. Hence use of public toilets here is definitely more than 20%.

Table 12: Type of Toilet

Settlement	N	WC %	KVIP %	Bucket %	Pit Lat %	Public Toilets %	No facility %
Sodom and Gomorrah	101	-	3	62.4	13.9	19.8	1
Nima	59	5.1	1.7	10.2	62.7	20.3	-
Kotobabi	40	22.5	15	45	17.5	-	-
James Town	40	-	2.5	2.5	72.5	22.5	-
Adedenkpo	40	10	-	15	40	35	-
Korle Dudor	20	10	-	5	80	5	-
Total	300	6.0	3.7	31.7	39.7	18.7	0.3

In spite of the underground sewers in James Town, none of the households interviewed had a WC system. The data revealed that 39.7% used a pit latrine and 31.7% used bucket type systems.

Use of a public facility was highest in Sodom and Gomorrah. In one household in Sodom and Gomorrah, there was no facility.

Tables 12A and 12B show service levels between Renter and Owner Households and between Squatters and Households with De facto Titles

Table 12A: Type of Toilet: Renter & Owner Household

Settlement	RENTER					OWNER					
	TYPE OF TOILET					TYPE OF TOILET					
	WC	KVIP	BUCKET	PIT LATRINE	PUBLIC TOILET	WC	KVIP	BUCKET	PIT LATRINE	PUBLIC TOILET	NO FACILITY
Sodom and Gomorrah	-	14.3	68.2	9.6	21.6	-	50.0	64.7	15.2%	63.2%	100.0
Nima	50.0	14.3	11.4	37.0	27.0	7.1	-	2.0	21.7%	10.5%	-
Kotobabi	25.0	57.1	18.2	9.6	-	57.1	50.0	19.6		-	-
James Town	-	14.3	-	24.7	21.6		-	2.0	23.9%	5.3%	-
Adedenkpo	25.0	-	-	9.6	27.0	21.4	-	11.8	19.6%	21.1%	-
Korle Dudor	-	-	2.3	9.6	2.7	14.3	-	-	19.6%	-	-
Overall	100	100	100	100	100	100	100	100	100	100	100

Table 12B: Type of Toilet: Squatter and Households with De Facto Titles

Settlement	TYPE OF TOILET									
	WC	KVIP		Bucket		Pit Latrine		Public Toilet		No Facility
	De facto	De facto	Squatter	De facto	Squatter	De facto	Squatter	De facto	Squatter	Squatter
Sodom and Gomorrah	-	-	100.0	-	90.0		51.9	-	80.0	100.0
Nima	16.7	12.5	-	16.0	2.9	29.3	37.0	29.0	12.0	-
Kotobabi	50.0	75.0	-	52.0	7.1	4.3	11.1	-	-	-
James Town	-	12.5	-	4.0	-	31.5	-	29.0	-	-
Adedenkpo	22.2	-	-	24.0	-	17.4	-	38.7	8.0	-
Korle Dudor	11.1	-	-	4.0	-	17.4	-	3.2	-	-
Overall	100	100	100	100	100	100	100	100	100	100

6.2 Excreta Disposal

Only 13.2% of households were connected to a sewer line, but in James Town and Adedenkpo 47.5% stated that they were connected to one. Further investigations revealed that the sewer pipes serve these areas, but the houses are not connected to it. Only 2.4% households were connected to a septic tank.

Table 13: Excreta Disposal

Settlement	N	Connected to Sewer %	Septic tank %	Collected by Truck %	Night Soil Collector %	Other %
Sodom and Gomorrah	101	-	3	2	95	-
Nima	50	-	4	84	10	2
Kotobabi	36	-	2.8	47.2	44.4	5.6
James Town	40	47.5	-	47.5	5	-
Adedenkpo	40	47.5	-	42.5	10	-
Korle Dudor	19	-	5.3	89.5	5.3	-
Total	286	13.3	2.4	39.9	43.4	1

39.8% of households had their cesspits emptied by trucks. Another 43.3% of households use bucket latrines which are emptied daily by night soil collectors.

The number of respondents did not add up to 300, because the interviewer did not get responses from all the Household Heads on the above table. It is likely they did not have toilets and were reluctant to admit it.

6.3 Location of Bath Rooms

Table 14: Location of Bathrooms

Settlement	N	Indoor %	Outdoor %	Others %
Sodom and Gomorrah	101	19.8	22.8	57.4
Nima	59	20.3	72.9	6.8
Kotobabi	39	41	59	-
James Town	40	72.5	27.5	-
Adedenkpo	40	30	62.5	7.5
Korle Dudor	20	20	75	5
Total	299	31.1	48.8	22.1

Jamestown recorded the highest percentage of indoor bathrooms, 72.5% and 27.5% of outdoor bathrooms. At this stage, it should be noted that in some questions there were null responses which resulted in variations in the total “N”.

6.4 Liquid Waste Disposal

Table 15 explains the mode of liquid waste disposal. Only 11.9% are connected to a sewer line. 2.4% of households in the study are disposed of their liquid waste in septic tanks. 77.5% of households empty their liquid waste into open drains. In Sodom and Gomorrah the area is without any proper drains 82.8% dispose of their liquid waste into an open drains.

Table 15: Liquid Waste Disposal

Settlement	N	Sewer %	Septic Tank %	Open Drain %	Others %
Sodom and Gomorrah	99	11.1	5.1	82.8	1.0
Nima	57	3.5	1.8	8.7	14
Kotobabi	39	25.6	2.6	49.7	23.1
James Town	39	20.5	-	79.5	-
Adedenkpo	40	10	-	87.5	2.5
Korle Dudor	19	-	-	73.7	26.3
Total	293	11.9	2.4	77.5	8.2

The study revealed 293 responses. The reason being that the question was not applicable to some of them.

6.5 Water Supply

No households in Sodom and Gomorra had a private metered water supply.

Table 16: Water Supply

Settlement	N	Private Metered %	Shared Standpipe %	Water Vendor %	Other %
Sodom and Gomorrah	100	-	100	-	-
Nima	59	3.4	39	44.1	13.6
Kotobabi	39	5.1	26.2	51.3	15.4
James Town	40	5.0	82.5	12.5	-
Adedenkpo	40	22.5	75	2.5	-
Korle Dudor	20	40	45	15	-
Total	298	7.7	69.1	18.5	4.7

Residents in Sodom and Gomorra accessed water from shared standpipes which they paid for. These stand pipes were not within their premises. These standpipes were owned by people who sold water out to residents.

Two respondents did not answer this question. It is possible the question was not applicable to them. And the interviewer did not know in which category to place them.

6.6 Sources of Lighting

The study revealed that electricity was the main source of lighting for 271 households making up 90.6% of sample surveyed.

Table 17: Sources of Lighting

Settlement	N	Electricity %	Kerosene %	Gas Lamp %	Others %
Sodom and Gomorrah	101	91.1	4	1	4
Nima	59	91.5	5.1	-	3.4
Kotobabi	39	94.9	5.1	-	-
James Town	40	80	20	-	-
Adedenkpo	40	95	-	-	5
Korle Dudor	20	90	10	-	-
Total	299	90.6	6.4	0.3	2.7

Table 17 above reveals that 6.4% of households used kerosene and 2.7% reported using other sources. With regard to the type of connections, 16.7% of houses had private meters, with 22% each in Adedenkpo and Kotobabi.

It also revealed that 74.2% shared their electrical connections, with the highest of 38.2% in Sodom and Gomorrah.

6.7 Cooking Fuel

The main source of cooking fuel used was charcoal as revealed in Table 18 below.

Table 18: Cooking Fuel

Settlement	N	Gas %	Electricity %	Charcoal %	Fire Wood %
Sodom and Gomorrah	101	5	-	95	-
Nima	59	13.6	-	84.7	-
Kotobabi	39	25.6	2.6	71.8	-
James Town	40	7.5	-	80	7.5
Adedenkpo	40	25	-	72.5	-
Korle Dudor	19	26.3	-	73.7	-
Total	298	12.4	0.3	83.6	1

83.6% of households used charcoal. The highest number in Sodom and Gomorrah 96, followed by 50 households in Nima. Only 1% of households interviewed used firewood.

The next most popular source of cooking fuel was gas used by 12.4% of households. Kotobabi and Adedenkpo both had 27% each of the households using gas.

6.8 Rubbish Disposal

Results of the study revealed 64.06% of households dumped their refuse at a public dump site. The highest percentage of this was found in Kotobabi.

Table 19: Method of Rubbish Disposal

Settlement	N	Collected %	Burned %	Public Dump %	Dump Elsewhere %	Other %
Sodom and Gomorrah	97	68	1	16.5	13.4	1
Nima	59	-	-	96.6	3.4	-
Kotobabi	39	2.6	7.7	74.4	-	15.4
James Town	40	2	2.5	72.5	5	-
Adedenkpo	40	2.5	-	95	2.5	-
Korle Dudor	20	-	-	100	-	-
Total	295	25.8	1.7	64.1	6.1	2.4

The Table 19 shows that 25.8% of the total sample had their rubbish collected, of which Sodom and Gomorrah had the highest rate at 68%. 6.1% of the households had no designated dumpsite.

6.9 Sleeping Rooms

Out of the 299 households studied 67.6% slept in one room, details of which can be found in Table 20.

Table 20: Number of Rooms used for Sleeping

Settlement	N	1 %	2 %	3 %	4 %	5 %	7 %	10 %	14 %
Sodom and Gomorrah	101	68.3	22.8	5.9	1	-	1	1	-
Nima	59	62.7	32.2	3.4	1.7	-	-	-	-
Kotobabi	39	61.5	30.8	5.1	-	2.6	-	-	-
James Town	40	62.5	35	-	-	-	-	-	2.5
Adedenkpo	40	77.5	20	-	2.5	-	-	-	-
Korle Dudor	20	80	20	-	-	-	-	-	-
Total	299	67.6	26.8	3.3	1.0	0.3	0.3	0.3	0.3

Korle Dudor, Adedenkpo & Sodom and Gomorra had a large number of people sleeping in one room. Only one house in Kotobabi had five sleeping rooms.

The 2.5% who answered as having 14 rooms for sleeping might have mistaken the question to mean the total number of rooms within the compound.

Table 20A: Rooms per Capita

Settlement	Rooms per capita Mean	Rooms per capita Median
Sodom and Gomorrah	.77	.85
Nima	.74	.57
Kotobabi	.69	.56
James Town	.60	.54
Adedenkpo	1.0	.93
Korle Dudor	.83	.64
Total	.76	.59

Table 21: Persons per room

Settlement	Renter HHS Persons Per Room		Owner HHS Persons Per Room		HHS With De Facto Titles Persons Per Room		HHS That Are Squatting Persons Per Room		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom and Gomorrah	2.72	3	2.73	2.50	-	-	2.73	3	2.73	3
Nima	2.87	3	1.78	1.83	2.41	2	3.18	2	2.61	2
Kotobabi	2.40	2	2.59	2	2.65	2	1.88	2	2.49	2
James Town	2.30	2	2.08	2	2.23	2	-	-	2.23	2
Adedenkpo	3.11	3	2.77	2	3.00	2.75	1.50	1.50	2.93	2.5
Korle Dudor	2.17	1	2.36	2	2.28	1.75	-	-	2.60	1.75

6.9.1 Walling Materials

47.8% of the dwellings are reported as having cement block walls. The highest of 92.3% was found in Kotobabi. 38.1% had wooden walls with the highest percentage of 89.1% being in Sodom and Gomorrah. Mud walls were recorded in 11.7% of the cases of which the highest percentage, at 35.6% was in Nima.

Table 22: Main Material of the Walls

Settlement	N	Mud/mud brick %	Wood %		Landcrete %	Burnt bricks %	Cement Blocks %	Others %
Sodom and Gomorrah	101	-	89.1	-	1	-	9.9	-
Nima	59	35.6	3.4	-	-	-	59.3	1.7
Kotobabi	39	-	7.7	-	-	-	92.3	-
James Town	40	20	2.5	2.5	-	5	70	-
Adedenkpo	40	2.5	20	-	2.5	2.5	72.5	-
Korle Dudor	20	25	50	-	-	-	25	-
Total	299	11.7	38.1	0.3	0.7	1	47.8	0.3

6.9.2 Main Roofing Materials

64.2% of households had corrugated metal sheeting as roof material. 28% of this was found in Sodom and Gomorrah. 30.8% of households had asbestos/cement sheeting with the highest percentage (62.5%) being in Adedenkpo.

Table 23: Main Materials of the Roof

Settlement	N	Wood %	Corru-gated Metal Sheet %	Asbestos %	Concrete %	Roofing tiles %	Others %
Sodom and Gomorrah	101	2	83.2	10.9	2	-	2
Nima	59	-	64.4	25.4	1.7	-	8.5
Kotobabi	39	-	53.8	41	2.6	-	2.6
James Town	40	-	45	52.5	-	2.5	-
Adedenkpo	40	-	37.5	62.5	-	-	-
Korle Dudor	20	-	80	20	-	-	-
Total	299	0.7	64.2	30.8	1.3	0.3	2.7

6.9.3 Floor Materials

83.1% of houses had used cement screed for floors, with highest in Korle Dudor, 95%. 11.4% other houses had wooden floors. In Sodom and Gomorrah the figure is 29%.

Table 24: Main Materials of the Floor

Settlement	N	Main Materials Floor					
		Mud %	Wood %	Burnt Bricks %	Cement %	Ceramics %	Terrazzo %
Sodom & Gomorrah	99	1	29	-	69.7	-	-
Nima	59	5.1	1.7	-	91.5	1.7	-
Kotobabi	39	-	-	12.9	87.2	-	-
James Town	40	-	-	2.5	92.5	5	-
Adedenkpo	40	-	7.5	-	85	5	2.5
Korle dudor	20	-	5	-	95	-	-
Total	297	1.3	11.4	2.0	83.2	1.7	0.3

6.10 Cooking Space

73.5% of households reported cooking within their compounds. The highest percentage (85.7%) was found in Sodom and Gomorrah.

Table 25: Cooking Spaces

Settlement	N	Compound %	Space shared %	Separate room %	Outdoors %	Others %
Sodom and Gomorrah	98	85.7	-	2.0	5.1	7.1
Nima	59	83.1	1.7	6.8	6.8	1.7
Kotobabi	39	43.6	-	35.9	10.3	10.3
James Town	40	62.5	20	2.5	15	-
Adedenkpo	40	62.5	-	15	22.5	-
Korle Dudor	19	89.5	-	10	-	-
Total	295	73.6	3.1	9.8	9.5	4.1

9.4% of households recorded cooking outdoors in the open. Of these the highest, 22.5% was recorded in Adedenkpo. 9.8% of all households surveyed reported cooking in separate rooms in their houses. Of these Kotobabi recorded the highest of 35.9%. Other details can be found in Table 25 above.

7.0 LOCATION OF DWELLING SITE

Results of the studies revealed that some of the houses were sited on unapproved areas; examples of these are revealed in Table 26 shown below. As earlier stated classifications were drawn from the Ghana Building Regulations 1996.

Table 26: Location of Dwelling Site

Settlement	Near power plant %		Near flood %	Near garbage %	Near Public toilet %	Near river %	Near coastline %	Pollution %
	N	2	115	62	39	3	14	18
Sodom and Gomorrah	-	-	84.2	25.7	18.8	2	-	11.9
Nima	1.7	-	5.1	18.6	-	-	1.7	-
Kotobabi	2.5	-	27.5	22.5	2.5	2.5	2.5	-
James Town	-	-	40	17.5	25	-	30	-
Adedenkpo	-	-	-	20	22.5	-	-	15
Korle Dudor	-	-	-	5.0	-	-	-	-
Total	0.7	-	38.3	20.7	13	1	4.7	6

38.3% were located in flood prone areas with the percentage of 84.2% found in Sodom and Gomorrah. 20.7% were located on garbage sites with the highest 25.7%, found in Sodom and Gomorrah, and 22.5% in Kotobabi.

11.9% of the houses in Sodom and Gomorrah were located on polluted sites. 13% of the total houses were sited near public toilets. Of these, the highest percentage of 22.5% were found in Adedenkpo. 4.7% of houses were found too close to the coastline – with a total of 30% being found in Jamestown. However, these are not squatters. Two other houses were too close to an electricity transformer. About 43% of the houses studied were found to be on appropriate sites.

It is important to note that some areas suffered from more than one problem. Kotobabi for instance suffered six out of the seven problems identified but in varying degrees.

7.1 Type of House

The compound house (also referred to as the traditional house type) was the predominant house type in this study.

Table 27: Type of House

Settlement	N	Traditional (Compound House) %	Detached, self-contained %	Temporary Structure %	Semi-detached %	Row House %	Multi-Storey- 4 Flats %	Others %
Sodom and Gomorrah	97	2.1	-	73.2	2.1	22.7	-	-
Nima	57	68.4	1.8	1.8	-	24.6	-	3.5
Kotobabi	40	60	7.5	2.5	10	17.5	-	2.5
James Town	40	100	-	-	-	-	-	-
Adedenkpo	39	66.7	10.3	5.1	7.7	-	10.3	-
Korle Dudor	20	95	-	-	5	-	-	-
Total	293	51.2	2.7	25.6	3.4	14.7	1.4	1.0

Of the whole sample, 51.2% of the houses were the compound house type with dominance in James Town, Nima and Kotobabi. A few self contained houses were identified in Adedenkpo, Kotobabi and Nima. Temporary structures made up 25.6% of structures identified. Of these the highest percentage (73.2%) was in Sodom and Gomorrah.

Row houses or shacks were identified in the study, and this type formed 14.6%, with 24.6% in Nima. Four multi-storey structures were identified in Adedenkpo.

7.2 Type of Structures

Table 28 reveals that 41.3% of houses surveyed were temporary in nature, that is, makeshift structures. Sodom and Gomorrah had the most of temporary structures.

Table 28: Temporary and Permanent Construction by Settlement

Settlement	N	Type of Structure	
		Temporary (%)	Permanent (%)
Sodom and Gomorrah	97	95.9	4.1
Nima	57	29.9	70.1
Kotobabi	40	22.5	77.5
James Town	40	-	100
Adedenkpo	39	5.1	94.9
Korle Dudor	20	-	100
Overall	293	41.3	58.7

7.3 Structural Conditions of Building

Using criteria drawn from the census department of the Ghana Statistical Service, houses with no cracks in the walls or leakage in roofs were rated as in good condition. Houses with cracks in walls and leaking roofs were considered to be in fair condition. Lastly, temporary and dilapidated structures were considered to be in bad condition. The data recorded revealed that 25.7% households had their roofs in bad structural condition.

Table 29: Structural Conditions of Roof

Settlement	N	Structural condition-roof		
		Bad %	Fair %	Good %
Sodom and Gomorrah	96	34.4	43.8	21.9
Nima	56	33.9	48.2	17.9
Kotobabi	40	10	47.5	42.5
James Town	40	32.5	65	2.5
Adedenkpo	40	2.5	57.5	40
Korle Dudor	20	25	50	25
Total	292	25.7	50.3	24

The survey data reported 53% of houses with their walls in fair condition. 60.3% of floors of houses surveyed were rated as fair. Only 15% were rated as good. Generally, the data revealed that 64.6% of dwelling surroundings were identified to be inadequate in terms of passage between houses or plots.

Table 30: Surroundings of Dwellings

Settlement	Inadequate space between buildings	Entangled power cables	Choked drains	Stagnant water	Bushy area	Relatively no problem
Sodom and Gomorrah	50	75.6	40.8	63.1	-	-
Nima	25.3	11.5	9.9	14.4	50	4
Kotobabi	6.7	10.3	3.5	6.3	50	38.0
James Town	11.3	-	21.8	16.2	-	14.0
Adedenkpo	5.7	-	15	-	-	22
Korle Dudor	1.0	2.6	19	-	-	-
Overall	65	26	47.3	37	.7	16.7

Generally, 47.3% of houses had choked drains in the vicinity. Sodom and Gomorrah recorded 40.8% of this. 37% of houses were also sited in marshy areas or areas liable to flooding. Two houses were found in weedy surroundings.

It should be noted that some areas experienced more than one of these undesired conditions simultaneously.

The survey data revealed that 59.1% of the houses lived in by respondents were owned by private landlords, as shown by table 31 below. Respondents who were landlords formed 40.9% of sample.

Table 31: House Ownership (Tenant)

Settlement	Tenants	
	(Owner) %	Tenant %
Sodom and Gomorrah	51.3	48.8
Nima	25.4	74.6
Kotobabi	36.8	63.2
James Town	45	55.5
Adedenkpo	47.5	55.2
Korle Dudor	31.6	68.4
Overall	40.9	59.1

8.0 HOUSING HISTORY – HOMEOWNERS

This section refers only to respondents who were homeowners.

With reference to table below, it was evident that 71% of homeowners had no security of tenure. Out of the 36 who had purchased the houses outright, 26% were in Sodom Gomorrah, a place being occupied illegally and marked out for destruction.

Table 32 explains the various ways the respondent home owners acquired their plots.

Table 32: Nature of Plot acquisition by Locality

Settlement	N	Occupied with no permission %	Permission from local dealer %	Permission from relative %	Inherited from family %	Bought from owner %	Got with house purchase %	Others %
Sodom and Gomorrah	55	7.3	20	1.8	5.5	60	3.6	1.8
Nima	14	-	-	-	85.7	14.3	-	-
Kotobabi	20	-	10	-	70	5	-	15
James Town	13	-	-	-	100	-	-	-
Adedenkpo	22	-	-	-	100	-	-	-
Korle Dudor	11	-	-	-	100	-	-	-
Total	135	3.0	9.6	0.7	55.6	26.7	1.5	3.0

55.6% of respondents inherited the plots from family members. 26.7% claimed they bought it from owners. 3% reported occupying the plot without permission. 67.4% of homeowners did not know how much a similar plot would cost today as shown by Table 33.

Table 33: Persons who claimed to know value of plots

Settlement	N	%
Sodom and Gomorrah	54	44.4
Nima	10	10
Kotobabi	20	40
James Town	13	7.7
Adedenkpo	22	27.3
Korle Dudor	10	20
Overall	129	32.6

Table 33a – Current Values of Plots

Settlement	0 (%)	10,000 – 1 m (%)	1m to 10m (%)	10m – 100m (%)	>100m (%)
Sodom & Gomorrah	76.2	6.9	-	-	-
Nima	98.2	-	-	1.7	-
Kotobabi	77.5	12.0	-	17.5	5
James Town	97.5	-	-	2.5	-
Adedenkpo	87.5	-	-	-	10
Korle Dudor	90	-	-	-	10
Overall	86	2.3	5.7	3.3	2.7

Table 33b – Mean and Median Values of Plots

Settlement	Mean	Median
Sodom & Gomorrah	2,956,667	2,650,000
Nima	70,000,000	70,000,000
Kotobabi	60,000,000	20,000,000
James Town	15,000,000	15,000,000
Adedenkpo	150,000,000	150,000,000
Korle Dudor	450,000,000	450,000,000
Overall	55,856,190	55,000,000

The survey data revealed a variety of forms of security for land owned by respondents as revealed in Table 34 below.

Table 34: Status of Land Owned by Respondents

Settlement	N	No Title %	Residential Licence %	Certificate of Occupancy %	Do not know %	Others %
Sodom and Gomorrah	54	68.5	14.8	-	14.8	1.9
Nima	14	7.1	28.6	-	57.1	7.1
Kotobabi	20	-	55	5	40	-
James Town	13	23.1	-	-	76.9	-
Adedenkpo	21	-	33.3	14.3	52.4	-
Korle Dudor	10	-	20	-	80	-
Total	132	31.1	24.2	3.0	40.2	1.5

31.1% of respondents had no title to their plots. 24.2% had residential licences and 3 had certificates of occupancy. 40.2% did not know.

Table 35: Status Of Land Owned By Residents

Settlement	SODOM AND GOMORRAH	NIMA		KOTOBABI		JAMES TOWN	ADEDENKPO	KORLE DUDOR
	Squatter	Squatter	De Facto	Squatter	De Facto	De Facto	De Facto	De Facto
No title	68.5%	-	9.1%	-	-	23.1%	-	-
Residential license	14.8%	33.3%	27.3%	50.0%	55.6%	-	33.3%	20.0%
Certificate of occupancy	-	-	-	-	5.6%	-	14.3%	-
Do not know	14.8%	33.3%	63.6%	-	38.9%	76.9	52.4%	80.0%
Other	1.9%	33.3%	-	50.0%	-	-	-	-

As shown in Table 36 below, 49.3% reported inheriting their houses, 23.1% built with their own funds and 14.2% bought from original owners.

Table 36: Nature of acquisition of Houses

Settlement	N	Self built %	Self built with funds %	Contractor built %	Bought from Owner %	Inherited %
Sodom and Gomorrah	55	5.5	50.9	14.5	29.1	-
Nima	14	28.6	-	-	14.3	57.1
Kotobabi	20	10	15	-	5	70
James Town	13	7.7	-	-	-	92.3
Adedenkpo	22	-	-	-	-	100
Korle Dudor	10	-	-	-	-	100
Total	134	7.5	23.1	6.0	14.2	49.3

Landlord respondents revealed various sources of funds for acquiring their houses.

Table 37: Current Sources of Funds for Building

Settlement	N	Savings %	Selling Land %	Friend %	Employer %	Bank %	Saccos %	Un-specified %	Others %
Sodom and Gomorrah	54	81.5	-	3.7	3.7	1.9	3.7	-	5.6
Nima	13	15.4	-	23.1	-	-	-	-	8
Kotobabi	20	30	-	-	-	-	-	-	61.5
James Town	2	-	50	50	-	-	-	-	70
Adedenkpo	9	11.1	-	-	-	-	-	33.3	56.6
Total	98	54.1	1	6.1	2.0	1.0	2.0	3.1	30.6

These included personal savings which topped the list with 54% of landlords using their savings. Of this percentage, Sodom and Gomorrah accounted for 83%. Respondents reported the cost of acquiring their houses to be between 6000 Cedis and 85,000,000 Cedis. They felt the current market values could range between 250,000 and 800 million Cedis.

When asked about interest in improving the existing houses, these were improvements that the landlords wished to undertake. 13.7% of landlords wished to improve the state of their rooms, 10.7% wanted to add toilets, 3.3% wanted extra rooms for rent.

9.0 HOUSING FINANCE

In trying to find out if the respondents would take loans for home improvements, about 82% of them reported they would, if they were made available. They were prepared to access loans ranging from 1 million Cedis to 500 million Cedis. They were willing to repay from 50,000 to 7 million Cedis per month. The majority would pay a maximum of 500k per month. Table 38 reveals the improvements home owners wish to make.

Table 38: Improvements that were of highest priority to Landlords

Settlement	Highest Priority Improvements - Landlords							Others %
	N	Additional Rooms %	Improved compound %	Water connection %	Electricity connection %	Improved sanitation %	Improved finishing %	
Sodom and Gomorrah	54	75.9	3.7	1.9	3.7	-	-	14.8
Nima	8	62.5	25	12.5	-	-	-	-
Kotobabi	13	69.2	15.4	7.7	7.7	-	-	-
James Town	9	44.4	22.2	-	-	11.1	-	22.2
Adedenkpo	16	31.3	6.3	-	6.3	18.8	6.3	31.3
Korle Dudor	6	50	-	-	-	33.3	-	16.7
Overall	106	63.2	8.5	2.8	3.8	5.7	.9	15.7

The following tables identify the other assets of these landlords.

Table 39: Items owned by Homeowners

Settlement	N	TV %	Car %	Gas %	Motorbike %	Bicycle %	Phone %
Sodom and Gomorrah	80	36	1.3	1.3	6.3	13.8	41.3
Nima	32	46.9	3.13	9.4	-	12.5	28.1
Kotobabi	36	44.4	2.8	16.7	2.8	-	33.3
James Town	16	43	-	-	6.3	6.3	44
Adedenkpo	28	46.4	-	17.9	-	-	35.7
Korle Dudor	18	44.4	-	16.7	-	-	38.9
Overall	210	42	1.4	8.6	3.3	7.6	37.1

Table 39 reveals that the landlord respondents owned TV sets, gas cylinders, bicycles and phones. Only 3 owned cars.

9.1 Length of Time taken to Construct Building

Homeowners gave different lengths of time taken to construct their houses.

Table 40: Length of time landlords took to build existing houses

Settlement	N	Length of time landlord took to build existing houses (months)				
		1 month	2-3 months	4-6 months	8-12 months	> 24 months
Sodom & Gomorrah	48	41.6	25	22.9	6.3	4.2
Nima	1	-	-	-	-	100
Kotobabi	4	-	-	-	-	100
James town	1	-	-	-	-	100
Total	54	37	22.2	20.4	5.6	14.8

10.0 HOMEOWNERS INTEREST IN IMPROVEMENT OF EXISTING ACCOMMODATION

10.1 Home Improvement Loans Support

Table 41: Home improvement loans Support

Settlement	N	Yes %	No %
Sodom and Gomorrah	53	100	-
Nima	15	60	40
Kotobabi	19	73.7	26.3
James Town	13	84.6	15.4
Adedenkpo	22	68.2	31.8
Korle Dudor	11	63.6	36.4
Total	133	82	18

82% of respondents would appreciate loans for home improvement. The amounts they wished for ranged from 500,000 .to 500 Million Cedis. Most of them thought they would need around ₦500,000,000.

The amounts they would have borrowed themselves ranged from ₦50,000 to ₦7 million.

The study revealed that respondents' main source of financial support was through remittances, especially in James Town, as shown in Table 42 below.

Table 42: Financial Support

Settlement	N	Family %	Remittance %	Welfare %	Other %	None %
Sodom and Gomorrah	54	9.3	-	1.9	1.9	87
Nima	13	30.8	-	7.7	7.7	53.8
Kotobabi	15	13.3	26.7	-	-	60
James Town	11	9.1	63.6	-	-	27.3
Adedenkpo	21	23.8	28.6	-	-	47.6
Korle Dudor	11	18.2	27.3	-	-	54.5
Total	125	15.2	16	1.6	1.6	65.6

Table 42 above reveals that 65.6% received no financial support in this area. Only 1.6% also received support from welfare sources. Further, the support they received ranged between ₦25,000 and ₦4,000,000.

11.0 HOUSING HISTORY (TENANTS ONLY)

The data revealed that 45.1% of the landlords lived within the same compound. Of these Nima recorded the highest of 40.5% with Korle Dudor and Sodom and Gomorrah recording 8.1% and 10.8% respectively

Table 43: Location of residence of landlord

Settlement	N	Within building %	Outside survey area %
Sodom and Gomorrah	46	17.4	82.6
Nima	45	66.7	33.3
Kotobabi	20	50	50
James Town	27	51.9	48.1
Adedenkpo	18	33.3	66.7
Korle Dudor	8	75	25
Total	164	45.1	54.9

The study tried to ascertain if there were any significant differences between the housing characteristics of households with landlords living in and houses of absentee landlords.

In respect of the type of electrical connections, 18.5% of households of landlords living in had private meters as against 16.3% of absentee landlords.

The Pan and Bucket latrine system was most widely used and had 23% of houses of landlords living in and 30% of absentee landlord houses using this system. In addition, 13.5% landlords living in and 27% of absentee landlord households used the public toilets. Majority of bath houses, 50.3% were outdoor. Out of this, 56.8% of landlords living in and 44.9% of absentee landlords houses had their bathrooms located outdoors.

More than 86% of water supply was from shared stand pipes or water vendors. As many as 85% households of landlords living in and 91% of absentee landlord households accessed water by these two systems.

Excreta disposal was mainly by cesspit emptiers or by night soil collectors. In the case of households of landlords living in, 5.5% used the cesspit emptier. Absentee landlord households mainly disposed of excreta, using night soil collectors. In all 78.1% of landlords living in disposed of their rubbish at public dumps. In addition, 35.6% of absentee landlord households had their rubbish collected. Households of landlords living in, using one room for sleeping was 63.5%. On the other hand 80% of absentee households used one room for sleeping.

There was not much difference in materials used for building. The most permanent material used for wall was cement, and 48.6% of households of landlord living in and 43.3% of absentee households used cement for their walls. Corrugated metal sheets was the main roofing material. 63.5% of landlord living in and 65.6% of absentee landlord households had used this type of roofing material. In the case of flooring material, cement had been most widely used by 85.2% of absentee landlords and 82.4% of landlords living in.

On duration of occupancy, the data revealed that 63.6% had lived in the houses for 10years, 23% for between 10 and 20 years and 5.52% since birth as revealed in Table 44 below gives details by locality. The survey data captured the information as shown in Table 44.

Table 44: Duration of occupancy

Settlement	N	Since birth %	10-20 years %	0 – 10 years %	Other %
Sodom and Gomorrah	46	-	2.2	97.8	-
Nima	44	-	31.8	54.5	13.6
Kotobabi	19	-	21.1	73.7	5.3
James Town	27	22.2	29.6	37	-
Adedenkpo	18	11.1	33.3	50	5.6
Korle Dudor	9	11.1	55.6	33.6	-
Total	163	5.5	23.3	23.3	6.7

Table 44A: Duration of Occupancy for Renter Households

Settlement	Ownership Status	Duration of Occupancy (Years)			
		Since birth	0 - 10	10 – 20	Other
Sodom & Gomorrah	Renter	-	97.8	2.2	-
Nima	Renter	-	30.2	55.8	14
Kotobabi	Renter	-	21.1	73.7	5.3
James Town	Renter	22.2	29.6	37	11.1
Adedenkpo	Renter	11.1	33.3	50	5.6
Korle Dudor	Renter	11.1	55.6	33.3	-

11.1 Agreements with Landlords

The data revealed that 80.2% of the tenant households reported that they had some kind of agreement with the landlords. The rest, about 19.8% confirmed that they had no agreement. The survey did not capture terms of agreement. Table 45 gives an idea of percentage increases in rent over last three years. Some tenants had stated that they had paid some advances as shown in Table 90.

Table 45: Tenants who have an agreement with landlords

Settlement	N	Agreement	
		Yes %	No %
Sodom and Gomorrah	45	84.4	15.6
Nima	44	86.4	13.6
Kotobabi	19	68.4	31.6
James Town	27	66.7	33.3
Adedenkpo	18	77.8	22.2
Korle Dudor	9	100	-
Total	162	80.2	19.8

The survey data revealed that 40.7% of the tenants had undertaken some improvements to the houses. The survey did not capture the reasons for undertaking these improvements. Table 46 below reveals that 59.7% had done nothing to where they have lived for so long. The survey did not capture any information on details of the terms of agreement.

Table 46: Improvements undertaken by locality (tenants)

Settlement	N	Undertaken Improvement	
		Yes %	No %
Sodom and Gomorrah	46	14	69.6
Nima	43	19	55.8
Kotobabi	19	6	68.4
James Town	27	17	37
Adedenkpo	18	8	55.6
Korle Dudor	9	2	77.8
Total	162	40.7	59.3

Notable renovations that had taken place involved adding rooms, improving the compound, connecting electricity and improving finishes.

Table 47: Types of improvement by locality (tenants)

Settlement	N	Additional Rooms %	Improved compound %	Electricity %	Improved sanitation %	Improved finishing %	Other %
Sodom and Gomorrah	13	7.7	15.4	-	-	30.8	46.2
Nima	21	14.3	9.5	-	4.8	23.8	47.6
Kotobabi	6	-	33.3	-	16.7	50	-
James Town	16	12.5	25	18.8	-	12.5	31.3
Adedenkpo	9	-	22.2	11.1	-	22.2	44.4
Korle Dudor	1	-	-	100	-	-	-
Total	66	9.1	18.2	7.6	3	24.2	37.9

Table 47 shows that improved finishes was the most popular renovation done.

The respondents reported spending between ₦30,000 to ₦5 million on these improvements.

Table 48: Amounts spent on improvement (tenants)

Settlement	Amounts that tenants spend on renovations			
	30,000-200,000	210,000-450,000	500,000-1,850,000	3,200,000-5,000,000
Sodom and Gomorrah	7.7	38.5	46.2	7.7
Nima	45	5	45	5
Kotobabi	16.7	33.4	33.4	16.7
James Town	37.7	31.4	31.3	-
Adedenkpo	-	25	37.5	37.5
Korle Dudor	-	-	100	-
Total	26.7	23.5	40.8	9.4

Table 49, shows that 89.1% of those who had undertaken improvement works had used their own savings.

Table 49: Source of Financing (tenants)

Settlement	N	Own savings %	Family contribution %
Sodom and Gomorrah	13	8.6	15.4
Nima	20	90	10
Kotobabi	6	100	-
James Town	16	81.3	18.8
Adedenkpo	8	100	-
Korle Dudor	1	100	-
Total	64	89.1	10.9

10.9% reported that finance was from family contributions. 81.3% of respondents reported that they did not receive an allowance of any sort from their work places.

Meanwhile 58.8% reported that they had to pay an advance of rent to get into their places of abode, these ranged between ₦12,000 and ₦8million. In addition, Table 50 shows that 38.5% had had a rent increase within the past three years. The rent increase was between 6% and 100%.

Table 50: Percentage increase in rent within the last three years

Settlement	Percentage Increase in Rent			
	6 - 20 %	25 – 40 %	50 – 80 %	100 %
Sodom and Gomorrah	75	-	25	
Nima	13	60.7	22	
Kotobabi	22.2	22.2	55.6	4.3
James Town	80	-	20	-
Adedenkpo	57.2	28.5	-	-
Korle Dudor	50	50	-	-
Overall	38.5	35.2	23	3.3

12.0 HOUSING ASPIRATIONS (TENANTS)

The survey data revealed that only 29% (50 tenant households) out of respondents interviewed were satisfied with their living accommodation. Out of this 50, 42% were found in Nima. Table 51 reveals that of the 70% who were dissatisfied with their accommodation, 38 were from Sodom and Gomorrah. This is not surprising due to the fact that they do not have any other alternative.

Table 51: Tenants views on whether they were satisfied with accommodation

Settlement	N	Yes %	No %
Sodom and Gomorrah	47	19.1	80.9
Nima	46	45.7	54.3
Kotobabi	20	30	70
James Town	27	11.1	88.9
Adedenkpo	18	38.9	61.1
Korle Dudor	9	44.4	55.6
Total	167	29.9	70

The reasons for being satisfied with accommodation included having a good relationship with the landlord, and the location being good for work they engaged in. Some had been born there and were used to the environment, while others had nowhere else to go. Reasons are cited in Table 52.

Table 52: Reasons for being satisfied with accommodation (tenants)

Settlement	Good relationship landlord / tenants	Location of structure is good for my work	Affordable and in town too	Peaceful environment	Decent house	Born here and used to the environment	Nowhere to go	No money to pay rent advance elsewhere	Houses okay for me and family	Close to work place	Okay, because accommodation is difficult to get	Most friends are here	Other
Sodom & Gomorrah	12.5	-	12.5	50	-	-	-	-	25	-	-	-	-
Nima	15	-	5	15	-	15	15	15	10	5	-	-	5
Kotobabi	-	-	-	16.7	-	-	16.7	-	33.3	16.7	16.7	-	-
James Town	33.3	33.3	-	-	-	-	-	-	-	-	-	33.3	-
Adedenkpo	14.3	-	-	28.6	14.3	42.9	-	-	-	-	-	-	-
Korle Dudor	-	75	25	-	-	-	-	-	-	-	-	-	-
Overall	12.5	8.3	6.3	2.8	2.1	12.5	8.3	6.3	12.5	4.2	2.1	2.1	2.1

There was a variety of reasons for tenants to be dissatisfied with their accommodation, these included small rooms and overcrowding, as shown in Table 53.

Table 53: Reasons cited for being dissatisfied with accommodation (tenants)

Settlement	Financial Constraints %	Poor Sanitation %	Inadequate rooms (sizes and number) %	Living in temporary structure %	Unhealthy environment (surrounding) %	Aspiring for a better place %
Sodom and Gomorrah	10.5	28.9	47.3	5.2	5.3	5.2
Nima	16.7	4.2	58.4	4.2	4.5	16.7
Kotobabi	14.3	-	50	7.1	28.6	-
James Town	8.4	8.4	16.7	66.8	-	-
Adedenkpo	20	20	30.8	10	-	20
Korle Dudor	-	6.7	33.3	-	-	-
Overall	11.5	17.8	52.2	4.5	6.2	9.8

The data revealed that 79.8% of tenant respondents wished to move out of their current houses for various reasons.

Table 54: Respondents who wished to continue living in current abode (tenants)

Settlement	N	Do you wish to continue living here	
		Yes %	No %
Sodom and Gomorrah	47	19.1	80.9
Nima	43	25.6	74.4
Kotobabi	20	15	85
James Town	27	18.5	81.5
Adedenkpo	18	16.7	83.3
Korle Dudor	8	25	75
Total	163	20.2	79.8

Only 12.3% of respondents expressed the wish to improve on the house in the near future as seen in Table 54.

When pressed to explain “other” improvements they would wish to make to the houses in which they lived, they suggested painting of the houses, re-roofing, changing the windows and installing ceilings. These they said would make life more comfortable.

Table 55: Improvement Plan (tenants)

Settlement	Tenants and what they wished to improve				
	Additional rooms %	Improved compound %	Water connection %	Improved sanitation %	Do not wish to improve %
Sodom and Gomorrah	100	-	-	-	-
Nima	28.6	14.3	-	-	57.1
James Town	-	33.3	33.3	33.3	-
Adedenkpo	-	-	-	-	100
Overall	47.1	11.8	5.9	5.9	29.4

The respondents envisaged they would spend between 100,000 and 3 million Cedis on these improvements. When asked about how these would be financed, 78.9% reported it would be from their

own savings. Only 3 mentioned obtaining a loan. In fact only one referred to a bank loan. Others did not have any plans for improving their houses for the reasons shown in Table 56.

Table 56: Reasons for not wishing to improve existing dwelling (tenants)

Settlement	Will move out only to acquire own flat	Lack of money	Due to regular increases in rent	Not allowed to improve on anything	House has all necessary facilities	Have built own house	Have already involved money in the house	The room is okay	Improvement should be done by landlord	Will leave in the near future	No idea	Trying to look for more spacious place	Planning to move	Will go on retirement soon
Sodom and Gomorrah	-	66.7	-	-	-	-	-	-	33.3	-	-	-	-	-
Nima	-	7.1	-	7.1	-	-	7.1	7.1	35.7	14.3	-	7.1	7.1	7.1
Kotobabi	-	-	-	-	28.6	-	-	-	14.3	-	14.3	-	42.9	-
James Town	50	50	-	-	-	-	-	-	-	-	-	-	-	-
Adedenkpo	-	33.3	-	-	33.3	33.3	-	-	-	-	-	-	-	-
Korle Dudor	-	-	100	-	-	-	-	-	-	-	-	-	-	-
Overall	3.3	16.8	3.3	3.3	10	3.3	3.3	3.3	23.4	6.8	3.3	3.3	13.3	3.3

23.4% of respondents felt it was the duty of the landlord to make improvements while others felt constrained due to lack of finances. Others were resigned to their fate.

Table 57 shows the reasons given by those who had plans to move out eventually.

Table 57: Reasons for wanting to move out (tenants)

Settlement	Aspire to get own apartment	Rooms not enough	Rooms are small	High rent / constant increase in rent	Inadequate facilities	Too many people in the house	No privacy	Acquiring plot to develop	Sanitation bad	No Toilet	Dwelling room bad	Because of necessity	Financial problems	No peace	Suffer during the rainy season	Want cement blocks, not plywood	Only a caretaker	Larger family size	Temporary structure	Too much fighting	Want to get better than present one	Cannot live in a single room all my life	Near Drainage	Other
Sodom and Gomorrah	-	-	36.8	2.6	2.6	7.9	-	-	26.3	-	-	2.6	5.3	2.6	5.3	2.6	-	-	26	2.6	-	-	-	-
Nima	-	4.2	12.5	4.2	4.2	37.5	-	-	-	-	-	-	-	8.3	-	-	-	8.3	-	4.2	4.2	4.2	4.2	4.2
Kotobabi	-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.3	-	-	7.1	-	28.6	-
James Town	12.5	16.7	4.2	4.2	4.2	20.8	16.7	4.2	12.5	-	4.2	-	-	-	-	-	-	-	-	-	-	-	-	-
Adedenkpo	10	-	10	10	-	20	-	-	200	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-
Korle Dudor	-	-	-	-	-	-	-	-	-	66.7	33.3	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	3.5	4.4	23.0	3.5	2.7	16.7	3.5	0.8	13.3	1.8	1.8	0.9	1.8	2.7	1.8	0.9	0.9	4.4	1.8	1.8	1.8	0.9	4.4	0.9

In moving out 63.3% intended to rent better places and 33.3% wanted to move out into their own houses as shown in Table 58 below.

Table 58: Plans after moving out (tenants)

Settlement	N	To own house %	To rent %	To live with friend %	Other %
Sodom and Gomorrah	36	5.6	94.4	-	-
Nima	34	35.3	55.9	8.8	-
Kotobabi	17	17.6	70.6	5.9	5.9
James Town	25	48	52	-	-
Adedenkpo	15	80	20	-	-
Korle Dudor	5	60	40	-	-
Total	132	33.3	62.9	3	0.8

Table 59 indicates their projected cost of movement – ranging between 500,000 to 10m cedis with 32.8% being in the 5 – 10 million Cedis range.

Table 59: Projected cost of movement

Settlement	N	5 – 10M %	2 – 5M %	1 - 2M %	500,000 - 1M %
Sodom and Gomorrah	36	8.3	8.3	30.6	52.8
Nima	33	27.3	33.3	18.2	21.2
Kotobabi	17	47.1	17.6	5.9	29.4
James Town	25	44	40	16	-
Adedenkpo	15	66.7	20	6.7	6.7
Korle Dudor	5	40	40	-	20
Overall	131	32.8	24.4	17.6	25.2

When asked if they would purchase houses if given financial assistance, 47.4% of the tenant respondents replied that they would.

A smaller number of respondents had plans to borrow money for purchasing a house as can be deduced from Table 60. To the respondents, borrowing implies a more formal means of acquiring funds, while financial assistance is informal.

Table 60: Views on Borrowing to purchase a house (tenants)

Settlement	N	Plan to borrow	
		Yes %	No %
Sodom and Gomorrah	21	95.2	4.8
Nima	12	66.7	33.3
Kotobabi	8	62.5	37.5
James Town	24	75	25
Adedenkpo	11	90.9	9.1
Korle Dudor	3	-	100
Total	79	77.2	22.8

Out of the 79 who intended to borrow with the view of purchasing houses, 41 had intention of borrowing from a bank, 9 others would borrow from HFC and 7 would borrow from family members as shown in Table 61.

Table 61: Source of borrowing with intention to purchase house (tenants)

Settlement	Bank %	Susu collectors %	Friend %	Employer %	Family members %	Other %
Sodom and Gomorrah	11.1	100	6.7	-	20	28.6
Nima	33.3	-	13.3	50	-	14.3
Kotobabi	27.8	-	33.3	-	20	14.3
James Town	11.1	-	33.3	12.5	40	-
Adedenkpo	11.1	-	6.7	25	-	42.8
Korle Dudor	5.6	-	6.7	12.5	20	-

When asked how much they intended to borrow to purchase a house, the data revealed that they wished borrow between 20 and 100 million. Table 62 shows the amounts they wished to borrow.

Table 62: Amounts tenants would like to borrow for house purchase

Settlement	N	100M< %	81-100M %	61-80M %	41-60M %	20-40M %	Other %
Sodom and Gomorrah	20	-	15	5	25	45	10
Nima	8	-	37.5	25	12.5	25	-
Kotobabi	5	-	20	60	20	-	-
James Town	18	-	16.7	11.1	16.7	33.3	22.2
Adedenkpo	10	60	-	-	10	30	-
Korle Dudor	1	-	100	-	-	-	-
Total	62	9.7	17.7	12.9	17.7	32.3	9.7

If respondents had to choose between building and buying, 85% wished to build their houses but only if they could be financially helped to do so. When asked how they intended to go about the construction, they gave the following answers as shown in Table 63:

Table 63 – Intended method of Construction

Settlement	By contractor %	By local craftsmen %	By members of household %	With help of relatives %	Do not know %
Sodom and Gomorrah	27.3	70.5	-	-	2.3
Nima	33.3	53.8	-	5.1	7.7
Kotobabi	17.6	64.7	-	5.9	11.8
James Town	4.8	85.7	4.8	-	4.8
Adedenkpo	11.1	66.7	-	11.1	11.1
Korle Dudor	14.3	85.7	-	-	-
Overall	22.6	67.9	.7	2.9	5.8

67.9% said they would use local draftsmen. 22.62% intended to employ the services of a contractor. 5.8% said they did not know how. 2.9% said they would use relatives. They would welcome home improvement loans ranging from 40,000 Cedis to 300 million Cedis. They were prepared to pay some deposits.

13.0 EMPLOYMENT, INCOMES AND EXPENDITURE

At the time of the survey, 91.6% out of 298 respondents (Household heads) were working. 35% were in retail trading as shown in Table 64.

Table 64: Occupation of Household Heads in employment

Settlement	N	Fish Farming %	Retail Trade %	Restaurant %	Manufacture %	Repair works %	Services %	Construction %	Other %
Sodom and Gomorrah	100	1	46.5	1.0	11.1	9.1	22.2	2	7.1
Nima	60	-	21.7	3.3	13.3	8.3	30	5	18.3
Kotobabi	40	-	25.7	-	14.3	2.9	31.4	5.7	20
James Town	40	4.9	48.8	7.3	7.3	-	17.1	2.4	12.2
Adedenkpo	20	2.4	26.2	9.5	9.5	7.1	21.4	4.8	19
Korle Dudor	20	-	25	10	25	10	10	-	20
Overall	300	1.3	35	4	12.1	6.7	23.2	3.4	14.1

Table 65: Occupation of Persons in employment

Settlement	N	Fish Farming %	Retail Trade %	Restaurant %	Manufacture %	Repair works %	Services %	Construction %	Other %
Sodom and Gomorrah	299	0.3	43	3.3	5	4.3	12	4.3	27
Nima	185	-	22.7	1.6	4.8	3.2	16.2	2.1	49
Kotobabi	100	1	19	-	12	3	16	3	46
James Town	121	3.3	24.7	4.1	3.3	0.8	14	1.6	47.9
Adedenkpo	132	0.7	16.6	3	5.3	2.2	13.6	2.2	56.
Total	892	0.8	28.3	3.0	6.1	3.1	13.5	2.8	42.5

Those engaged in 'other' activities formed 42.5% of the people who were working. However, these were mostly engaged in part time, on and off duties which included works like cleaning, graphic designing, public bath attendants and corn milling.

The data further reveals that 81.1% were self employed, engaged in informal sector work. Only 18.9% of respondents were in formal sector work as shown in Table 66.

Table 66: Type of Employment of respondents (formal and informal)

Settlement	N	Formal or Informal Employment	
		Formal	Informal
Sodom and Gomorrah	99	6.1	93.9
Nima	56	23.2	76.8
Kotobabi	37	45.9	54.1
James Town	38	21.1	78.9
Adedenkpo	31	22.6	77.4
Korle Dudor	14	7.1	92.9
Overall	275	18.9	81.1

Informal sector employment provides 81.1% of employment of respondents.

Table 67: Percentage of all Working Age Adults who were unemployed at time of survey

Settlement	Owner Hhs	Owner Hhs	Squatter Hhs	De Facto Title Hhs	Overall
Sodom and Gomorrah	1.1	.7	.9	-	.9
Nima	2.2	3.6	2.8	2.4	2.5
Kotobabi	2.6	5.3	6.7	3.3	3.9
James Town	-	6.3	-	1.4	1.4
Adedenkpo	3	18.8	-	10.9	10.8
Korle Dudor	-	42.9	-	19.4	19.4

14.0 INCOMES

The survey data revealed the main sources of income of household members to be from the following sources wages, self employment, remittances family assistance and others. It was difficult to get accurate figures from respondents, due to ignorance and fear of being taxed.

In dealing with incomes, the respondents reported income sources from wages, remittances, self-employment, family assistance and “others”. The term “others” referred to one-off transactions like tips or unexpected gifts. In analyzing the data statistically there were instances where medians registered a zero. This was in the cases of all income sources apart from self-employment. Most of the respondents did not register any regular or substantial incomes from the sources identified. The following table gives an overview of this.

Secondly in working out the per capita incomes we used the total expenditure from each expenditure item divided by the total household size of the respondents who reported as spending on that particular item. Any peculiar situation is commented on under each table in this report.

Table 68: Percentage of Respondents who did not receive incomes from the main sources of incomes identified

Settlement	Wages	Family Assistance	Self Employment	Other	Remittance
Sodom and Gomorrah	73.8	99.2	19.5	99.2	99.2
Nima	77.2	79.3	20.8	94.6	81.9
Kotobabi	59.2	86.7	16.4	81.6	71.4
James Town	77.3	91.3	32.3	93.3	60.8
Adedenkpo	78.6	85.7	27.1	96.9	72.9
Korle Dudor	84.0	85.2	25.1	95.7	69.0

The above table clearly indicates that Self Employment was their main income source.

The mean household income and medium income and income summary per locality was computed as follows:

Table 69: Mean Monthly Income (cedis)

Settlement	Mean Household Income	Median Household Income	Per capita Income Mean	Per capita Income Median
Sodom & Gomorrah	260,054	70,000	136,005	62,323
Nima	1,667,410	870,000	819,044	534,188
Kotobabi	1,746,271	1,500,000	715,486	616,667
James Town	618,443	500,000	252,849	249,330
Adedenkpo	1,827,397	900,000	1,065,981	537,037
Korle Dudor	830,000	725,000	482,909	436,364
Overall	1,018,432	500,000	522,186	294,906

The data above reveals that Adedenkpo has the highest mean monthly income of 1,827,397 Cedis. Sodom and Gomorrah has the lowest mean income which confirms that the respondents here are engaged in menial jobs for which they earn low income. Nima had the highest mean per capita income while Sodom and Gomorrah had the least. The tables below give details of the mean, median and highest per capita incomes from the survey data.

Table 70: Per Capita Income

SETTLEMENT	RENTER HHS		OWNER HHS		SQUATTER HHS		DE FACTO TITLE HHS		OVERALL	
	MEAN	MEDIAN	MEAN	MEDIAN	MEAN	MEDIAN	MEAN	MEDIAN	MEAN	MEDIAN
Sodom & Gomorrah	95,591	42,493	166,316	67,989	136,005	62,323	-	-	136,005	62,323
Nima	812,289	527,066	842,428	541,311	815,954	569,801	820,122	484,330	819,044	534,188
Kotobabi	642,639	569,444	788,333	658,333	738,889	763,889	709,635	611,111	715,486	616,667
James Town	252,855	257,373	252,836	241,287	-	-	252,849	249,330	252,849	249,330
Adedenkpo	1,488,601	694,444	720,202	481,481	500,000	500,000	1,095,770	537,037	1,065,981	537,037
Korle Dudor	551,919	509,091	426,446	400,000	-	-	482,909	436,364	482,909	436,364

14.1 Wage Income

Table 71: Wage Income per month

Settlement	Household Wages		Wages Per capita	
	Mean	Median	Mean	Median
Sodom & Gomorrah	127,879	30,000	47,819	16,997
Nima	934,333	800,000	328,825	256,410
Kotobabi	1,338,500	1,200,000	437,418	333,333
James Town	531,000	355,000	158,177	96,515
Adedenkpo	2,137,167	1,150,000	791,543	425,926
Korle Dudor	1,250,000	975,000	454,545	354,545
Overall	865,670	540,000	320,975	221,199

Table 71 gives the monthly mean and median wages per locality. The residents of Sodom and Gomorrah receive the lowest mean wages, thus paralleling the income data shown in Table 70 above.

Table 72: Per Capita Wage Income

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	31,634	16,997	56,923	14,164	47,819	16,997	-	-	47,819	16,997
Nima	312,460	256,410	451,567	451,567	349,003	299,145	322,617	256,410	328,825	256,410
Kotobabi	297,840	333,333	594,444	291,667	569,444	569,444	419,815	333,333	437,418	333,333
James Town	175,412	96,515	97,855	97,855	-	-	158,177	96,515	158,177	96,515
Adedenkpo	418,222	333,333	1,058,201	444,444	444,444	444,444	823,098	407,407	791,543	425,926
Korle Dudor	527,273	472,727	236,364	236,364	-	-	454,545	354,545	454,545	354,545

14.2 Self Employment

Table 73: Monthly Income of Self Employed

Settlement	Self Employed		Self Employed income Household per capita	
	Mean	Median	Mean	Median
Sodom & Gomorrah	290,067	80,000	136,953	62,323
Nima	1,548,214	600,000	673,660	284,900
Kotobabi	1,225,652	900,000	460,621	411,111
James Town	572,500	500,000	207,948	214,477
Adedenkpo	1,778,372	750,000	976,628	414,815
Korle Dudor	745,238	800,000	406,494	290,909
Overall	918,828	400,000	427,316	198,300

Table 74: Per Capita Income (Self Employment)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	100,775	43,909	163,125	67,989	136,953	62,323	-	-	136,953	62,323
Nima	674,807	260,684	669,954	415,954	607,977	264,957	698,291	327,635	673,660	284,900
Kotobabi	486,111	388,889	435,131	416,667	500,926	569,444	451,984	397,222	460,621	411,111
James Town	204,424	227,882	216,562	187,668	-	-	207,948	214,477	207,948	214,477
Adedenkpo	1,434,028	675,926	413,675	370,370	555,556	555,556	991,667	392,593	976,628	414,815
Korle Dudor	420,455	381,818	387,879	290,909	-	-	406,494	290,909	406,494	290,909

14.3 Remittances also formed a substantial aspect of their income. The mean remittance and total incomes of the households are also recorded in Table 75.

Table 75: Remittances

Settlement	Household Income from Remittances		Remittance per capita	
	Mean	Median	Mean	Median
Sodom & Gomorrah	60,000	60,000	16,997	16,997
Nima	398,235	300,000	120,548	99,715
Kotobabi	777,857	725,000	252,083	229,167
James Town	328,500	200,000	97,855	67,024
Adedenkpo	693,750	500,000	342,593	314,815
Korle Dudor	450,000	500,000	184,091	181,818
Overall	512,208	400,000	183,821	142,450

This table reveals that Kotobabi has the highest mean remittances, this can be related to the incomes of residents, while Sodom & Gomorrah reveals the lowest mean remittances.

Table 76: Per Capita Income (Remittance)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		Defacto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorah	16,997	16,997	-	-	16,997	16,997	-	-	16,997	16,997
Nima	144,444	113,960	80,722	71,225	174,501	113,960	102,564	71,225	120,548	99,715
Kotobabi	203,889	208,333	286,508	277,778	238,889	238,889	254,722	229,167	252,083	229,167
James Town	80,673	53,619	124,856	107,239	-	-	97,855	67,024	97,855	67,024
Adedenkpo	425,926	444,444	300,926	240,741	-	-	342,593	314,815	342,593	314,815
Korle Dudor	-	-	184,091	181,818	-	-	184,091	181,818	184,091	181,818

14.4 Family Assistance

Table 77: Family Assistance

Settlement	HH Income from Family assistance		Income per capita from family assistance	
	Mean	Median	Mean	Median
Sodom and Gomorrah	100,000	100,000	28,329	28,329
Nima	421,053	300,000	126,622	85,470
Kotobabi	400,000	450,000	111,111	125,000
James Town	150,000	150,000	40,214	40,214
Adedenkpo	163,750	100,000	60,648	37,037
Korle Dudor	265,000	200,000	96,364	72,727
Overall	320,714	200,000	97,700	56,980

Nima shows a high level of mean family assistance with Sodom and Gomorrah recording the lowest.

Table 78: Per Capita Income (Family Assistance)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	-	-	28,329	28,329	28,329	28,329	-	-	28,329	28,329
Nima	140,415	85,470	78,348	56,980	91,168	85,470	140,259	56,980	126,622	85,470
Kotobabi	120,370	138,889	101,852	111,111	120,370	138,889	101,852	111,111	111,111	125,000
James Town	35,746	26,810	53,619	53,619	-	-	40,214	40,214	40,214	40,214
Adedenkpo	55,556	55,556	61,376	37,037	-	-	60,648	37,037	60,648	37,037
Korle Dudor	21,818	21,818	121,212	72,727	-	-	96,364	72,727	96,364	72,727

Table 79: Other source

Settlement	Other source		Other source per capita	
	Mean	Median	Mean	Median
Sodom and Gomorrah	150,000	150,000	42,493	42,493
Nima	460,000	200,000	131,054	56,980
Kotobabi	732,222	500,000	203,395	138,889
James Town	400,000	300,000	107,239	80,429
Adedenkpo	600,000	600,000	222,222	222,222
Korle Dudor	800,000	800,000	290,909	290,909
Overall	582,000	475,000	168,158	131,944

For other sources of income, Kotobabi has the highest mean whilst again Sodom & Gomorrah records the lowest figure of 150,000 as depicted by Table 79.

Table 80: Per Capita Income (Other Income Sources)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	-	-	42,493	42,493	42,493	42,493	-	-	42,493	42,493
Nima	56,980	56,980	180,437	56,980	189,934	56,980	42,735	42,735	131,054	56,980
Kotobabi	175,926	138,889	217,130	173,611	231,944	194,444	180,556	125,000	203,395	138,889
James Town	53,619	53,619	214,477	214,477	-	-	107,239	80,429	107,239	80,429
Adedenkpo	-	-	222,222	222,222	-	-	222,222	222,222	222,222	222,222
Korle Dudor	-	-	290,909	290,909	-	-	290,909	290,909	290,909	290,909

Table 81: Summary of Incomes

SETTLEMENT	WAGES (monthly)		SELF EMPLOYMENT (monthly)		REMITTANCES (monthly)		FAMILY ASSISTANCE (monthly)		OTHER SOURCES (monthly)		INCOME (monthly)	
	Mean	Median	Mean	Med	Mean	Med	Mean	Med	Mean	Med	Mean	Med
Sodom & Gomorrah	260,054	70,000	290,067	80,000	60,000	60,000	100,000	100,000	150,000	150,000	260,054	70,000
Nima	1,667,410	870,000	1,548,214	600,000	398,235	300,000	421,053	300,000	460,000	200,000	1,667,410	870,000
Kotobabi	1,746,271	1,500,000	1,225,652	900,000	777,857	725,000	400,000	450,000	732,222	500,000	1,746,271	1,500,000
James Town	618,443	500,000	572,500	500,000	328,500	200,000	150,000	150,000	400,000	300,000	618,443	500,000
Adedenkpo	1,827,397	900,000	1,778,372	750,000	693,750	500,000	163,750	100,000	600,000	600,000	1,827,397	900,000
Korle Dudor	830,000	725,000	745,238	800,000	450,000	500,000	265,000	200,000	800,000	800,000	830,000	725,000
Overall	1,018,432	500,000	918,828	400,000	512,208	400,000	320,714	200,000	582,000	475,000	1,018,432	500,000

15.0 EXPENDITURE

The respondents reported their expenditures on various items, namely Food, Water, Toilet and Sanitation, Use of Public bath houses, Electricity, Maintenance of houses, Rent, Health care, School, Transportation, Loan Repayment, Remittances, Fuel, Clothing, Telephone, Support to relatives and Entertainment.

15.1 Food

Out of a total of 211 who reported their expenditure on food, the highest number was in Sodom and Gomorrah.

Table 82: Food

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	1,097,750	1,200,000	310,977	339,943
Nima	553,974	500,000	157,827	142,450
Kotobabi	710,500	700,000	197,361	194,444
James Town	747,500	500,000	200,402	134,048
Adedenkpo	1,071,806	750,000	396,965	277,778
Korle Dudor	985,714	900,000	358,442	327,273
Overall	878,013	750,000	263,082	222,222

Table 83: Per Capita Monthly Expenditure On Food

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	282,793	276,204	334,986	339,943	310,977	339,943	-	-	310,977	339,943
Nima	151,921	142,450	176,810	135,328	208,366	199,430	140,598	121,083	157,827	142,450
Kotobabi	164,722	166,667	230,000	227,778	214,583	233,333	193,056	180,556	197,361	194,444
James Town	230,722	160,858	137,348	107,239	-	-	200,402	134,048	200,402	134,048
Adedenkpo	529,630	303,704	283,253	240,741	214,815	214,815	406,811	296,296	396,965	277,778
Korle Dudor	358,442	218,182	358,477	363,636	-	-	358,442	327,273	358,442	327,273

15.2 Toilet and Sanitation

Sodom & Gomorrah had the highest mean monthly expenditure for toilet and sanitation. This is because this settlement has the highest proportion who depend on public toilets.

Table 84: Toilet and Sanitation

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	87,577	60,000	24,809	16,997
Nima	45,785	36,000	13,044	10,256
Kotobabi	23,094	16,000	6,415	4,444
James Town	66,946	45,000	17,948	12,064
Adedenkpo	61,579	45,000	22,807	16,667
Korle Dudor	65,846	45,000	23,994	16,364
Overall	68,150	60,000	20,195	16,667

Table 85: Per Capita Monthly Expenditure On Sanitation

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	21,032	16,997	28,078	16,997	24,809	16,997	-	-	24,809	16,997
Nima	12,293	9,573	15,954	13,960	18,596	11,966	10,863	9,060	13,044	10,256
Kotobabi	6,771	4,583	5,347	4,167	12,315	15,556	5,053	2,778	6,415	4,444
James Town	19,705	14,075	13,795	21,064	-	-	17,948	12,064	17,948	12,064
Adedenkpo	22,854	16,667	22,757	19,444	16,111	16,111	23,239	22,222	22,807	16,667
Korle Dudor	22,597	14,545	25,515	20,000	-	-	23,944	16,364	23,944	16,364

15.3 Use of Public Baths

69.6% respondents reported spending on use of public bath houses. They spent between ₦5,000 and just below ₦100,000 per month for this purpose. Sodom and Gomorrah, Nima and James Town were the worst areas.

Table 86: Use of Public Baths

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	158,548	90,000	44,915	25,496
Nima	210,000	210,000	59,829	59,829
Kotobabi	-	-	-	-
James Town	50,667	38,000	13,584	10,188
Adedenkpo	65,250	60,000	24,167	22,222
Korle Dudor	21,000	21,000	7,636	7,636
Overall	148,010	90,000	42,121	25,496

Table 87: Per Capita Monthly Expenditure on Baths

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	49,049	25,496	41,510	25,496	44,915	25,496	-	-	44,915	25,496
Nima	59,829	59,829	-	-	59,829	59,829	-	-	59,829	59,829
Kotobabi	-	-	-	-	-	-	-	-	-	-
James Town	12869	9,651	15,013	15,013	-	-	13,584	10,188	13,584	10,188
Adedenkpo	24,167	22,222	-	-	-	-	24,167	22,222	24,167	22,222
Korle Dudor	7,636	7636	-	-	-	-	7,636	7,636	7,636	7,636

15.4 Water

Data revealed that 70.6% of respondents reported paying for accessing water. The amount ranged between less than 20,000 cedis to up to 100,000 cedis.

Table 88: Water

Settlement Name Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	99,949	90,000	28,314	25,496
Nima	97,119	45,000	27,669	12,821
Kotobabi	57,659	42,000	16,017	11,667
James Town	84,692	60,000	22,706	16,086
Adedenkpo	44,350	30,000	16,426	11,111
Korle Dudor	42,500	35,000	15,455	12,727
Overall	81,886	60,000	23,654	16,997

Table 89: Per Capita Monthly Expenditure on Water

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	24,264	23,3371	31,830	25,496	28,314	25,496	-	-	28,314	25,496
Nima	30,426	12,821	18,020	11,111	22,091	15,954	29,438	8,547	27,669	12,821
Kotobabi	13,333	8,833	19,173	15,000	14,738	15,556	16,315	11,389	16,017	11,667
James Town	21,417	16,488	25,284	13,405	-	-	22,706	16,086	22,706	16,086
Adedenkpo	16,461	16,111	16,391	11,111	10,741	10,741	16,760	13,333	16,426	11,111
Korle Dudor	10,473	7,273	19,013	18,182	-	-	15,455	12,727	15,455	12,727

15.5 Electricity

As many 29.9% reported payments for the use of electricity. A close look at the figures show that most spend between ₺10,000 and less than ₺100,000. This is explained by the fact that most of these areas are connected (legally or illegally) to the national grid.

Table 90: Electricity

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	31,294	20,000	8,865	5,666
Nima	60,948	35,000	17,364	9,972
Kotobabi	73,300	50,000	20,361	13,889
James Town	39,150	30,000	10,496	8,043
Adedenkpo	67,963	50,000	25,171	18,519
Korle Dudor	55,000	47,500	20,000	17,273
Overall	47,609	30,000	14,336	8,547

Table 91: Per Capita Monthly Expenditure on Electricity

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	7,427	5,666	9,974	7,082	8,865	5,666	-	-	8,865	5,666
Nima	18,859	9,972	11,574	10,684	12,934	11,396	18,016	9,972	17,364	9,972
Kotobabi	22,904	13,889	17,253	13,889	-	-	20,361	13,889	20,361	13,889
James Town	10,539	8,043	10,402	8,043	-	-	10,496	8,043	10,496	8,043
Adedenkpo	26,296	19,815	24,272	18,519	37,037	37,037	24,715	18,519	25,171	18,519
Korle Dudor	18,182	14,545	21,212	18,182	-	-	20,000	17,273	20,000	17,273

15.6 Maintenance

The survey data revealed that only 18.5% of respondents had spent any monies on maintaining their houses.

The survey data reveals that respondents do not consider maintenance of their structures as a priority. This could be because they have little money which hardly suffices for their daily basic needs.

Table 92: Maintenance

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	299,697	50,000	84,900	14,164
Nima	133,333	50,000	37,987	14,245
Kotobabi	52,143	35,000	14,484	9,722
James Town	77,857	50,000	20,873	13,405
Adedenkpo	130,000	130,000	48,148	48,148
Korle Dudor	-	-	-	-
Overall	203,475	50,000	57,722	14,164

Respondents in Korle Dudor only reported spending money on rent and not maintenance as shown in Table 94.

Table 93: Per Capita Monthly Expenditure on Maintenance

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	12,394-	14,164	108,102	16,997	84,900	14,164	-	-	84,900	14,164
Nima	-	-	37,987	14,245	14,245	14,245	85,470	85,470	37,987	14,245
Kotobabi	-	-	14,484	9,722	11,111	11,111	15,046	9,028	14,484	9,722
James Town	10,724	13,405	39,142	40,214	-	-	20,873	13,405	20,873	13,405
Adedenkpo	37,037	37,037	59,259	59,259	-	-	48,148-	48148	48,148	48,148
Korle Dudor	-	-	-	-	-	-	-	-	-	-

15.7 Rent

The data disclosed 43.7% paid monthly rent ranging from less than ₦100,000 to ₦200,000. Most of these respondents were from Sodom and Gomorrah, Nima and James Town. However, respondents had to pay rent advances as indicated in Table 94 below:

Table 94: Monthly Rent

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	106,878	60,000	30,277	16,997
Nima	208,293	100,000	59,343	28,490
Kotobabi	127,500	100,000	35,417	27,778
James Town	79,250	65,000	21,247	17,426
Adedenkpo	155,000	100,000	57,407	37,037
Korle Dudor	63,750	50,000	23,182	18,182
Overall	136681	80,000	39,764	22,792

Table 95: Per Capita Monthly Expenditure on Rent

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	30,277	16,997	-	-	30,277	16,997	-	-	30,277	16,997
Nima	59,343	28,490	-	-	140,551	28,490	36,503	28,490	59,343	28,490
Kotobabi	35,417	27,778	-	-	28,472	27,778	37,731	34,722	35,417	27,778
James Town	21,247	17,426	-	-	-	-	21,247	17,426	21,247	17,426
Adedenkpo	57,407	37,037	-	-	9,259	9,259	63,426	48,148	57,407	37,037
Korle Dudor	23,182	18,182	-	-	-	-	23,182	18,182	23,182	18,182

Table 96: Rent advance paid

Settlement Name	N	Rent advance paid				
		<100,000	200k-1m	1.2m-2.6m	3m-5m	6.8-8m
Sodom & Gomorrah	21	9.5	81	4.8	4.8	-
Nima	31	9.7	22.6	32.3	32.3	3.2
Kotobabi	13	-	30.8	38.5	15.4	15.4
James town	10	-	-	50	50	-
Adedenkpo	5	-	20	60	-	20
Korle Dudor	3	-	33.3	66.7	-	-
Total	83	6.0	36.1	31.3	21.7	4.8

Table 97 summarizes the house expenses (Rent and Maintenance)

Table 97: Expenditure on House per month

Settlement	Household Expenditure Rent and Maintenance		Per capita Expenditure Rent and Maintenance	
	Mean	Median	Mean	Median
Sodom and Gomorrah	216,242	63,500	61,258	17,989
Nima	203,182	100,000	57,887	28,490
Kotobabi	104,565	80,000	29,046	22,222
James Town	99,074	80,000	26,561	21,448
Adedenkpo	150,455	100,000	55,724	37,037
Korle Dudor	63,750	50,000	23,182	18,182
Overall	170,151	10,000	49,015	26,810

Table 98: Per Capita Monthly Expenditure on Housing (Maintenance+Rent)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	32,695	18,980	108,102	16,997	61,258	17,989	-	-	61,258	17,989
Nima	59,343	28,490	37,987	14,245	117,586	28,490	37,987	28,490	57,887	28,490
Kotobabi	35,417	27,778	14,484	9,722	25,000	27,778	30,170	22,222	29,046	22,222
James Town	23,702	20,107	39,142	40,214	-	-	26,581	21,448	26,561	21,448
Adedenkpo	55,370	37037	59,259	59,259	9,259	9,259	60,370	48,148	55,724	37,037
Korle Dudor	23,182	18,182	-	-	-	-	23,182	18,182	23,182	18,182

15.7.1 Healthcare

61% respondents spent between 10,000 and just below 200,000 cedis on health care per month.

Table 99: Healthcare expenditure per month

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	194,653	150,000	55,143	42,493
Nima	605,059	300,000	172,382	85,470
Kotobabi	310,833	225,000	86,343	62,500
James Town	373,947	300,000	100,254	80,429
Adedenkpo	280,979	240,000	104,066	88,889
Korle Dudor	288,429	225,000	104,883	81,818
Overall	299,264	210,000	89,367	67,024

Table 100: Per Capita Monthly Expenditure on Healthcare

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	43,582	33,994	60,152	43,626	55,143	42,493	-	-	55,143	42,493
Nima	204,337	105,413	28,583	28,589	62,012	71,225	235,450	111,111	172,382	85,470
Kotobabi	81,481	62,500	91,204	86,111	-	-	86,343	62,500	86,343	62,500
James Town	119,750	80,429	27,145	17,426	-	-	100,253	80,429	100,254	80,429
Adedenkpo	115,185	100,000	91,712	77,778	-	-	104,066	88,889	104,066	88,889
Korle Dudor	94,091	68182	119,273	90,909	-	-	104,883	81,818	104,883	81,818

15.8 Expenditure on Education

95.5% respondents reported spending various sums on school fees as shown in Table 99.

Table 101: Expenditure on Education

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	67,610	60,000	19,153	16,997
Nima	121,875	100,000	34,722	28,490
Kotobabi	129,173	125,000	35,881	34,722
James Town	78,750	65,000	21,113	17,426
Adedenkpo	160,556	150,000	59,465	55,556
Korle Dudor	65,714	50,000	23,896	18,182
Overall	96,711	75,000	28,526	21,1448

Table 102: Per Capita Monthly Expenditure on Education

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	19,153	16,997	-	-	19,153	16,997	-	-	19,153	16,997
Nima	34,722	28,490	-	-	38,936	51,282	34,286	28,490	34,722	28,490
Kotobabi	35,881	34,722	-	-	-	-	35,881	34,722	35,881	34,722
James Town	21,113	17,426	-	-	-	-	21,113	17,426	21,113	17,426
Adedenkpo	59,465	55,556	-	-	9,259	9,259	65,741	57,407	59,465	55,556
Korle Dudor	23,896	18,182	-	-	-	-	23,896	18182	23,896	18,182

15.9 Transportation

Only 70 out of 241 respondents did not report on this expenditure. Many of these are respondents in James Town, Adedenkpo or Korley Dudor who live within walking distance of the city centre. However, 80.76% reported amounts ranging from ₦10,000 to about ₦300,000. Respondents from Sodom and Gomorrah spent more on transportation, most likely, because they need to move out of their area to work.

Table 103: Transportation

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	113,143	60,000	32,052	16,997
Nima	158,056	95,000	45,030	27,066
Kotobabi	148,563	125,000	41,267	34,722
James Town	75,270	50,000	20,180	13,405
Adedenkpo	115,952	80,000	42,945	29,630
Korle Dudor	67,500	50,000	24,545	18,182
Overall	110,060	60,000	32,534	18,414

It is interesting to note that 55.8% of the respondents spent up to 150,000 cedis on transport. This is likely due to the fact that they run small businesses and have to go up and down several times restocking their business due to the size of capital available to them.

Table 104: Per Capita Monthly Expenditure on Transportation

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	27,889	14,164	35,602	19,830	32,052	16,997	-	-	32,052	16,997
Nima	47,556	22,792	38,462	28,490	18,993	19,943	50,237	28,490	45,030	27,066
Kotobabi	50,000	34,722	32,535	27,778	-	-	41,267	34,722	41,267	34,722
James Town	18,612	13,405	23,885	13,405	-	-	20,180	13,405	20,180	13,405
Adedenkpo	56,349	74,074	36,243	22,222	25,926	25,926	43,796	29,630	42,945	29,630
Korle Dudor	15,273	18,182	31,169	21,818	-	-	24,545	18,182	24,545	18,182

15.10 Loan Repayment

Only 3.3% of respondents reported loan repayments. This indicates that accessing loans is either difficult or avoided by these urban poor people. They have other survival strategies for coping. Table 99 gives details of repayment on loans they had borrowed.

Table 105: Loan Repayment

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	214,931	100,000	60,887	28,329
Nima	147,567	115,000	42,042	32,764
Kotobabi	163,318	147,500	45,366	40,972
James Town	100,600	65,000	26,971	17,426
Adedenkpo	105,160	100,000	38,948	37,037
Korle Dudor	140,769	120,000	51,189	43,636
Overall	159,940	100,000	46,762	32,172

Table 106: Per Capita Monthly Expenditure on Loan Repayment

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	43,095.	25,496.	79,615	38,244	60,887	28,329	-	-	60,887	28,329
Nima	40,194	39,886	51,282	17,094	37,607	42,735	43,151	24,217	42,042	32,764,
Kotobabi	45,791	40,278	44,753	41,667	40,000	40,000.	45,903	40,972	45,366	40,972
James Town	30,990	25,737	18,622	16,086	-	-	26,971	17,426	26,971	17,426
Adedenkpo	38,222	42,963	39,432	37,037	7,407	7,407	40,262	37,037	38,948	37,037
Korle Dudor	56,970	43,636	46,234	54,545	-	-	51,189	43,636	51,189	43,636

15.11 Remittances

18.28% reported remitting monies for various purposes. The remittances ranged from below 150,000 to 300,000 cedis.

Table 107: Monthly Remittances (expenditure)

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	215,500	215,500	61,048	61,048
Nima	650,000	650,000	185,185	185,785
Kotobabi	2,873,333	420,000	798,148	116,667
James Town	850,000	850,000	227,882	227882
Adedenkpo	200,000	200,000	74,074	74,074
Korle Dudor	200,000	200,000	72,727	72,727
Overall	1,131,909	331,000	72,727	93768

Table 108: Per Capita Expenditure (Remittance)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	93,768	93,768	28,329	28,329	61,048	61,048	-	-	61,048	61,048
Nima	185,185	185,185	-	-	-	-	185,185	185,185	185,185	185,185
Kotobabi	1,138,889	1,138,889	116,667	116,667	-	-	798,148	116,667	798,148	116,667
James Town	227,882	227,882	-	-	-	-	227,882	227,882	227,882	227,882
Adedenkpo	74,074	74,074	-	-	74,074	74,074	-	-	74,074	74,074
Korle Dudor	72,727	72,727	-	-	-	-	72,727	72,727	72,727	72,727

15.12 Cooking Fuel

Only 24.47% respondents reported expenditure on cooking fuels. 67 spent between 10,000 and 100,000 cedis. This is not surprising since most would purchase food from vendors and cook family meals only once a while.

Table 109: Monthly expenditure on Cooking Fuel

Settlements name	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	187,813	165,000	53,205	46,742
Nima	137,500	150,000	39,174	42,735
Kotobabi	212,500	200,000	59,028	55,556
James Town	200,625	85,000	53,787	227,788
Adedenkpo	182,500	125,000	67,593	46,296
Korle Dudor	150,000	150,000	54,545	54,545
Overall	187,128	150,000	54,014	42,493

Table 110: Per Capita Expenditure (Fuel)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	36,827	28,329	60,649	56,657	53,205	46,742	-	-	53,205	46,742
Nima	39,174	42,735	-	-	-	-	39,174	42,735	39,174	42,735
Kotobabi	59,028	55,556	-	-	-	-	59,028	55,556	59,028	55,556
James Town	48,436	18,767	134,048	134,048	-	-	53,787	22,788	53,787	22,788
Adedenkpo	-	-	67,593	46,296	-	-	67,593	46,296	67,593	46,296
Korle Dudor	63,636	63,636	36,364	36,364	-	-	54,545	54,545	54,545	54,545

15.13 Clothing

56.8% reported spending on clothes. Most reported spending less than 150,000 cedis per month.

Table 111: Monthly expenditure on clothing

Settlements Name	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	93,833	60,000	26582	16997
Nima	67,500	50,000	19231	14245
Kotobabi	69,857	82,500	19405	22917
James Town	53,429	50,000	14324	13405
Adedenkpo	25,000	25,000	9259	9259
Korle Dudor	87273	80,000	31736	29091
Overall	83,333	60,000	24,238	17046

Table 112: Per Capita Expenditure (Clothing)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	19,919	14,164	32,853	25,496	26,582	16,997	-	-	26,582	16,997
Nima	20,096	14,245	7,977	7,977	85,470	85,470	14,135	14,245	19,231	14,245
Kotobabi	16,605	16,667	24,444	25,000	4,167	4,167	20,577	23,611	19,405	22,917
James Town	19,571	24,129	7,328	5,362	-	-	14,324	13,405	14,324	13,405
Adedenkpo	9,259	9,259	-	-	7,407	7,407	11,111	11,111	9,259	9,259
Korle Dudor	32,727	18,182	30,909	29,091	-	-	31,736	29,091	31,736	29,091

15.14 Telephone

The study data revealed that 56.5% of respondents spent some amount regularly on phone calls of various sorts. 139 of these spent between 10,000 and 100,000 cedis.

Table 113: Monthly expenditure on telephones

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	129,318	70,000	36,634	19,830
Nima	62,005	30,000	17,665	8,547
Kotobabi	3,990,705	100,000	1,108,529	27,778
James Town	100,455	80,000	26,932	21,448
Adedenkpo	86,250	70,000	31,944	25,926
Korle Dudor	79,000	65,000	28,727	23,636
Overall	430,828	700,000	121,462	20,639

Table 114: Per Capita Expenditure (Telephone)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	23,745	14,164	46,131	26,912	36,634	19,830	-	-	36,634	19,830
Nima	21,011	9,972	4,281	4,281	14	14	19,626	8,547	17,665	8,547
Kotobabi	40,840	13,889	2,354,167	62,500	-	-	1,108,529	27,778	1,108,529	27,778
James Town	30,831	21,448	19,132	21,448	-	-	26,932	21,448	26,932	21,448
Adedenkpo	29,630	18,519	34,680	29,630	27,778	27,778	32,323	25,926	31,944	25,926
Korle Dudor	32,727	18,182	24,727	29,091	-	-	28,727	23,636	28,727	23,636

15.15 Support for Relatives

27.9% donate money to support relatives. They spend amounts ranging from 10,000 to 300,000 cedis

Table 115: Support Relatives

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	135,377	78,000	38,350	22,096
Nima	60,378	61,000	17,202	17,379
Kotobabi	84,773	75,000	23,548	20,833
James Town	57,261	60,000	15,351	16,086
Adedenkpo	115,739	75,000	42,866	27,778
Korle Dudor	78,000	70,000	28,364	25,455
Overall	102,397	75,000	30,466	21,246

Table 116: Per Capita Expenditure (Support Relatives)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	30,473	22,663	44,914	21,246	38,350	22,096	-	-	38,350	22,096
Nima	17,888	17,664	15,143	11,396	10,694	10,694	17,702	17,379	17,202	17,379
Kotobabi	23,495	20,833	23,611	20,833	-	-	23,548	20,833	23,548	20,833
James Town	14,853	20,107	16,287	15,550	-	-	15,351	16,086	15,351	16,086
Adedenkpo	52,290	27,778	34,228	32,407	-	-	42,866	27,778	42,866	27,778
Korle Dudor	33,455	29,091	23,273	18,182	-	-	28,364	25,455	28,364	25,455

15.16 Entertainment

Only 5.9% of respondents reported a regular expenditure on entertainment.

Table 117: Entertainment

Settlement	Household Expenditure (monthly)		Per capita Expenditure (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	167,174	150,000	47,358	42,493
Nima	436,000	80,000	124,217	22,792
Kotobabi	185,000	150,000	51,389	41,667
James Town	140,000	100,000	37,534	26,810
Adedenkpo	110,000	95,000	40,741	35,185
Korle Dudor	400,000	400,000	145,455	145,455
Overall	181,867	150,000	52,057	40,214

Table 118: Per Capita Expenditure (Entertainment)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	36,570	28,329	57,247	42,493	47,358	42,493	-	-	47,358	42,493
Nima	151,709	82,621	14,245	14,245	22,792	22,792	149,573	78,348	124,217	22,792
Kotobabi	55,556	34,722	43,056	43,056	-	-	51,389	41,667	51,389	41,667
James Town	34,853	26,810	43,566	40,214	-	-	37,534	26,810	37,534	26,810
Adedenkpo	50,000	50,000	31,481	31,481	-	-	40,741	35,185	40,741	35,185
Korle Dudor	145,455	145,455	-	-	-	-	145,455	145,455	145,455	145,455

Below is a table summarizing all expenditures as:

- (1) as a percentage of total expenditure, and
- (2) as a percentage of total income

Table 119 : Summary of various expenditures as a percentage of total expenditures and total income

Expense Item	% of total expenditure		% of total income	
	Mean	Median	Mean	Median
Food	53.25	52.94	37.9	56.13
House (Rent & Maintenance)	13.94	5.57	9.5	.7
Electricity	3.19	2.25	14.62	4.4
Water	5.20	4.27	17.5	1.69
Sanitation	4.21	3.55	36.04	6.7
Support relatives	5.90	4.32	22.4	2.9
Entertainment	9.20	7.40	35.0	11.33
Clothing	4.01	3.29	25.2	2.91
Loan Repayment	8.87	6.8	22.7	4.3
School	7.67	4.81	29.97	11.11
Transportation	7.03	3.94	41.85	8.69
Kerosene	2.23	1.16	10.68	1.48
Remittance	21.4	13.15	80.92	28
Furniture	2.88	2.38	94.7	18.75
Bath	5.65	4.47	213.4	30
Health	12.89	10.70	88.05	25.9
Phone	6.79	4.69	73.48	10.72
Gas	8.79	3.95	9.24	3.59
Fuel	8.13	5.66	38.8	11.21

16.0 BORROWING

The survey data revealed that 82.9% of respondents had never taken a loan.

Table 120: Access to any loan by locality

Settle Name	N	Yes %	No %
Sodom and Gomorrah	100	6.9	93.1
Nima	59	22	78
Kotobabi	40	30	70
James Town	39	20.5	79.5
Adedenkpo	40	17.5	82.5
Korle Dudor	20	20	80
Total	298	17.1	82.9

Of 51 who had taken loans 18 took them from banks, 1 from a susu vendor, 15 from friends, 5 from family sources and 8 from employers.

Table 121: Source of Loans Accessed

Settlement	N	Bank %	HFC %	Susu %	Family %	Other %
Sodom and Gomorrah	7	75	10	5	10	-
Nima	13	75	-	-	12.5	12.5
Kotobabi	12	40	40	-	20	-
James Town	10	52	15.8	5.3	15.8	10.5
Adedenkpo	8	80	20	-	-	-
Korle Dudor	4	-	-	-	-	-
Total	54	66.1	14.5	3.2	11.3	4.8

Table 122: Per Capita Expenditure (Loans)

Settlement	Renters Hhs		Owner Hhs		Squatter Hhs		De Facto Title Hhs		Overall	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom & Gomorrah	58,854	37,500	91,478	37,500	74,748	37,500	-	-	74,748	37,500
Nima	47,537	40,000	66,000	50,000	44,206	39,286	55,216	44,762	50,614	44,762
Kotobabi	77,359	60,000	58,704	50,000	114,000	114,000	65,300	55,000	69,727	60,000
James Town	57,672	28,000	31,064	25,000	-	-	49,024	26,857	49,024	26,857
Adedenkpo	44,250	45,000	34,325	25,000	20,000	20,000	39,057	40,000	38,295	40,000
Korle Dudor	66,167	40,000	57,238	66,667	-	-	61,359	40,000	61,359	40,000

Table 123: Reasons for taking Loans

Settlement	N	Building plot %	Pay school fees %	Buy durables %	Build house %	Buy capital equipment %	Other %
Sodom and Gomorrah	7	14.3	-	-	42.9	14.3	28.6
Nima	13	-	-	7.7	7.7	7.7	76.9
Kotobabi	12	16.7	25	-	-	-	58.3
James Town	8	-	50	-	12.5	-	37.5
Adedenkpo	7	-	28.6	-	-	-	71.4
Korle Dudor	4	25	25	-	-	25	25
Total	51	7.8	19.6	2	9.8	5.9	54.9

Respondents who took loans borrowed between ₦500,000 and ₦15,000,000, with the majority borrowing between ₦1,000,000 and ₦5,000,000. The borrowing pattern of respondents did not seem to follow any regular pattern.

In addition borrowing was not regular or often. This implies that respondents tried to do things with their own funds.

Table 124 give an indication of how frequently respondents borrowed monies.

Table 124: Frequency of borrowing

Settlement	N	Monthly %	Half yearly %	Yearly %	Other %
Sodom and Gomorrah	7	14.3	14.3	28.6	42.9
Nima	13	7.7	-	15.4	76.9
Kotobabi	12	8.3	8.3	8.3	75
James Town	8	12.5	12.5	12.5	62.5
Adedenkpo	6	-	-	16.7	83.3
Korle Dudor	4	-	-	-	100
Total	50	8	6	14	72

The conditions and terms of repaying loans seemed to be liberal. Out of the 51 respondents only 11.76% were asked for collateral and 37.25% had to bring guarantors. Loans were given mainly on trust. Further only 41% had to pay interest on their loans.

Table 125: Terms of repayment

Settlement	N	Monthly %	Quarterly %	Other %
Sodom and Gomorrah	7	85.7	-	14.3
Nima	13	61.5	7.7	30.8
Kotobabi	12	66.7	-	33.3
James Town	7	57.1	-	42.9
Adedenkpo	7	57.1	-	42.9
Korle Dudor	4	75	-	25
Total	50	66	2.0	32

66% of respondents paid back loans on a monthly basis, 72.5% of the 51 who took loans, had paid off their loans as shown in Table 126.

Table 126: How many had paid off Loans

Settlement	N	Yes %	No %
Sodom and Gomorrah	7	85.7	14.3
Nima	13	84.6	15.4
Kotobabi	12	66.7	33.3
James Town	8	62.5	37.5
Adedenkpo	7	85.7	14.3
Korle Dudor	4	25	75
Total	51	72.5	27.5

The survey also captured the balances of loans that were yet to be repaid.

Table 127: Balance of loans yet to be paid off

Settlement	N	Three quarters %	Half %	Quarter %	None %
Sodom and Gomorrah	2	-	-	50	50
Nima	4	75	25	-	-
Kotobabi	4	25	25	-	50
James Town	4	25	25	-	50
Adedenkpo	1	-	-	100	-
Korle Dudor	3	-	-	33	66.7
Total	18	27.8	16.7	16.7	38.9

Of those who had not paid off 27.8% had about three quarters left and 33.4% others had between a half and a quarter of what they borrowed left. Those who had difficulties in repaying the loans gave various reasons for their difficulties as shown in Tables 127 and 128:

Table 128: Difficulties in repaying Loans

Settlement	N	Yes %	No %
Sodom and Gomorrah	6	33.3	66.7
Nima	12	16.7	83.3
Kotobabi	10	20	80
James Town	8	50	50
Adedenkpo	5	-	100
Korle Dudor	3	66.7	33.3
Total	44	27.3	72.7

Table 129: Difficulties affecting repayment of Loans

Settlement	N	Business failure %	Loss of working capital %	Family problem %	Other %
Sodom and Gomorrah	3	66.7	-	-	33.3
Nima	1	100	-	-	-
Kotobabi	3	33.3	-	33.3	33.3
James Town	4	25	50	25	-
Korle Dudor	2	100	-	-	-
Total	13	53.8	15.4	15.4	15.4

The data revealed that 25.4% had problems with failure of their businesses, loss of working capital and family problems. As revealed by the data, most respondents run their own businesses which are small scale. They always hope that business loans would help provide the wherewithal they need for building houses.

Table 130: SUMMARY OF MONTHLY EXPENDITURE BY HOUSEHOLD

Settlement	FOOD (monthly)		TOILET & SANITATION (monthly)		PUBLIC BATH (monthly)		WATER (monthly)		ELECTRICITY (monthly)		RENT AND MAINTENANCE (monthly)		HEALTHCARE (monthly)	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom and Gomorrah	1,097,750	1,200,000	87,577	60,000	158,548	90,000	99,949	90,000	31,294	20,000	216,242	63,500	194,653	150,000
Nima	553,974	500,000	45,785	36,000	210,000	210,000	97,119	45,000	60,948	35,000	203,182	100,000	605,059	300,000
Kotobabi	710,500	700,000	23,094	16,000	.	.	57,659	42,000	73,300	50,000	104,565	80,000	310,833	225,000
James Town	747,500	500,000	66,946	45,000	50,667	38,000	84,692	60,000	39,150	30,000	99,074	80,000	373,947	300,000
Adedenkpo	1,071,806	750,000	61,579	45,000	65,250	60,000	44,350	30,000	67,963	50,000	150,455	100,000	280,979	240,000
Korle Dudor	985,714	900,000	65,846	45,000	21,000	21,000	42,500	35,000	55,000	47,500	63,750	50,000	288,429	225,000
Overall	878,013	750,000	68,150	60,000	148,010	90,000	81,886	60,000	47,609	30,000	170,151	10,000	299,264	210,000

Table 130: Continuation of Summary of Expenditures

Settlement	SCHOOL FEES (monthly)		TRANSPORTATON (monthly)		LOAN REPAYMENT (monthly)		REMITTANCES (monthly)		COOKING FUEL (monthly)		CLOTHING (monthly)	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Sodom and Gomorrah	67,610	60,000	113,143	60,000	214,931	100,000	215,500	215,500	187,813	165,000	93,833	60,000
Nima	121,875	100,000	158,056	95,000	147,567	115,000	650,000	650,000	137,500	150,000	67,500	50,000
Kotobabi	129,173	125,000	148,563	125,000	163,318	147,500	2,873,333	420,000	212,500	200,000	69,857	82,500
James Town	78,750	65,000	75,270	50,000	100,600	65,000	850,000	850,000	200,625	85,000	53,429	50,000
Adedenkpo	160,556	150,000	115,952	80,000	105,160	100,000	200,000	200,000	182,500	125,000	25,000	25,000
Korle Dudor	65,714	50,000	67,500	50,000	140,769	120,000	200,000	200,000	150,000	150,000	87273	80,000
Overall	96,711	75,000	110,060	60,000	159,940	100,000	1,131,909	331,000	187,128	150,000	83333	60,000

Table 130: Continuation of Summary of Expenditures

Settlement	TELEPHONE (monthly)		SUPPORT RELATIVES (monthly)		ENTERTAINMENT (monthly)	
	Mean	Median	Mean	Median	Mean	Median
Sodom and Gomorrah	129,318	70,000	135,377	78,000	167,174	150,000
Nima	62,005	30,000	60,378	61,000	436,000	80,000
Kotobabi	3,990,705	100,000	84,773	75,000	185,000	150,000
James Town	100,455	80,000	57,261	60,000	140,000	100,000
Adedenkpo	86,250	70,000	115,739	75,000	110,000	95,000
Korle Dudor	79,000	65,000	78,000	70,000	400,000	400,000
Overall	430,828	700,000	102,397	75,000	181,867	150,000

17.0 SAVINGS

Out of the 299 respondents 30.4% reported having savings accounts as seen in Table 131

Table 131: Respondents with Savings Accounts

Settlement	N	Yes %	No %
Sodom and Gomorrah	100	21	79
Nima	59	37.3	62.7
Kotobabi	40	52.5	47.5
James Town	40	12.5	87.5
Adedenkpo	40	37.5	62.5
Korle Dudor	20	35	65
Total	299	30.4	69.6

30.7% of these save with GCB, 21.9% with SGSSB, 4.3% each, with Standard Chartered and ADB and 7 with Barclays. 31.8% others saved elsewhere as revealed by the survey.

Table 132: Banking Institutions accessed by respondents

Settlement	N	Banks						
		Barclays %	Stanchart %	GCB %	ADB %	HFC %	SG-SSB %	Other %
Sodom and Gomorrah	21	9.5	-	23.8	9.5	-	-	57.2
Nima	23	8.8	4.3	26.1	4.3	-	26.1	30.4
Kotobabi	21	4.8	-	19	-	4.8	42.8	28.6
James Town	5	-	20	60	20	-	-	-
Adedenkpo	15	6.7	13.3	33.3	-	-	20	26.7
Korle Dudor	7	-	-	71.4	-	-	28.6	-
Overall	92	6.5	4	31	4	1	21.5	32

Percentages should be per settlement

Last row should show mean percentage borrowing from relevant institution

42.4% reported engaging in susu savings. When asked the reason why they saved 50% reported saving for unexpected incidents. On the whole 41.6% reported saving daily. 15 reported weekly savings and only 6 reported saving monthly 43 reported saving for educational purposes, but only 8% out of the 300 reported saving for housing related issues.

Table 133: Frequency of saving by respondents

Settlement	N	Daily %	Weekly %	Monthly %	Other %
Sodom and Gomorrah	66	90.9	9.1	-	-
Nima	17	82.4	17.6	-	-
Kotobabi	9	44.4	11.1	44.4	-
James Town	13	92.3	-	7.7	-
Adedenkpo	14	85.7	7.1	7.1	-
Korle Dudor	6	16.7	66.7	-	16.7
Overall	125	82.4	12	4.8	.8

Table 134: Reasons for Saving

Settlement	N	For unexpected eventualities %	To buy Durables %	To buy a house %	For Education %	To Buy Vehicle %	To buy capital Equipment %	To buy plot %	Other %
Sodom and Gomorrah	90	59	3	8	9	1	17	-	3
Nima	46	63	4	9	22	-	2	-	-
Kotobabi	37	54	2.7	10.8	18.9	5.5	2.7	2.7	2.7
James Town	48	33	10	15	10	2	8	15	7
Adedenkpo	51	47	10	2	18	-	10	-	2
Korle Dudor	16	50	-	6.2	25	-	18.8	-	-
Total	288	52.8	7.6	8	15	1	10	2.8	2.8

From the above data, savings with respect to housing is very low. Table 135 gives an indication of how long these respondents have been saving.

Table 135: How long had respondents saved

Settlement	N	0-5 years %	6-10 years %	11-15 years %	16-20 years %	Other %
Sodom and Gomorrah	82	78	17.1	2.4	-	2.4
Nima	34	61.8	23.5	2.9	5.9	5.9
Kotobabi	23	65.2	17.4	-	8.7	8.7
James Town	17	64.7	11.8	5.9	5.9	11.8
Adedenkpo	28	57.1	21.4	14.3	7.1	-
Korle Dudor	11	45.5	18.2	18.2	18.2	-
Total	195	67.7	18.5	5.1	4.6	4.1

85.5% of respondents who saved have been saving within the past 10 years, with 67% within the last 5 years. Only 13.7% reported having saved for more than ten years. Out of those who had saved 8.3% reported not withdrawing money. 90% withdraw their savings from time to time. They reported earning interest on their savings and 11 others confirmed various bank charges on their savings.

Table 136 shows the monthly per capita savings by settlement

Table 136: Monthly savings

Settlement	Household Savings (monthly)		Per capita Savings (monthly)	
	Mean	Median	Mean	Median
Sodom and Gomorrah	499,545	300,000	141,514	84,986
Nima	398,824	300,000	113,625	85,470
Kotobabi	580,000	600,000	17,588	176,471
James Town	338,462	300,000	18,135	95,847
Adedenkpo	1,443,929	300,000	412,551	85,714
Korle Dudor	264,000	200,000	96,000	72,727
Overall	571,815	300,000	165,067	85,592

18.0 SOCIAL SERVICES

The survey data revealed that school-going children attended school within walking distance from where they lived.

Table 137: Number of children enrolled in nearest school within walking distance, so no need for transport fares.

Settlement	0	1	2	3	4	25
Sodom and Gomorrah	67	19.3	9.1	3.4	1.1	-
Nima	48.9	25.5	17	4.3	2.1	2.1
Kotobabi	50	41.7	-	2.8	5.6	-
James Town	61.8	17.6	11.8	8.8	-	-
Adedenkpo	63.9	16.7	13.9	5.6	-	-
Korle Dudor	77.8	11.1	-	5.6	5.6	-
Total	61	22.4	9.7	4.6	1.9	.4

On the other hand, children who did not attend school were those whose parents found it too expensive to pay school fees. Some respondents whose children did not attend school also reported that schools in the area were poorly staffed so they preferred their children to attend schools outside the study areas.

There was no senior secondary school or technical school in the area so some of the children needing to attend such institutions were idle. Those who could afford to do so sent their children to learn various trades. The table below explains reasons why children are not in school.

Table 138: Reasons why children are not in school

Settlement	Reasons why children are not in school							
	Financial Problems	No child / Disabled child / underage child	Poor staffing and ineffective teaching	Location of school too far off	Stage of school required unavailable in	Preference for Private school	Preference for apprenticeship training	Personal
Sodom and Gomorrah	63.9	14.9	19	4.8	-	-	-	4.8
Nima	-	7.7	-	23.1	7.7	15.4	38.5	7.7
Kobobabi	-	11.1	-	-	11.1	33.3	22.2	22.2
James Town	-	-	16.6	16.7	25	-	16.7	24.0
Adedenkpo	6.7	6.7	20	20	13.4	-	-	20
Korle Dudor	33.3	-	-	-	-	-	33.3	33.3
Overall	20.5	9.6	12.4	12.2	9.7	6.9	13.5	15.2

The survey data also revealed that 80.9% of respondents attended public health institutions while the rest attended private ones. In addition, 1.4% of the respondents resorted to traditional methods.

Table 139: Type of health facility by locality

Settlement	N	Public %	Private %	Traditional %
Sodom and Gomorrah	101	68.3	31.7	-
Nima	58	93.1	6.9	-
Kotobabi	38	78.9	18.4	2.6
James Town	40	90	5	5
Adedenkpo	36	80.6	16.7	2.8
Korle Dudor	20	95	5	-
Total	293	80.9	17.7	1.4

A total of 79 respondents had registered with National Health Insurance Scheme.

Table 140: Registration of NHIS by locality

Settlement	N	Yes %	No %
Sodom and Gomorrah	100	6	94
Nima	58	29.3	71
Kotobabi	39	43.6	56
James Town	39	43.6	56
Adedenkpo	39	38.5	62
Korle Dudor	20	35	65
Total	295	26.8	73.2

98.6% respondents had heard of AIDS. 3 reported not knowing anything about it. The respondents expressed various views about how to avoid getting infected with AIDS as shown in Table 141.

Table 141: Views on how to prevent AIDS infection

Settlement	Keep Faith %	Abstinence %	Not sharing blades %	Other %
Sodom and Gomorrah	26.9	27.6	12.5	33.3
Nima	18.5	19.3	23.4	14.8
Kotobabi	15.3	13.5	13.3	25.9
James Town	17.1	18.8	25	14.8
Adedenkpo	15.7	12.5	15.6	3.7
Korle Dudor	6.5	8.3	10.2	7.4
Total	100	100	100	100

Finally 290 felt that AIDS was a threat to life. Another 235 knew where they could test for AIDS.

19.0 CONCLUSIONS

The study revealed that most of houses lived in by respondents were in unacceptable conditions. Sanitation in and around the structures were poor. About 67.6% respondents slept in one room with their entire households. Materials used for building are cheap and there was inadequate space within or around the building for household activities.

Houses were located on unapproved sites. These included flood prone areas, garbage sites and near electricity transformers. Some of dwellings suffered from more than one of these problems.

Houses were basically permanent structures, 58% or temporary structures 41.3%.

Most of respondents who were home owners had no security of tenure. In Sodom and Gomorrah for example, many had purchased houses even though the place had been marked out for destruction. Otherwise most houses had been rented from family members thus having “de facto” titles.

As many as 67.4% of home owners did not have any idea about the current value of their plots.

In sourcing funds for building 54% used personal savings. These landlords only undertook improvements that would enable them earn more money from renting out units in their compounds. Due to insufficient funds the small units put up, took between two (2) – twelve (12) months to complete.

With respondents who were tenants, about 50% had lived in the same building for up to twenty (20) years. More than 80.2% had some kind of agreements with their landlords. Relatively few had undertaken improvements on their houses. They felt it was the duty of the landlord to undertake improvements. Many were not satisfied with their dwelling places but hoped they could save enough to move out. Very few planned to borrow to buy houses or land. They also were bent on using local craftsman and relatives to build when they needed to. Most of the respondents, about 81.1%, were in informal sector work

They reported income sources from wages, self employment, remittances, family assistance and cases of unexpected gifts and one off transactions. Respondents made various expenditures a majority of which involved basic needs like food, paying for use of public toilets and baths and also accessing water. Other expenditure on electricity, telephone, education clothing, health transportation, loan repayment and remittance were also declared. The data revealed minimal expenses on maintenance of houses, clothing, entainment and support to relatives.

Respondents rarely borrowed but when they did, it was not to do with housing maintenance. Very few borrowed from financial institutions. Only 30.4% reported having savings accounts. A further 42.4% saved with “susu” operators on a regular basis. They saved for various reasons mainly for unexpected eventualities. Most children who attended school were those who could attend schools with walking distances, without paying for transport.

The survey revealed a dire need to improve their living conditions; both in terms of work and living conditions. They need WORK, to enable them gather enough resources to access facilities to improve their living environment.

Appendix 1

Questionnaire

THE HOUSING FINANCE UPGRADING INITIATIVE

1) IDENTIFICATION TO BE COMPLETED BY INTERVIEWER

		D D	M M	Y Y Y Y
REGION:.....	DATE OF INTERVIEW	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			H H	M M
DISTRICT:.....	INTERVIEW COMMENCED	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
LOCALITY:.....	INTERVIEW COMPLETED	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
PROPERTY NO. (MUNICIPAL REGISTER):.....				
HOUSE NUMBER / DESCRIPTION OF LOCATION				
NAME OF INTERVIEWER.....				
NAME OF SUPERVISOR:.....				
1. <input type="checkbox"/> <input type="checkbox"/> URBAN	2. <input type="checkbox"/> <input type="checkbox"/> RURAL			

2) RESULT OF HOUSEHOLD INTERVIEW

- 1 COMPLETED
- 2 INCOMPLETE
- 3 REFUSED
- 4 NOT AT HOME
- 5 STRUCTURE DESTROYED
- 6 OTHER SPECIFY

NUMBER OF OTHER HOUSEHOLD ON THE PLOT

S. No.	OWNER/ TENANT?	# RESIDENTS	
		TOTAL RESIDENTS ON PLOT	

4. HOUSEHOLD CHARACTERISTICS

1.	WHAT TYPE OF TOILET IS USED BY THE HOUSEHOLD?	WC:.....1 KVIP:.....2 BUCKET/PAN:.....3 PIT LATERINE:.....3 PUBLIC TOILET:.....4 NO FACILITY (BUSH):.....5 OTHER SPECIFY:.....6
2.	HOW IS EXCRETA DISPOSED OFF?	CONNECTED TO SEWER LINE:.....1 SEPTIC TANK:.....2 COLLECTED BY TRUCK:.....3 NIGHT SOIL COLLECTOR:.....4 OTHER SPECIFY:.....5
3.	HOW MUCH DO YOU SPEND ON FUEL FOR COOKING	MONTHLY <input type="text"/>
4.	WHERE IS THE BATHROOM?	INDOOR:.....1 OUTDOOR:.....2 OTHER SPECIFY:.....3
5.	LIQUID WASTE DISPOSAL FROM BATH?	SEWER LINE:.....1 SEPTIC TANK:.....2 OTHER SPECIFY:.....3

6.	WATER SUPPLY?	PRIVATE METERED CONNECTION:..... 1 SHARED STANDPIPE:.....2 WATER VENDOR:.....3 OTHER SPECIFY:.....4
7.	DO YOU RECYCLE OR DO RAINWATER HARVESTING?	YES..... <input type="checkbox"/> NO:..... <input type="checkbox"/>
9.	ELECTRICITY?	PRIVATE METERED CONNECTION:..... 1 SHARED CONNECTION :.....2 OTHER SPECIFY:.....3
11	SOLID WASTE?	SKIP PROVIDED BY MUNICIPALITY:..... 1 IN PIT ON PLOT :.....2 ON THE STREET:.....3 COLLECTED BY SOMEONE:.....4 OTHER SPECIFY:.....3
13	WHAT IS THE MAIN SOURCE OF LIGHTING FOR YOUR DWELLING?	ELECTRICITY:.....1 Kerosine LAMP:.....2 GAS LAMP:.....3 SOLAR ENERGY:.....4 OTHER SPECIFY:.....5
14	WHAT IS THE MAIN SOURCE OF FUEL FOR COOKING?	GAS:.....1 ELECTRICITY:.....2 CHARCOAL:.....3 FIREWOOD:.....4 OTHER SPECIFY:.....5
15	HOW DOES YOUR HOUSEHOLD DISPOSE OF LIQUID WASTE?	THROUGH THE SEWAGE SYSTEM.....1 THROWN ONTO THE STREET.....2 THROWN UNTO THE COMPOUND.....3 OTHER SPECIFY:.....4

16.	HOW DOES YOUR HOUSEHOLD DISPOSE OF RUBBISH (SOLID WASTE)	COLLECTED:..... 1 BURNED BY HOUSEHOLD:.....2 PUBLIC DUMP:.....3 DUMPED ELSEWHERE.....4 BURIED:.....5 OTHER SPECIFY:.....6
17.	HOW MUCH DID YOUR HOUSEHOLD SPEND FOR THE FOLLOWING DURING THE LAST MONTH?	FOOD:..... 1 CLOTHING:.....2 TELEPHONE:.....3 SUPPORT RELATIVES:.....4 ENTERTAINMENTS:.....5 FURNITURE:.....6 TRANSPORT:.....7 OTHER SPECIFY:..... 8
18.	HOW MANY ROOMS ARE USED FOR SLEEPING BY THIS HOUSEHOLD	NO. OF ROOMS <input data-bbox="1342 949 1417 1025" type="text"/>
19.	MAIN MATERIAL OF THE WALLS	MUD / MUD BRICK / EARTH:..... 1 BAMBOO:..... 2 WOOD..... 3 METAL SHEET OR SLATE / ASBESTOS:4 LANDCRETE:.....5 BURNT BRICKS: 6 CEMENT BLOCKS:..... 7 STONE: 8 OTHER SPECIFY: 9
20.	MAIN MATERIAL OF THE ROOF?	THATCH / PALM NUT / RAFFIA:.....1 BAMBOO:.....2 MUD / EARTH:.....3 WOOD:.....4 CORRUPTED METAL SHEET:.....5 SLATE / ASBESTOS:.....6 CEMENT / CONCRETE:.....7 ROOTING TILES:.....8 OTHER SPECIFY:.....9

21.	MAIN MATERIAL OF THE DWELLING FLOORS.	EARTH/MUD:.....1 WOOD:.....2 STONE:.....3 BURNT BRICKS:.....4 CEMENT/CONCRETE:.....5 VINYLE TILES:.....6 CERAMIC/MARBLE TILE/PORCELAIN:.....7 TERRAZZO:.....8 OTHER SPECIFY:.....9
22.	IS COOKING DONE IN THE HOUSE, OR IN A SEPARATE ROOM OR OUTDOORS.	IN COMPOUND:.....1 SPACE SHARED WITH OTHER HOUSEHOLD:.....2 IN A SEPARATE ROOM:.....3 OUTDOORS:.....4 OTHER SPECIFY:.....5

5a. HOUSING HISTORY (TO TENANTS ONLY)

1.	WHO OWNS THIS HOUSE.	PRIVATE LANDLORD.....1 EMPLOYMENT:.....2 GOVERNMENT:.....3 SSNIT / SHC:.....4 OTHER SPECIFY:.....5
2.	DOES LANDLORD LIVE IN THE SAME PLOT WITH TENANTS	YES: <input type="checkbox"/> No: <input type="checkbox"/>
3.	HOW LONG HAVE YOU BEEN LIVING HERE.	SINCE BIRTH.....1 10 – 20 YEARS:.....2 0 – 10:.....3 OTHER SPECIFY:.....5
4.	IS THERE AN AGREEMENT BETWEEN YOU & THE LANDLORD?	YES: <input type="checkbox"/> No: <input type="checkbox"/>
5.	HAVE YOU UNDERTAKEN ANY IMPROVEMENTS	YES: <input type="checkbox"/> No: <input type="checkbox"/>
6.	HAVE YOU RENOVATED THIS HOUSE IN THE LAST 5 YEARS?	YES 1 No 2 <input type="checkbox"/> IF NO SKIP TO 3 b

7.	WHAT WERE THE IMPROVEMENTS?	ADDITIONAL ROOMS:..... 1 IMPROVED COMPOUND FLOOR:..... 2 WATER CONNECTION:..... 3 ELECTRICITY:..... 4 IMPROVED SANITATION:..... 5 IMPROVED FINISHING OF FLOOR:..... 6 OTHER SPECIFY:..... 7
7b	HOW MUCH DID YOU SPEND	<div style="border: 1px solid black; width: 150px; height: 20px; margin-left: auto;"></div>
8.	HOW DID YOU FINANCE THE IMPROVEMENTS	OWN SAVINGS:.....1 BANK LOAN:.....2 PRIVATE LOAN:.....3 FAMILY CONTRIBUTION:.....4 OTHER SPECIFY:.....5
9.	DO YOU GET HOUSING ALLOWANCE?	YES (AMOUNT PER MONTH):..... 1 NO 2:..... 2
10.	(IF TENANT) DID YOU PAY AN ADVANCE?	YES (AMOUNT):..... 1 NO 2:..... 2
11.	WAS YOUR RENT INCREASED OVER THE LAST THREE YEARS?	YES (% INCREASE):..... 1 NO 2:..... 2

5b. HOUSING ASPIRATION

1.	DO YOU PLAN TO CONTINUE LIVING HERE?	YES 1 NO 2 IIF NO SKIP TO Q6..... <input type="checkbox"/>
2.	IF YES DO YOU PLAN TO IMPROVE THE HOUSE IN FUTURE.	YES 1 NO 2 <input type="checkbox"/>
3.	IF YES WHAT DO YOU WANT TO IMPROVE.	ADDITIONAL ROOMS:..... 1 IMPROVED COMPOUND FLOOR:..... 2 WATER CONNECTION:..... 3 ELECTRICITY:..... 4 IMPROVED SANITATION:..... 5 IMPROVED FINISHING REFFLOOR:..... 6 OTHER SPECIFY:..... 7
4.	WHAT IS THE ESTIMATED COST OF THESE IMPROVEMENTS.	<input type="text"/>
5.	HOW DO YOU PLAN TO FINANCE THESE IMPROVEMENTS.	OWN SAVINGS:..... 1 BANK LOAN:..... 2 PRIVATE LOAN:..... 3 FAMILY CONTRIBUTION:..... 4 OTHER SPECIFY:..... 5
6.	IF YOU PLAN TO MOVE WHY?	TOO CROWDED OR INADEQUATE SPACE:..... 1 POOR UTILITIES:..... 2 HIGH RENT:..... 3 POOR SANITATION / DRAINAGE:..... 4 OTHER SPECIFY:..... 5
7.	WHAT ARE YOUR PLANS FOR THE MOVEMENT	TO OWN HOUSE:..... 1 TO RENT:..... 2 TO LIVE WITH FRIEND/RELATION:..... 3 OTHER SPECIFY:..... 4
8.	WHAT IS THE ESTIMATED COST OF THIS MOVEMENT	5 – 10M:..... 1 2 – 5M:..... 2 1 – 2M:..... 3 500,000 – 1:..... 4 OTHER SPECIFY:..... 5

9.	DO YOU PLAN TO PURCHASE A HOUSE	<p style="text-align: right;">IF NO SKIP TO Q.14</p> <p>YES 1 NO 2 <input type="checkbox"/></p>
10.	IF YES ARE YOU PLANNING TO BORROW TO FINANCE THE PURCHASE	<p style="text-align: right;">IF NO SKIP TO Q.14</p> <p>YES 1 NO 2 <input type="checkbox"/></p>
11.	WHAT IS THE SOURCE OF BORROWING	<p>BANK:.....1</p> <p>HFC:.....2</p> <p>SUSU COLLECTORS:.....3</p> <p>FAMILY MEMBERS/ FRIEND:.....4</p> <p>OTHERS SPECIFY:.....5</p>
12.	HOW MUCH DO YOU INTEND TO BORROW	<p>¢100:.....1</p> <p>81-100:.....2</p> <p>61-80:.....3</p> <p>41-60:.....4</p> <p>20-40:.....5</p> <p>OTHERS SPECIFY:.....6</p>
13.	IF YOU HAVE MONEY TO BUY/BUILD A HOUSE, WHICH OF THE TWO OPTIONS WOULD YOU PREFER?	<p>TO BUY A COMPLETE HOUSE:.....1</p> <p>TO BUILD OWN HOUSE:.....2</p> <p>DO NOT KNOW:.....3</p> <p>OTHER SPECIFY:.....4</p>
14.	HOW WOULD YOU DO MOST OF THE CONSTRUCTION?	<p>BY CONTRACTOR:.....1</p> <p>BY LOCAL CRAFTSMEN:.....2</p> <p>BY MEMBERS OF THIS HOUSEHOLD:.....3</p> <p>WITH THE HELP OF RELATIVES:.....4</p> <p>DO NOT KNOW:.....5</p> <p>OTHER SPECIFY:.....6</p>
15.	IF YOU COULD GET A HOUSING/HOME IMPROVEMENT LOAN?	<p>WHAT IS THE AMOUNT YOU WILL BORROW?:..... 1</p> <p>WHAT IS THE MAXIMUM AMOUNT YOU WOULD BE WILLING TO PAY PER MONTH (EXCLUDING RATES AND SERVICES):..... 2</p>

16.	HOW MUCH WOULD YOU BE WILLING TO PAY AS A DEPOSIT OR DOWN PAYMENT	<div style="border: 1px solid black; width: 200px; height: 20px; margin: 0 auto;"></div>
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6 HOUSING HISTORY (FOR HOME OWNERS ONLY)

6a LAND

1.	HOW DID YOU ACQUIRE THIS PLOT?	OCCUPIED WITH NO PERMISSION:.....1 PERMISSION FROM LOCAL LEADER:.....2 PERMISSION FROM RELATIVE/FRIEND:.....3 INHERITED FROM FAMILY:.....4 BOUGHT IT FROM OWNER:.....5 GOT WITH HOUSE PURCHASE:.....6 ALLOCATED BY GOVERNMENT / COUNCIL:.....7 OTHER SPECIFY:.....8
2.	HOW MUCH WOULD A SIMILAR PLOT IN THIS AREA COST TODAY?	DO NOT KNOW:..... 1 OTHER SPECIFY:..... 2
3.	WHAT TYPE OF LAND RIGHTS DO YOU HAVE?	NO TITLE:.....1 RESIDENTIAL LICENCE:.....2 CERTIFICATE OF OCCUPANCY 33YRS:.....3 DO NOT KNOW:.....4 OTHER SPECIFY:.....5

6b. HOUSING

1.	HOW DID YOU ACQUIRE THE HOUSE?	SELF-BUILT/ FAMILY/FRIENDS:.....1 SELF-BUILT WITH FUNDIS:.....2 CONTRACTOR BUILT:.....3 BOUGHT FROM FORMER OWNER:.....4 INHERITED:.....5 OTHER SPECIFY:.....6
2.	WHERE DID YOU GET THE MONEY TO CONSTRUCT/BUY THIS HOUSE?	SAVINGS:.....1 SELLING LAND/OTHER ASSETS:.....2 FRIENDS/RELATIVES:.....3 EMPLOYER LOAN:.....4 BANK:.....5 SACCOS:.....6 UNSPECIFIED:.....7 OTHER SPECIFY:.....8
3.	HOW MUCH DID IT COST?	<input data-bbox="885 1014 1394 1066" type="text"/>
4.	HOW MUCH DO YOU THINK YOU COULD SELL IT FOR TODAY IN THE MARKET?	<input data-bbox="885 1160 1394 1211" type="text"/>
5.	HOW LONG DID IT TAKE TO BUILD? (RECORD IN MONTHS)	MONTHS <input data-bbox="981 1256 1394 1308" type="text"/>
6.	ARE YOU INTERESTED IN MAKING IMPROVEMENT TO THIS HOUSE? IF YES WHAT?	ADDING A TOILET:..... 1 ADDING A KITCHEN:.....2 ADDING MORE ROOMS:.....3 IMPROVING THE STRUCTURE (WALLS, ROOF, FLOOR):.....4 MAKING RENTAL ROOMS FOR ADDITONAL INCOME:.....5 OTHER SPECIFY:.....6 <i>(ASK THEM TO PRIORITIZE)</i>

6c HOUSING FINANCE

1.	IF A HOME IMPROVEMENT LOAN WOULD BE AVAILABLE, WOULD YOU BE INTERESTED	YES:.....1 NO:.....2
2.	HOW MUCH WOULD YOU BE WILLING TO TAKE AS A LOAN?	<input data-bbox="884 409 1394 461" type="text"/>
3.	WHAT IS THE MAXIMUM AMOUNT WOULD BE WILLING TO REPAY EVERY MONTH FOR SUCH A LOAN?	PER MONTH:.....1 TSH:.....2 DO NOT KNOW:.....3
4.	WHAT WOULD BE YOUR HIGHEST PRIORITY FOR HOME IMPROVEMENT WITH SUCH A LOAN?	ADDITIONAL ROOMS:..... 1 IMPROVED COMPOUND FLOOR:..... 2 WATER CONNECTION:..... 3 ELECTRICITY:.....4 IMPROVED SANITATION:.....5 IMPROVED FINISHING REFLOOR:.....6 OTHER SPECIFY:..... 7
5.	DO YOU RECEIVE ANY FINANCIAL SUPPORT FROM ANY OF THE FOLLOWING SOURCES	FAMILY:.....1 REMITANCE:.....2 WELFARE:.....3 OTHER SPECIFY:.....4 NONE:.....5
6.	HOW MUCH ON THE AVERAGE?	WEEKLY:.....1 MONTHLY:.....2 YEARLY:.....3
7.	WHICH OF THE FOLLOWING ITEMS DO YOU HAVE (TICK AS MANY AS MENTIONED)	TV:..... 1 GAS / ELECTRIC STOVE:..... 2 WASHING MACHINE:..... 3 ONE CAR:.....4 MORE THAN ONE CAR:.....5 MOTORBIKE:.....6 BICYCLE:..... 7 TELEPHONE:.....9

7. EMPLOYMENT, INCOMES AND EXPENDITURE

1.	IN THE PAST 12 MONTHS HASDONE ANY WORK FOR PAY OR PROFIT?	1 YES <input type="checkbox"/> 2 NO <input type="checkbox"/>
2.	WHAT IS YOUR MAIN ECONOMIC ACTIVITY?	FARMING:.....1 CONSTRUCTION:.....2 TRANSPORT / STORAGE / COMM:.....3 RETAIL TRADE:.....4 FISHING / FISH MONGERING:.....5 RESTAURANT (CHOP BAR) SERVICES:.....6 FITTING MECHANIC / REPAIRERS:.....7 OTHER SPECIFY:.....8
3.	IS THIS IN THE FORMAL OR INFORMAL SECTOR?	FORMAL1 INFORMAL2
4.	HOW MANY OF THE H/H MEMBERS WORKED IN THE PAST 12 MONTHS?	NUMBER..... <input type="checkbox"/>
5.	HOW MUCH DO YOU EARN ON THE AVERAGE	PER DAY <input type="checkbox"/> PER WEEK..... <input type="checkbox"/> PER MONTH..... <input type="checkbox"/>
6.	HOW MUCH DO YOU SPEND ON FOOD? [already covered]	DAILY..... <input type="checkbox"/> WEEKLY..... <input type="checkbox"/> MONTHLY..... <input type="checkbox"/>
7.	WHAT IS THE OWNERSHIP STATUS OF THIS HOUSE?	OWNING:..... 1 RENTING:..... 2 RENT FREE:..... 3 OTHER SPECIFY:.....4
8.	IF RENTING HOW MUCH DO YOU SPEND ON RENT?	MONTHLY..... <input type="text"/> QUARTERLY..... <input type="text"/> YEARLY <input type="text"/>
9.	IF OWNING, HOW MUCH HAVE YOU SPENT ON RENOVATION IN THE PAST TWELVE MONTHS?	<input type="text"/>

10.	HOW MUCH DO YOU SPEND ON PROPERTY RATE ANNUALLY?	<input style="width: 100px; height: 20px;" type="text"/>														
11.	ANY OTHER HOUSEHOLD EXPENDITURE?	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">CLOTHING</td> <td style="width: 20%; text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>TELEPHONE [MOBILE, ETC]</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>SUPPORT RELATIVES [REMITTANCES]</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>ENTERTAINMENT</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>FURNITURE</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>TRANSPORT</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>OTHER SPECIFY</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	CLOTHING	<input type="checkbox"/>	TELEPHONE [MOBILE, ETC]	<input type="checkbox"/>	SUPPORT RELATIVES [REMITTANCES]	<input type="checkbox"/>	ENTERTAINMENT	<input type="checkbox"/>	FURNITURE	<input type="checkbox"/>	TRANSPORT	<input type="checkbox"/>	OTHER SPECIFY	<input type="checkbox"/>
CLOTHING	<input type="checkbox"/>															
TELEPHONE [MOBILE, ETC]	<input type="checkbox"/>															
SUPPORT RELATIVES [REMITTANCES]	<input type="checkbox"/>															
ENTERTAINMENT	<input type="checkbox"/>															
FURNITURE	<input type="checkbox"/>															
TRANSPORT	<input type="checkbox"/>															
OTHER SPECIFY	<input type="checkbox"/>															

ID NO.	HOUSEHOLD MEMBERS	INCOME FROM THE FOLLOWING SOURCES				
		WAGES	SELF EMPLOYMENT	REMITTANCE	FAMILY ASSISTANCE	OTHER SPECIFY

	COST PER DAY	COST PER WEEK	COST PER MONTH	TOTAL EXPENDITURE PER MONTH
FOOD				
WATER				
TOILETS/ SANITATION				
BATH				
ELECTRICITY				
OTHER SOURCES OF LIGHTING				KEROSEN:.....1 GAS:.....2 OTHER SPECIFY:.....3
HOUSING (MAINTENANCE/ RENT)				
SCHOOLS				
HEALTHCARE				
TRANSPORTATIO N				
LOAN REPAYMENT				
REMITTANCE				
FUEL				
CLOTHING				
TELEPHONE				
SUPPORT				
ENTERTAINMENT				
FURNITURE				
OTHER				

8.

SOCIAL SERVICES

8A EDUCATION

1.	HOW FAR IS THE NEAREST PRIMARY SCHOOL TO YOU? 1
2.	HOW MANY CHILDREN AGED 5-19 ARE IN THE HOUSEHOLD?	<input type="text"/>
3.	HOW MANY OF THE SCHOOL AGE CHILDREN ARE ENROLLED IN SCHOOL?	<input type="text"/>
4.	HOW MUCH HAVE YOU SPENT ON CHILDREN EDUCATION IN THE LAST TERM?	TUITION..... <input type="text"/> BOARDING/LIVING EXPENSES:..... <input type="text"/> TRANSPORTATION:..... <input type="text"/> BOOKS:..... <input type="text"/> UNIFORM:..... <input type="text"/> YEARLY <input type="text"/> TOTAL EXPENDITURE:..... <input type="text"/> (BY SUPERVISOR)

8b. HEALTH

1.	HOW FAR IS THE NEAREST HEALTH FACILITY FROM YOU?	<input type="text"/>
2.	WHAT TYPE OF HEALTH FACILITY DO YOU USE MOST OFTEN	PUBLIC:..... 1 PRIVATE:..... 2 TRADITIONAL:..... 3
3.	HOW MUCH HAVE YOU SPENT OF HEALTH CARE IN THE PAST TWELVE MONTH?	MONTHLY..... <input type="text"/> QUARTERLY..... <input type="text"/> YEARLY <input type="text"/>

8c. AIDS

1.	HAVE YOU HEARD OF HIV / AIDS	YES..... <input type="checkbox"/> NO..... <input type="checkbox"/>
2.	FROM WHICH SOURCE DID YOU HEAR OF HIV / AIDS	RADIO / TV: <input type="checkbox"/> NEWSPAPER <input type="checkbox"/> BILLBOARD / PAMPHLETS <input type="checkbox"/> HOSPITAL / CLINIC <input type="checkbox"/> DOCTOR / NURSE <input type="checkbox"/> FRIEND <input type="checkbox"/> FAMILY MEMBERS <input type="checkbox"/> HOUSEHOLD MEMBERS <input type="checkbox"/> OTHER SPECIFY <input type="checkbox"/>
3.	DO YOU THINK OR BELIEVE THE HIV/AIDS IS A THREAT TO HUMAN LIFE?	YES:..... <input type="checkbox"/> NO:..... <input type="checkbox"/>
4.	WHAT IN YOUR OPINION CAN YOU DO TO AVIOD HIV/AIDS?	KEEP OUR FAITHFUL PARTNER <input type="checkbox"/> ABSTAIN FROM CASUAL SEX <input type="checkbox"/> NOT SHARING BLADES, RAZORS, SYRINGES WITH OTHER PEOPLE <input type="checkbox"/> OTHER SPECIFY <input type="checkbox"/>
5.	WOULD YOU LIKE TO TEST YOUR HIV/AIDS STATUS?	YES:..... <input type="checkbox"/> NO:..... <input type="checkbox"/>
6.	DO YOU KNOW WHERE ONE CAN HAVE A TEST FOR HIV/AIDS?	YES:..... <input type="checkbox"/> NO:..... <input type="checkbox"/>

9. SAVINGS

1.	DO YOU OWN A SAVINGS ACCOUNT WITH A FORMAL INSTITUTION.	YES..... <input type="checkbox"/> NO..... <input type="checkbox"/> IF NO SKIP TO Q.4
2.	WHERE DO YOU SAVE OR HAVE A SAVING ACCOUNT WITH A BANK OF FINANCIAL INSTITUTION?	BARCLAYS.....1 STANDARD CHARTERED.....2 GHANA COMMERCIAL BANK:.....3 A.D.B.....4 UNIQUE TRUST.....5 HFC BANK.....6 SG/SSB:.....7 OTHER SPECIFY.....8
3.	APPROXIMATELY HOW MUCH DO YOU SAVE PER MONTH?	<div style="border: 1px solid black; width: 100%; height: 30px;"></div>
4.	DO YOU SAVE WITH "SUSU" COLLECTORS OR ANY OTHER CREDIT ASSOCIATION?	YES:1 NO.....2
5.	IF YES, WHAT IS THE NAME OF THE ASSOCIATION	<div style="border: 1px solid black; width: 100%; height: 30px;"></div>
6.	HOW MUCH DO YOU SAVE?	DAILY:..... <input type="text"/> WEEKLY:..... <input type="text"/> MONTHLY"..... <input type="text"/> OTHER SPECIFY:..... <input type="text"/>
7.	WHY DO YOU SAVE (PURPOSE OF SAVING)	FOR UNEXPECTED REASONS:.....1 TO PURCHASE A DURABLE ITEM:.....2 TO BUILD / BUY A HOUSE:.....3 TO PAY FOR CHILDREN'S EDUCATION:.....4 TO BUY A VEHICLE:.....5 TO BUY CAPITAL EQUIPMENT / INCOME GENERATING ACTIVITY:.....6 TO BUY A PLOT:.....7 OTHER SPECIFY:.....8

8.	HOW LONG HAVE YOU BEEN SAVING EITHER FORMAL OR INFORMAL?	0-5 YEARS.....1 6-10 YEARS.....2 11-15 YEARS.....3 16-20 YEARS.....4 OTHER SPECIFY.....5
9.	CAN YOU WITHDRAW MONEY WHENEVER YOU WANT?	YES1 NO.....2
10.	WHAT IS THE INTEREST RATE	<input type="text"/>
11.	WHAT ARE THE BANK CHARGES ASSOCIATED WITH YOUR PARTICULAR ACCOUNT	<input type="text"/>

10. BORROWING

1.	HAVE YOU TAKEN A LOAN FROM ANY SOURCE BEFORE? EITHER FORMAL OR INFORMAL	YES1 NO.....2 (IF NO SKIP)
2.	FROM WHICH SOURCE DID YOU OBTAIN THE LOAN?	BANK.....1 HFC.....2 SUSU COLLECTOR.....3 FRIEND / PRIVATE MONEY LENDER.....4 FAMILY MEMBER.....5 EMPLOYER:.....6 OTHER SPECIFY.....7
3.	WHAT DID YOU TAKE THE LOAN FOR?	TO BUY A BUILDING PLOT:.....1 TO PAY SCHOOL FEES.....2 TO BUY A DURABLE ITEM.....3 TO BUILD A HOUSE.....4 TO BUY A VEHICLE.....5 TO BUY CAPITAL EQUIPMENT:.....6 OTHER SPECIFY.....7

4.	HOW MUCH DID YOU BORROW THE LAST TIME YOU TOOK A LOAN?	500,000 – 1M.....1 1M – 5M.....2 5M- 10M.....3 10M – 15M.....4 OTHER SPECIFY.....5
5.	HOW OFTEN DO YOU BORROW?	MONTHLY.....1 QUARTERLY.....2 HALF YEARLY.....3 YEARLY.....4 OTHER SPECIFY.....5
6.	WHAT ARE THE CONDITIONS FOR THE GRANTING OF THE LOAN?	COLLATERAL SECURITY:.....1 GUARANTOR:.....2 NO CONDITION:.....3 OTHER SPECIFY:.....4
7.	WHAT ARE THE TERMS OF GRANTING THE LOAN?	INTEREST RATE:.....1 REPAYMENT PERIOD:.....2 OTHER SPECIFY:3
8.	WHAT WERE THE TERMS FOR REPAYMENT?	MONTHLY:.....1 QUARTELY:.....2 ANNUALLY:.....3 OTHER SPECIFY:4
9.	HAVE YOU PAID OFF THE LOAN?	YES:1 NO:.....2
10.	IF NO, HOW MUCH IS LEFT I.E. PERCENTAGE?	¾%:.....1 ½%:.....2 ¼%:.....3 NONE:.....4

11.	DID YOU HAVE ANY DIFFCULTIES IN REPAYING THE LOAN?	YES1 NO.....2
12.	WHAT WERE THE DIFFICULTIES OR PROBLEMS?	BUSINESS FAILURE:.....1 LOSS OF WORKING CAPITAL:.....2 ILLNESS:.....3 FAMILY PROBLEM:.....4 OTHER SPECIFY.....5

11. DESCRIPTION OF THE HOUSE (OBSERVE AND NOTE)

<p>1. DWELLING LOCATED IN OR NEAR; OBSERVE AND CIRCLE ALL ITEMS THAT DESCRIBE THE LOCATION OF DWELLING</p>	<p>FLOOD PRONE AREA:.....1 RIVER BANK:.....2 GARBAGE LEAP/REFUSE DUMP.....3 INDUSTRIAL POLLUTION AREA:.....4 PUBLIC TOILET:.....5 ALONG THE COASTLINE:.....6 POWER PLANT:.....7 NONE OF THE ABOVE.....8</p>
<p>2. TYPE OF HOUSE</p>	<p>TRADITIONAL HOUSE (COMPOUND):.....1 DETACHED, SELF CONTAINED:.....2 TEMPORARY STRUCTURE:.....3 SEMI-DETACHED, SELF COUNT.....4 ROW HOUSE:.....5 MULTI-STOREY (UPTO 4 FLS):.....6 MULTI-STOREY (OVER TO 4 FLS):.....7 OTHER SPECIFY:.....8</p>
<p>3. ROOF MATERIAL OF THE HOUSE</p>	<p>CORRUGATED IRON:.....1 ALUZINC:.....2 WOOD:.....3 ASBESTOS.....4 TILES:.....5 OTHER SPECIFY:.....6</p>
<p>4. WALL MATERIAL OF THE HOUSE</p>	<p>SUN-DRIED BRICKS:.....1 TINS/CI SHEETS:.....2 BURNT BRICKS:.....3 SOIL CEMENT BLOCKS:.....4 CEMENT BLOCKS/CONCRETE:.....5 OTHER SPECIFY:.....6</p>
<p>5. FLOOR MATERIAL OF THE HOUSE</p>	<p>NO FLOOR:.....1 CEMENT:.....2 WOOD:.....3 BURNT BRICKS.....4 SOIL CEMENT BLOCK:.....5</p>

<p>6. STRUCTURAL CONDITION OF THE HOUSE</p>	<p>ROOF: BAD FAIR GOOD:.....1</p> <p>WALLS: BAD FAIR GOOD:.....2</p> <p>FLOOR BAD FAIR GOOD:.....3</p> <p>FOUNDATION: BAD FAIR GOOD:.....4</p>
<p>7. DWELLING SURROUNDINGS</p>	<p>VERY NARROW PASSAGE BETWEEN HOUSES INSTEAD OF ROAD:.....1</p> <p>TOO MANY POWER CABLES CONNECTING TO NEIGHBOURHOODS MAIN DISTRIBUTION:.....2</p> <p>CHOKED DRAIN:.....3</p> <p>STAGNANT WATER:.....4</p> <p>BUSHY SURROUNDING:.....5</p> <p>NONE OF THE ABOVE.....7</p>