

UNIVERSITY OF GHANA

**BRIDGING URBAN HOUSING DEFICIT IN GHANA: AN ASSESSMENT OF THE
CHALLENGES AND PROSPECTS OF PRIVATE SECTOR PARTICIPATION IN ACCRA**

The background of the page features a large, light-colored watermark of the University of Ghana crest. The crest is a shield-shaped emblem with a blue background and gold elements. It contains three stylized trees at the top, a central gold cross with ornate flourishes, and a banner at the bottom. The text of the thesis is overlaid on this watermark.

BY

CHARLES GYAMFI

(10315283)

**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL
FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF
MPHIL PUBLIC ADMINISTRATION DEGREE**

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DECLARATION

I, Gyamfi Charles hereby declare that except for the references to other people's work, which have been duly acknowledged, this thesis titled "*Bridging Urban housing Deficit in Ghana: An assessment of the Challenges and Prospects of Private Sector Participation in the Accra Metropolis*" is the product of my own research work in the Business School, University of Ghana, Legon. I also declare that this thesis has neither in part nor in whole been published nor submitted to any institution for the award of another degree. I bear sole responsibility for any shortcomings of the work.

.....

CHARLES GYAMFI

(10315283)

.....

DATE

CERTIFICATION

I hereby certify that this thesis was supervised under the strict adherence to the guidelines and procedures on supervision laid down by the university.

.....

ALBERT AHENKAN, PhD.

(SUPERVISOR)

.....

DATE

DEDICATION

To the Giver of Life, the Creator of the universe, the Omnipotent and the Omnipresence, God for seeing me through all these years. Also, to my late mother, Madam Janet Fosu, uncle and Chief of Agona Bobikuma, Nana Yaw Buabeng XI, who is known in his private life as Kofi Appiedu, my supervisor, Dr. Albert Ahenkan, and the Head of department, Public Administration and Health Services Management, Professor Nyigmah-Bawole for their advice, support and encouragement.

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LIST OF ABBREVIATIONS

BHC:	Bank for Housing and Construction
BoG :	Bank of Ghana
DSWH:	Department of Social Welfare and Housing
GDP:	Gross Domestic Product
GNHC:	Ghana National Housing Corporation
GoG:	Government of Ghana
GREDA:	Ghana Real Estate Development Association
GSS:	Ghana Statistical Service
LCHC:	Low Cost Housing Committee
MGI:	McKinsey Global Institute
MoTI:	Ministry of Trade and Industry
MWRWH:	Ministry of Water Resources, Works and Housing
NHP:	National Housing Policy
OECD:	Organization for Economic Cooperation and Development
SDG's:	Sustainable Development Goals
SHC:	State Housing Company Limited
SOE's:	State Owned Enterprises

TDC: Tema Development Corporation

UN HABITAT: United Nations Human Settlements Program

UNDESA: United Nations Department of Economic and Social Affairs

UNFPA: United Nations Population Fund

ABSTRACT

Housing deficit is one of the major problems of urban managers. This has adversely led to the unbearable demand for public infrastructure such as social housing; roads; sewage works; water and sanitation; ports; electrification; health care; telecommunication networks; education and security; entertainment transportation; public health institutions; and employments poverty, pollution, overcrowding, congestion and shortage of affordable housing in the urban centers. This study focused on the challenges and prospects of the private sector in trying to bridge the urban housing deficit in the Accra metropolis. The objective was to identify the housing deficit trends, identify the incentive package as well as the challenges that the private sector goes through in their quest to reducing the housing deficit in the urban areas of Ghana, specifically, Accra. A sample of 66 respondents were selected from 11 real estate companies from the Accra metropolis. The study found out that over the 11 years period, there was a steady increase in the number of housing units built by the private sector, though not enough to meet the urban population growth, however declined drastically in 2015. The study contends that there are some major causes of housing deficits in the country and was attributed to influx of people into the capital in search for a greener pastures. The study also revealed that the abolishment of major taxes on their operations by the new government serve as a major boost in their activities. Also, the study revealed that even though a lot has been done in terms of the reforms in the industry, majority of the respondents believe that government can do a lot more, especially with the eradication of middlemen in land acquisition that often leads to land litigations. The study recommends that urban housing deficit can be solved or the trend can be reversed if through collaborative governance, good public-private partnership, and minimal or no political interference. Also, government incentives should be visible and not mere rhetorics as well listing on the stock exchange for investment and ownership.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Globally, urban population is constantly rising as it appears to be the most significant processes in transforming all societies (Ardayfio-Schandorf, Yankson, & Bertrand, 2012). Statistics show that 3.9 billion people representing 54% of the world's population reside in the urban areas as at 2014, as compared to 30%, which stood at 746 million in 1950 (DESA, U.N., 2014). This figure is further projected to hit approximately 2.5 billion, representing 66 per cent of the world's population by 2050, with Asia and Africa likely to account for 90% of the increase (UN-DESA, 2014). By inference, the population of urban residents will increase by 12 per cent in three decades from now. This means that the rate of exodus movement into urban centers will continue to be unprecedentedly high, as noted by Lanrewaju (2012) so far as the increasing rural population continues to experience corresponding diminishing rural resources. This, he asserts, forces a section of the rural population to migrate to urban areas for job security, higher education, higher income, better health and better living conditions (Lanrewaju, 2012). Though urbanization greatly enhances economic growth, it does so only in an environment where there are conducive infrastructures and institutional structures (Turok & McGranahan, 2013; Ardayfio-Schandorf, Yankson, & Bertrand, 2012).

Despite the numerous economic, social and cultural benefits that urbanization brings (The World Bank Group, 2015), migrants in developing countries seem to live in hopelessness and despair because cities and towns are unable to keep pace with the constant population growth. This

adversely leads to unbearable demand for public infrastructure such as social housing; roads; sewage works; water and sanitation; ports; airports and other entry points; electrification; health care; telecommunication networks; recreational and pedestrian facilities; education and security; entertainment and spaces for cultural expression; transportation; public health institutions; education; and employments producing poverty, pollution, overcrowding, congestion and shortage of affordable housing in the urban centers. (Bailey, 2014; Ardayfio-Schandorf, Yankson & Bertrand, 2012; Aluko, 2012; Hove, Ngwerume & Muchemwa, 2013). These frustrations and feelings of hopelessness of the urban migrants lead to all forms of social vices such as robbery of all kinds, prostitution, child labor, drug addiction, alcoholism and building of slums in the cities. Even though urbanization is widely perceived to be a vehicle necessary for the achievement of the major aspects of the 2030 Agenda, especially given urban resource and service delivery efficiency as well as links to economic growth, it puts huge pressure on urban infrastructures, especially in developing countries with a huge demand in housing stock (Mcgranahan, Schensul, & Singh, 2016, Earl Bailey, 2014, Kuchay, Bhat & Shafi, 2016).

Housing is one of the most basic necessities of life. The importance housing plays in human society far goes beyond the conception of shelter. In his article, Al Surf distinguishes between the traditional and modern conception of housing. He asserts that housing in the time past was simply shelter, but in contemporary times housing also determines one's social status as well (cited in Al Surf et al., 2013). This implies that housing is a key determinant of one's status in society; that is, wealthy people live in much more comfortable and luxurious houses as compared to the poor. This argument is further advanced by Erguden that housing has other significance such as economic, social, and cultural and personal (cited in Dangmah, 2012). It is instructive therefore to note that access to adequate, safe, and affordable housing and basic services, in

addition to slum upgrading, is critical to sustainable cities (World Bank Group, 2016). It can be inferred therefore that the successful achievement of the Sustainable Development Goals (SDGs) revolves round adequate urban housing.

Urban housing challenges seem to be a universal phenomenon but severely impact on Asia and the sub-Saharan Africa due to the rate of urbanization now and the future projections (UN-DESA, 2014). As perfectly noted by the United Nations Habitat, ‘as the scale of the housing challenge in the developing world increases at an alarming pace, the need for real action to address affordable housing supply is becoming increasingly critical’ (UN Habitat, 2004). This is an indication that housing as a challenge is a growing concern to the international communities seeking to find solutions to this menace. For instance, statistics by UN Habitat show there was an unprecedented population explosion in slums and other informal settlements in 2013, with population increasing from 725 million in 2000 to over 860 million. Thus, despite the significant efforts that have served to improve the living conditions of 230 million slum dwellers, the net growth of slums continue to outpace the improvement. The report continues that there is an urgent need to revisit housing and slum improvement in the context of present-day realities (UN Habitat, 2016). Housing still remains a major challenge, especially in the urban centers. Population growth, rapid urbanization and industrialization (Saei, 2012) are the main factors inducing people to move into the urban centers and as results put pressure on urban infrastructure.

Several writers have expressed concerns about Ghana’s housing deficit and suggested ways of solving it. Some of these writers include the Bank of Ghana which states that “the housing deficit in Ghana can be addressed and new households can also be accommodated, provided there is annual delivery of close to 150,000 housing units over the next 20 years”. Also, according to the

Bank of Ghana (2007), available data indicates that a total of 30,000 housing units are delivered yearly by the State Housing Company Limited (SHC) and the private sector combined. Clearly, the annual delivery is way below the estimated demand to meet the housing needs of the people in Accra. Currently, urban population grows at a rate of 4.3% whereas the national population growth rate is 2.7% (Ghana Statistical Service, 2013), indicating that the challenges confronting housing delivery in the urban cities are not getting better. In 1984, Ghana had an urban population of 32% of the national population, this rose to 43% of the national population in 2000 (GSS, 2005) and 47% of the national population in 2007 (UNFPA, 2007), thereby worsening the housing deficit situation in Ghana.

It is important to recognize that, though housing deficit is a national problem in the country, the urban cities continue to be the hardest hit, especially Accra. This is evident from the increasing number of squatters, high population of slum dwellers and illegal structures scattered all over the entire city. An example of which includes the infamous Sodom and Gomorrah. Clearly, it is common knowledge that government's efforts in ensuring the provision of decent, quality and affordable housing to its citizens have been overtaken by demand, therefore necessitating the contribution of the private sector to intervene. Notwithstanding the private sector contribution, it is still not clear the capacity of the private sector and the contribution they have made so far in providing housing in the Accra metropolis, which faces the highest housing deficit in the country.

This study therefore provides response to the need for baseline information and detailed analyses of the housing deficit situation in the country, particularly in the urban cities such as Accra Metropolis. This study also intends to examine the extent to which the private sector has contributed to the housing development of the Accra Metropolis and to further ascertain the

incentives available to estate developers by the Government as well as the challenges. The reason is that providing detailed and comprehensive analyses of the housing deficit in Accra will spark policy intervention and encourage the private sector and government institutions to work towards housing development in Ghana.

1.2 Problem Statement

Challenges pertaining to housing provision and access, particularly in the cities, in recent times are gradually becoming insurmountable simply due to increasing urbanization, high urban population and inadequate efforts from the government in tackling housing deficit. Due to urbanization, many cities in Ghana, especially Accra, are growing at a faster rate that does not commensurate with housing provision. Though policy debate has indicated that urbanization has more socio-economic benefits than undesirable externalities, the biggest challenges remain the inability of the housing provision and delivery to match up with the urbanization. The trend in population growth of Accra suggests that, in 1970 the city had a population of 636,667, 1,658,937 in 2000 and increased to an estimated population of 2 million in 2010 (GSS, 2010). However, the provision of housing units within the same period has averaged 30,000 annually instead of an estimated housing demand of 150,000 annually to solve the housing deficit situation (BoG, 2007). This has resulted in a major challenge with respect to housing in the Accra metropolis.

Socio-economically, development in Accra is heavily affected as a result of housing deficit problems. This is due to an increase in social vices such as alcoholism, drug addiction, robbery, prostitution and unsafe abortion; and waste management challenges that are mostly connected to slums in the city created by the housing deficit (UNFPA, 2010). Against this background, the

extent of contribution and efforts by the private sector to reduce the current housing deficit to facilitate development is not clear.

Again, the availability of documentation based on empirical data detailing the extent of the housing deficit in the Accra Metropolis is very limited. The capacity and the capability of policy makers to drive comprehensive and self-replicating remedy to the housing deficit situation are limited mainly due to documents that are seldom available to provide comprehensive knowledge and information on the housing deficit. Therefore, the purpose of this study is to assess the challenges and prospects of the private sector participation in bridging the housing deficit in Accra.

1.3. Objectives of the Study

The main objective of the study is to assess the challenges and prospects of private sector participation in bridging the housing deficit within the Accra Metropolis.

The study specifically seeks to do the following:

- i. To determine the trend of housing and the extent of private sector participation in housing delivery in the Accra Metropolis
- ii. To determine the incentives available for private sector participation in housing delivery in the Accra metropolis
- iii. To examine the challenges facing the private sector in housing provision in the Accra Metropolis

1.4 Research Questions

- i. What is the trend of housing and the extent of the private sector participation in housing delivery in the Accra Metropolis?

- ii. What is the incentive package available for private sector participation in housing delivery in the Accra Metropolis?
- iii. What are the challenges facing the private sector participation in housing delivery in the Accra Metropolis?

1.5 Significance of the Study

Shelter remains one of the most basic needs of mankind, as such the issue of housing deficit is a national problem that affects every individual in the nation. Homelessness has the tendency to strangle the flow of democracy in any nation. The significance of this study is therefore aimed at providing empirical information that is beneficial and useful to policy makers, law enactors, researchers, stakeholders and many other interested groups in the business of housing development in Accra. The findings as well as the report of this study will serve as guidance for policy makers in drafting policies and plans targeted at solving the housing deficit in the country, especially Accra.

This study examines the trend of housing delivery in the Accra Metropolis and assesses the extent to which the housing needs of the people have been met. This will therefore draw the attention of the city authorities in putting in place pragmatic and practicable solutions to remedy the current housing deficit in the capital. The study will bring to light the available incentives to the private estate developers by government, therefore encouraging massive private sector participation to permanently address the situation.

The findings of this study will also provide insights of efforts that have been made in the past and the capacity of the private sector in the housing industry. The information to be gathered would be useful for both actors and potential actors in the business of housing development to adequately understand the housing deficit situation in Accra in order that their efforts could be

enhanced. Based on the outcome of this study, policy recommendations would be offered to facilitate the development of models that could permanently tackle the housing deficit in Ghana. Finally, the findings of this study will also add to the available literature and serve as reference material and information for further studies by researchers.

1.6 Scope and Delimitation of the study

This study is restricted to assessing the challenges and prospects of the private sector participation in bridging the housing deficit in Accra Metropolis exclusively. This study focuses on residential housing provision, the trends in housing development in Accra, as well as the extent to which the housing needs have been met within the metropolis. This study looks at the housing deficit that exists and the focus is on private sector real estate developers. As such the key targets of this study are the private estate development companies in Accra and does not include public sector companies and their parastatals.

1.7 Structure of the Study

The thesis is organized into five chapters. Chapter one, which is the introductory chapter, gives an overview of the work. It covers the background to the study, the research objectives and questions and also discusses the rationale behind it as well as its significance. Lastly, the scope and delimitation as well as the definition of terms conclude this chapter. Chapter two looks at the concept of housing, its challenges, causes and the effects in Accra and by extension Ghana. The chapter reviews the concept of private sector participation in the housing industry as well as the challenges they face and the prospects in the industry. Chapter three presents the methods used in gathering data. Thus the chapter attempts to describe the methods used and why those methods were chosen to be used for the study. It also discusses some ethical issues in the study and

analysis. Chapter four presents results, analyses and discusses the data obtained from the field. Finally, chapter five provides a summary of key findings and outcomes of the study in relation to the objectives. It also suggests recommendations and provides a conclusion to the study.

1.8 Definition of Terms

Housing, Merriam-Webster Dictionary, (2017); defines ‘housing’ as *Shelter, Lodging dwellings provided for people, or something that covers or protects: such as a case or enclosure (as for a mechanical part or an instrument), a support (as a frame) for mechanical parts*

And finally, The Cambridge Dictionary, (2017) also defines housing simply as ‘*Buildings for people to live in*’.

National Housing Policy, (2015) defines **Housing** as ‘*a multi-dimensional commodity that includes physical shelter, the related services and infrastructure, and the inputs such as land and finance required to produce and maintain it. Housing also covers the solutions geared at improvement of the shelter and the environment in which it exist*’.

Housing deficit or housing backlog is “*the shortfall in the number of dwelling units of various types in order to meet existing demand*”, or the subtraction of the total number of households (based on population census and average household size) from the total number of existing housing units (usually based on housing census) (UN HABITAT, 2011). Or simply put, a condition where dwelling units are inadequate for a group of people to live in.

Housing Units: According to the definition of The Organization for Economic Cooperation and Development (OECD), defines a housing unit as a separate and independent place of abode which is intended to inhabit single households, or one not intended for habitation but occupied as

living quarters by a household at the time of a census conducted in a particular place at a specific point in time.

Dwellings: The Oxford Advanced Learned Dictionary defines dwelling “*as a house, flat, apartment etc. where an individual lives*”.

Household: As defined by Bender (1967) as “*those persons who reside together; in another sense, it refers to a group of people carrying out domestic functions. In the former sense, a household needs not carry out domestic functions. In the latter sense, a household need not reside together as a unit*”. Simply, household refers to the aggregate number of people who reside in a particular housing unit.

Flats: Collins Dictionary defines a flat as a “*is a set of rooms for living in, usually on one floor and part of a larger building. A flat usually includes a kitchen and bathroom*”.

Urbanization: Merriam Webster Dictionary defines urbanization as “*the quality or state of being urbanized or the process of becoming urbanized.*”

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews scholarly works of other researchers on the subject of housing. The thematic areas of the chapter will include the following; The theoretical and conceptual framework of the study, the concept of housing, housing deficit, the housing situation in Africa, overview of housing deficit situation in Ghana, The private sector contribution to housing delivery in Ghana, incentive package available to the real estate developers by the government, factors causing housing deficit in Accra, challenges facing urban housing delivery in Accra, housing policy responses, empirical review and conceptual framework for the study.

2.1 Theoretical Framework for the study

For this work to achieve its overall objective, its important to outline and discuss some simingly important theories. Four main theories will be discussed. These theories include; Public-Private Partnership (PPP), Collaborative Governance, Maslow's Theory of Needs and the Supply theory. Maslow's Theory of Needs and the Supply theories are the two main theoretical frameworks that are believed to be useful especially, for the proper contextualization and better understanding of this work, even though the current global wave places premiums on Public-Private Partnership (PPP) and Collaborative Governance. The researcher adopts these two theories for the study based on how basic and significant housing is in every living organisms' life. The conceptual framework adopted will try to explain how the various stakeholders such as

the government, GREDA, and the financial institutions can come together to put in place sustainable policies that will affect the general operations in the industry, that is, housing provision, acquisition, and ownership more affordable to the bracket group that struggles to afford homes.

2.1.1 Public-Private Partnership

Public-Private Partnership's (PPP) global acknowledgment as a panacea in infrastructural and services development has assumed an unprecedented and still growing in recent years as evidence is clear throughout both developed and developing economies. This governance strategy, PPP, to improve service delivery and realize large infrastructural projects has been very popular in the last two decades among governments (Nederhand & Klijn, 2018). This universal acknowledgment is due to the active role the private sector is playing in diverse ways in partnering governments in the provision of social services. For instance, a report by World Bank indicates that the private sector contributed to a total of US\$38 billion in investments in 107 infrastructure projects, in 19 countries and in 4 sectors (World Bank, 2013). This clearly indicates how important, the private sector is supporting governments around the world. Without the commitment of US\$38 billion into infrastructure, is it not obvious to imagine how life would have been for the 'common man' who is the maximum beneficiary of these investments?

According to the National Policy on PPP of the Republic of Ghana (2011), A public private partnership, PPP, "is a contractual arrangement between a public entity and a private sector party with a clear arrangement on shared objectives for the provision of public infrastructure and services traditionally provided by the public sector". In other words, PPP is a relatively long-term binding agreement that regulates the relationship and conducts between the government and the private sector and their obligations and responsibilities in a particular venture or project

which has mutual benefits for both parties. This partnership may include but not limited to financing, design, construction, operation and/or maintenance of infrastructure and/or provision of services by the private sector, which are usually procured and provided by the public sector. For instance, the Government of Ghana concedes that the provision of public infrastructure and services are typically its sole mandate, however, it is hugely constrained by limited budget resources and therefore has an infrastructure deficit that will require a sustained spending to the least tune of US\$ 1.5 billion per annum for the next decade (GoG/ MOFEP, 2011). The above scenario indicates that it is not possible for the government to raise this amount and commit it to only infrastructural spending, especially when there are other competing sectors demanding equal commitment of resources. This partnership is largely due to the absence, limited or adequate fiscal resources (Sheppard & Beck, 2018; Liu, Love, Smith, Sing, & Matthews, 2018) to embark on major infrastructural development and service delivery by governments.

2.1.2 Types/Forms of PPP Contracts

Public Private Partnership comes in various forms depending on agreement and the area of competence. Even though there is a variation in terms of the exact number, but in generality, Service Works Global lists about 10 different types, which include

- Build – Operate – Transfer (BOT)
- Build - Own – Operate (BOO)
- Build - Own - Operate –Transfer (BOOT)
- Build – Design (BD)
- Design – Build – Finance (DBF)
- Design – Build – Finance – Operate (DBFO)

- Design – Build – Finance – Maintain (DBFM)
- Design – Build – Finance – Maintain – Operate (DBFMO)
- Design – Construct – Maintain – Finance (DCMF)
- Operation and Management (O&M)

2.1.3 Guiding Principles for PPPs

For a perfect working collaboration to exist between parties, Ghana's policy on PPP lists the following as guiding principles for a smooth partnership between the government and the private sector;

- Value for money
- Risk allocation
- Ability to pay
- Local content & Technology transfer
- Safeguarding Public Interest and Consumer Rights
- Environmental, Climate and Social Safeguards
- Clear objectives and output requirements
- Accountability
- Transparency
- Competition
- Contracting Authority, ownership and commitment
- Stakeholder Consultation Process

With these principles listed above, it is expected that all parties must satisfy or meet all or most of them for any form of engagement to take place. This when religiously applied, will ensure all

parties being satisfied and committing to their respective roles as well as avoid Courts litigations and injunctions on ongoing project(s) which eventually affect the citizenry.

2.1.4 PPP's relevance to the Study

With a constant increase in urban population, experts claim that global housing shortage could hit \$16 trillion by 2025. This reflects into about 1.6 billion people across the world or one third of the urban population could be living in substandard housing or foregoing essentials to pay for their home within 10 years, according to a study by McKinsey Global Institute (MGI) (Inside Housing, 2014). This indicates that governments need a sort of partnerships with the private sector to help ameliorate or possibly reverse the trend, subject to proper contractual arrangements that spell out mutual benefits as well as each partner's roles and responsibilities.

Africa has an annual growth rate of 2.55% and it is projected that between 2015 and 2050, world population will increase by an additional 2.4 billion. Out of this figure, Africa alone is adding 1.3 billion (UN-DESA, 2015), indicating about 54.16%. This poses a huge risk on public infrastructure, especially when governments have a very limited budget allocations. This of course means to turn to other alternative sources of funding which are also not available hence the ingenious invitation of the private sector into the provision of public infrastructure for mutual gains.

The report further indicates that the population growth especially in the poorest countries will make it difficult for those governments to eradicate poverty and inequality, combat hunger and malnutrition, expand education enrolment and health systems, improve the provision of basic

services of which housing is a major component and implement other elements of the sustainable development agenda to ensure that no-one is left behind.

There is a sufficient evidence to support the fact that PPP has been beneficial in urban housing both in developed and developing countries. Both the public and private sectors are adopting partnerships for the delivery of housing and urban development worldwide (Moskalyk, 2011). Developed countries, such as the UK, Canada, the USA, Australia, and some developing countries, such as India, Nigeria, South Africa and Malaysia, have employed PPP projects in delivering affordable houses (Moskalyk, 2011; Abdullahi and Aziz 2011; Liu et al. 2014; Chan et al., 2004) although not always successfully. For example, Trangkanont and Charoenngam, 2014a explained,

“A number of developing countries such as Thailand, Vietnam, the Philippines, Malaysia and Indonesia have experienced failures in their PPP Low-Cost Housing (PLCH) projects due to different factors”. Trangkanont and Charoenngam identified ten factors of PLCH in Thailand which led to failure: inadequate tender documents, inefficient management change, poor contractors, political intervention, ineffective PPP policy and strategy, weakened institutional culture, policy pressure, and difficulties to low-income group, economic problems and housing finance constraints. Similarly, a number of other studies identified different challenges in PPP projects.

2.2.1 Collaborative Governance

In recent years, a common theme in social science research and practical management has been the increasing emphasis on partnerships and other forms of collaborative efforts as effective means to reach tangible and sustainable outcomes. Collaborative Governance is one of such emerging forms of partnerships, especially with a changing role in the governance system. The

concept of collaborative governance has many interpretations subject to the fields of application. However, for the purposes of this study, “collaborative governance refers to the processes and structures of public policy decision making and management that engage people constructively across the boundaries of public agencies, levels of government, and/or the public, private and civic spheres in order to carry out a public purpose that could not otherwise be accomplished” (Emerson, Nabatchi , & Balogh, 2012). In other words, it is the cooperation between State and non-State actors to organize society in an efficient and equitable manner” (Keyim , 2016). According to him, the state actors, can interchangeably be referred to here as “government” or “public sector, ” include publicly funded municipal, regional, and supranational authorities, while the term *private actors* refers to members of “nongovernment” or “private” sectors. The main idea behind Collaborative Governance is that, the government’s delivering its obligations to the citizenry not just through public institutions as done in the traditional Public Administration, but in collaboration with key stakeholders other than government agencies and public institutions, but the private sector players as well as the host community. The bottom-line is, governance system where all key stakeholders come on board, their concerns acknowledged and factored in the decision making process as well as project implementations. Collaborative governance also brings together multiple stakeholders to build consensus such that stakeholders, such as citizens share the responsibility for policy outcomes. This theory is basically about governance and how powers or authority is shared equitably amongst stakeholders or players.

2.2.2 History of Collaborative Governance

It is important to acknowledge the historical development of Collaborative Governance.

The history of Collaborative Governance can be traced to a period in 1970s (Nye, Zelikow, & King, 1997) when there was a big hum of chronic dissatisfaction with “Big Government”

emerged in the academic world. This was a period of the emergence of New Public Administration (NPM) in the 1980s (Skelcher, 2000). Collaborative governance approaches emerged as a hybrid response to as well as the recognition that emerging global problems, such as poverty, environmental degradation, vaccine development, and transnational security threats, require intergovernmental and interorganizational coordination (Bryson, Crosby, & Stone, 2006; Rhodes, 1996). Further, antecedents to collaboration often involve what Bozeman (2002, 2007) characterizes as “public-value failure” which include scarcity of service providers; lack of market-driven value articulation and aggregation mechanisms; imperfect monopolies; and focus on short-term horizon and benefit hoarding.

2.2.3 Relevance of Collaborative Governance to this Study

Unlike in conventional Public Administration where authority is concentrated in government and its parastatal agencies, Collaborative Governance looks at giving an equal say to all parties involved hence mutual respect for all views and opinions. It is seen as a response to solving citizens’ aloof attitude towards projects meant for them simply because their views were not sought or respected. It is only when concerns raised by stakeholders are fully acknowledged and addressed that all stakeholders can guarantee their full participation in any ongoing decision making. Though success stories can be told, Rosa et al,(2013) cautions, that in the case of Cape Verde in Africa, successful adoption requires one to be mindful of the risk factors such as careful planning and stakeholder involvement (Hayter & Nisar, 2018). This indicates that there is a little variation specific to the country application, subject to the Sociocultural factors, such as leadership, interpersonal relationships, which are always true realities on the ground.

2.3.1 Abraham Maslow's theory of Need

Abraham Maslow's theory of needs cannot go unnoticed as long as humanity strives to satisfy his needs. The theory has a much wider application as long as our "wants and needs are unlimited" as theorized by Economists. The theory explains that human beings are "perpetual wanting animals", in that there are some basic needs to satisfy and that one's ability to move on to achieve a "higher drive" or next need depends on the successful achievement of the previous need(s). He puts his theory into a pyramidal structure with five segments namely; Physiological, Safety & Security, Love & Belonging, Self-esteem and Self-actualisation, with the base as the starting point (Maslow, 1943).

The study focuses on the base of the pyramid. This is because the base is considered more basic to every living organism and for that matter, the rest he termed as "cultural or secondary drives". He termed the base as the "respectable or primary drives". This he asserts that human cannot do without them (Maslow, 1943). According to him, the psychological need is the basic survival of life, such as food, water, and shelter. He continues with safety and security which includes health, employment, property, family, and social stability. He points out that the need to own a property is next to basic without which one cannot continue with his drive for the next higher needs which include love and belonging, self-esteem and self-actualisation (Maslow, 1943).

Below is Maslow's theory of needs arranged in hierarchical order.



Figure 2. 1Maslow Hierarchy of Needs

2.3.2 Relevance of the theory to the Study

How relevant is Maslow's theory to the study? The researcher firmly believes that housing is central to the achievement of all the other needs espoused by Maslow. For instance, how can one get a comfortable place to sleep or rest if the individual is homeless? How can one get food and water without adequate housing? Where does the individual run to for cover during raining season or torrential rain and merciless scorching sun? How can one have a stable family, employment, acquisition of property or properties without adequate housing? How can one earn the respects of others if an individual does not have a stable home? Imagine a head of State or a president who is without a house or homeless. It is therefore without a surprise that most

organizations and all countries have housing for their employees or presidential villa or pay for the rental expenses of employees.

It is worthy to note that the economic growth of any nation depends on how well its individuals' are from the shackles of poverty or economic freedom which the researcher believes cannot be achieved without stable housing. How can the State embark on successful population census, which is very important for planning and policymaking if it cannot locate its individuals? How can any government control disease outbreak without being able to locate adequately, the houses or homes of the individuals infected or infected? It is for these reasons that the researcher believes housing is central to life.

It is in this regard that the researcher believes the theory is indispensable as far as housing is concerned. Other studies have shown the application of the theory to housing, perhaps due to the role housing plays in human society. Prime amongst its application is a study carried out by Rahadi, Wiryono, Koesrindartoto, & Syamwil (2013). The study set to analyze the relationship between housing prices, Real Estate buyers' preferences, Real Estate developers' assumption of price, and external factors arising that influence the price. It suggests that design, brand, facilities, reputation, reinvestment value, pricing policy, and speculative behavior play a significant part as internal and external attributes in price definition for housing price in Jakarta metropolitan region (Rahadi, Wiryono, Koesrindartoto, & Syamwil, 2013).

The theory was also very influential in the Australian housing policy. Its relevance is seen in an attempt to conceptualize and operationalize the word "need" with respect to who needs housing the most, Seelig, Milligan, Phibbs, & Thompson, (October, 2008). In their discussion, it became clear that housing needs is essentially basic to humanity and the need for housing is significant to every State. The study continues that "basic human needs exist in the forms of shelter and

protection from the elements, avoidance of physical and psychological harm, and facilitation of personal and social well-being is not without housing” (Seelig, Milligan, Phibbs , & Thompson, 2008). The study in addition attempted to draw the critical role that housing plays in achieving other basic human needs hence the need to see housing as means and not as ends. It explained that the conception of housing need is basically physical shelter, which serves as safety and protective for human society.

2.4.1 The Theory of Supply

This study is also underpinned by the theory of Supply. It is a theory derived from the field of Economics and it is defined as” the quantity of a good that an individual seller(s) is prepared and willing to sell within a given time period”. John Locke, the English Philosopher, is credited with being one of the earliest descriptions of this economic principle in his 1691 publication of "Some Considerations on the Consequences of the Lowering of Interest and the Raising of the Value of Money” (Investopedia, 2015), even though he did not explicitly use the term “Demand and Supply”. This happened during the 17th Century in England, when many merchants wanted the government to reduce the interest rates charged on loans given out by private lenders so that people could borrow more money and thus purchase more goods. In his defence for the government not to comply, he said “the free-market economy should set rates because government regulation could have unintended consequences. If the lending industry were left alone, interest rates would regulate themselves, because "The price of any commodity rises or falls, by the proportion of the number of buyers and sellers” (Investopedia, 2015)

Another notable figure to have popularised the concept is Sir James Stauart. In his treatise on political economy noted that one of his main concerns was the impact of supply and demand on laborers. He posits that when “supply levels were higher than demand, prices were significantly

reduced, lowering the profits realized by merchants”. And “when merchants made less money, they could not afford to pay workers, resulting in high unemployment” (Investopedia, 2015). This indirectly explains the law of supply which states that the more the price of a product goes up, the more of that product will be supplied and vice versa. Every supplier increases his supplies to maximise his profits and to reduce costs. So when the price of a product goes up, suppliers become happy because, all things being equal, the increase in the price will resonate in their profit margins and vice versa.

Adam Smith who is regarded as the father of Economics referred to the concept of supply and demand as “ the invincible hands”. He used a society that produces two suppliers, bakers and butchers as his analogy. In this scenario, he maintains that both suppliers provide products that individuals need and want. He maintains that both suppliers will provide a supply that meets demand and this will lead to developing an economy that benefits everyone (Investopedia, 2015). He views the market as made of two main forces; demand and supply, which he referred in his famous book, “ The wealth of nations” Agreeably, demand and supply are the main two independent forces whose quantity of consumption or production is determined by price. The higher the price, the lower the quantity demanded and the higher the quantity supplied and vice versa. The definition of Supply has undergone some modifications over the years, is time bound and for this reason, Eboh and Nwoaha (2009), defines Supply as “the quantity of a good that a seller (an individual or a group of individuals) is ready and willing to sell for a given period of time”. This suggests that the supply should be within a specific period of time and anything shot of that will not fall within the definition of supply. Housing is a product and its supplies follows this principle of Supply.

2.4.2 Relevance to Housing

In this regard, housing supply is the quantity of housing units that suppliers – either public or private, make it available for sale within a specific time for a particular price (Omole, 2001). In other words, it is the total number of housing units, that housing builders have made available for sale, within a specific time frame at a particular price.

Housing as indispensable as it is, is influenced by the subject of demand and supply. That is, how much of housing that will be demanded will depend on the number of housing available. And how much of housing that will be made available for demand is also conditional on the factors that affect it. Therefore, both the private sector and the government have a major stake on the quantity of housing to be produced.

2.4.3 The Law of Supply

The basic principle guiding Supply is the law of Supply. This law according to Dickson (2001), states that “when the price of a good goes up, the quantity supplied goes up in the same direction and vice versa”. Dickson indicates that “the law of supply is illustrated by the upward slope of the supply curve” (Dickson, 2006). There is a universal consensus on the positive relationship between Supply and price, this is because the businessman will always produce more to increase his profit margin and when the price drops, by logic, holding the price of raw materials constant, will need more to produce less thereby increasing his costs and reducing his profit margin.

2.4.4 Factors affecting Supply

According Economists, there are factors that affect supply of a product or a good. These factors may include, the price of the good or product under consideration, changes in input prices, changes in the price of other goods, changes in expectations, government policies especially on

excise tax and technology. All things being equal, changes in these factors result in changes in the quantity supplied, that is, changes in the movement along a supply curve (Aderibigbe, 2005).

The housing market in Ghana is dominated by the private sector stock of buildings (Canada-Ghana Chamber of Commerce, 2017). Contemporary developments worldwide seem to favor the private sector driven housing development. The argument in favor of the private sector is docked on the efficiency and effectiveness of the private sector as well as the corruption-ridden and inefficiency in the public sector (Henshaw, 2010).

Due to incessant housing deficit, the government of Ghana in its attempt to make it more lucrative for the private sector has put in place some measures which includes the abolition of the 1% Special Import Levy, elimination of the 17.5% VAT/NHIL on financial services, abolition of the 17.5% VAT/NHIL on domestic airline tickets, and 5% VAT on real estate cost (City Business News, 2017). And 5 years Tax Holidays (From start of Operation) (Ministry of Trade and Industry, GoG, 2017; citifmonline.com, 2017). This the government believes will go a long way to alleviate some of the tax burdens that affect developers in their quest to bridging the housing deficit gap.

2.5.1 The Concept of Housing

Housing, without any shred of doubt is one single most topical issue that has received worldwide attention due to the unprecedented growth in urban population.

The Oxford Living Dictionary, (2017), defines Housing as “*Houses and flats considered collectively*”, for example, the provision of accommodation. Housing basically is for habitation and varies from a thatch house, to semi-detached, to a complete compound to several forms such as multiple storey buildings. A house determines one’s status in the social structure, because the

rich or wealthy people are able to buy, build or rent expensive buildings to reflect their status whilst the less privileged also rent or build according to their status. Other factors that affect housing include one's family size, as well as, the topography of the area. From the above definitions, it is clear that one theme runs through which is, a shelter, lodging, accommodations, houses, home, residential facilities, flats considered collectively as building or dwelling place provided for people to live in. The above definitions corroborate the universal definition of housing given by the United Nations Habitat and supported by housing practitioners, The Habitat Agenda and the existing government documents (UN HABITAT, 2011). According to the United Nations Habitat, (2011), housing '*has an inescapable physical manifestation through the building of houses, dwellings, shelter, accommodation, site, and services and or residential units*'. Therefore the use of the terms housing, building, residential units, shelter, houses, accommodation shall be used interchangeably to mean the same thing.

However, these definitions seem to suggest that housing is only about the physical structures or products. Dwijendra,(2013) provides a definition to include both '*product*' and the '*process*'. This definition seem to include the process such as raw material acquisition to the development of the structure or the house. These materials include land acquisition, acquisition of building materials, such as cement, wood, roofing, paints etc.

However, a much broader definition of housing provided by National Housing Policy of the Government of Ghana befits the study. According to the National Housing Policy, (2015), housing is '*a multi-dimensional commodity that includes physical shelter, the related services and infrastructure, and the inputs such as land and finance required to produce and maintain it. Housing also covers the solutions geared towards the improvement of the shelter and the environment in which it exists*'. This definition seeks to suggest that housing is a process, and

that it starts right from the acquisition of land, to getting all the hardware to the putting up of the physical structure(s). The definition continues to suggest that infrastructural accessibility such as roads, electricity, pipe borne water, security, etc. are important part of housing.

2.5.2 Housing as a Source of Income for Owners

Housing is a very important part of human existence, and it has widely been perceived to be one of the three necessities of life besides food, and clothing (Gorems, 2016). Due to its inevitable nature, some individuals use housing as a source of income generations for survival. For instance, Lovenheim & Reynolds, (2012) assert that it is the largest single asset for many households. In their study, they emphasized that efforts aimed at fighting poverty becomes inadequate without urgent action to improve substandard housing conditions in the face of ever-increasing population in the urban centres in long-term view. This study looked at the economic prospects of owning a house by a middle or low income individuals in the megacity where urbanization is ever-increasing. The study examined how short-run home price growth affects the quality of postsecondary schools chosen by students. Ultimately, the conclusion derived was that home price increases reduce student labor supply and that each \$10,000 increase in home prices is associated with a 1.8% increase in the likelihood of completing college. This is because as homeowners' income increases due to increases in rents, they are able to cater for their wards' needs in college, hence no need for the children to work extra.

2.5.3 Housing as a Remedy to Criminal Activities

A study conducted in Washington, America in 2014 showed that there is a high correlation between homelessness, housing instability and crime (Lutze, Rosky, & Hamilton, April, 2014). This means that homelessness or inadequate housing is likely to affect crime and criminal

activities. It continued that housing instability or homelessness undermines offenders ability to take advantage of opportunities to participate in treatment, access social support services, comply with the conditions of their supervision, and to avoid antisocial peers and environments. The results of this study showed that providing housing, in conjunction with supportive social services, increases the likelihood of successful reintegration. This is indicative that without good housing it is difficult for authorities to track and enforce changes in criminals and perceived offenders.

2.5.4 Housing as Necessity of Life

Housing plays a very critical role in human life. For this reason, housing especially, urban housing has gained the universal attention since the industrial revolution because of the need to house workers who migrate to the urban centers. In Africa and other continents such as Asia and Latin America, housing continues to take a center stage in national discussions. This is supported by a study conducted in the United Kingdom. The study confirms the generality in agreement with the unavoidable importance of housing in human life. The study revealed that housing affordability is not just a function of economic viability, and that, in order to increase the quality of life and community sustainability, the environmental and social sustainability of housing must also be taken into consideration (Mulliner, Smallbone, & Maliene, 2013). According to the study, the environment in which the house is situated is just as important as the cost of the building itself, hence the need to consider the community, the environment and the social sustainability of the building.

2.5.5 The Impact of Housing on Health

Another study was conducted in the urban slum of Dhaka in Bangladesh, Asia, to assess how housing satisfaction affects health. The study revealed that inadequate housing has direct or indirect negative impact on health. The conclusion was that higher satisfaction with housing was shown to be associated with higher income, higher age, a smaller family size, higher education, being female and being an owner of a dwelling (Zanuzdana, Khan, & Kraemer, 2012). By implication, housing satisfaction can only be possible when there is higher income, higher age, smaller family size, higher education, being female and being an owner of a dwelling. However, this is not always the case, because one does not necessarily need a smaller family size to be happy and also, it is culturally limited to certain continents as well as the level of education. Africans for instance believe in the extended family system contrary to the Western countries. Others are happy without necessarily being dwelling owners. One does not always need higher education to be happy, just like housing satisfaction does not always depend on gender.

2.5.6 Housing and Socioeconomic Development

Housing production and consumption affects socio-economic development process in diverse ways. For instance, the construction industry contributes immensely to the economic growth and promotes poverty reduction by increasing the demand for low-skilled workers (Ghana, 2007). These low-skill workers would have been unemployed and being a burden unto their communities. The devastating effect of unemployment is that, most of these would be a threat to their communities, for instance, according to Hove, Ngwerume, & Muchemwa, (2013) cities experience a wide range of criminal activities ranging from thievery to armed robbery. In other words, people in this bracket have higher chances of engaging in criminal and dangerous

activities such as the spread of HIV AIDS, and other dangerous diseases, armed robbery, prostitution, alcoholism, drugs and disturbing public peace (UN HABITAT, 2011,)etc.

A report by Oxford Business Group indicates that the construction sector contributed \$3.8bn to GDP in 2014 at current prices, according to the Ghana Statistical Service. This represents 26.9% of GDP from the previous 12.7% which is equivalent to \$2.9bn in 2013. The sector has grown strongly over the past decade, up from \$280.3m in 2006, and has become of increasing important to the broader economy, more than doubling as a contributor to GDP from 5.7% in 2006 (Oxford Business Group, 2016). This indicates how construction of housing has contributed to the national economy, and why it is so important and indispensable a sector to neglect. The above studies from different parts of the world have clearly shown how immeasurable housing is by looking at the interrelationship that exist between housing and other sectors.

2.6 Housing Deficit

Housing deficit, also known as housing backlog is “*the shortfall in the number of dwelling units of various types in order to meet existing demand*”, or the subtraction of the total number of households (based on population census and average household size) from the total number of existing housing units (usually based on housing census), in other words, housing deficit is an unaddressed need for housing in a given locale, according to the United Nations Habitat, (2011). This is because housing is in short supply, or population continues to grow at an alarming rate, hence outpacing housing supply. This makes housing expensive, making it extremely difficult for an average or a low income earner to afford decent accommodation (UN HABITAT, 2011). This has forced millions into improvising for substandard housing with little or no basic services (UN HABITAT, 2005).

There are basically two categories of housing deficit, the qualitative and the quantitative housing deficit (UN HABITAT, 2011). And this is a major global challenge.

The quantitative deficit is taken to mean the number of households that lack access to housing, due to, for example, overcrowding or doubling up of households, whilst qualitative deficits are based on the number of households whose dwellings display qualitative deficiencies, such as a dirt floor, a lack of basic sewage disposal, or precarious location. It is significant to note that, every single urban center faces all the two, because whilst one part of the city is confronted with qualitative deficit, leading to the use of public facilities such as toilets, baths etc. the other part of the city faces quantitative issues forcing households to be homeless, or at best sleep on verandas of shops, kiosks, lorry stations, and public sleeping places.

Experts claim that global housing shortage could hit \$16 trillion by 2025. This reflects into about 1.6 billion people across the world or one third of the urban population could be living in substandard housing or foregoing essentials to pay for their home within 10 years, according to a study by McKinsey Global Institute (MGI) (Inside Housing, 2014).

Populations in rural areas move to cities in search of employment and better living conditions. Furthermore, the growth in urban areas of developing countries in particular are supported by many factors: existing infrastructure encourages investment in industry and commerce; increased standards of health and nutrition; increased life expectancy and lower infant mortality; the perception that the city offers better education, training, employment and leisure opportunities; and the occurrence of natural and human induced hazards in rural areas leads to migration to urban areas (Ardayio-Schandorf et al, 2012; Turok & McGranahan, 2013; Lanrewaju, 2012).

The effects are however unavoidable and unbearable on the individuals, the communities and the city managers, in other words, the government. These migrants in developing countries seem to live in hopelessness and despair because cities and towns are unable to keep pace with the constant population growth (The World Bank Group, 2015). This adversely leads to unbearable demand for public infrastructures such as social housing, roads; sewage works; water and sanitation; ports; airports and other entry points; electrification; healthcare; telecommunication networks; recreational and pedestrian facilities; education and security; entertainment and spaces for cultural expression; transportation; public health institutions; education, and employments producing poverty, pollution, overcrowding, congestion and shortage of affordable housing in the urban centers. (Bailey, 2014; Ardayfio-Schandorf, Yankson & Bertrand, 2012; Aluko, 2012; Hove, Ngwerume & Muchemwa, 2013). These frustrations and hopelessness of the urban migrants lead to all forms of social vices such as robbery of all kinds, prostitution, child labor, drug addiction, alcoholism and building of slums in the cities. Even though urbanization is widely perceived to be a vehicle necessary for the achievement of the major aspects of the 2030 Agenda, especially given urban resource and service delivery efficiency as well as links to economic growth, yet it puts huge pressure on urban infrastructures especially in developing countries with a huge demand in housing stock (Mcgranahan, Schensul, & Singh, 2016; Earl Bailey, 2014; Kuchay, Bhat & Shafi, 2016). As stated in Red Cross (2010) and cited by Haigh(2013) more than half of the world's population live in cities, and between one-third and one-half of the population of cities in low and middle-income nations live in informal settlements. The high population density incites is leading to unplanned urban development with inappropriate and lower quality housing, infrastructure and services

2.7 The Housing Situation in Africa

Africa is the continent with the highest population growth rate according to the United Nations, with 2.55% as an annual growth rate. It is projected that between 2015 and 2050, world population will increase by an additional 2.4 billion. Out of this figure, Africa alone is adding 1.3 billion (UN-DESA, 2015), indicating about 54.16%. This gives a fair idea that, in the coming decades, Africa's population will soar up, hence the need for comprehensive infrastructural planning to accommodate this increase. The report further indicates that the population growth especially in the poorest countries will make it difficult for those governments to eradicate poverty and inequality, combat hunger and malnutrition, expand education enrolment and health systems, improve the provision of basic services of which housing is a major component and implement other elements of the sustainable development agenda to ensure that no-one is left behind.

Even though Africa has the highest population growth, it is estimated that it is the least urbanized continent. Only 40% of its population reside in the urban areas as compared to 82% of North America, 80% of the Caribbean, 73% of Europe and 48% of Asia which are urbanized albeit,

2.7.1 Urbanization and Gross Domestic Product (GDP)

Africa and Asia are urbanizing faster than the rest of the world with urban proportion increasing by 1.5 and 1.1 annually respectively (UN-DESA, 2014). This is an opportunity as alluded by the former deputy minister of Local Government and Rural Development of Ghana, that *“no country in the industrial age has ever achieved significant economic growth without urbanization”*. This is an indication that urbanization affects economic growth. As reported by the World Bank from 1961 to 1983, GDP growth averaged 0.9 percent annually, from 1984 to 2013 it averaged 5.7 percent annually, and from 2005 to 2013 GDP growth averaged 7.8 percent (The World Bank

Group, 2015), showing progressive increase in GDP as urbanization expands. The report points to the fact that urbanization leads to reallocation, diversification of the economy and absorption of the excess labor who would have remained unemployed either by natural means or through human activities such as poor agricultural practices in the rural areas. The 2010 Population and Housing Census of Ghana also recounts that the economy has undergone some significant transformation over the last couple of years. Ghana's economy until 2006 was dominated by agriculture, but now, the service sector accounts for about 51% of national output. Agriculture accounts for about 30% (although about 55% of employed are engaged in the sector) while industry trail with only 19% of total national output (Ghana Statistical Service, 2013). This explains the fact that the diversification and expansion has led to growth in the economy, leading to increase in employment opportunities hence the attraction of both skilled and unskilled labor from the rural areas.

2.7.2 Urbanization and Infrastructure

Despite the numerous benefits that rapid population growth brings to the economy in terms of employment, if proactive and sustainable measures are not put in place, challenges such as jobs, infrastructure and services, as well as housing provisions (World Bank Group, n.d), especially in the urban areas, such as, the demand for land for settlement and housing provision as well as urban-based livelihoods (including urban agriculture). This mismatch between urbanization and infrastructural development characteristic of most African cities. This situation can best be termed as Urban Dilemma, a condition where the influx of people into the urban centers rather poses a risk, instead of a good source of economic growth due to cheap labor. As explained by Henderson (2005) and cited in (Freire, Lall , & Leipziger, 2014), this is due to 'woeful'

inadequate investment in infrastructure, and that labor market integration grows faster than capital market integration.

2.8 Overview of Housing Deficit Situation in Ghana

After the independence of Ghana, the country has established different housing policies but the country seem to wallow in the shadows of housing deficit. Since independence, the country has had consistent housing inadequacies. These housing policies have taken turn over time into commercialization by the private sector. The intervention of the private sector in reducing the housing deficits in the country has brought an equilibrium between government participation and the private sector. The paradigm shift of government's role in providing housing has incorporated the private sector to invest into providing housing units with their resources. Other scholars also hold a parallel view to the claim that engagements of private sector involvement in the provision of housing units has not made any significant impact in resolving the housing deficit in Ghana. According to the Ghana High Commission to London, (2003), the private real estate companies have built over 2000 housing units but charges on the cost of the provisions of housing units are normally high. These fatal phenomenon has sparked lots of controversies on the price levels of these private investors on the housing unit. Some private investors have expressed their dissatisfaction of government's inability to provide incentives to assuage the housing deficit in Ghana.

Ghana, a country located in Western part of the sub-Saharan Africa, has ten administrative regions. In 2010, the population of Ghana was 24,658,823 million, up from 18.9 million in 2000. Ghana has a total of 50.9 per cent of the population living in urban areas, a figure slightly lower than the 53 per cent, a projection made by the United Nations (UN-DESA, 2014), although this percentage is higher in regions such as Greater Accra (90.5 per cent) and Ashanti (60.6 per cent)

(Ghana Statistical Service, 2013). This chapter gives an overview of the housing policies after independence.

2.8.1 Government and Housing Provision in Ghana

Ghana, just like many developing countries, governments historically have been directly involved in the housing provision. According to Arku, (2009), during the colonial period (i.e. before 1957), the British-led administration was involved in housing schemes financed by the central government. This necessitated the creation of the Department of Social Welfare and Housing (DSWH), in 1945 to oversee the setting of policies and the implementation of the housing schemes. “Between 1946 and 1948, the DSWH supervised the completion of seven subsidized housing estates, which were located in Accra, Kumasi and Takoradi—the three major urban centers” (Arku, 2009). He notes further, that these government buildings were inadequate in nature, perhaps due to logistical constraints. The distribution was done for specific people such as war veterans, urban public and civil servants and colonial administrators.

2.8.2 Formation of Housing Agencies before and after Independence

The inculcation of housing policies in Ghana’s mainstream development agenda has not yielded any significant impact vis-a-vis the ever-increasing housing deficit situations in urban towns. After the introduction of the policy, successive governments made frantic efforts to deal with the housing deficit situation in the country, but all to no avail. The housing deficit in Ghana is mainly attributed to the incoherency of the policies promulgated by these past governments. Appiah (2007) recognizes the importance of private sector participation in the housing deficit but government has no policy directed to the control of these private real estate developers to supplement government’s efforts.

Also, there is inadequate verification on research and there seems to be a wide gap between researchers and policy makers. Recently, there was a newly introduced policy which emphasized on private sector participation but there have been genuine concerns raised against the delivery of the policies which are the role of stakeholders in ensuring the affordability of these housing units built by private investors.

In the year 1920, Ghana, then the Gold Coast issued the first legislation on housing policy in Ghana and instructed that people who were incapacitated with housing units should be provided with affordable houses. This legislation was enacted to restructure substandard areas in Accra to build houses for our colonial masters, the then British (Konadu, 2001; Fiadzo & Meeks, 1996). Due to this development, some of the local folks who were affected by this were provided with some amount of money as compensation to rebuild their houses. The development cost the Colonial Masters over £9,280 to support over 188 families who were inadvertently abandoned (Konadu, 2001). This policy was however, unsuccessful and eventually abandoned due to the high cost it had on the colonial master's budget.

In 1939, an earthquake hit some parts of Accra and rendered some homeless. This forced the colonial government to be reengaged in the supply of houses to the displaced (Konadu, 2001; Fiadzo and Meeks, 1996; Obudho and Mbalanga, 1988). Due to the incidence, government established some funds for housing the displaced individuals. The earliest of this development was built in Osu, Mamprobi, Chorkor, South Labadi and Keneshie in 1949 (Appiah, 2007) which currently culminates into the capital of the Accra Metropolis. This development also housed retired soldiers who had returned from the World War II.

In 1946, another policy by the colonial masters was introduced. This policy was distinct from the one asserted earlier because it was established to provide housing units for other citizens but not

those affected by the disaster. The first part of this policy was to provide 1-3 bedroom houses to be rented by individuals to boost the Gross Domestic Product of the economy then, established under the auspices of the Department of Social Welfare and Housing built in Accra, Kumasi and Takoradi. The other part of the policy was to allow individuals build their own houses subject to the approval of the Town Council Planning departments. If the individual did not have access to a private land, a land was leased by the Department of Social Welfare and Housing at a cost (Konadu, 2001). These attempts made by the colonial masters proved futile because the housing deficit continued to linger. The reason being that rural urban migration had become very rampant and the fact that Accra was fastly becoming the hub of Ghana's industrialization, although Ababio, Anarfi, Kwankye and Tiemoko, (2003) argues that the rate of urbanization in that period was 50 percent. In their quest to fulfil the budgetary mandate, the colonial masters added the issues of housing deficit in their budget. This inclusion was meant to alleviate the rising number of housing deficit in Ghana. As part of government's responsibilities, it allocated £2.5 million to complete housing projects in Accra, Kumasi and Sekondi-Takoradi (Konadu, 2001).

In 1956, the colonial government sought the assistance of the United Nations in solving the housing deficit in Ghana, perhaps it was getting alarming.

Nkrumah after political independence in 1957 made housing his topmost priority, occupying the core of its social policies, with the firm conviction that adequate housing was a right and that the government had an obligation to provide it (Arku, 2009). This necessitated the creation of several state-owned enterprises (SOE's), notably the Ghana National Housing Corporation (GNHC), State Housing Corporations (SHC), and Tema Development Corporation (TDC). In addition, quasigovernment agencies were also created, such as the Bank for Housing and Construction (BHC) and the Low Cost Housing Committee (LCHC) his major housing projects.

Despite putting more than 80 per cent of the government's budgetary allocation into the housing sector, these SOEs and quasi-governmental bodies only produced approximately 10 per cent of the nation's housing stock. Thus, their overall impact on housing production was minimal (Arku, 2009)

2.8.3 Why it was Unsuccessful

According to Arku, (2009) "while the government-built houses were rented out at a considerably discounted rate to the workers employed by the SOEs, as well as to public and civil servants, the vast majority of the population lived in either privately-rented or self-built homes. The government paid little practical attention to the repeated rhetorical support for self-help projects. Instead, successive governments' policies focused almost exclusively on public housing and slum clearance to solve the housing problem" But as stated by the National Housing Policy, (1986) and quoted by Arku, (2009), "the situation worsened and was evidenced by overcrowding, unaffordable housing prices, poor physical housing conditions and poor sanitation services".

2.8.4 Population and Housing Stock in Ghana

Population is one of the major causes of housing deficit. The country's population continues to increase in a steady manner according to Ghana Statistical Service. This population increase has a major impact on Ghana's Housing Stock. For instance, available statistics over the last four censuses, that is, (1970, 1984, 2000 and 2010) by the Ghana Statistical Service shows a steady population increase, that is, 8,559,313, 12,296,081, 18,912,079 and 24,658,823 respectively. This shows a constant percentage increase, that is 27.24%, 43.65%, 53.80%, until finally, an increase at a decreasing rate, 23.30%.

This constant population growth has been due to high fertility, low mortality and rapid urbanization, that is, rural-urban migration. Ghana's population increased from 8559313 in 1970 to 24,658,823 in 2010, an increase of three and half-times in a period of fifty years Ghana Statistical Service, (May, 2013).

Over the past 50 to 60 years the population has increased almost 300%, and the country's population is increasing at a rate of 2.7% per annum.

The table below shows the significant changes that have occurred under the period in review.

Table 2. 1Ghana's Population and Housing Stock for the last four censuses

Census Year	Total Pop.	Period	Annual inter-censal increase (%)	Annual growth rate (%)	Population per House
1960	6,726,815	-	-	-	-
1970	8,559,313	1960-1970	27.2	2.4	9.7
1984	12,296,081	1970-1980	43.7	2.6	10.2
2000	18,912,079	1984-2000	53.8	2.7	8.7
2010	24,658,823	2000-2010	30.4	2.5	

Source: Computed from 1970, 1984, 2000 and 2010 Population and Housing Censuses, GSS

Housing deficit is a global issue and a major challenge, especially in the third world countries, that is Asia, Africa and the Latin America. Every country's population growth should see a corresponding increase in housing as the population need to be housed. However, this seem not to be the case as the table below shows Ghana's housing deficit history.

Table 2. 2Estimated Housing Stock and Deficit in Ghana

YEAR	DEFICIT	DELIVERY	% OF DELIVERY	NEED
1980's	250,000	70,000	22%	133,000
1998	300,000	30,000	25%	140,000
2000	700,000	25,000-30,000	21%	199,000
2008	1,000,000	37,000	22%	150,000
2010	1,200,000	199,000	23%	300,000

Source: Afrane, Bujang, Liman, & Kasim, (2016)

Just like the population review, Ghana's Housing deficit has shown a steady increase since 1980's. From 250,000 in deficit to 1,200,000 in 2010. This shows about 380% increase since the year in review. Meanwhile, the need for housing within that same period shows a significant increase from 133,000 in the 1980's to 300,000 in 2010, showing a 125.56% increase. In that same period, housing delivery fell short of supply. Only 70,000 housing units were produced, in the 1980's, representing 22% of the total housing need. This saw a constant drop in delivery until 2010 which realized 199,000, representing only 23% in the total housing need in the country.

2.8.5 The Current Housing Deficit

Ghana currently has a housing shortfall or deficit of 1.7 million units (Ghana News Agency, 2017), and this deficit is projected to hit 2 million units by 2018. Furthermore, the Bank of Ghana (2015) report, stated by Canada-Ghana Chamber of Commerce(2017), that the housing shortage is projected further to hit 5.7 million by 2020. However, inconsistent the actual figure may be, the government has a greater role in bridging this gap. The government would have to build a minimum of 190,000 to 200,000 units each year for ten years in order to bridge the housing gap and this will cost the government about \$34 million to fix this housing deficit

(Ghanaweb, 2017). This is further broken down further to indicate that a total of 574,000 rooms must be provided every year according to the United Nations HABITAT (2011). This technically means that, a period of 1,840 working days, which also translates into the fact that in every minute, four rooms must be provided.

Housing deficit in Ghana is known to have several causes. A study by Afrane et al, (2016), enumerates the following as the major causes of housing deficit in Ghana;

Lack of continuity due to consistent change of government, Rural-Urban migrations, Population growth and Urbanization, Inadequate mortgage financing institutions, High Cost of Land, defective Land Tenure systems, High Cost of Building Materials, Lack of infrastructure and Provision of Utility Services.

The main characteristics of the current housing stock in urban Ghana is predominantly, shortage informal, overcrowded, and rental or rent- free without any financial collateral. About 90 percent of housing in urban Ghana is built without local authority's control; almost 60 percent of households occupy single rooms, and only 25 percent of households own their housing agencies (The World Bank Group, 2015), and there can be only solution to these if adequate housing becomes the main emphasis, especially adequate in numbers (UN HABITAT, 2011), until then, the fight against housing deficit will only be a mirage, driving about 50% of the urban families to in substandard houses, according to the PHC 2010. This comes in the form of improvisation or devising unacceptable means of livelihood, such as sleeping in uncompleted buildings, kiosks lorry stations, verandas of shops which mostly lack access to essential housing facilities such as water, toilet, electricity (Peprah, Oduro-Ofori, & Asante-Wusu, 2015). These come at a cost to both the individuals in the form of health complications such as rape cases, malaria, attacks from robbers, fire outbreaks, as well as environmental degradation. It also causes drudgery and

inconvenience for large section of the urban population, especially women and children (due to poor and sometimes illegal connections) leading to deaths. This also leads to infrastructural deficit. For instance, according to the World Bank, Ghana's infrastructure challenges will require sustained expenditure of almost US\$2.2 billion per year over the next decade. At the same time, about US\$1 billion per year is lost through underpricing of utilities, especially power, and wastage, especially water (UN HABITAT, 2011).

2.9 Factors Causing Housing Deficit in the Accra Metropolis

Accra, the capital city of Ghana, has a total land area of 201sq km. With a population of 4,010,054 million people (2010 National Population Census). Accra, Ghana's capital since 1877, is today one of the most populated and fast growing Metropolis in Africa with a population density of 1,235.8, with an annual growth rate of 3.1% though a significant decline from 4.4% in 2000 National Population Census. Urban households account for more than half (55.8%) of the total number of households in the country. Regional distribution of households by type of locality of residence shows that, the Greater Accra has the highest number of urban households, 31.2%, yet, with the least or the smallest land size or area of 3245km², indicating a 1.4% (Ghana Statistical Service, 2013).

2.9.1 Housing in the Accra Metropolis

According to the World Bank report, (2015), Ghana's urban housing deficit is wide and growing. Urban housing in Ghana is informal, overcrowded, and predominantly rental or rent-free without any financial collateral. About 90 percent of housing in urban Ghana is built without local authority control; almost 60 percent of households occupy single rooms, and only 25 percent of households own their housing.

As stated earlier, the Metropolis, is the most populated district in the Greater Accra Region with a population of 1,665,086, with a total of 149, 689 houses, with 450, 794 households residing in these houses, and with an average household size of 3.7 according to the 2010 PHC. Majority of the houses in the Metropolis (211,424) are owned by other private individuals. Nine out of every ten of the population in the Metropolis are Ghanaians by birth with about five (47.0%) out of every ten persons in the Metropolis are migrants mostly from the Eastern Region, whilst 4.0 percent are made up of foreigners. This is an indication of a high level of migrants trouting into the metropolis due to several factors such as economic, education and health. The total household population of the Accra Metropolis in 2010 was 1,599,914.

Several factors have been identified to be the causes of housing deficit in urban Ghana and for that matter, Accra metropolis. For example, in their findings, Afrane et al, (2016) discovered that the major causes of housing deficit in urban Ghana include;

Rural-urban migration due to lack of basic social amenities, lack of continuity due to consistent change of government has also led to abandonment of housing projects started by previous administrations; ineffective land system resulted in multiple of sale of land. Moreover, the challenges like high cost of land, delay in obtaining building permit and high cost of building materials have also hindered the housing industry.

In addition to the above, rapid population growth, low mortality rate, as well as rapid urbanization in the cities requires that adequate amounts of accommodation to be available for housing, especially in the urban areas where more than half of the population (50.9%) reside. This has implications for housing, employment, utilities such as water and sanitation and transportation (Ghana Statistical Service, 2013), in addition, increase in population greatly impacts poorly on health, employment, education, rapid sprawl, pollution, and environmental

degradation, together with unsustainable production etc., without discounting the benefits that rapid population growth presents a country, especially, in the areas of increased personal savings, investments, source of labor force for development.

It is without doubts that rapid population growth has effects on urban governance. It causes severe traffic congestion and delays movement across space, that is, increases congestion and delays the costs of doing business and reduce the competitiveness of Ghanaian cities (The World Bank Group, 2015). In addition, there is pressure on infrastructure, such that, the cost of electricity goes high, inadequate land for development, high cost of water, sanitation, health, education etc. becomes the burden to the government.

2.10 Housing Deficit in Africa

One of the main challenges of most urban centers in Africa in contemporary times and growing is the issue of access to adequate and affordable housing. According to the United Nations, this is because housing is in short supply, hence very expensive against low incomes, making it extremely difficult to afford a decent accommodation (UN HABITAT, 2011). This has forced millions into improvising for substandard housing with little or no basic services (UN HABITAT, 2005).

The fight against urban housing seems unsurmountable in Africa despite significant efforts by governments to curb the canker. For instance, the investment in network infrastructure is failing to keep up with demand in urban areas, generating a large infrastructure deficit in Kenya's two major cities—Nairobi and Mombasa. The demand for water exceeds supply by more than 150,000 and 100,000 cubic meters per day, respectively (World Bank, 2016) "*Most countries in Africa have grossly deficient housing stock in both in quantity and quality*" (UN HABITAT,

2011), The United Nations chronicles a series of deficits from different countries from different parts of Africa.

2.10.1 Sub-Sahara Africa:

Angola had an estimated housing deficit of 700,000 units in 2000; but this figure could double to 1.4 million by 2015. Estimates show that Cameroon has an annual housing deficit of close to 70,000 units. The Democratic Republic of Congo has an estimated annual housing shortfall of 240,000 units. The annual requirement for new dwellings in Ethiopia is estimated to be between 73,000 and 151,000 housing units. Ghana needs at least 70,000 housing units annually; the national supply is currently about 35 per cent of this figure. Kenya has an average annual urban housing deficit of 120,000 units as the yearly urban housing production is 20,000 - 30,000 units against an estimated need of 150,000 units. In South Africa, there is an estimated shortfall of 650,000 dwellings; 132,000 affordable dwellings need to be built each year to reduce the shortage by 60 per cent in five years. Uganda has an estimated national housing backlog of about 1.5 million units of which 211,000 units are in the urban areas and 1.3 million units are in the rural areas. In 1996, Zambia had an estimated housing shortage of 846,000 units; but the current consensus indicates that this figure has grown to over a million units. The urban housing deficit in Zimbabwe in 1992 was estimated at about 670,000 units, but by 1999, the figure had risen to over one million. The 2005 mass eviction and clearances of informal housing added an estimated 92,460 housing structures to that.

2.10.2 North Africa

An estimated 175,000 new housing units need to be built in Algeria for a period of ten years, that is, between 2002 and 2012 to absorb the current housing deficit and to satisfy future demand. Government estimates in Morocco put the housing shortage at one million units. Libya had an

estimated housing shortage of 240,000 units in 2000; and needed around 492,000 new dwellings between 2002 and 2010, with 81 per cent in urban areas. In the Greater Cairo Region (GCR) at least two million housing units need to be built between 2010-2020 to accommodate population growth and new urban household formations (UN HABITAT, 2011).

This is an indication that there are serious housing challenges on the continent of Africa, irrespective of the level of urbanization.

2.10.3 Effects of Urban Population on Housing

Housing is very important to human existence because of the critical role it plays in human life. For that matter, housing especially, urban housing has gained a universal attention since the industrial revolution because of the need to house workers who migrate to the urban centers. In Africa and other continents such as Asia and Latin America, housing continues to take a center stage in national discussions. This is because housing affordability is becoming increasingly difficult for the vast majority of urban residents to obtain (UN HABITAT, 2011)

It therefore goes without any disagreement that rapid urban population growth exerts a significant amount of force on urban housing. The United Nation explains that the quest to have an affordable urban housing is worsening due to factors such as the economic effects of the global financial crisis and the increasing severity of disasters and conflicts, which both place an additional strain on already stretched land and housing resources (UN HABITAT, 2011).

As more and more people troupe into the urban areas, access to housing becomes compromised, especially in most developing countries. More people are forced to improvise and live in slums without access to basic services due to widespread of poverty and inequality in cities (UN HABITAT, 2005). It is enough therefore from the above to point out that inadequate urban

housing leads many to sleep on the streets, leading to social vices such as streetism, thievery, armed robbery, prostitution, alcohol, drug and substance abuse, some criminal gangs have even graduated to drug trafficking and money launderings. On the contrary, Malawi demonstrates that even small increases in the pace of urbanization and level of urban investment could greatly enhance Malawi's long-term economic prospects by accelerating growth and bringing more meaningful structural change (World Bank, 2016).

Therefore urbanization can be seen as a double edged sword; it positively and negatively affects urban dwellers, hence any efforts aimed at mitigating the adverse effects should be done with tact and meticulously.

In the first place, rapid urbanization without corresponding growth in basic infrastructure and services will lead to widespread threat of crime. Many of the urban poor are forced to live in situations of extreme human insecurity, sheltered in informal settlements usually on the outskirts of cities, as a result of the shortage of affordable housing (Hove, Ngwerume, & Muchemwa, 2013).

Moreover, as pointed by Eguavoen (2010) and cited in Hove et al, (2013), Most African cities are experiencing explosive social problem as a result of high rates of unemployment and limited economic opportunities created, especially, given the particularly high levels of youth unemployment.

2.11 The Private Sector Contribution to Housing Delivery in Ghana

The Merriam-Webster Dictionary defines the private sector as “*the part of an economy which is not controlled or owned by the government*”. This suggests that all individuals and companies or organizations with the exception of government are considered as a private sector. The

cooperation or collaboration between the public and the private sector is not new, it keeps revolving and gets wider applicability. In recent years, private involvement in infrastructure provision has become necessary because governments have several needs to address. These needs include the need to address the challenges caused by technological progress, ageing populations, urbanization and migration, security concerns and environmental issues (Reeves, 2013).

It goes almost without any debate that the contribution of the private sector to national development has been phenomenal so far. It is for this reason that this sector has been touted as “the engine of growth”, depicting the role it plays in national development. According to the World Bank, the private sector contributed to a total of US\$38 billion in investments in 107 infrastructure projects, in 19 countries and in 4 sectors (World Bank, 2013). This clearly indicates that without the contribution of the private sector, it would have been difficult for the government of Singapore to commit US\$38 billion into infrastructure alone, indicating how life would have been for the ‘common man’ who is the maximum beneficiary of these investments.

Ghana is not left off the hook when it comes to the contribution of the private sector to the national economy. According to the Ghana News Agency (2015), the former managing director of Housing Corporation in speaking at a launch of ASN Financial Services’ Home Investment Fund asserted that Ghana’s housing deficit in 2015 stood at 1.7 million housing units. He further claimed that over the years, government of Ghana has played a major role when it comes to implementing the affordable housing unit to alleviate the prevalence of housing deficit in Ghana. He said “GRA has signed an agreement with ASN for the construction of 7000 housing units for the staff of Ghana Revenue Authority, and Ghana COCOBOD has also expressed interest for ASN to build 2000 housing units for its staff as well”. Furthermore as part of private sector

participation in solving the housing deficits in Ghana, some funds have been set up by government through some agencies to ensure these housing deficits are tackled head on. One of these amiable funds is the Home Investment fund which was established to facilitate easy access to affordable public housing by general public. Also, the fund was set up to help encourage private individuals to save towards acquiring affordable housing units and mortgage payment.

Moreover, government's directives indicate an inter-sectorial collaborations towards partnership with some private investors to build affordable housing units in the rural areas of Ghana to ensure that individuals do not migrate into the urban centers to overpopulate Accra Metropolis. The Minister for Works and Housing, Mr. Atta Akyea relates "investors would also be sought to invest in rural housing projects under which affordable houses would be built in the rural areas so that people could opt to live there while they worked in the city" (citifmonline, 07-05-2017 Time: 06:05:06:am).

The private sector continues to be important for the development of Ghana's infrastructure, particularly, housing and commercial properties, especially given the country's current budget constraints. In addition, the Ghana Statistical Service, a government body tasked with compiling economic data and indicators, reveals that construction was the largest subsector in the industry. In 2015, the sector grew with a growth rate of 30.6% and a 14.8% share of GDP. It has grown consistently over the past five years, up to more than 70% since 2010 and employing around 320,000 people, (Oxford Business Group, 2017). The reports continues that, the sector shows how the sector is benefitting from the operations of the real estate industry.

- *The private sector made a meaningful contribution to the economy of Ghana. It shows that construction activity contributed \$3.8bn to GDP in 2014 at current*

prices, according to the Ghana Statistical Service. This was equal to 12.7% of GDP and up 26.9% from \$2.9bn in 2013.

- *The sector has grown strongly over the past decade up from \$280.3m in 2006, and a contributor to GDP from 5.7% in 2006*
- *The sector employs approximately, 10% of the Ghanaian work force.*
- *Drives local manufacturing (plastic pipes, water tanks & septic tanks, electrical cables, concrete products, long span metal roofing, wood products etc.)*
- *Home ownership is key indicator of development of middles class*

The sector has grown strongly over the past decade, up from \$280.3m in 2006, and has become of increasing importance to the broader economy, more than doubling as a contributor to GDP from 5.7% in 2006. This indicates a strong contribution that private participation has brought to the economy of Ghana.

2.11.1 Challenges of Private Sector Participation in Housing in Ghana

Challenges are inevitable almost in every sector. The real estate companies in their efforts to reduce the urban housing shortage have several challenges which impede their contributions to the housing sector. At a recent housing forum organized by the Canada-Ghana Chamber of Commerce, which brought a good number of real estate companies, a number of challenges were enumerated. Amongst the dominant challenges include; land acquisition, land litigation, funding, inadequate investment into the sector, high cost of production, lack of support from the government, inadequate application of technology in housing delivery (Canada-Ghana Chamber of Commerce, 2017).

Other researchers maintain that financing for housing continues to create a serious bottleneck in housing production. The current climate for investment in long term development projects is viewed as unfavorable as current costs to access these funding are very high. Access to long term borrowing for housing development, whether as an individual or commercial entity is extremely difficult because of the risks perceived by financial institutions. Not much has been done on the part of the financial institutions to support real estate companies in Ghana (Adarkwa & Oppong, 2007), perhaps due to the high risks involved in getting back their investments. In event where they show commitment, they do so with the firm conviction of getting their investments back. It is therefore not difficult to imagine that the administrative procedures, terms and conditions set up only seek to favor the high-earn and excludes the poor due to their low affordability levels. This claim is also confirmed by Kyessi & Furaha, (2010). This has made housing financing very difficult and for that matter, almost all real estate companies have had to look outside Ghana for housing financing because it is assumed the conditions attached and the interest paid on these loans are much lower as compared to the Banks in Ghana.

Moreover, the high cost of building materials makes it difficult for the private sector. Every businessman seeks to maximize profit and minimize costs. The high cost of construction becomes even more apparent in the face of importation as about 70% of the building materials are imported. These imported materials are linked to foreign currencies and a depreciation of the national currency means higher cost of materials (myjoyonline.com, 2015).

Most estate developers and individuals resort to bank loans to construct properties this is due to fluctuations in interest rates. These loans carry interests which eventually affect the pricing of the properties. The high interest rates in Ghana raise the cost of construction and this ultimately passed down to a prospective home owner (myjoyonline.com, 2015). In contrast, lower interest

rates mean stability in housing price. Housing prices are more likely to be lower with a more stability in the Cedi.

Closely linked to the interest rate is the foreign exchange issue. There is a heavy over reliance on importation of goods. This phenomenon is more characteristic of third world countries like Ghana, where imports far outstrips exports. This leads to the use of foreign currencies such as the US dollars, UK pounds sterling amongst major trading currencies. The instability of the Ghana Cedi has led many property owners to fall on the US Dollar as a way of hedging against value depreciation. This means home prices move up when the Cedi depreciates and conversely drops when the local currency outperforms the US Dollar (myjoyonline.com, 2015).

2.12 Incentives for the real estate development participation

Seen the significant role housing plays in humans existence, the need for housing as one of the basic human needs is regarded as a human right. According to Maslow's theory, in the hierarchy of needs shelter is considered third only to food and clothing. The struggle for these basic needs continues to intensify progressively as human race advances in population as well as socio-economic and cultural diversity.

The Universal Declaration of Human Rights of 1948 regards right to adequate standard of living and this has been further reaffirmed by subsequent various international instruments of which Ghana is a signatory. The Constitution of Ghana under different sections such as 12(2), 14(1), 15(1), 17(2) and 35(3), the State makes adequate references to fundamental human rights and freedom and the fact that it will do everything possible as far as the Constitution permits to see to the realization of these basic human welfare.

In fact, one of the principal sectors that would revitalize economic growth in Ghana is housing, with shelter being recognized as one of the tools of development. Investment in housing and related infrastructure and services have effects on the national income that go far beyond the direct investment, that is, additional investments in building materials production, transportation, marketing and employment (fabrication of construction materials). As quoted earlier, the sector was the largest subsector in the industry in 2015 with a growth rate of 30.6% and a 14.8% share of GDP. It has grown consistently over the past five years, up more than 70% since 2010 and employing around 320,000 people, which is approximately, 10% of the Ghanaian work force. (Oxford Business Group, 2017). Ghana currently faces a housing deficit of about 1.7 million units and this figure is estimated to hit 2 million units by 2018 (Canada-Ghana Chamber of Commerce, 2017). This translates into 5.7 million rooms' deficit (ghanaweb, 2011).

Ghana's yearly housing demand in the urban areas stands at 70,000 units and expected to rise to 90,000 by year 2020. However, the supply is far below the demand, the current supply is between 35,000-40,000 units annually.

In terms of housing supply, about 90% are built by private individuals on an incremental basis, over a 5yr-10yr period with few going beyond 15 years (Canada-Ghana Chamber of Commerce, 2017).

According to GREDA, Ghana needs an annual investment of about \$1.8 billion – \$2.5 billion each year over 10 years in order to solve its housing challenges.

This means that the government cannot do it all by itself, hence, the need for continuous participation of the private sector. However, the environment needs to be friendly for the private sector for this participation.

The recent abolishment of some taxes have been seen as a respite for the private sector, especially the real estate companies. These abolished taxes include;

- the 1% Special Import Levy,
- 17.5% VAT/NHIL on financial services,
- 17.5% VAT/NHIL on domestic airline tickets, and
- 5% VAT on real estate cost (City Business News, 2017) and
- 5 years Tax Holidays (From start of Operation).

(Ministry of Trade and Industry, GoG, 2017, citifmonline.com, 2017). These various taxes have huge bearing on housing pricing which is ultimately passed on to the final consumer. Also, the 17.5% abolishment of VAT/NHIL on financial services prospects a lessening of burden on interest rate thereby increasing availability and accessibility to financial services domestically.

Though it is a welcome news for GREDA, it believes that *“The housing deficit rather calls for certain incentives to drive the private sector to participate in providing housing. And so we saw the position of the VAT as very bad for the industry.”* (City Business News, 2017). This is an indication that a lot more needs to be done in the sector to increase private sector participation in the industry.

2.13 Challenges Facing Urban Housing Delivery in Accra

Just like any other sector, the housing sector is no exception in terms of challenges, especially, the urban housing.

Despite efforts by stakeholders, the urban housing deficit gap keeps increasing. According to the United Nations Habitat, Ghana’s housing deficit demands that new rooms will have to be completed every minute for the next 10 years in order to meet Ghana’s housing needs. Or for Ghana to meet its housing needs effectively, 3.8 rooms or more than one housing unit must be

completed in every minute (ghanaweb, 2011). This is a major concern to the government especially and stakeholders due to the devastating effects of homelessness.

The trend is no different for population growth, which indicates that urban centers show rapid population increase. For instance, available statistics shows that Accra's population growth is on constant ascendancy since 1970 due to the rapid annual urbanization rate of 4.2 percent, according to the World Bank. The population of Accra in 1970 was 636,667, as compared to 1,658,937 in 2000, and increased to an estimated population of 2 million in 2010 (GSS, 2010). In the same vein, it reports that, out of the 11.5 million rooms in Ghana, 40 percent (4.6million) reside in urban areas of which 13 percent (1.5million) are in Greater Accra Region as of 2013 (Ghana Statistical Service, 2013). Out of this figure, the Accra Metropolitan Area is only able to produce an estimated total of 21.4% of the estimated annual need of housing units, that is, 25,000 units. This has therefore created accumulative backlog of 300,000 units needed to reduce congestion in existing housing facilities in the Metropolis (Accra Metropolitan Assembly (AMA), 2011). This situation exerts much pressure on the existing housing stock and infrastructure, forcing the greater majority of the inhabitants to often live in sub-standard structures, unhygienic environments, and/or squat and in slum communities. The report continues that the City currently is home to about 29 squatters and slum communities. Some of these slum settlements communities include Ga Mashie, Chorkor, Gbegbeyise, Mamobi, Sabon Zongo, Nima, Alajo, Ayidiki, Akweteman, Avenor etc ... Some illegal settlements are Abuja, Sodom and Gomorrah (Old Fadama), Babylon, etc. (Accra Metropolitan Assembly (AMA), 2011). The slum communities contain hundreds of thousands of residents.

Despite the large parcels of vacant lands in high income, low-density residential areas for intensive redevelopment into first class, high quality mixed residential and commercial uses,

only about 10% of the housing in the City is provided by the Private estate developers and Central Government and other quasi-government organizations, indicating about 90% of the housing delivery by the private individuals (A.M.A, 2011; UN HABITAT, 2011). The reasons should not be so difficult to imagine, the Central government has a very limited budget to spend on the sectors, hence making it difficult to have a befitting share of the cake.

The private sector which has the requisite know-how to source for financial support to provide housing wants to make sure its investment is safe and yields the right benefit. The private sector has numerous challenges which they look up to the government to streamline its agencies to enhance smooth delivery. Amongst the dominant challenges include; land acquisition, land litigation, funding, inadequate investment into the sector, high cost of production, lack of support from the government, inadequate application of technology in housing delivery (Canada-Ghana Chamber of Commerce, 2017).

2.14 Housing Policy Responses

Policymakers in their attempt to provide a comprehensive housing policy in Ghana are heavily influenced by the housing conditions in Accra and, to some extent, Kumasi because urbanization in these regions are highest.

Chronologically, there have been three National Housing Policies in Ghana but unfortunately, each struggled to find their paths to implementations (UN HABITAT, 2011). These policy measures aimed at mitigating the challenge have not been successful due to the continuous increase in rural-urban migration and population increase.

The creation of several state-owned enterprises (SOE's), notably the Ghana National Housing Corporation (GNHC), State Housing Corporations (SHC), and Tema Development Corporation (TDC) meant that housing was the central priority to the government after independence. In

addition, quasigovernment agencies were also created, such as the Bank for Housing and Construction (BHC) and the Low Cost Housing Committee (LCHC) were major initiatives to facilitate housing projects (Arku, 2009).

The United Nations chronicles 3 major national housing policies, which stand tall amongst the various national housing policy interventions in Ghana.

The major policy intervention was the 1986 National Housing Policy and Action Plan (1987 – 1990). This was introduced to reverse the ever-increasing population growth in the urban centers, however, this it was met with challenges due to a lack of a comprehensive financial plan and political commitment (UN HABITAT, 2011).

Housing policy in Ghana has witnessed only a slight change in the last 15 years, according to Arku. In his view and according to extant literature, there is a *”shift in focus from direct state provision and strongly towards active participation by the private sector in housing production, away from direct state provision and has moved strongly towards active private sector. In part, this is due to the failure of public housing programs, dwindling state resources, unimpressive performance of state-owned enterprises, and recognition that the government alone is unable to solve the housing problem”* (Arku, 2009).

2.15 The Conceptual framework

This study is also grounded in a conceptual framework that when all the stakeholders show active commitment by playing their individual roles, the housing deficit trend can significantly be reversed. This is indicated by the concept below;

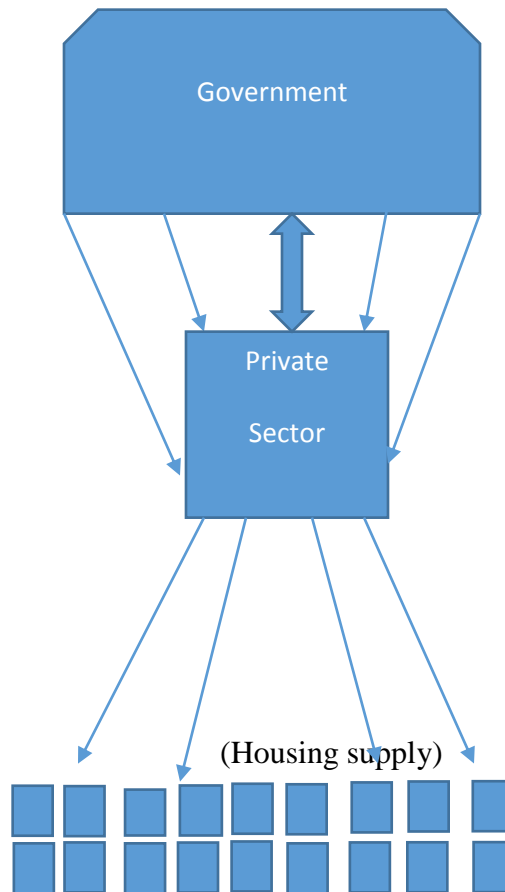


Figure 2. 2Synergistic approach

The illustration above portrays how active stakeholders can pull resources together to ensure the eradication of housing deficit in Accra. The government (Ministry of Housing) in this regard has the greater responsibilities. The following are the functions that key stakeholders are to play to ensure the housing deficit is significantly reduced or eradicated.

2.16.1 The Role of Government

As part of government's efforts to curb the overarching menace of housing deficit in Ghana, there have been many major concerns raised by different scholars in opinionating the roles of government in resolving the housing deficit in Ghana. Other scholars have argued that government needs to focus on providing what is public to the public and leave what is private to

those working in the private sector. Ghana.co.uk, (2007) asserts that policies by government in reducing the housing deficit in Ghana have contravened many private real estate developers in providing housing to the private individuals. Government intervenes when there are high price charges on affordable houses in the provision of housing units to private individuals. The following below have been identified as some of the salient roles that government can play in resolving the housing deficits in Ghana.

- To regulate the activities of private real estate developers. Private sector contribution to building housing units in Ghana cannot be overlooked or underemphasized as many projects undertaken by these private investors somewhat resolve housing deficits in Ghana. As part of the role of the government, government could set a price ceiling for private investors above which they cannot sell when it comes to providing affordable housing units to private individuals.
- Structuring of private real estate developers under an umbrella. One of the main role of government in ensuring that affordable housing units are made available is by restructuring private investors under one umbrella. This would ensure that the activities of these institutions would be regulated and coordinated to ensure that private individuals do not overexploit private individuals. Appiah (2007) argues that one of the ways that government can ensure a vibrant real estate industry is by structuring these private investors into one umbrella.

2.16.2 The Role of Ghana Real Estate Developers Association (GREDA)

Typical of Polish Real Estate Federation (PREF), Ghana also has an association to specifically represent real estate developers in Ghana. Some of the roles of GREDA that the association can ensure proper coordination between these private real estate developers are as follows:

- Organize training sections for its members. Most members in GREDA do not have the requisite requirements to ensure proper development of real estates in Ghana. Therefore, some housing units built in a particular area do not have some infrastructures like roads, utilities etc. which makes living very difficult for residents of these areas. Therefore, organizing training sections with pooled resources from other real estate developers could predispose them to having the requisite skills for proper development of real estates and also building affordable housing units in the country.
- Organize conferences for its members. Conferences organized for members of the association helps private individuals to be abreast with the current trends in the industry. When these conferences are organized, housing deficits and problems related to the housing deficits should be discussed during conferences and also suggest better ways of solving the housing deficit in the country.
- Liaise with government to ensure proper coordination of activities in the country. There should be a seemingly collaboration between the government of Ghana and GREDA to ensure that problems identified by private real estate developers are channeled to government to ensure that government gets involved in the activities of private individuals in the industry.
- Provide incentives to private real estate developers. One of the role of government in resolving housing deficits in the country is by providing incentives to them. Incentives illicit private individuals to be involved in activities cut out by government. Therefore, when government provides incentives to the private real estate developers, these incentives would attract other real estate developers into the real estate industry.

2.16.3 Lands Commission

The lands commission established by Article 258 of the 1992 constitution and the Lands Commission Act, 2008, (767) is to ensure for effective and efficient solvency of housing deficits in Ghana, the Commission

- Should ensure that all sources of land disputes and litigations are brought under control. There have been lots of land litigation propagated by private real estate developers. The lands Commission also plays a vital role in ensuring that these land litigation disputes are brought under minimal control. Therefore the lands commission could regularize all registrations of land to ensure that land bought by private real estate developers have no litigation issues. This would help encourage other private real estate developers to acquire more lands to build more housing units in Ghana.
- Ensure that lands are surveyed properly for development. In Ghana private individuals build houses haphazardly without considering the proper development of the catchment area. Therefore, for there to be sanity in developing lands in Ghana, the government must make sure that lands are properly demarcated for proper development of communities.

2.16.4 Role of Private Individuals or Beneficiaries

Every individual has a major role to play in reducing the housing deficit in the country. The stake to reduce housing deficits in the country cannot be left in the hands of private real estate developers or government only but the private individual or the beneficiaries as well.

The roles of private individuals are as follows.

- Adoption of maintenance culture. Most Ghanaians do not have the inner drive for maintenance culture and therefore, affordable housing units built by private investors and

government are not properly maintained. Example is the housing units built during the era of Dr. Kwame Nkrumah, the first president of the republic of Ghana, in the Kete Krachi District (Ntewusie). These houses built in the 1960's have not been properly maintained, leaving the houses in its dilapidated structure. Government has a role to reduce the housing deficit in the country and individuals also have a role to play in maintaining the structure of the houses. Therefore, individuals should have the desire to renovate the houses when they are in their deplorable states rather than call upon the government.

- Culture of saving towards acquiring these affordable housing units. Statistics shows that most of Ghanaians are poor and cannot afford these affordable housing units built by government and real estate developers. Mostly, some Ghanaians would want the government to release these affordable housing units for them without any cost. Therefore, private individuals should cultivate the habit of savings in order to acquire these affordable housing units after they have been completed.

2.17 Empirical Literature Review

Plethora of empirical literature shows evidence of substantial studies done on the subject matter. The likes of Yirenkyi (2014), Dzangmah (2012) and Awanyo, McCarron, & Attua, (2016) have all published something in relation to housing situation in the Greater Accra Region.

In his study, Dzangmah sought to find out the state of rental housing in Greater Accra Region (GAR), who the landlords and renters are and the prospects and challenges of rental housing in the region. He established that most of the people who come to the urban centers are relatively young and vibrant individuals who normally come with the motive of developing themselves

economically, educationally and socially, a view supported by Ardayfio-Schandorf et al, (2012). These migrants include students, simple wage-workers, factory workers or other professionals. He also established that half, if not more, of the population in the region live in rental buildings. The study concludes that there is a major challenge confronting the rental housing in Ghana and this is because of the neglect of the housing sector by the government and this has affected the effective and efficient functioning of the sector. He believes that if the sector is given the needed attention, it has the potential of helping to address the housing need of the nation while providing income to the individual and the nation (Dzangmah, 2012).

Also, in 2014, Yirenkyi set out a study to examine the urban housing supply challenges in Accra and its implication for lower and middle income people who desire to have accessaffordable housing units amidst the growing urban population. The study revealed that even though access to housing is a challenge in Accra, the rich still access housing, subject to their financial strength at the disadvantage of the middle and low income earners. Rather, this low income bracket resort to renting (Yirenkyi, 2014). Some challenges revealed by the study are the major causes of inadequate housing supply facing both the government and the private sectors. These included difficulty in land acquisition, lack of finance, infrastructureprovision, increasing cost of building materials and finally lack of a comprehensive housing policy to guide the various players in the housing sector (Yirenkyi, 2014). The study focussed on the coping strategies of the middle andlow income earners, which is renting housing, as that seems to be the obvious choice of this group due to their inability to afford complete purchase of housing.

Another equally important study on the subject was done by Awanyo, McCarron, & Attua, (2016). Their research was on how to make housing affordable in the context of developing capitalism. The study revealed that the Accra region has a high occupancy per bedroom, with an

average size of 3.8 persons, occupy single bedrooms. Their conclusion was that housing needs an urgent solution, looking at the relevance it plays in human life. Solutions would require strategies that includes refurbishing and renovating old and dilapidated buildings to augment room supply through new systems of housing also known as housing transformations (HT) (Awanyo , McCarron, & Atua, 2016)

The above studies have touched extensively on the concept of housing in Urban Accra. This current study shares lots of similarities with the already existing literature espoused above. However, it is clear that these studies placed much emphasis on housing rentals which seems to be the obvious and temporal solution to the housing deficit. Also, Yirenkyi (2014) looked at the roles of three stakeholders which are the government, the estate developer and the individual. This study aligns itself more with Yirenkyi's study. This study will be different in how both studies perceive the role of government in making urban housing accessible to all. For instance, the study believes that for a housing deficit to be a thing of the past, the government has a greater stake to play. For instance, the government has a regulatory and supervisory role. It also has to set a clear policy direction for housing as well as to resource the various state institutions in the sector to deliver on their mandates efficiently.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents details of how the research was conducted. It discusses the following; research paradigm, philosophical assumption, research approach, target population, the sample technique, sample units and size for the research. In addition it also discusses the sources of data, data collection methods as well as the method of data management and analysis.

This study was conducted using case study research design. Case study is one form of descriptive research design that focuses on a particular phenomenon and how it occurs or evolves within a certain specific setting. The use of the case study design allowed the researcher to assess the factors that hinder private sector participation in housing delivery in the Accra Metropolis and the incentive package available for private sector participation. The case study design was also adopted to ensure in-depth analysis of the housing deficit phenomenon within the context and geographical boundaries of the Accra Metropolis. The study was also conducted using a mixture of both quantitative and qualitative approaches, with data from key individuals and also from secondary sources. The use of the mixed approach enabled the researcher to obtain detailed information on key personnel's perspectives on the housing deficit in Accra. One-hundred and two individuals were selected from ten active private sector housing development companies in the Accra Metropolis and the Ghana Real Estate Development Association (GREDA). The selection of the 66 individuals for the study was based on a purposive sampling technique. Three major approaches/strategies were used in data collection, namely; document review, key

informants interview and questionnaire administration. Data collected were analyzed using Statistical Package for Social Scientists (SPSS). The analyses were performed using various forms of descriptive and inferential statistical analysis methods.

3.2 Research Paradigm

Research paradigm is very important because it shows the philosophical framework within which the study is underpinned (Quinlan *et al.*, 2011). It is simply the way in which we as humans make sense of the world around us. The study aims at assessing the challenges and prospects of private sector participation in bridging the housing deficit in Accra. This study therefore adopted an interpretive perspective as to offer explanations to the contributions and challenges of private sector players in their quest to bridge the perennial housing deficit in the Accra.

The study is built on the perspective of management and key personnel of private sector companies that are involve in housing delivery in the Accra. As noted by Bryman (2006), interpretivism requires social scientists to grasp the subjective meaning of social action according to the perspectives of the research participants. For any social research to be meaningful, there is the need for the researcher to understand that human experiences and perspectives are subjective, hence the need to consider social reality from multiple stance. This is why the study relied on a traingulation approach by collecting information from experiences and perspectives of all the different participants.

3.3 Research Approach

The research method is systematic and involves a step-wise strategy of enquiry from the underlying assumptions to research approach, design, and data collection (Myers, 2013).

Although there is other distinctive classification of research approach, the most common classification is into qualitative and quantitative. At one level, qualitative and quantitative refer to distinctions about the nature of knowledge or information: on other level, it defines the way in which data are collected and analyzed, and the type of generalizations and representations derived from the data.

Qualitative research use both interpretive and naturalistic approach to study a subject matter with the aim to make sense of, or to interpret, phenomena in terms of the meaning people bring to them (Denzin and Lincoln, 2003). Methods for data collection using qualitative approach include observation and participant observation (fieldwork), interviews and questionnaires, documents and texts review. Quantitative research approach on the other hand according to Hittleman and Simon (1997), use questionnaires, surveys and experiments to gather data that is revised and tabulated into numbers, which allows the data to be characterized by the use of statistical analysis.

In this study the researcher employed a mixture of both qualitative and quantitative approaches. The use of the mixed approach enabled the researcher to take advantage of the differences between quantitative and qualitative methods, and combine the two methods to enhance the validity of the study. The adoption of mixed method for this study by implication minimizes the biases, limitations and weaknesses associated with each method. As an interpretative study, multiplicity of sources and types of data improve the validity of conclusion reach. The use of the mixed approach enabled the researcher to obtain detailed information from key personnel's perspective on *“Bridging urban housing deficit in Ghana, an assessment of the challenges and prospects of the private sector participation in the Accra metropolis”* and at the same time,

collect data that are numerical and permit statistical analysis through structured questionnaires and interview guides.

3.4 Research Design

Research design is the logic, master plan or blue print of how a research moves from the problem identified to the solution obtained (Kothari, 2004). According to Mouton (1996) research design describes how a study is planned, structure and executed to maximize the validity of the findings. The research design in this study gives directions from the underlying philosophical assumptions to how empirical data were collected and analyzed in order to draw conclusions.

In this study, the case study research design was adopted. Case study is one form of descriptive research design that focuses on a particular phenomenon and how it occurs or evolves within a certain specific setting. Yin (2002) defines case study as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly defined. Case study research designs are commonly used in situation where the contextual conditions or boundaries of the phenomenon studied are critical and also where the researcher has no control over the phenomenon.

The features of the case study design that makes it suitable for the study is that, it allows the researcher to collect information from different sources at a go without having to replicate the phenomenon in a laboratory or experimental setting. One advantage of case study pointed out by (Kothari, 2004) is that it provides a variety of participants' perspectives and also allows the researcher to use multiple data collection techniques. These features are particularly significant considering the fact that the philosophical assumption of the study is that of interpretative and therefore requires the synthesis of different opinions and perspectives. The study therefore focuses on actors in the private sector housing delivery system within Accra as a case study.

3.5 Sources of Data

The source of data in every research is as important as the research itself. In view of this, the study adopts two main sources of data for the study namely, primary and secondary sources. Primary data is most generally understood as data gathered from the information source and which has not undergone analysis. Put simply, primary data are obtained directly by the researcher for a particular research project (Currie, 2005).

The primary sources of data for the study include key informants from private sector housing delivery system and regulators of housing delivery in the Metropolis. Information from these sources are useful in the study because they afford the researcher the opportunity to understand the challenges from the government's perspective, the collaboration that exists between government and the private sector and the kind of incentive package put in place to attract more investments into the housing industry.

Secondary data on the other hand included existing data on the current status of housing in the metropolis collected from reports, journals, books and records of the institutions investigated. The data collected included the number of housing units delivered by the private sector companies in Accra and incentive package available to private sector organizations in housing delivery in the Accra Metropolis. These information were necessary to provide further insight and perspectives into the phenomenon being studied in order to draw valid and reliable conclusions.

3.6 Target Population

A research population is defined as ‘a group of individuals or units with some common defining characteristics that the researcher can identify and study (Creswell, 2012). The study focuses on private sector actors (Real estate companies) that are involved in the housing delivery in the metropolis. The target population of the study therefore includes all private real estate companies operating in Accra. The study was therefore conducted among staff and members of the Ghana Real Estate Developers Association (GREDA),

3.7 Sample Size

The sample size in a research is an important feature of any empirical study in which the goal is to make inferences about a population from a sample. Since the sample size is an indication of the extent to which the study is representative of the study population, a number of considerations were made to ensure the size was large enough. Kothari (2004) stated that the size of sample for any study must neither be excessively large, nor too small; it should be just optimum enough to meet the requirements of efficiency, representativeness, reliability and flexibility. Considering the staff strengths of the organizations under study, the researcher selected a sample of 110 individuals for the study.

This is the composition of both groups who answered the questionnaires as well as the interviews. Of the 110 participants from the 11 real estate companies and 1 from GREDA, 66 individuals who answered the questionnaires and two from each of the 10 selected active private sector housing development companies, making 22 in the Accra Metropolis and 1 from GREDA. These selected companies included Rehoboth properties limited, Trasacco Estate Development Company, Lakeside estate, Devtraco limited, Castle Gate estate, Apollonia Development

Company limited, Supreme Genesis investment limited, UT properties, Emerald properties, 1107 limited (Legend Homes) and Positive Drive Investment Ltd. Eight individual employees and two (2) management members were selected from each of the eleven (11) housing development companies and the GREDA. However, suffice to point out that due to staff strength, not all companies met the above criterion and hence some amends were made to carry on with the study.

3.8 Sampling Technique

The selection of the 110 individuals for the study was based on a purposive sampling technique. In the first place the selection of the eleven (11) private sector companies and the GREDA was based on their active and crucial role in the housing delivery system of the metropolis. From the selected companies, the selection of individuals also followed a purposive sampling approach. The purpose of this was to select key individuals and informants that are knowledgeable about the subject matter of the study. The selection does included management staff and personnel involved in the management of housing delivery in Accra. The category of personnel selected included General Managers, Legal Officers, Construction Managers, Financial/Administration Officers, Marketing Officers, and Mortgage analysts, Land Surveyors, Quantity Surveyors, Architects, Estate Officers, Service Engineers, Planners, Operations Managers and Civil Engineers.

3.9 Data Collection Process

Three major approaches/strategies were used in data collection viz; document review, key informants interview and questionnaire administration. The document review method was employed to collect existing data from secondary sources relevant for the study. The data collected from this process were recorded in a fact sheet designed by the researcher. The interview guide was also used to collect information from key informants (Management staff) from each of the eleven private companies and their mother association which is the GREDA. The questionnaire on the other hand was used to collect data from the individuals other than management members that were selected from the private housing development companies in the metropolis and GREDA.

The questionnaires used were self-designed and cover all the thematic areas of the study that data was needed in. After the design of the questionnaire, the questionnaire were pre-tested on a similar group of individuals at the Kumasi Metropolis to ensure that the questions asked were understandable and well phrased. The full scale data collection commenced after corrections were made to the questionnaire based on observation from the pre-testing. The questionnaire administration was carried by the researchers with the support of five (5) research assistants that were trained by the researcher for the purpose of the data collection. The data collected from the questionnaire and document review were recorded on field log books while data collected from key informants interview recorded in exercise books with audio version recorded on a mobile phone device.

3.10 Data Analysis Technique

The analysis of the data commenced with the editing of field data collected, transcription of audio files and coding of responses provided. After the preparation of the data for analysis, they were entered in SPSS. After the data were entered, analyses were performed using various forms of descriptive and inferential statistical analysis methods. The descriptive statistics involved the determination of frequencies, percentages, measures of central tendencies (mainly mean) and dispersions (range, standard deviation and co-efficient of variation).

The causes of housing deficit were determined using descriptive statistical methods, mainly frequency/count and measures of central tendencies. The extent of private sector participation in housing delivery was also ascertained using descriptive statistics and trend analysis. While the incentive package for private sector participation in housing delivery were determined using descriptive statistical analysis, factor analysis was employed to identify and examine the factors that hinder private sector participation in housing delivery in the metropolis.

3.11 Limitations of the Work

This study is limited to time. This means that considering the rate at which developments in Accra is expanding, the data collected is likely to change. Additionally, the researcher encountered lots of challenges during the data collection season. Most of the key people were mostly absent from office, perhaps due to the nature of their work, hence always on assignments. These key personnel who were ideal for the interview included General Managers, Legal Officers, Construction Managers, Financial/Administration Officers, Marketing Officers, and Mortgage analysts, Land Surveyors, Quantity Surveyors, Architects, Estate Officers, Service Engineers, Planners, Operations Managers and Civil Engineers, however, personnel such as the

Land Surveyors, Quantity Surveyors, Architects, Service Engineers, Planners, Operations Managers, and Civil Engineers were very hard to find, despite the researcher's demonstrated willingness to meet them, amidst several notes and calls to reach them. The researcher exercised a lot of patience because reaching those who genuinely agreed to fill the questionnaires was difficult due to their non-availability in office.

Other limitations that made this study difficult were some real estate companies' reluctance in releasing information to the researcher to make this study possible. Most real estate companies feared information given could get to their competitors in the industry, despite several assurances given to them by the researcher, hence certain vital information were withheld.

In spite of these numerous challenges, the researcher made sure the quality and standard of this study were not compromised.

Findings are limited by the use of self-reports instruments to measure respondents' viewpoints about the extent of private sector participation in housing and the incentive structure available to private sector companies as well as factors that hinder their participation in housing delivery in the metropolis.

3.12 Ethical Considerations

Ethics is a very important concept in social research. In order not to infringe on the emotional, cultural and social rights of respondents, the researcher sought the consent of the respondents before the start of the interview, respect for informant's privacy, protection of the information against third parties access was ensured. Thus, participants were assured of absolute confidentiality and anonymity with regards to the data collected. Data gathered were also used

entirely for the purpose of the study and nothing else. In addition to these measures, a letter of introduction was obtained from the Department of Public Administration and Health Services Management of the University of Ghana and sent to the organizations involved, where data were to be collected and received approval before the commencement of the data collection.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents and discusses the data secured from the field of study to establish and assess the challenges and prospects of private sector participation in bridging the housing deficit within Accra. The chapter is organized in themes along with the objectives of the study. Therefore, it is thematically organized and recapitulated as follows: to determine the trend and the extent of private sector participation in housing delivery in the metropolis, to determine the incentive package available for private sector participation in housing delivery in the Accra Metropolis and to identify and examine the challenges of private sector participation in housing delivery in the Accra Metropolis. The discussions of the findings in this section is as follows.

4.1 Demographics

The purpose of the questionnaire was to obtain information to write a thesis on **“the role of the private sector in solving the housing deficit situation in Accra”**. The study acquired the data from 66 respondents including Rehoboth properties limited, Trasacco Estate Development Company, Lakeside estate, Devtraco limited, Castle Gate estate, Apollonia Development Company limited, Supreme Genesis investment limited, UT properties, Emerald properties, 1107 limited (Legend Homes) and Positive Drive Investment Ltd.

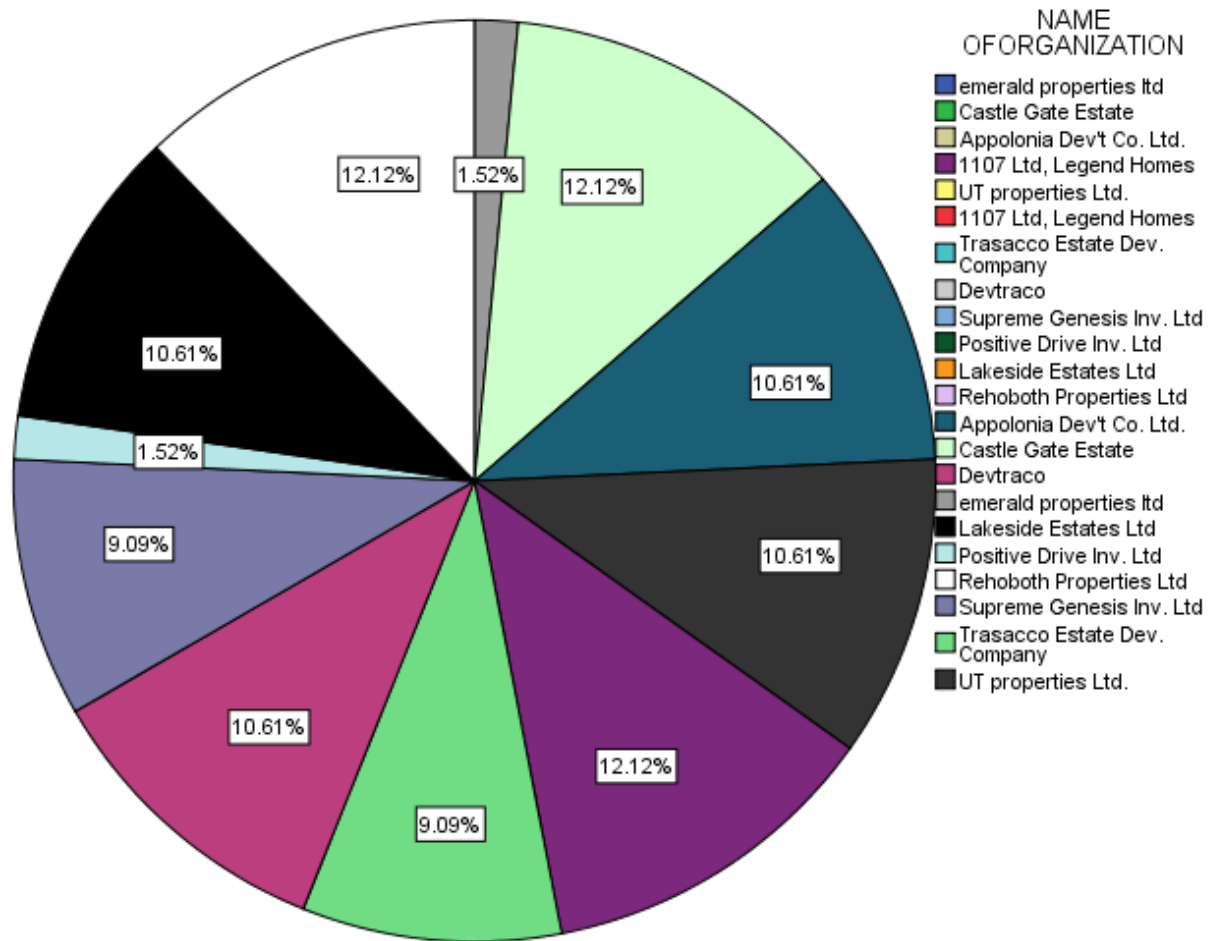


Figure 4. 1Shows the compositions of the Private Sector Estate Companies Involved.

Respondents were asked to indicate their professional backgrounds. 24 out of a total of 66 respondents were found to have mortgage analysis and marketing backgrounds. This formed the largest group of professionals who participated in the study with 36.36%. This is followed by respondents who are in the management or administrative portfolios with a 25.76%. The least number of those who responded according to this study is professionals with Legal Services. This represented 3.03%.

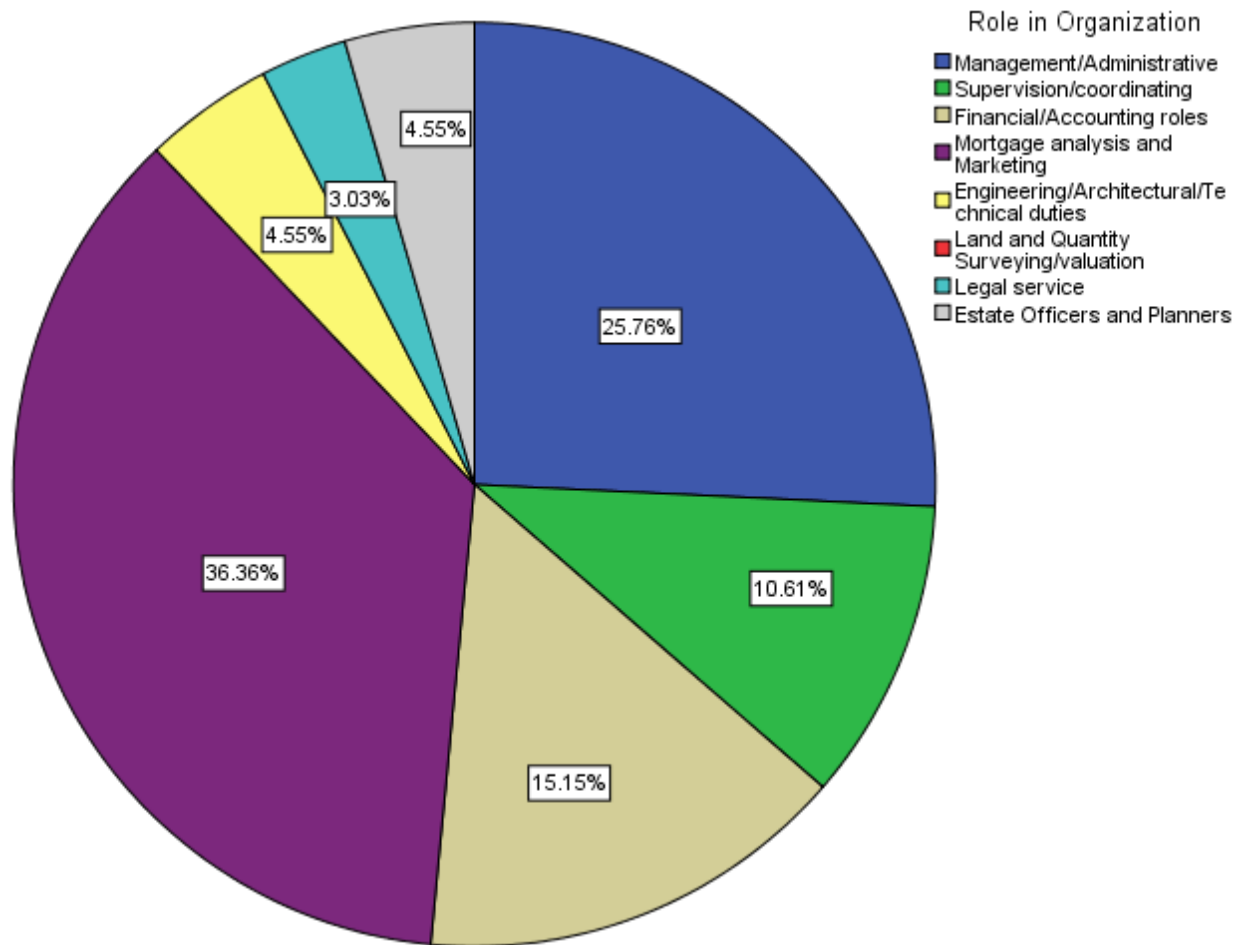


Figure 4. 2: Role in Organization

Also, the roles of every respondent was grouped into their various portfolios using SPSS. A bar chart was used to indicate these groupings. These were

- Management/Administrative
- Supervision/coordinating
- Financial/Accounting roles
- Mortgage analysis and Marketing
- Engineering/Architectural/Technical duties
- Land and Quantity Surveying/valuation
- Legal service
- Estate Officers and Planners

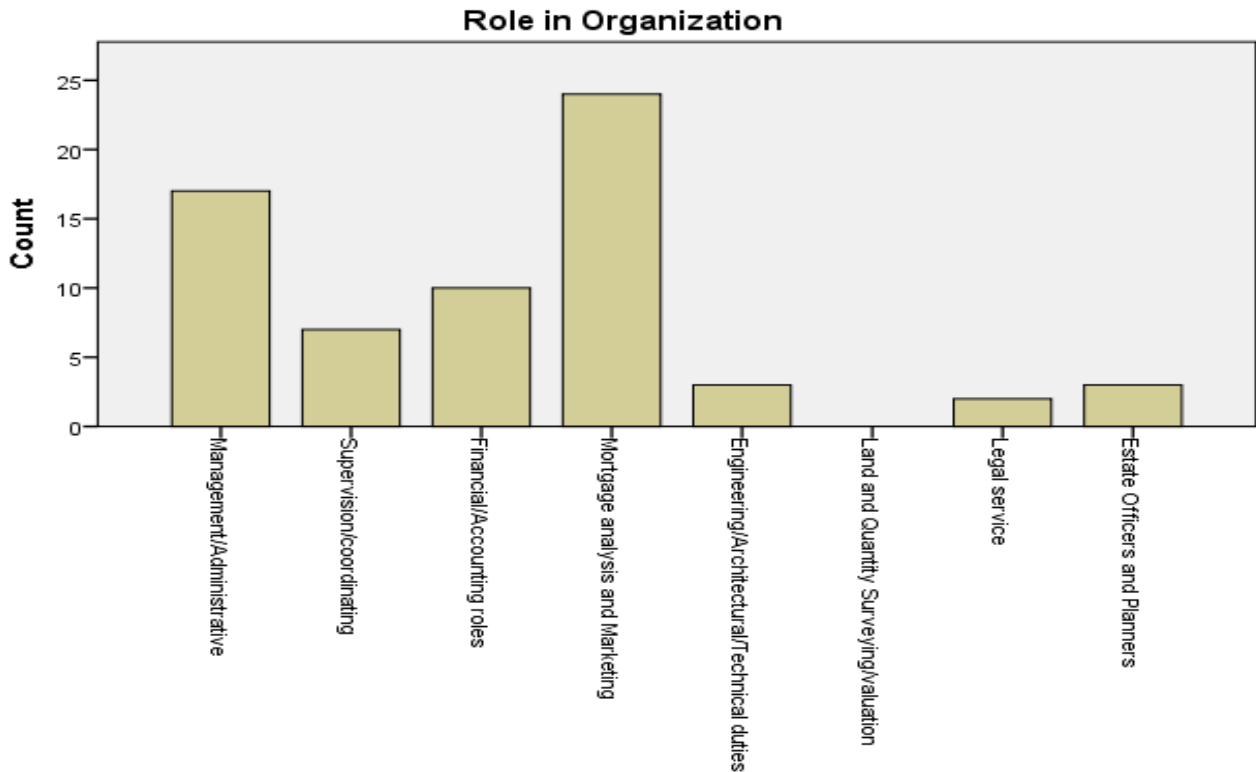


Figure 4. 3: Role Respondents in Organization

4.1.4 Length of years in the Industry

The number of years of a respondent in the industry is very important to the findings of the data. This section of the demographics of the study gives us a synopsis of the number of years that a respondent has stayed in the industry to determine the kind of experience that one has and the kind of knowledge the respondent has with respect to housing deficit and private sector participation in resolving the housing deficit in the country.

Table 4. 1: Statistics

length of years in Service

N	Valid	66
	Missing	0
Mean		1.1667
Median		1.0000
Mode		1.00
Std. Deviation		.45007
Skewness		2.804
Std. Error of Skewness		.295
Kurtosis		7.553
Std. Error of Kurtosis		.582
Minimum		1.00
Maximum		3.00

Table 4. 2: length of years in Service

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 5 years or less	57	86.4	86.4	86.4
6-10 years	7	10.6	10.6	97.0
11-15 years	2	3.0	3.0	100.0
Total	66	100.0	100.0	

In the table above, majority of the respondents who were interviewed had between 0 and 5 years working experience in the industry which represented 86.4%. This was followed by 6-10 years working experience representing 10.6%. Respondents who have 11-15 years working experience in the industry represented 3% of the total number of respondents and no respondent had 16-20 years working experience as well as over 20 years working experienced. This table is expressed in a bar chart below.

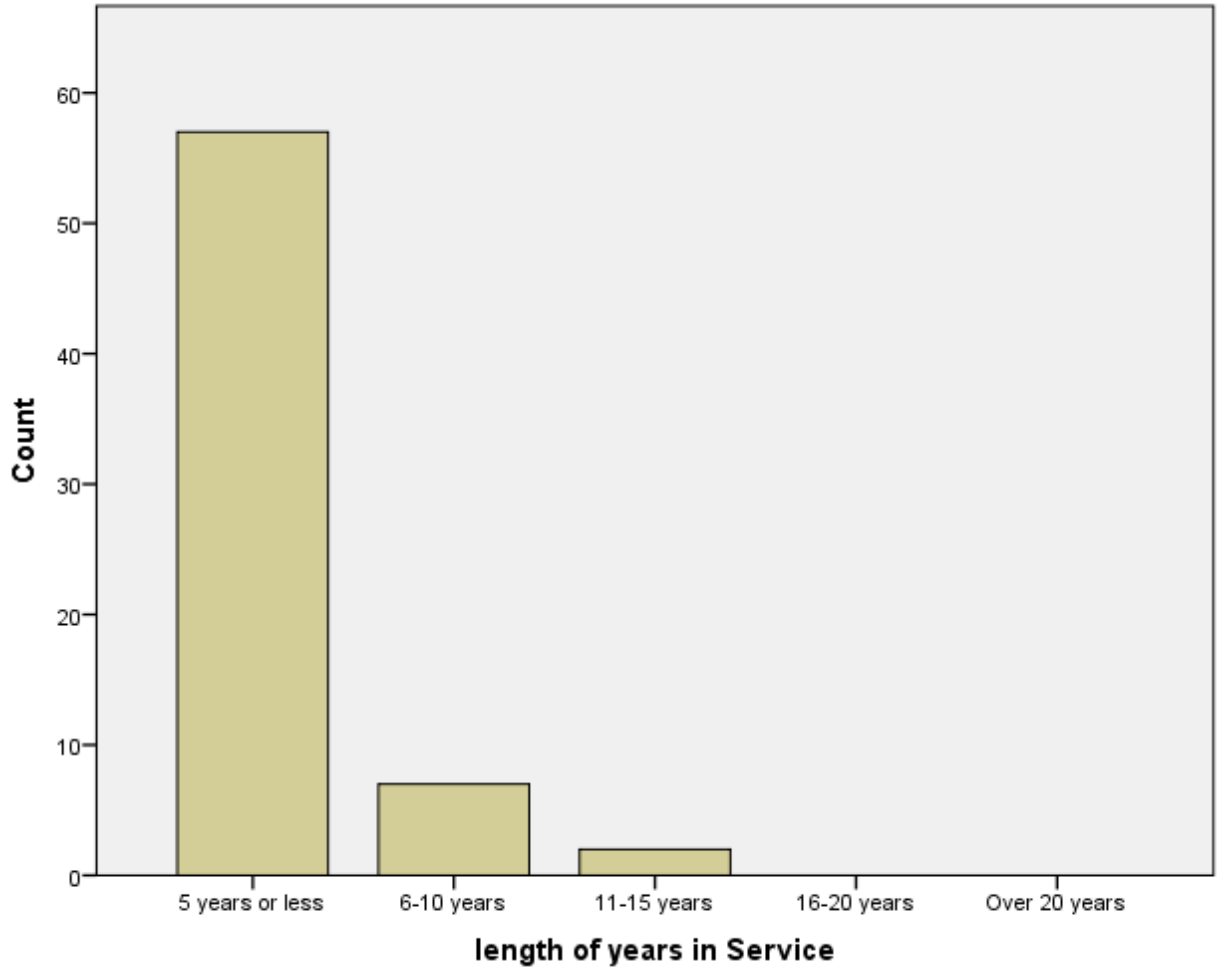


Figure 4. 4: Length of years in service

4.1.5 Level of Qualification

In the demographics of the study, the level of qualification of the respondents is very vital in acquiring information based upon the experiences of the individual. The level of qualification of the respondents were to determine the level of information that would be given by the respondents.

Table 4. 3: Statistics

level of qualification

N	Valid	65
	Missing	1
Mean		3.4308
Median		3.0000
Mode		3.00
Std. Deviation		.96775
Skewness		.949
Std. Error of Skewness		.297
Kurtosis		2.628
Std. Error of Kurtosis		.586
Minimum		1.00
Maximum		6.00

Table 4. 4: level of qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	WASSCE	2	3.0	3.1	3.1
	HND	1	1.5	1.5	4.6
	First Degree	39	59.1	60.0	64.6
	Master	18	27.3	27.7	92.3
	Others	5	7.6	7.7	100.0
	Total	65	98.5	100.0	
Missing	System	1	1.5		
Total		66	100.0		

In the table above, 66 questionnaires were printed and out of it, 65 respondents representing 98.5% responded to the question and 1 of the questionnaire representing 1.5% was not returned. Out of the 98.5%, 59.1% had the highest level of qualification of First Degree. This was followed by Master's degree with a percentage of 27.3%. 3.0% and 1.5% represented WASSCE

and HND respectively and 7.6% represented others. This is explained further using a bar chart below.

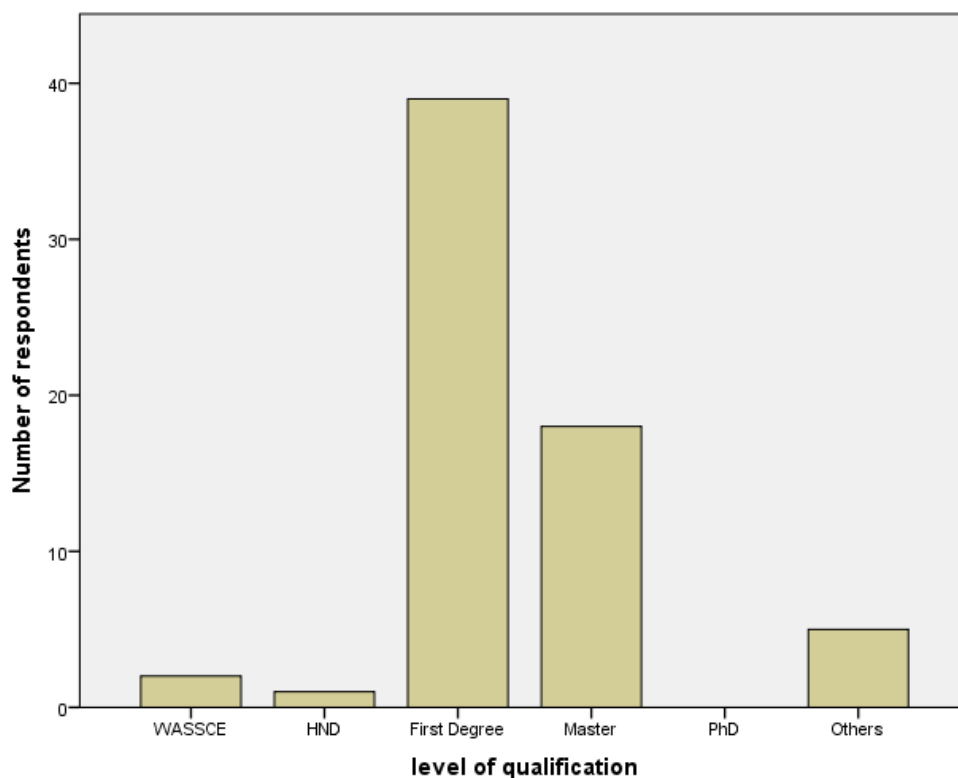


Figure 4. 5: Level of Qualification

4.1.1 The Trend and Extent of Private Sector Participation in Housing Delivery in the Accra Metropolis

The first objective of this study sought to ascertain the extent of private sector participation in housing delivery in the Accra Metropolis. Many scholars have argued that private sector participation is very key in the development of a country thus bridging the unabated housing deficits in World. Ghana has been no exception to this due to the high rate of urbanization in the urban centers in Ghana especially the Greater Accra Region. According to the reports by Oxford

Business Group (2017), private sector participation in housing project has grown consistently over the past five years, up more than 70% since 2010 and employing around 320,000 people. The impeccable contribution of the private sector in alleviating the excruciating rate of housing deficit has been widely acknowledged. The study sought to ascertain the extent of private sector participation in solving the housing deficit using regression analysis method. Therefore, the study establishes a relationship between the years (over a period of 11 years from 2006-2016) and the total output of houses using a sample size of 11 real estate companies, thus over the period of 11 years what has been the significant contribution of private sector in building houses to help bridge the gap of housing deficit in the country. The table below represents outputs by the various housing companies

Table 4.5 is simplified in figure 4.6 in a form of a line chart. In a period between 2006 and 2011, there was a steady increase in the number of housing units built by the respondents (real estate companies) of the study. The housing unit rose from 175 to 273 respectively from 2007 to 2015, there was a sharp increase in the housing unit from 442 to 1,057 and in 2016, there was a drop in the housing unit from 1,057 to 584 housing units.

Company	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
UT Properties					24		118				75
Devtraco Limited	70	80	120	110	150	160	140	170	120	180	150
Trasacco											
1107 Ltd (Legend Homes)					2		2				3
Supreme Genesis Invest. Ltd.							2	3	6	2	1
Lakeside Estates	105	95	85	80	75	88	60	50	48	45	40
Rehoboth Properties								30	100	180	100
Castle Gate Estate		10		25		25	120	400	475	650	200
Appolonia Dev't Company Ltd											15
Positive Drive Invest. Ltd.											
Emerald Properties Ltd.											
	175	185	205	215	251	273	442	653	749	1057	584

Table 4. 5: Number of Housing Unit by Real Estate Companies

Source: Field Data, 2017

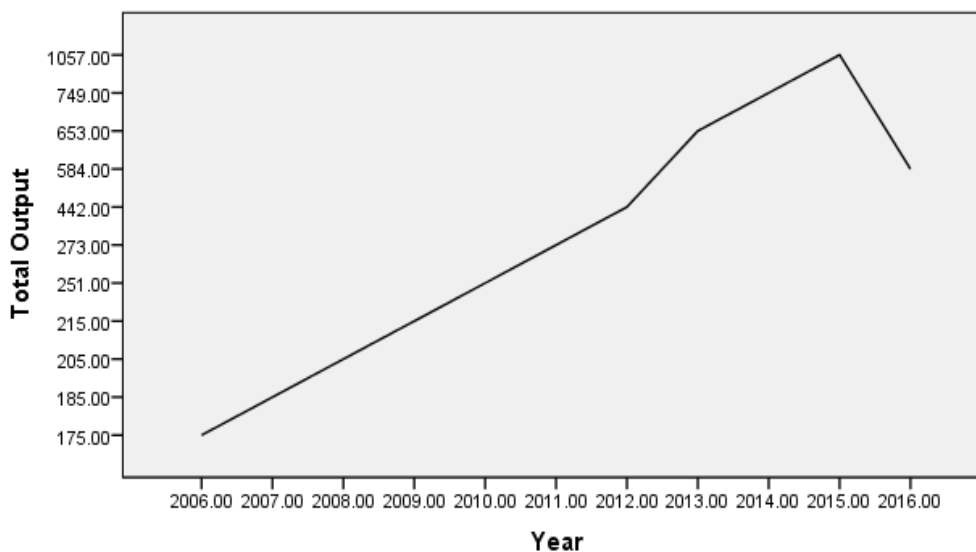


Figure 4. 6: Line Chart of Total Output

Table 4. 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square	F Change	df1	df2
1	.853 ^a	.728	.697	160.10399	.728	24.033	1	9

a. Predictors: (Constant), Years

b. Dependent Variable: Total Output

Table 4. 7: ANOVA

Model	Sum of Squares	Df	Mean Square	F
1 Regression	616052.945	1	616052.945	24.033
Residual	230699.600	9	25633.289	
Total	846752.545	10		

Table 4. 8: Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	-150060.564	30698.590		-4.888	.001	-219505.599	-80615.528
Total Output	74.836	15.265	.853	4.902	.001	40.304	109.369

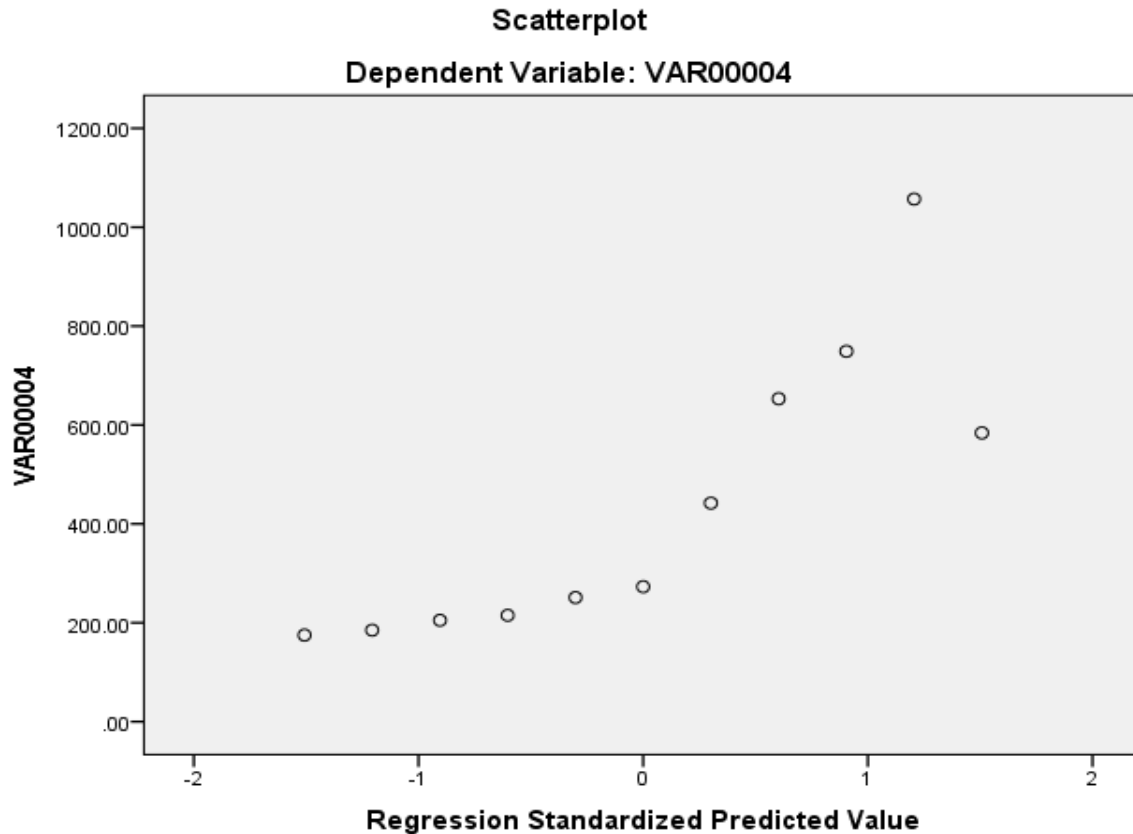


Figure 4. 7: Regression Standardized Predicted Value

With the regression models provided above, 72.8% of R square signifies a positive relationship between the years over the period and the total output (Number of houses built over the period). It is explained as, though there is a deficit of 150,060 houses there is a steady rise in the number of houses built over the period; 74.8 approximately 75 houses. This findings corroborates with the finding of Harbeb (2013), who posits that the housing deficit in Ghana can be addressed and new households can also be accommodated, provided there is annual delivery of close to 150,000 housing units over the next 20 years. Also, 72.8% variation in years over the period of 2006 to 2016 is explained by the variations in the total output (number of houses built over the period). The hypothesis formulated and tested is as follows.

$H_0: B_1=0$, (There is no significant relationship between years and the number of houses built)

$H_A: B_1 \neq 0$, (There is a significant relationship between years and the number of houses built)

Regression model analysis was used to test the hypothesis of the equation.

Table 4. 9: Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	-150060.564	30698.590		-4.888	.001	-219505.599	-80615.528
Total Output	74.836	15.265	.853	4.902	.001	40.304	109.369

Table 4. 10: Residuals Statistics a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	61.1818	809.5455	435.3636	248.20414	11
Residual	-225.54546	322.29092	.00000	151.88799	11
Std. Predicted Value	-1.508	1.508	.000	1.000	11
Std. Residual	-1.409	2.013	.000	.949	11

a. Dependent Variable: Total Output

In the figures above, the relationship between the number of years and the total output would be determined. Using a standard deviation of 0.949 (approximately 95%), and the T calculated of 4.902, the standard deviation in the T table is calculated as 2.3060. Comparing 4.902 and 2.3060, the T calculated is greater than the T value and anytime the T calculated is greater than the T value, we would have to reject the null hypothesis according to the rules in regression analysis model. This is explained further in the pictorial view of the inferences about the slope:

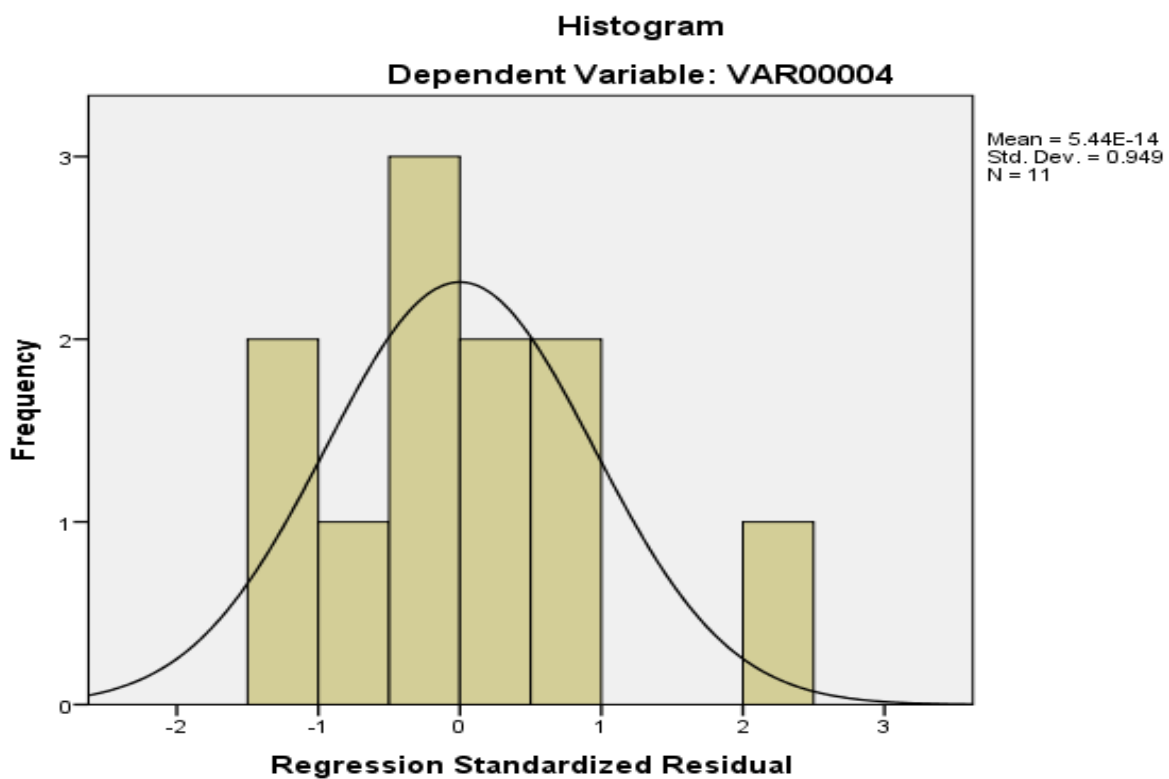


Figure 4. 8: Regression of Standardized Residual

In conclusion on whether to reject the hypothesis or refuse to reject the hypothesis, since the outcome does not fully satisfy the requirements to accept the null hypothesis, hence reject the null hypothesis given earlier. The decision would be to reject the null hypothesis on the grounds that there is a sufficient evidence that the number of houses built over the period is reflected as

the year advances. Also, according to the findings, there is 95% confidence that the average number of impact over the period of 11 years is between 40 of total output at the lower limit and 109 of total output at the upper limit. This is inferred in the testing of the hypothesis that, according to the study, as the year's progresses, the number of housing deficit is reduced at a reducing rate thus, the number of affordable houses provided does not meet the capacity of bridging the gap. The case suggests that there is private sector participation in the housing delivery in the metropolis but at a minimal rate.

Qualitatively, the researcher also conducted some interviews to ascertain the extent of private sector participation in housing delivery in Accra. The study further categorizes them into 4 thematic areas. These are; the nature of housing deficit, major causes of housing deficit, the role of real estate companies in curbing the housing deficit and the extent of private sector participation in the housing deficit.

4.1.2 The Nature of Housing Deficit

Quantitatively, according to the findings of the study, respondents have expressed optimism in the future reduction of housing deficit in Ghana. The nature of the housing deficit has been expressed by many as worrisome and if frantic measures are not put in place, the housing deficit of the country would overwhelm the government in the coming years. Due to private sector participation in resolving the housing deficit in Ghana, some private investors are optimistic in reducing the number of housing deficit in Ghana. Data gathered from the study were analyzed using descriptive analysis in SPSS. The total number of respondents to the study were 64 representing a percentage of 97%. 2 questionnaires were not returned in the course of the study which accounted for the lapse of 3%. Out of the 64 respondents, 36 respondents corresponding to

54.5% were very optimistic of the future implications of private sector participation in resolving the housing deficit in Ghana. 28 respondents representing 43.75% were pessimistic of the future implication of private sector participation in resolving the housing deficit in Ghana.

Table 4. 11: Statistics

Would housing deficit reduce?

N	Valid	64
	Missing	2
Mean		1.4375
Median		1.0000
Mode		1.00
Std. Deviation		.50000
Skewness		.258
Std. Error of Skewness		.299
Kurtosis		-1.997
Std. Error of Kurtosis		.590
Minimum		1.00
Maximum		2.00

Table 4. 12: Would housing deficit reduce?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	36	54.5	56.3	56.3
no	28	42.4	43.8	100.0
Total	64	97.0	100.0	
Missing System	2	3.0		
Total	66	100.0		

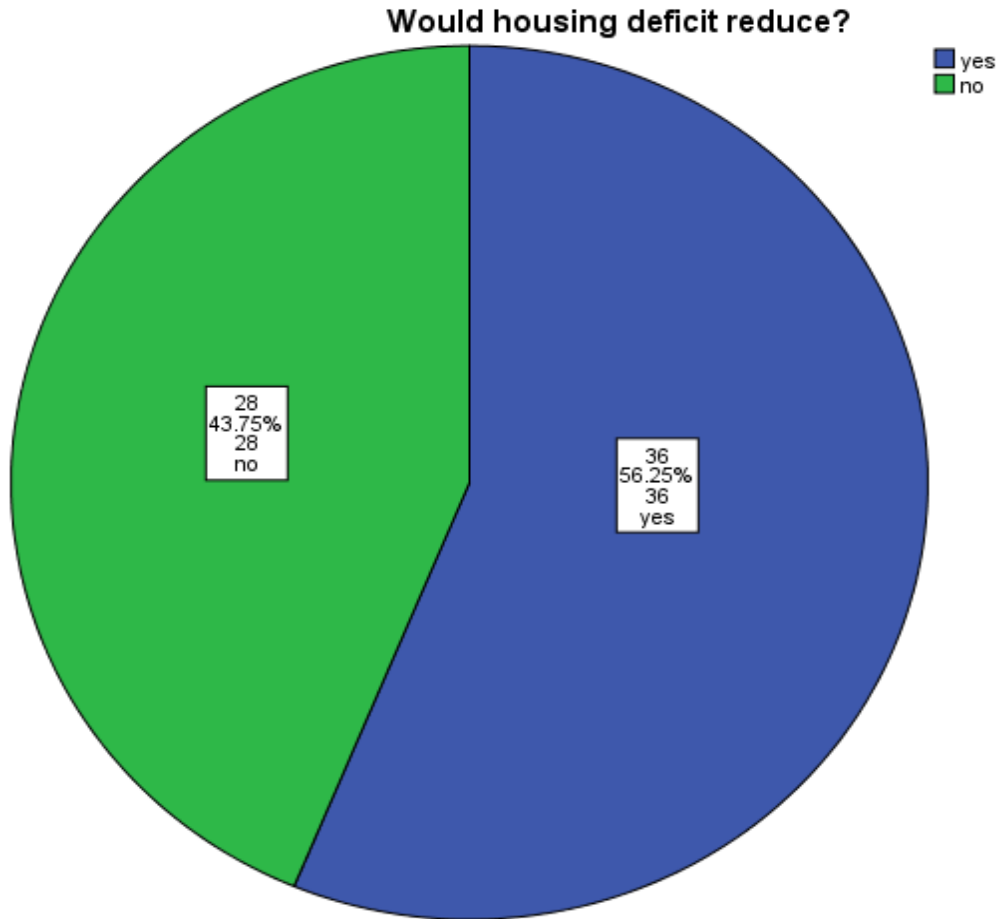


Figure 4. 9: Would Housing Deficit Reduce?

The current situation of housing deficit seems overwhelming and this has an excruciating effect in the lives of many who are currently homeless. There have been several global actors who have commented on this global phenomenon. The UN’s Sustainable Development Goal seeks to also help reduce the housing deficit globally. Many scholars have argued that global housing shortage could hit \$16 trillion by 2025. This reflects into about 1.6 billion people across the world or one third of the urban population could be living in substandard housing or foregoing essentials to pay for their home within 10 years, according to a study by McKinsey Global Institute (MGI) (Inside Housing, 2014). Ghana has been no exception to this catastrophic phenomenon.

A respondent of Castle Gate Estate assert:

“Until something drastic is done, the situation surely will go out of hand. It keeps on widening by the day. This is because of the urban drift; like the movement from the rural to the urban setting and this is really causing a lot of difficulties for the Metropolis.”

Another respondent further reiterates:

“It is not actually reducing, it is rather increasing at an increasing rate because day after day, looking at the number of people who have migrated into Accra and the number of houses we are able to deliver, we are still in a deficit zone unless something drastic is done, and I think that is how it will be”

This tends to confirm the findings of the World Bank Group, (2015). For instance, the study indicates that Africa falls short when it comes to affordable housing for its citizens amidst the growing needs of the people. It is projected that between 2015 and 2050, world population will increase by an additional 2.4 billion. Out of this figure, Africa alone is adding 1.3 billion (UN-DESA, 2015) indicating about 54.16%. Therefore, governments would have to fight the repercussions that comes with housing deficit of which are crimes, prostitutions, slums and many more. But what constitute the major causes of the housing deficit in Ghana? This would be answered under the subsequent thematic area.

4.1.3 Major Causes of Housing Deficit

It is evident that nine out of every ten of the population in the metropolis are Ghanaians by birth with about five (47.0%) out of every ten persons in Accra are migrants mostly from the other regions in Ghana, whilst 4.0 percent are made up of foreigners. Accra Metropolis is regarded to

be the most populated metropolis amongst the other metros in Ghana. This is due to some factors associated with the influx of people who would want to make a decent living for themselves. Some of these factors could be attributed to education, health, employment. In the findings of Afrane et al, (2016), they discovered that the major causes of housing deficit in urban Ghana included

“Rural-urban migration due to lack of basic social amenities, lack of continuity due to consistent change of government has also led to abandonment of housing projects started by previous administrations; ineffective land system resulted in multiple of sale of land. Moreover, the challenges like high cost of land, delay in obtaining building permit and high cost of building materials have also hindered the housing industry.

This findings from Afrane et al seems to corroborate with the findings of the study. One of the respondent of Devtraco Company Limited posits some of the major causes of the housing deficit in urban Ghana:

“The population growth rate, the land tenure system that we are having is not really helping us. We are having a lot of issues with land litigation. People buying lands themselves, is the beginning of building a house so there is a lot of land litigation issues, there is a lot of financing issues, and also, the taste of Ghanaians have changed, and moved us faster than it is supposed to be, basic standard affordable housing across the world by one of the branches of the United Nations has it that it is supposed to cost \$10,000, but in Ghana, if you build a house of \$10,000, who will like to stay in it?

He continues that

We say we want affordable housing but you realize that most people are looking for premium beautiful, nice luxurious houses, so instead of owning their own house, they

rather want to rent and that is how come there is that force outlook. People will constantly continue renting, so the rental market in Ghana is rather increasing because people are not buying houses that will suit their budget. By normal standards, you shouldn't be spending more than 20% of your salary on a house per month, so if you are paying way above which normally is happening, then obviously you are not helping the situation, these are some of the main causes."

Another respondent of Castle Gate Estates asserts:

"It is the taste of living in the capital city and also because all avenues of work are located or can be located within the urban centers is forcing every employable person to move from wherever they are into the urban centers to look for that employment. What it means is that if we can decentralize; one of the key elements that if we apply, is going to help and arrest the situation is decentralization. If we are able to decentralize and take the pressure off our urban cities, definitely, things will change."

These findings tend to corroborate with the findings of Afranie et al, (2016). This intrinsically have its own repercussions on the economic development of the country. The study contends that these major causes of housing deficit have exorbitant negative effects on the livelihood of people affected. It causes severe traffic congestion and delays movement across space, that is, increases congestion and delays the costs of doing business and reduce the competitiveness of Ghanaian cities (The World Bank Group, 2015). But what are some of the roles of real estate companies in curbing the housing deficit in Ghana? This would be further discussed into details in the subsequent thematic area.

4.1.4 The Role of Real Estate Companies in Curbing the Housing Deficit

Quantitatively, the findings of the study looked at the role of real estate companies in curbing the housing deficit in Ghana. The data was analysed using descriptive analysis of SPSS. The table below shows the number of housing built by the respondents of the study. The Valid number of people who responded to the questionnaires were 66 respondents. The findings of the study showed that 27.27% of the respondents built (below 10) housing units in a year. This was followed by 25.76% responding to (above 50) housing units in a year. The lowest number of housing units built in a year 4.55%.

Table 4. 13: Statistics

Houses built in a year

N	Valid	66
	Missing	0
Mean		3.3939
Median		3.0000
Mode		1.00
Std. Deviation		1.92856
Skewness		.120
Std. Error of Skewness		.295
Kurtosis		-1.417
Std. Error of Kurtosis		.582
Minimum		1.00
Maximum		6.00

Table 4. 14: Houses built in a year

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 10	18	27.3	27.3	27.3
10-20	5	7.6	7.6	34.8
21-30	13	19.7	19.7	54.5
31-40	10	15.2	15.2	69.7
41-50	3	4.5	4.5	74.2
over 50	17	25.8	25.8	100.0
Total	66	100.0	100.0	

The private sector plays an integral role in contributing significantly to the Gross Domestic Product of the country. This is also the case when it comes to the real estate industry where properties related to houses are mostly owned by private individuals. In Ghana, the “compound housing system” thus a system where people normally live in a stretch of a block of a house demarcated into several rooms are operated by mostly private individuals. Mostly, some investors invest into this area because of the profit motive. But indirectly, they help contribute to the housing deficit in the country. As cited by Canada-Ghana Chamber of Commerce, (2017), the housing market in Ghana is dominated by the private sector stock of buildings. Most private real estate companies have a profit making motive and thereby charging huge prices on goods and services which deter the lower class from assessing these private properties built by the private real estate companies. Therefore, the dominance of these private companies compels government to involve private sector participation in solving the housing deficits in Ghana. A respondent of Devtracco Estate Company Limited argues:

“The private man comes in to make profit. All private sector is looking at is making more money. What the private sector man helps to do is to solve some of the problems; land litigation, quality of materials, serene atmosphere, and safety provisions, that what they do but at a higher price anyway. Invariably, somebody could have actually gone ahead to build his own house way cheaper. So private sector is doing their best but we should always anchor it on profitability. That is how come a lot of the private sector (developers) don’t go into affordable housing because it is not that profitable. Affordable housing must be given certain supports from the government to make it affordable.”

In order for government to solve the housing deficit, the government must give special incentives to private real estate companies who would want to build affordable houses.

Another respondent of UT properties confirms:

“The pain and the effort that you need to do something, let’s say affordable will be similar to what you will need to do for the elite or those in the upper middle class. There has to be something of an incentive to propel the real estate firms to try and meet this. Now we have what we call the base or the pyramid people, with the base broader, where a lot more of the people are but again, that side is where we do not have too many option for people and as a results, it becomes a bit more of a challenge if that bit is not solved. Government could come out with incentive packages for firms that decide to do something for that segment of the people of the base pyramid folks. Left alone, it would not be tackled and we need to accommodate people even for the MDG’s. Housing is an essential means for people so it has to be tackled.”

These findings tend to confirm study concerns raised by the joint forum of Canada-Ghana Chamber of Commerce, (2017). The participation of private sector involvement could be measured quantitatively. As it confirms in the quantitative analysis of the extent to which these private real estate companies are involved in the provision of housing units to solve this menace, the extent to which they are involved in solving the housing deficit would be discussed in the next thematic area.

4.1.5 The Extent of Private Sector Participation in the Housing Deficit

Private real estate companies have contributed to the massive development of the economy of Ghana. Many of these companies have also contributed massively to help solve the housing deficit. Some scholars have argued that, the private sector plays a major role when it comes to solving the decadent of housing deficit in Ghana. Other scholars have also argued contrary that although there are huge investments made by private real estate companies, the main target is for the middle and high earners in the country but the contribution towards the housing deficit in Ghana is very minimal. According to the World Bank, the private sector contributed to a total of US\$38 billion in investments. This is further broken down into 107 infrastructure projects, in 19 countries and in 4 sectors (World Bank, 2013). This is a clear indication of private sector participation in the housing deficit in the world. In skewing it down to Ghana, the involvement of private sector participation in the housing deficit cannot be underemphasized.

A respondent of Lakeside Real Estate posits:

“Real estate developers are doing their best, GREDA has this forum where they try to bring all the developers together, those with good standing and try to link them up with certain projects. GREDA, which is our mother body tries to get some projects from the government, even though, they haven’t been very successful, and for instance, when the

previous government was bringing the STX deal, GREDA was fighting for them to be given the project because they were thinking that looking at the price that the government itself will put up the buildings, they can do it at a lesser cost, but unfortunately, that deal didn't materialize. They try to link up with government so that going forward the government will give them the opportunity so that they would be able to support because they are willing and have the desire to support.”

The findings indicated that, many private real estate companies play an integral role in solving the housing deficit but due to the concentration of government on other sectors, the participation has been very minimal although there are great efforts to reducing the housing deficit in Ghana. Anytime there is a change in government in the country, all projects assumed by the previous governments are halted and since private sectors would not want to run at a loss, they prefer to stay off political interference by these governments. Also, because of corruption, private sector would not be given certain contracts because some government officials would want to benefit from these deals.

Another Respondent of Devtracco Estate Limited asserts:

“This actually needs statistic. We normally work with Ghana Home Loans that is the formalized real estates, on top of that, we also do some primary data. I think on an average, we sell not more than 2,000 units in Ghana every year, official units, real estate units all put together across the real estates. There are some affordable housing projects that are released but not released as in every year so they go like bulk, for instance the Borteman, Zion City range between “5000-10000”. But if you strike an average amongst them, we can say whilst private sector is doing about 2000 every year on an average, government is also trying to do about 2000 or so, so every year, so about 5000 units in

all. Now if you want to look at participation as against the real demand on the table, we are far off.”

This findings tend to confirm the findings of (World Bank, 2013). Many private real estate companies have contributed to solving the housing deficit in Ghana. The provision of housing units of an average of 5,000 housing units annually confirms the contribution of private sector involvement but the extent of participation is very minimal. This confirms the findings of the study that though there is a deficit of 150,060 houses in Ghana, the participation of the private sector in the housing deficit is very minimal.

4.2 Incentives Available for Private Sector Participation Housing Provision in Accra

In table 4.16, the question asked the respondents was, are there any existing incentives given to private sector housing or real estate developers in the metropolis. The study used a coding of (1=Yes and 2=No). Out of the total valid of 62 respondents, 56.3% chose No because, they felt that government was not providing enough incentives to motivate private sector to help resolve the persistent rise in the housing deficit. And 40.6% of the respondents chose yes because they believe contrary to their counterparts' claim above.

Table 4. 15: VAR00001

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	26	40.6	41.9	41.9
No	36	56.3	58.1	100.0
Total	62	96.9	100.0	
Missing System	2	3.1		
Total	64	100.0		

Table 4. 16: Statistics

VAR00001

N	Valid	62
	Missing	2
Mean		1.5806
Std. Error of Mean		.06318
Median		2.0000
Mode		2.00
Std. Deviation		.49748
Variance		.247
Skewness		-.335
Std. Error of Skewness		.304
Range		1.00
Minimum		1.00
Maximum		2.00

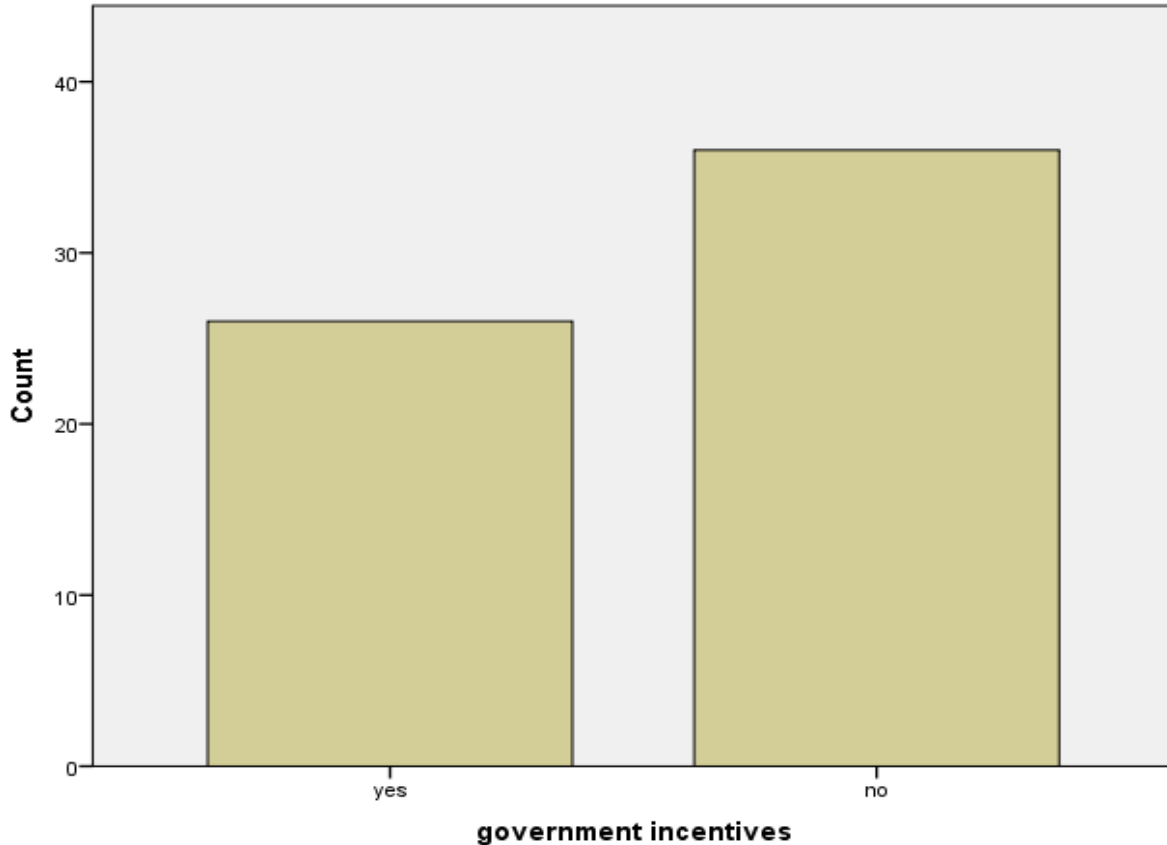


Figure 4. 10: Government's existing incentives

Qualitatively, the second objective of the study was to determine the incentive package for private sector participation in housing delivery in Accra. This is explained by the fact that many private real estate companies did not normally receive any incentives from the government to help build affordable houses to help ameliorate the housing deficit in the country but recently, the government has been involved in providing incentives to private sector real estate companies to help build affordable houses. According to the reports of the Ministry of Trade and Industry, GoG, 2017, citifmonline.com, (2017), government abolished these taxes on some goods and services to serve as incentives to private sector companies.

- the 1% Special Import Levy,
- 17.5% VAT/NHIL on financial services,
- 17.5% VAT/NHIL on domestic airline tickets, and
- 5% VAT on real estate cost (City Business News, 2017) and
- 5 years Tax Holidays (From start of Operation).

In effort of government to reduce these taxes, the main bearing was to help encourage investors to venture into providing private goods at affordable prices thus the introduction of the 5% VAT on real estate cost (City Business News, 2017) and 5 years Tax Holidays (From start of Operation for not only companies in different industries but in the real estate industry as well. The thematic area for this section was to access the incentive packages available for real estate developers in the industry.

4.3 Incentives

Quantitatively, the descriptive analysis was used to analyze the tax exemptions, exemptions of payment of property rates, abolition of VAT and exemptions from import duties. The study used SPSS to code the data where (1=strongly agree, 2=agree, 3=neutral, 4=disagree and 5=strongly disagree). It was observed from the study that out of the 66 respondents who responded to the questions, the highest mean amongst the various exemptions was from payments of import duties. The highest percentage of the number of people who believed that VAT has been abolished were about 63.6% recording the highest percentage amongst the other three exemptions. Despite all these interventions, there is still a good number of respondents who still believe that it is not enough.

Table 4. 17: Table Statistics

		tax exemptions for five years	exemptions of payment of rates	abolition of VAT	exemptions from payment of imports
N	Valid	66	66	66	66
	Missing	0	0	0	0
Mean		1.6970	1.8788	1.6515	2.0758
Std. Error of Mean		.08354	.09538	.12117	.09239
Median		2.0000	2.0000	1.0000	2.0000
Mode		2.00	2.00	1.00	2.00
Std. Deviation		.67868	.77490	.98438	.75060
Variance		.461	.600	.969	.563
Skewness		.460	.215	1.358	-.126
Std. Error of Skewness		.295	.295	.295	.295
Kurtosis		-.764	-1.290	1.060	-1.190
Std. Error of Kurtosis		.582	.582	.582	.582
Range		2.00	2.00	4.00	2.00
Minimum		1.00	1.00	1.00	1.00
Maximum		3.00	3.00	5.00	3.00

Table 4. 18: Tax exemptions for five years

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	28	42.4	42.4	42.4
	Agree	30	45.5	45.5	87.9
	Neutral	8	12.1	12.1	100.0
	Total	66	100.0	100.0	

Table 4. 19: Exemptions of payment of rates

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	24	36.4	36.4	36.4
agree	26	39.4	39.4	75.8
neutral	16	24.2	24.2	100.0
Total	66	100.0	100.0	

Table 4. 20: Abolition of VAT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	42	63.6	63.6	63.6
agree	9	13.6	13.6	77.3
neutral	12	18.2	18.2	95.5
disagree	2	3.0	3.0	98.5
strongly disagree	1	1.5	1.5	100.0
Total	66	100.0	100.0	

Table 4. 21: Exemptions from payment of imports

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	16	24.2	24.2	24.2
Agree	29	43.9	43.9	68.2
neutral	21	31.8	31.8	100.0
Total	66	100.0	100.0	

Figure 4.12 represents the various exemptions from taxes as a form of incentives to private sector real estate companies so they could fully participate in the reduction of housing deficit in Ghana.

Graphical Representations of incentives for real estate developers

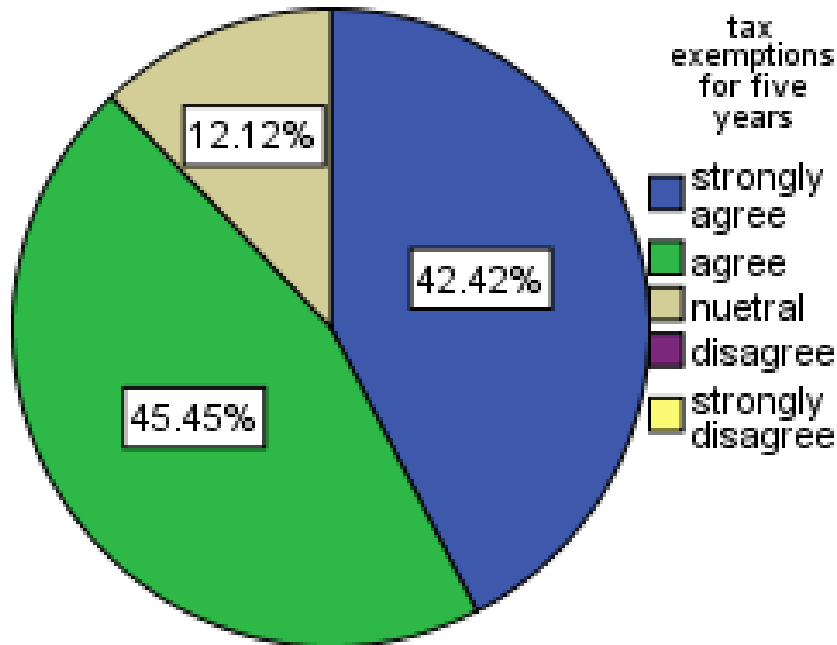


Figure 4. 11: Tax Exemptions for Five years

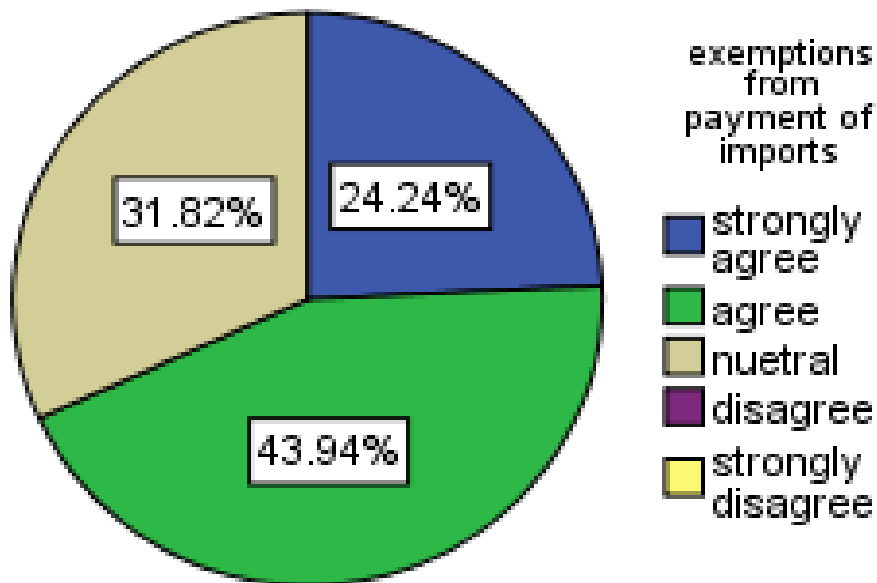


Figure 4. 12: Exemptions from Payment of Imports

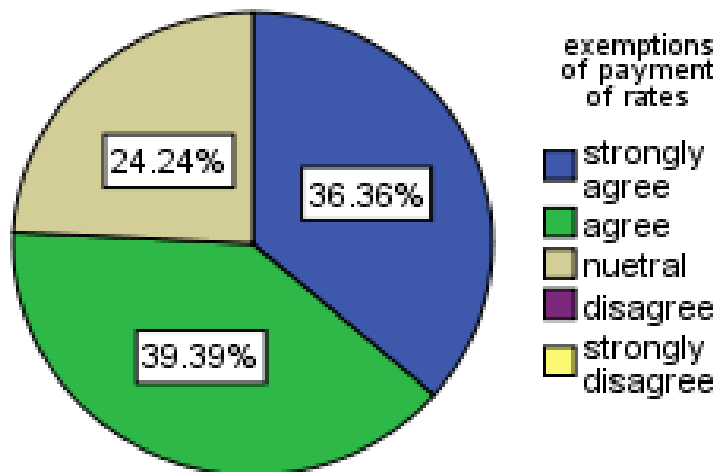


Figure 4. 13: Exemptions from Payment of rates

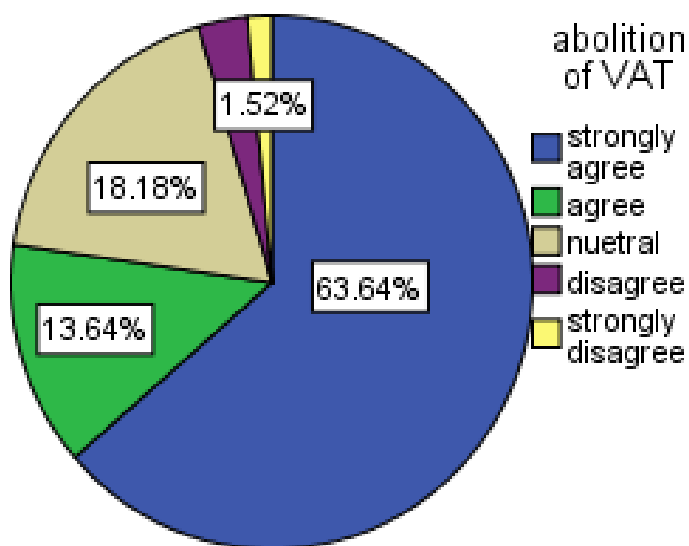


Figure 4. 14: Abolition of VAT

This findings of the study suggest that the private sector participation in solving the overarching menace of housing deficit were faced with challenges from the government as successive governments continued to levy VAT of 5% on real estate cost. This did not cohered some private real estate developers to provide houses at affordable prices. According to (Appolonia

Development Co. Ltd, 2016), a two to three bed room semidetached house in Oyibi in Accra costs over \$75,000.00 to \$150,000.00. This further reveals that the private sector involvement in the provision of affordable houses to help alleviate the housing deficit canker is a fiasco and only the rich would have to enjoy these superfluous and glamorous houses. Recently, the introduction of the 5% VAT exemption on real estate cost would help contribute immensely to the provision of affordable houses to help supplement what government provides but it seems the exemption has not gone down well with some private sector investors in the country.

One of the respondent of UT Holding Properties explained:

“Not that I know of, I have engaged the ministry of Works, Housing and Water resources for a number of times. They will tell you they have lands and wouldn’t mind to go into joint ventures and all that, but then it is not something that is really clearly spelt out and that you can easily go there. I hear of tax relieves for a certain types of houses and all that, but then we have never explored because of the bureaucratic. It is not well streamlined, so you can’t even be sure of what incentives there are”

But another respondent of Trasacco Estate Development Company also argues that:

“I know currently about a reduction in the tax situation so that for instance, previously you were going to pay 17.5 VAT/NHIL materials for construction, now there is a sort of rebate on that so no matter how little it is, in the big scheme of things, it will reduce your cost.”

This further corroborates with the assertion by (citifmonline.com, 2017) that the exemption of the 17.5 VAT on construction materials would help encourage investors to invest into the

affordable housing project to help reduce the housing deficit as cited by (ghanaweb, 2011) this translates into 5.7 million rooms' deficit in Ghana.

4.4 Challenges of Private Sector Participation in Housing Delivery in Accra

Many private real estate developers are faced with adverse challenges either from the economic environment or the political environment. Therefore, the study identifies some of the factors that hinder private sector participation in housing delivery in the metropolis. Qualitatively, the third objective of the study was to identify the challenges of private sector participation in housing delivery in the metropolis. The study further categorizes them into 2 themes: challenges that housing development companies face in Accra and what can be done to improve upon private sector participation in the housing deficit.

4.4.1 Challenges of private Estate Companies in Accra

Table 4.3.1 gives the quantitative analysis of the factors that hinder private sector participation. The study uses SPSS to analyze the data and as well uses descriptive statistics to analyze the data. The coding of the data were indicated as follows not a challenge at all (0) Very low extent (1) Low extent (2) Moderate (3) High extent (4) Very high extent (5). If you want to change your answer, cross it out and circle or tick a new number. The factors that faced private sector partnership were classified under financial factors, political factors, institutional factors and land tenure system. In the descriptive analysis of the data, the findings of the study indicated that the major challenges when it comes to the factors that inhibits private sector participation in resolving housing deficit in Ghana were Litigations on land ownership and other related subjects. This is because the data had the highest mean score of 4.4127 with the lowest standard error of

0.12524. Also the data showed that litigations on land ownership and related had the lowest standard deviation of 0.99409 with the highest percentage of 62.1%.

Table 4. 22: Descriptive Statistics

	<i>N</i>	<i>Range</i>	<i>Mean</i>		<i>Std. Deviation</i>	<i>Variance</i>	<i>Kurtosis</i>	
	<i>Statistic</i>	<i>Statistic</i>	<i>Statistic</i>	<i>Std. Error</i>	<i>Statistic</i>	<i>Statistic</i>	<i>Statistic</i>	<i>Std. Error</i>
<i>Weak Financial strength</i>	66	5.00	4.0606	.14303	1.16195	1.350	1.975	.582
<i>Inadequate domestic capital markets</i>	66	5.00	3.7424	.15466	1.25650	1.579	.186	.582
<i>Lack of long-term financing instruments</i>	65	4.00	3.9231	.13747	1.10832	1.228	-.301	.586
<i>Inefficient and unsustainable credit delivery to the housing sector.</i>	64	5.00	3.8438	.14471	1.15770	1.340	1.065	.590
<i>Politicization of housing issues in the country</i>	66	5.00	2.5000	.18353	1.49100	2.223	-.890	.582
<i>Unstable regulatory settings/political interference</i>	64	5.00	2.6719	.17545	1.40356	1.970	-.753	.590
<i>Lack of comprehensive policy, legal and institutional</i>	65	5.00	3.0769	.15397	1.24132	1.541	-.134	.586

<i>frameworks.</i>								
<i>Poor design implementation resulting from inability to assess investment proposals</i>	64	5.00	2.5000	.1606 0	1.28483	1.651	-.329	.590
<i>Lack of institutional capacity to undertake large and complex projects</i>	63	5.00	3.0635	.1645 4	1.30598	1.706	-.386	.595
<i>Ineffective coordination and supervision by government agencies</i>	64	4.00	3.0313	.1493 5	1.19481	1.428	-.852	.590
<i>Lack of available lands for housing development</i>	62	5.00	2.8710	.2282 1	1.79694	3.229	-1.237	.599
<i>Over pricing of cost of lands</i>	62	4.00	3.7742	.1406 7	1.10764	1.227	-.403	.599
<i>Litigations on land ownership and related issues</i>	63	4.00	4.4127	.1252 4	.99409	.988	3.476	.595
<i>Valid N (listwise)</i>	59							

Table 4. 23: Litigations on land ownership and related issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low extent	2	3.0	3.2	3.2
	Low extent	2	3.0	3.2	6.3
	Moderate	5	7.6	7.9	14.3
	High extent	13	19.7	20.6	34.9
	Very high extent	41	62.1	65.1	100.0
	Total	63	95.5	100.0	
Missing	System	3	4.5		
Total		66	100.0		

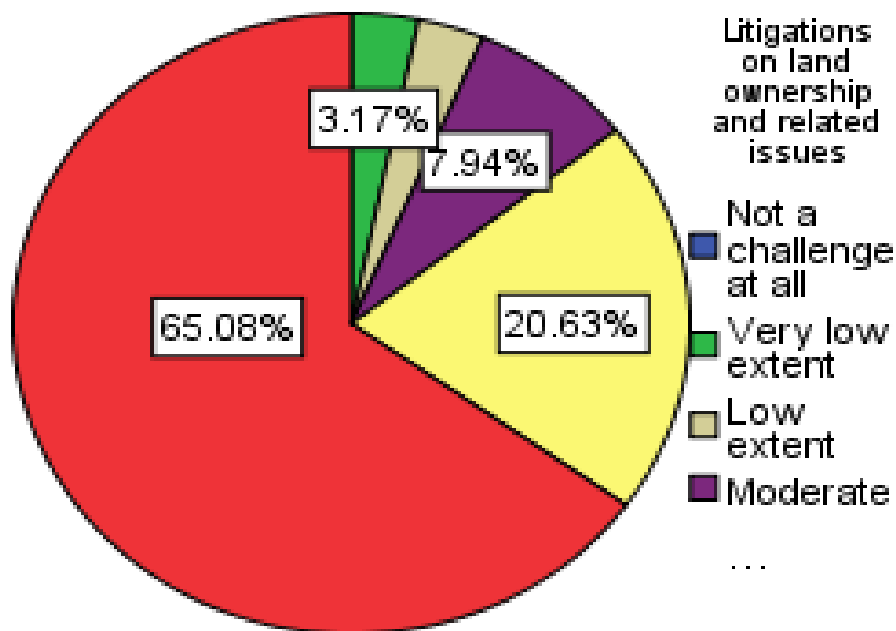


Figure 4. 15: a graphical Representation of the Highest Frequency

Qualitatively, according to the (Ghana Statistical Service, 2013), out of the 11.5 million rooms in Ghana, 40 percent (4.6million) are located in urban areas of which 13 percent (1.5million) are in Greater Accra Region as of 2013. This leaves a backlog of about 300,000 housing deficit. The

private real estate companies also play some key role in contributing to the reduction of housing deficit in the country. Also, despite the large parcels of vacant lands in high income, low-density residential areas for intensive redevelopment into first class, high quality mixed residential and commercial uses, only about 10% of the housing in the City is provided by the Private estate developers and Central Government and other quasi-government organizations, indicating about 90% of the housing delivery by the private individuals (Accra Metropolitan Assembly, 2011; UN HABITAT, 2011). The private sector of the housing industry only provides an infinitesimal contribution to help solve the housing deficit. Also, due to the pressure on government in providing social amenities for its citizens, the partnership between private sector investments and public sector is very porous. The private sector industry is also bedeviled with some obnoxious challenges contributing to the low level of participation by the industry. According to (Canada-Ghana Chamber of Commerce, 2017), some of these challenges that private real estate developers face are land acquisition, land litigation, funding, inadequate investment into the sector, high cost of production, lack of support from the government, inadequate application of technology in housing delivery amongst others. In the acquisition of lands for these projects, many private real estate companies would have to go through a bureaucratic processes for them to acquire these lands. Due to the cumbersome process for these companies to acquire large hectares of land, it deters some investors from venturing into these housing projects.

One of the respondents of Trasacco Estate Development Company confirms:

“Availability of land, availability of capital to build, there are also the situations where the buildings are available but too expensive and you (the developer) will struggle to sell it easily, which also means that you will spend longer time repaying your loans, assuming you took a loan for it and then the interest that may accrue thereafter. And there is

another factor of trying to secure land in the center of town these days which is extremely difficult. It is not impossible because the land is available sometimes, but they can be extremely expensive especially closer to the center of town.”

Also, Ghana has a very poor land tenure system which makes it difficult for an individual to own a land. Mostly, the lands are owned by Chiefs and some of these chiefs normally sell a particular land to two or more persons which leads to land litigations.

One of the respondents of UT Properties Management asserts:

“Land litigation is key, land ownership, that whole makes it a difficult terrain. There are different places in Accra where you buy land and you have to pay if lucky, twice, sometimes, a few more times because the ownership isn’t clear, even when it is, the rightful documentation isn’t available and all that. Again, you find that the places where you have lands that you can afford are a bit towards the outskirts.”

He continues that

“Now, when a few companies decide to venture and try and acquire some lands in these areas and try and develop, there is a very high infrastructural cost to their operations, because there are some areas that have no access roads, utilities and the developer will now be saddled with that need to get these services out there. Now you also have to try and create communities out there for people to move and reside out there and commute to work and all that. If there could be some support in terms of providing all these infrastructure to support these developments, I believe will go a long way to help.”

Furthermore, lack of government support is one of the key challenges of private sector participation in the housing deficit. Due to the large investment of government in providing

infrastructural facilities in the country, it fails to support the private real estate companies by also providing infrastructural facilities like schools, roads, utilities and many more. Some of these private companies normally provide some of these infrastructural facilities. This normally is added to the cost of the housing units built which normally inflates the prices of these facilities making it very difficult for lower income earners to also buy these houses.

A respondent of Lakeside Estate assert:

“Government doesn’t want to build anything for us, like roads, streetlights, drains, pipes, water etc.”

These findings are very evident and confirm the findings of (Canada-Ghana Chamber of Commerce, 2017). These challenges tend to be looming in the face of some private real estate companies which inhibits private sector participation in the housing deficit in Ghana.

These findings also tend to confirm the findings of (UN HABITAT, 2011). In other for government to encourage private sector participation in resolving the housing deficit in Ghana, the government could give some incentives to these private sector real estate companies to help resolve these challenges. Therefore, when government is very keen in providing these incentives to private sector real estate developers, it would be very lucrative for other investors to also invest into these projects to help resolve the housing deficits in the country.

4.5 Conclusion

This chapter presented and discussed the findings gathered from the study. From the evidence discussed, the private sector participation in housing deficit is very minimal and measures could be put in place to increase the patronage of these companies.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the study findings and conclusions in a coherent synopsis. Also, the final part of this chapter provides recommendations of the researcher to the findings of the study.

5.1 Summary of Major Findings

The study sought to assess the challenges and prospects of private sector participation in bridging the housing deficit within Accra. The study adopted a case study approach within the mixed method framework. Furthermore, the study adopted a purposive sampling technique with 66 participants from the 11 real estate companies. The second group of participants selected, that is, two members from the senior management level from each of the 11 active private sector housing development companies, making 22 in the metropolis and the GREDA. This section of the study summarizes the study presented thematically.

5.2 Housing trends and the extent of Private Sector Participation in Housing Delivery

The study contends that there are some major causes of housing deficits in the country and was attributed to influx of people into the capital in search for a better living condition. These major causes of housing deficit indicated that it has exorbitant negative effects on the livelihood of

people affected. As it was confirmed in the quantitative analysis of the extent to which these private real estate companies are involved in the provision of housing units to solve this menace, many private real estate companies have contributed to solving the housing deficit in Ghana. The provision of housing units of an average of 5,000 housing units annually confirms the contribution of private sector involvement but the extent of participation is very minimal. This confirms the findings of the study that although there is a deficit of 150,060 houses in Ghana averagely, the participation of the private sector in the housing deficit is very minimal.

5.3 Incentives package for Private Sector Participation in Housing Delivery

This section of the study sought to expound on the incentive package available for private sector participation in housing delivery. The study revealed that the abolishment of major taxes on their operations by the new governments serve as a major boost in their activities. This serves as a form of incentives to stakeholders in the industry. This abolished taxes include the 1% Import Levy, the 17.5% VAT/NHIL on financial services, the 17.5% on domestic airline tickets and the 5 years Tax Holidays (Ministry of Trade and Industry, GoG, 2017; citifmonline.com, 2017) for new entrants. Also, the study revealed that even though a lot has been done in terms of the reforms in the industry, majority of the respondents believe the government can do a lot more, especially with the eradication of middlemen in land acquisition that often leads to land litigations. Also, others expressed their frustrations at the unnecessary delays and the bureaucracies associated with some of the government agencies mandated to supercede their activities in the industry. The players look for a better collaboration in their service delivery. For instance, majority, expressed their sentiments about the fact that the government is not providing infrastructure such as roads, electricity, pipe borne water etc and these add up to the cost of their operations.

5.4 Challenges of Private Sector Participation in Housing Delivery

This section of the objective was to identify and examine factors that hinder private sector participation in housing delivery in Accra. The findings of the study indicated that Ghana has a very poor land tenure system which makes it difficult for private investors to easily acquire lands for the construction of houses. Another overarching challenge was accessibility of capital in Ghana by these companies. The findings of the study further show that, lack of government support is one of the key challenges of private sector participation in the housing deficit. Due to the large investment of government in providing infrastructure in the country, it fails to support the private real estate companies by also providing infrastructural facilities like schools, roads, utilities and many more. Some of these private companies normally provide some of these infrastructural facilities which increases the cost of production. The study indicated that the introduction of the 17.5% VAT exemptions on construction materials of these companies is one of the economic intervention that the government introduced to reduce the cost of housing units of these real estate companies.

5.5 Conclusion

The study sought to assess the challenges and prospects of private sector participation in bridging the housing deficit within the Accra Metropolis. Therefore from the discussions and findings of the study, the researcher draws three salient conclusions.

First and foremost, the study argues that there is a huge private sector participation in resolving the housing deficit in the country. It can be concluded from the study that, although there is a huge private sector participation in resolving the housing deficit in the country, the rate of participation is very minimal. Also the study concludes that, private sector real estate companies

have an adept for middle and high income earners and so their contributions to resolving the housing deficit is attributed to a high class of people in the society.

Secondly, the study argues that the main capital structure for these private real estate companies were loans from banks, foreign or international financial institutions and also self- financing. The study concluded that the introduction of the 17.5 VAT exemption has a very positive bearing on the high cost of housing units supplied by these companies. The study also concluded that the capital structure of these private sector real estate companies were very enormous and the introduction of the tax exemption is very key to foreign investors.

Lastly, the study argues that in every function and operations of private investors, they are faced with overarching menace that have negative effects on investment. Therefore, the study concluded on the following as the main challenges of the private sector real estate companies; land acquisition, land litigation, funding, inadequate investment into the sector, high cost of production, lack of support from the government, and inadequate application of technology in housing delivery are some of the challenges that made private sector participation in housing deficits very appalling.

5.6 Recommendations

This subsection provides recommendations to the findings and conclusion of the study. Therefore, it is imperative that governments involve private sector real estate companies in resolving the housing deficits in the country.

5.6.1 Collaborative Governance

The concept of collaborative governance has been opined by different scholars in different fields. Collaborative governance deals with the extent that the government, State institutions coordinate the various functions and portfolios of State institutions and private institutions to help create an enabling environment for these institutions. In order for the government to fully involve private sector in resolving the issues of housing deficit, the various government agencies like the Ministry of Housing, stakeholders and some important agencies should actively involve private sector real estate companies to help build affordable houses. When functions and portfolios of these institutions are well coordinated, it would help motivate private investors to help resolve the canker.

5.6.2 Public Private Partnership

Public Private Partnership is very instrumental to encourage private individuals to help resolve the housing deficit in the country. The principle of Build Own Operate Transfer (B.O.O.T) could be adopted to help provide housing units to the country. In the case of the University of Ghana, the school has adopted this system where private individuals invest into housing units on the campus of the university of Ghana and after an agreed years, the private individual transfers the property to the school after it has recouped its investments with profit. Government could also go into such agreement to help private institutions participate in resolving the housing deficits in the country.

5.6.3 Minimal or No Political Interference

Successive governments in Ghana are noted for frequent political interference in the private sector. Political appointees have various ways of influencing the economic hands of demand and supply. It is very prudent that government officials do what is public and help the private sector to flourish. This study makes a strong case that for government to help promote private sector participations, it should cede off part of its authority to the private sector and play a more supervisory and supportive roles, especially in the area of legal and regulatory framework.

5.6.4 Government Incentives

The function of government in this area is very key when it comes to the provision of incentives to private real estate companies. Aside the 17.5 VAT exemptions, as a form of incentives to increase the number of housing units in the country, the government could support the private sector with some amount of money if they could provide housing units at a very affordable prices. With this kind of investment, it would open up for more investors to go into private sector participation in resolving the housing deficits in the country.

5.6.5 Stock Exchange

Mostly, real estate companies are not open to the public for the public to buy shares on the stock exchange markets. When government introduces private real estate companies on the stock market, the public would be willing to invest into such properties as it would reduce the housing deficits in the country. The provision of “compound” houses in Ghana is very lucrative because of the returns on investments or rent. Therefore, when the public is involved in this kind of

investments by way of buy and selling shares of real estate companies on the stock exchange market, the government could therefore make it very lucrative for people to buy these shares. In return, the money acquired from the sales of shares on the stock exchange markets could be used to finance these projects which would help alleviate the housing deficit in the country.

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