

**UNIVERSITY OF GHANA
COLLEGE OF HUMANITIES**



**PUBLIC HOUSING IN GHANA: A CASE STUDY OF THE GREATER ACCRA
METROPOLITAN AREA**

BY

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA,
LEGON IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
THE AWARD OF MPhil IN GEOGRAPHY AND RESOURCE DEVELOPMENT
DEGREE**

DEPARTMENT OF GEOGRAPHY AND RESOURCE DEVELOPMENT

MAY 2022

DECLARATION

I declare that I have conducted this study. My effort towards the award of Master of Philosophy Degree in Geography and Resource Development at the University of Ghana. And that all information used as apart from my field data and findings has been duly acknowledged.

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DEDICATION

I dedicate this thesis to All my family members and friends.



ACKNOWLEDGEMENT

First of all, I thank Almighty God for the knowledge and strength through this academic journey. I am also grateful to my God-sent supervisors, Professor Bjørn Enge Bertelsen and Dr. Austin Dziwornu Ablo, for their guidance and patience. I am forever indebted to you for your contribution to my academic journey. My sincere gratitude also goes to Professor Martin Oteng-Ababio for his coaching and guidance. He has been a rock of inspiration in my life. Again, I am grateful to the Urban Enclaving Futures Project for funding my tuition and my research. This gift is priceless, and I say thank you!

Furthermore, I would like to acknowledge my parents, Mr. Benjamin Teye Ayumu and Miss Rose Kupleh, for their prayers and motivations. Also, my heartfelt goes to my uncle, Mr. Felix Kenney Nyaunu, for his provisions and push for me to always put my studies first. My special thanks also go to my auntie, Gladys Ladjer Ayumu, who has also been my rock for all these years. I say God richly bless you. I have been surrounded by love and support from my friends as well; my appreciation goes to Yowome Kumasi, Basil Tungbani, Divine Mawuli Asafo, and Abigail Klu Forson for helping me one way or the other in putting this work together.

Lastly, my genuine gratitude goes to all the respondents in Borteyman, Kpone-Katamanso, Tema community 1, and Dawhenya for their corporation and contribution to my fieldwork. Not forgetting the rich information from my key informants from State Housing Company Ltd., Tema Development Company Ltd., and Tema West Municipal Area.



ABSTRACT

The global urban population has seen significant growth over the past decades. The rapid rate of urbanisation has created critical infrastructure challenges to sustainable development. Among these challenges is housing. More individuals have become homeless, the number of slums and squatter communities is growing, and house prices are rising. In Ghana, policymakers have struggled to tackle the housing crisis through various programs. The role of the state in housing provision has changed due to the recent subscription to neoliberal policies. This change in the government's role in housing provision has affected supply and access to housing, for example, which encourages private ownership and construction of housing, especially in the urban space. Within this context, the study sought to analyse the role and acceptance of public housing as a solution to the housing challenges within the Greater Accra Metropolitan Area (GAMA). Four communities with public housing projects in GAMA were studied. A mixed-methods approach, triangulating surveys, key informant interviews, and observation, was deployed. The 2015 National Housing Policy was analysed to ascertain the shift in the government's approach to public housing. The study showed that people prefer public housing through rent or buying rather than private formal or informal housing units. The security of tenure associated with dwelling in public housing is the main reason why people prefer public housing. Despite the preference for public housing, most respondents have not tried accessing public housing due to their perception of bias in the allocation of public housing. The study also examined the spatiality of public housing and found that because most people settled in their respective communities to be closer to their place of work, they are unwilling to secure public housing, most of which are situated far from the city centres. And will not be willing to rent or buy a public housing unit at places far from their place of work. The study recommends a revised housing policy and provision approach that will ensure that the housing demands of both formal and informal employees and low- and high-income families are met.

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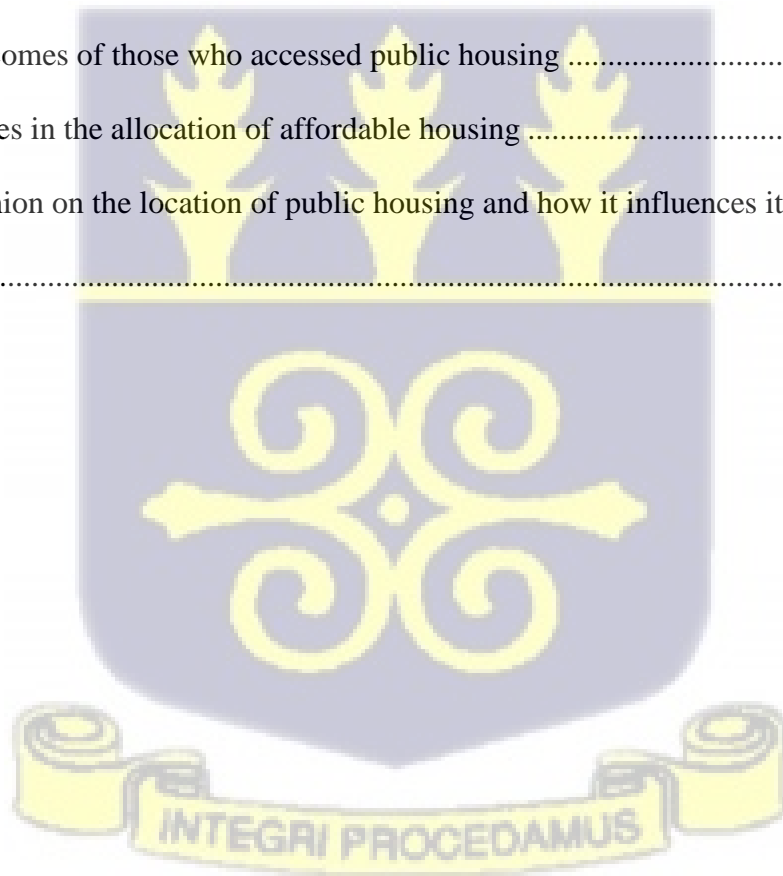


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LIST OF ABBREVIATIONS

BOG	Bank of Ghana
CBD	Central Business District
ERP	Economic Recovery Programme
FINSAP	Financial Sector Adjustment Programme
GAMA	Greater Accra Metropolitan Area
GCB	Ghana Commercial Bank
GLSS7	Ghana Living Standard Survey 7
GOG	Government of Ghana
GREDA	Ghana Real Estate Developers Association
GSS	Ghana Statistical Service
IMF	International Monetary Fund
LPHA	Limited-Profit Housing Associations
MMDAs	Metropolitan, Municipal, and District Assemblies
MWH	Ministry of Works and Housing
NHMF	National Housing and Mortgage Fund
NHP	National Housing Policy (2015)
PPBME	Policy Planning, Budgeting, Monitoring, and Evaluating Directorate
PPP	Public-Private partnership
PCPA	Prefabricated Concrete Product Association
REIT	Real Estate Investment Trust
SAP	Structural Adjustment Programme
SHC	State Housing Company Limited
SOEs	State-Owned Enterprises
SPSS	Statistical Package for Social Sciences
SSNIT	Social Security and National Insurance Trust
TDC	Tema Development Company Limited
UNOPS	United Nations Office for Project Services

CHAPTER ONE GENERAL INTRODUCTION

1.0 Background of Study

The global urban population is increasing rapidly, the world's urban population in 2018 was 55 per cent, and this figure is projected to increase to 68 per cent by the end of 2050 (UN, 2018). Though Africa is the least urbanised continent globally, it is one of the fastest urbanising continents. According to UN-DESA (2014), the urban population of Africa increased from 27 per cent in 1950 to 40 per cent in 2015 and is projected to reach 60 per cent by 2050. This urban population growth is believed to continue at its rapid rate in the coming years. Current projections show that the population of Africa will increase from 1.8 billion as seen in 2015 to 2.44 billion by 2050 (Peter & Bakari, 2018). Though about 60 per cent of Africa's population resides in rural areas, the rate of rural-urban migration is also increasing rapidly, thus, influencing urban growth. The urbanisation rate in Africa recorded an average of 3.5 per cent between 2000 and 2015. Experts project that the urban population of Africa will be over 50 per cent by 2037 (UN Population Division, 2014).

Like many developing countries, Ghana is one of the fast-urbanising countries in Africa. Ghana recorded a 3.78 per cent urban rate between 2005 and 2015 with an urban population of 54.0 per cent (Bah, Faye, & Geh, 2018). The rapid urbanisation rate in Ghana results from both high rates of natural increase of the national population and rural-urban migration (Grant & Yankson, 2004). Urbanisation in Africa is faced with numerous challenges, with many cities in Africa struggling to take in the urban population. The consequence is pockets of urban poverty in major urban centres, most notably in the form of squatter settlements, along with all of the primary features of overcrowding: traffic congestion, unemployment, stark inequalities, a lack of social and community networks, and crippling social problems such as crime, violence, low living standards, and inadequate basic infrastructure such as housing. Melnikas

(1998) defined housing as a specific and relatively limited, physically, biologically, and socially close place where people and groups can live their biosocial lives by receiving services, performing house chores, and other biosocial activities.

Housing plays a vital role in a country's development. Decent housing with a serene neighbourhood promotes good health and increases the productive level of labour, fosters social cohesion, and can be used as a tool of employment (Arku, 2009a). Despite recognising housing's role in improving people's socio-physical well-being, housing provision, accessibility, and affordability is still a considerable challenge for many African countries to overcome (Kwofie, Adinyira, & Botchway, 2011). Like many African countries, one significant challenge still confronting Ghana's urbanisation is housing. The current housing deficit in Ghana is over 2 million units (Amegayibor, 2020; Amoateng & Duah, 2021). This considerable housing deficit emanates from the inflow of people from rural areas to cities, the rise in natural increase of the population, as well as the growing numbers of expatriates in the country, and international migrants, especially from ECOWAS states (Afrane, Bujang, Liman, & Kasim, 2016).

The origins of Ghana's housing shortage can be linked to colonial times, when there was no housing policy in place to properly fix the housing supply for low-income earners in city centres (Yankson & Gough, 2014). The government of Ghana was directly involved in housing provision in the 1950s and 1960s when Ghana just attained independence from colonial rule, even though most of the government interventions in housing were unsuccessful (Kwofie et al., 2011). The housing challenge intensified during the 1980s when the country came under severe financial crises (Arku, 2006; Obeng-Odoom, 2011). The late 1970s and the early 1980s were a period characterised by severe economic decline, mainly in Sub-Saharan Africa, to which Ghana was part. The Bretton Wood institutes (IMF and World Bank) came to the aid of

Ghana through the implementation of the Structural Adjustment Programmes (SAP) and Economic Recovery Program (ERP). This saw a turning point in the ideological base of national socio-economic policies in Ghana (Owusu, 2005).

The liberalisation of Ghana's economy led to an improvement in the macroeconomic indicators of the economy, especially at its early stages. However, it was associated with some consequences that still have visible imprints (Owusu, 2005). The neoliberal policies implemented affected the provision and affordability of housing in Ghana. As part of the SAP and ERP conditionalities, the government was discouraged from directly providing housing. The government was limited only to providing an enabling environment for private housing developers to flourish through cuts on taxes, providing loans for private housing developers, and expanding the mortgage market (Pacione, 2013). This was made possible by the "Accelerated Growth Strategy" under the structural adjustment programme, which sought to strengthen the position of the private sector as the mechanism for sustainable development and poverty reduction (Obeng-Odoom, 2012). This has resulted in massive foreign direct investment in the country, thus internationalising the economy and a feature of neoliberalism (Jessop, 2002). Most Ghanaians lost their jobs in the formal sector during the SAP and ERP implementation through the retrenchment exercise. Approximately 147,000 public sector workers lost their jobs between 1987 and 1991 (Gockel & Vormawor, 2004).

Unemployment rates soon increased, especially in urban areas, with Accra on top of the chart. For instance, in 1987/1988, the unemployment rate in Ghana was less than 2 per cent, but this rose to over 8 per cent in 2000. In the early 1990s (1991/1992), the official number of people reported as weak was 7,931,000 (Obeng-Odoom, 2012). This has subsequently increased the inequality gap between the rich and the poor. For example, before the liberalisation of Ghana's

economy, the salary ratio of senior to junior civil servants was less than 2:1, but by 1991, it had risen to 10:1 (Owusu, 2005).

The liberalisation of the economy also saw a cut in government subsidies on agricultural inputs such as fertilisers, pesticides, and weedicides, making agriculture unattractive to the rural economically active population, subsequently leading to a rapid increase in rural-urban migration. These challenges associated with the poor economic performance of the country in the 1980s coupled with the liberalisation of the economy have weakened the position of the majority of the urban dwellers to access and afford houses, especially the urban poor (Kwofie et al., 2011).

With the increase in the urban poor, affordable public housing can be central in meeting the housing needs of urban dwellers. In most countries, affordable public housing has helped in creating access to housing. For instance, in Austria, some initiatives encourage supply-side housing subsidies that target multi-story and single-family housing primarily through effective Limited-Profit Housing Associations (LPHA). In Vienna, 80 per cent of the population rent apartment, with more than half of the population paying social rent. These examples of interventions in housing have created a sustainable means of accessing and affording houses, especially for the urban poor (Falk & Rudlin, 2018). However, in cities of developing countries, especially in Sub-Saharan Africa, affordable public housing remained limited to serve the populace, especially the urban poor. In Accra, the situation is similar, and housing has remained a significant challenge associated with urbanisation.

1.1 Problem Statement

Globally, the provision of affordable housing has become a significant challenge for national authorities, especially in developing countries. More people are becoming homeless, the number of slums and squatter settlements is growing, and house prices are rising. According

to the United Nations (UN), the urban population would reach about 5 billion in 2030, up from 1 billion in 1960, 2 billion in 1985, and 3.3 billion in 2008 (UNDESA, 2019). Affordable housing must be available for social security, sustainable growth, and intelligent urbanism (Boafo, Kim, & Kim, 2017). The provision of adequate and decent housing is a sign of a country's progressing socio-economic condition; therefore, housing delivery will continue to be at the heart of social growth and social policies in many countries, especially in the developing world (Giddings, 2007). Despite the critical role of housing in promoting social and economic stability, Ghana's housing deficit continues to grow beyond the reach of national efforts. The effect of the severe housing crisis is amplified for poor and low-income communities in the face of widespread unemployment (Boachie-Yiadom, 2016).

Housing in Accra has become highly costly, excluding middle and lower-income classes from the private housing sector (Buckley & Mathema, 2008). As a result, most of the city's inhabitants live in low-income neighbourhoods and slums, where petty landlords create substandard housing with crowded living conditions (Arku, Luginaah, & Mkandawire, 2012; Yankson, 2012). The Centre on Housing Rights and Evictions (2004) attributes the lack of affordable housing for low-income Ghanaians to weak government policies and civil society's inability to provide housing for both the poor and middle-income people through adequate interventions. According to the Ghana statistical data, approximately 78.7 per cent of households had insufficient sleeping rooms, which meant that one sleeping room could accommodate more than two people. The country's housing situation is dire, indicating that the past housing policies and strategies have failed to meet their stated goals of providing affordable and sustainable housing for Ghanaians (Addo, 2014).

Many studies have called for the greater involvement of the private sector in housing provision to reflect the current economic era (see Fält, 2019; Gbevillah, 2015; Wuni, Boafo, Owusu

Yeboah, & Dinye, 2018). However, with the increasing number of urban poor, public affordable housing can be central in meeting the housing needs of the urban population (Falk & Rudlin, 2018). For instance, in Singapore, about 80 percent of the housing stock in the country is social housing. Also, in Vienna, the capital of Austria, 80 percent of the population rent apartment, with more than half of the population paying social rent (Falk & Rudlin, 2018). It is therefore essential to look at the prospects of public housing in meeting the housing needs of a rapidly growing urban population in Ghana. Also, it is argued that an individual's or a household's decision to live in an urban area is influenced by housing and neighbourhood characteristics. In this regard, the decision-making process takes into account the relationships between elements such as housing availability, dwelling types, housing quality, neighbourhood characteristics, and ease of access to different activities such as business, shopping, commute to work, and recreation (see Amao, 2021; McFadden, 1978; Olayiwola & Olaitan, 2019; Waddell, Berry, & Hoch, 1993). In Ghana, the location of some initiated public housing projects has been criticised for being too far from the nearby towns and cities, and that contributes to the failure of such housing projects.

It is also critical to understand the dynamics and constraints of public housing provision in order to improve public housing delivery in Ghana. This thesis contributes to knowledge of housing by examining the acceptance of public housing as a viable solution to housing Ghana's growing urban population. It also explores the role of spatiality in the success or failure of public housing projects in Ghana.

1.2 Research Questions

Three central questions guide the study:

1. How have post-independence housing policies shaped public housing in Ghana?
2. What is the role of spatiality in the success of public housing projects in GAMA?

3. How does the local socio-economic, political context, and financing influence who benefits from public housing projects in Ghana?

1.3 Objectives of the Study

Main Objective: Examine the viability of public housing and the role of spatiality in the success or failure of public housing projects in Ghana.

Sub-objectives:

1. Explore the economic and political policy trajectories that have shaped the state's role in the housing sector of Ghana.
2. To explore whether public housing can still be a housing option in improving the provision of houses in Ghana.
3. To examine housing financing and access to public housing in the Greater Accra Metropolitan Area.
4. To analyse the distribution of public housing projects in the Greater Accra Metropolitan Area and the role of spatiality in their success or failure.

1.4 Significance of the study

In Ghana, providing affordable housing for the majority of the people has remained a big concern. Many initiatives have been proposed as a solution to the ever-increasing housing demand that significantly outstrips supply. However, inadequate housing remains one of the country's most pressing socioeconomic issues. Public housing over the years has been subjected to criticism for failing to meet the housing needs of the populace. In the same vein, the emerging presence of the private sector in housing provision in the country is also criticised for being exclusive and cannot still bridge the housing deficit in the country. This swing in the appropriate sector to drive housing provision leaves out the housing preferences of the

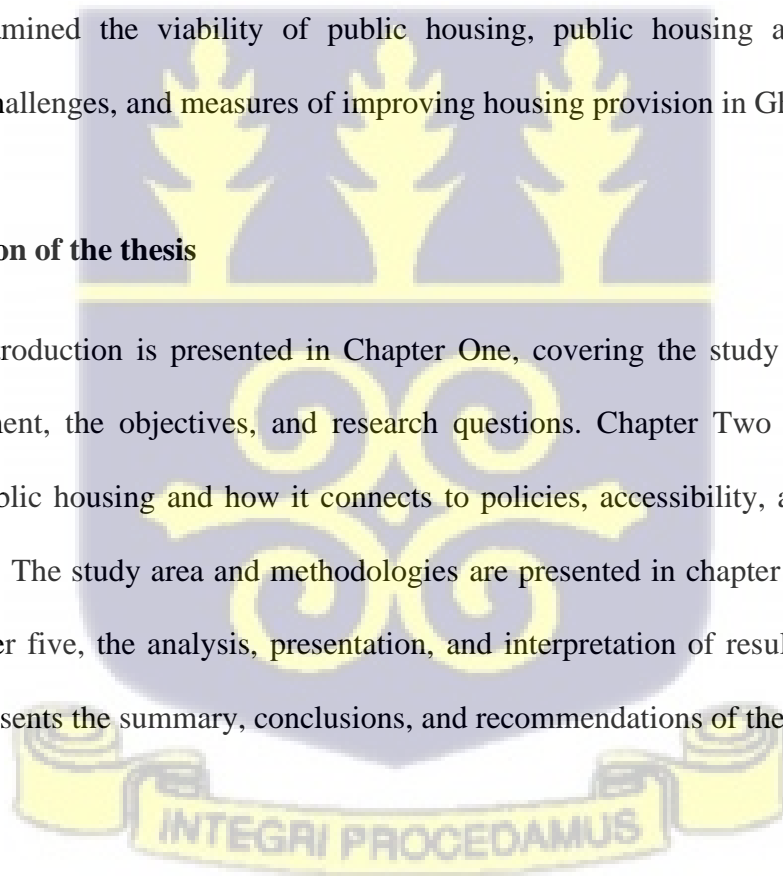
populace, and this needs to be addressed. Therefore, this study will contribute to our understanding of the housing preference of people and their general perception of public housing that will guide policy formulation in bridging the housing deficit in the country.

1.5 Scope of the study

The geographical scope of the study is Greater Accra Metropolitan Area. The study selected Tema Community 1, Dawhenya, Kpone, and Borteyman. These four communities were chosen because they are among the communities with major public housing projects in the Greater Accra Metropolitan Area (GAMA). In terms of context, the study looked at the change in housing policies since post-independence. And the governmentality approach of Michel Foucault was deployed to analyse how and why these housing policies were implemented. The study also examined the viability of public housing, public housing accessibility, and affordability, challenges, and measures of improving housing provision in Ghana.

1.7 Organisation of the thesis

The study's introduction is presented in Chapter One, covering the study background, the problem statement, the objectives, and research questions. Chapter Two reviews relevant literature on public housing and how it connects to policies, accessibility, affordability, and project failures. The study area and methodologies are presented in chapter three. In chapter four and chapter five, the analysis, presentation, and interpretation of results are presented. Chapter Six presents the summary, conclusions, and recommendations of the study.



CHAPTER TWO LITERATURE REVIEW

2.0 Introduction

This chapter discusses the literature on housing, housing deficit, the housing situation in Africa, and an overview of housing in Ghana. The private sector contribution to housing delivery in Ghana, the government's incentive package for real estate developers, the factors triggering Accra's housing shortage, Accra's urban housing delivery problems, housing policy responses, and the study's empirical analysis and conceptual context are also broached. The theoretical and conceptual framework within which the research is grounded is also presented in this chapter.

2.1 The concept and definition of housing

Housing is a complex topic and concept with many facets and literary ambiguity in both research and linguistics (Ruonavaara, 2018). The term "house" and "dwelling" is both a noun and a verb (Ruonavaara, 2018). Housing can thus refer to a tangible object or the action or procedures of providing a house. The housing sector plays a significant part in a country's socioeconomic development (Sheibani & Havard, 2021, June 18). It is a vital prerequisite for economic growth and people's well-being (see Collier & Venables, 2013; Danso-Wiredu & Loopmans, 2013). Sheibani and Havard (2021, June 18) argue that the housing sector tends to play a significant role in total economic activity. This is why governments consider housing a priority. Because of the complex nature and importance of housing, scholars have attempted to theorize housing to conceptualize and interpret housing issues. They considered the feasibility and desirableness of theorizing housing from four perspectives outlined by Hannu Ruonavaara: firstly, theory of housing; secondly, a theory about housing; thirdly, theory from the housing; lastly, theory of housing. Theory of housing, according to Ruonavaara necessary to construct a theory that would serve as a reference point for all housing-related concerns (Ruonavaara,

2018). The intricacy of housing makes it impossible to define generally without any universally agreed definition (Henilane, 2016).

Sheibani and Havard (2021, June 18) indicated that housing emerges from man's basic material necessities and that political ideologies influence how political systems respond to these demands. Henilane (2016) defined housing as a building or part of a building where a household can dwell year-round and meets specific regulatory requirements, such as a home address. According to Rapoport (2000), housing is a structure built for one or more people to live in. Housing is defined by Omoniyi and Jiboye (2009) as any sort of lasting sanctuary for a man that provides him with an identity. As a result, they regard houses as having a cultural heritage. Godwin (1998) sees housing as a space that a person can call their own, which provides solitude and protects them.

Housing implies different meanings to different people, and its definition is dependent on the geographical environment, the dominant political ideology, and the setting and intent of the definition. As a result, UN-Habitat has a broad definition of housing: "Housing is a multi-dimensional concept that refers to the activity, process, and objects of dwellings, as well as their environment" (UN-Habitat, 2013). This definition encompasses housing as both an activity and property or tangible product, taking into account the physical form of the housing and its local environment, implying that housing has a health dimension. The WHO defines healthy housing as a home, a place that protects privacy, contributes to physical and psychological well-being and supports its inhabitants' development and social integration – a central place for human life" (Bonney, 2007).

In the 2015 National Housing Policy, Ghana's Ministry of Water Resources, Works and Housing (MWRWH) defined 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 the improvement of the shelter and the environment in which it exists” (MWRWH, 2015).

This definition of housing also encompasses a wide range of housing characteristics with critical components that could form the foundation for high-quality housing. Housing is defined as more than just a place to live; it also includes the amenities that come with it.

2.2.1 Affordable and public housing

There is no single definition of affordable housing because of the various socio-economic circumstances in which housing is supplied and required across various countries, regions, cities, and socioeconomic groupings. According to a standard method advocated by UN-Habitat, affordable housing is defined based on household income and housing spending. Housing is considered unaffordable if it consumes more than 30 per cent of a family’s monthly or annual income (UN-Habitat, 2010). In Ghana, affordable housing is defined as a household spending less than a third of its gross yearly income on rent or housing costs (including taxes, insurance, and utilities) (MWRWH, 2015). Public housing is a government-funded initiative that offers low-income families with rental homes. In this study, public housing and affordable housing are used interchangeably.

2.3 Housing in Ghana

Housing is a critical basic need in any society because it affects life’s physical, economic, environmental, and social aspects. In Ghana, the housing sector is categorised into formal and informal groups (see Arku, 2009a; Arku et al., 2012; Tipple & Korboe, 1998). The formal category includes both public and private developers who have concentrated on middle-high-class housing over the years. Self-builders and small-scale businesses predominantly serve low-income households and fall into the informal category (Arku, 2009a). The informal sector has dominated and continues to dominate housing growth. Housing production before

independence was largely informal. The communal lifestyle of the citizens inspired the majority of house plans and developments. As a result, compound houses dominated the pre-independence housing style. The majority of private owner-occupied housing projects were not built according to a master plan. As a result, they often lack basic facilities such as water, sanitation, and, in some cases, electricity. Because of high migration rates in search of employment and better living conditions in urban areas, rental housing is a recent feature, primarily found in urban Ghana (Owusu-Ansah, Ohemeng-Mensah, Abdulai, & Obeng-Odoom, 2018). The need for policy became evident as migration increased, resulting in housing and other urban issues (Aziabah, 2018).

Housing policy may affect housing growth by ensuring the provision of basic amenities for comfortable living. Furthermore, it can have a significant effect on housing growth as the supply-and-demand gap widens. Housing policy in Ghana has mostly influenced demand and supply, particularly in the formal and middle-to-high-income housing sectors. Few policies have addressed informal housing, particularly for low-income households. (Tipple & Korboe, 1998, p.246).

This, in effect, has created an increasing need for housing in the country. The term “housing need” refers to the disparity between available housing and housing demand. It depicts the relationship between population growth and the expansion of housing stock. Housing delivery and access in any part of Ghana are low (Konadu-Agyemang, 2001). Efforts by individuals, private housing developers, and the government in housing provision in Ghana is disintegrated and not sustainable. This situation has added to the housing deficit in the country. The housing deficit is one of the country’s socioeconomic problems (Wuni et al., 2018). Census data shows that the annual growth of housing stock from 2000 to 2010 was the highest ever (4.4 per cent), surpassing the previous high of 3.7 per cent from 1984 to 2000 and outpacing the population

growth rate of 2.5 per cent during the same time (GSS, 2014). This, however, has not resulted in a decrease in the housing deficit. In 2000, there was a housing deficit of 1,526,275, which rose to 1.7 million in 2010, and currently, the housing deficit is over 2 million (Hormenoo & Kofie, 2021). Even though the increasing population is used to explain the increased deficit in housing, it is also true that the rate of growth in housing stock is substantially lower than what is expected to reduce the deficit significantly. For example, Arku (2006) estimates that 1.2 million new housing units were required by 2005, based on a housing shortage of 300,000 units from the 2000 census. Thus, 133,000 new housing units had to be delivered each year to offset the deficit. Annual distribution, on the other hand, was just 25,000 units per year. The annual housing demand was projected to be between 110,000 and 140,000 units in the draft national housing policy for 2009, with a yearly production of only 40,000 units (GoG, 2009). If these figures are based on a household size of 5.1, the situation worsens when a household size of 4.4 is used (2010 census).

To understand the increasing housing deficit as illustrated above. It is important to focus on the efficacy of neoliberal policies. The implementation of neoliberal economic policies has drawbacks, as shown by the unprecedented rise in slums (Jones, 2012) According to the UN-Habitat (2004), a systemic lack of adequate and affordable housing and inadequate public policies has resulted in an unparalleled increase in slums. Makasa (2010) argued that strictly market-oriented solutions would fail to provide the housing needs of the poor. It might be more fitting to strike a balance between market liberalization and state-led housing policies. Government actions must focus on housing low-income households while preserving market sanctity.

In terms of housing supply, in 1982, public housing constituted only 10 per cent of all housing stock in Ghana, while individual private houses formed over 80 per cent of housing in the

country. From the latter part of the 1980s to 2010, no public housing units have been added to the existing stocks, with most housing projects left uncompleted. In 2006, for example, Ghana Real Estate Developers Association (GREDA) was able to deliver only 2,500 housing (below 8 per cent) units from the annual delivery requirement of 199,000, with private individuals providing about 90 per cent (Akuffo, 2007).

In the decade preceding 2010, the average housing growth rate was 4.4 per cent (GSS, 2014). Assuming a compounded annual growth rate, this resulted in total housing stock of 3,392,745 in 2010 and a projected figure of 5,218,626 in 2020. Since 1984, the average number of people per house has decreased, indicating a rise in homeownership because of improving economic conditions. The total number of people per house in 2010 was 7.3. According to the projected housing stock for 2020, the average number of people per house would decrease to 5.9. In 2010, rural areas accounted for more than half of the housing stock (57.7 per cent). However, by 2020, rapid urbanisation is estimated to have increased the percentage share of total housing stock in urban areas to slightly more than half (Cobbinah & Niminga-Beka, 2017). Between 2000 and 2010, the percentage stock of houses increased by 60.1 per cent, outpacing the pace of population growth (30.4 per cent). During the same period, there was a 1.7 million housing backlog (MWRWH, 2015). Ghana's Housing Policy estimates that 5.7 million rooms will be required by the end of 2020, with a preferred occupancy threshold of two people per bed to bridge the gap and provide housing to new households. Over 100,000 housing units are needed yearly to meet the current housing demand (Amegayibor, 2020).

The housing sector has a large share of informal activity, consisting of actors who buy their land to develop incrementally based on available resources. This allows for more cost-effective construction, but it can also compromise efficiency. Only a few formal developers tend to the low-income segment of the housing market, with the majority focusing on the middle to high-

income segment. Despite the involvement of formal real estate developers catering to the lower-income group, house prices are frequently beyond the reach of low-income earners due to the foreign currency pricing of the housing market in Ghana. Tema Development Company (TDC), for example, charges GHC97,750 (US\$17,000) for its cheapest home (TDC, 2021). However, the national average annual income is GHC33,937 (US\$5,891), while the average annual expenditure is GHC 12,857 (US\$2,231) (GSS, 2019a).

Most households (42.1 per cent) own their home in Ghana, while 29.7 per cent live in rented housing. Rent-paying tenants make up 27.6 per cent of the total, with those staying in a room with a friend or relative without paying rent and squatting responsible for the remaining 0.5 per cent (GSS, 2019). However, homeowners constitute only 27.8 per cent in the Greater Accra Region, with 40.9 per cent renting (GSS, 2019). On average, Ghanaians tend to build and own homes in phases, which explains the widespread horizontal growth that has resulted in urban sprawl. Separate houses (28 per cent), semidetached houses (4.7 per cent), huts (4.8 per cent), and flats/apartments (4.8 per cent) account for the majority of occupied house types. Due to their comparatively high cost and an ingrained socio-cultural preference for individualised spaces, flats and apartments have not been in high demand. However, the expatriate community and non-resident Ghanaians have recently fuelled a rise in demand. They see these types of accommodations as safer than the conventional method of building incrementally on land that is often subjected to numerous sales, ownership conflicts, and outright theft. Unfortunately, workers are frequently deterred from applying for mortgages because of the high-interest rates charged by different mortgage and financial institutions, opting instead to use the equity in personal loans and other sources of income.

Currently, the government is funding the construction of affordable homes and improving access to housing credit for government employees via mortgages as part of its efforts to close

the housing gap. Projects that had been abandoned since 2007 have been revived and completed or are in different stages of completion (Meqasa, 2020). One of these projects is to be delivered by the United Nations Office for Project Services (UNOPS), which has agreed to deliver 200,000 units in total, with 6,500 planned to be completed in the first phase by December 2020. In addition, the government has entered into several private-public agreements (PPP). For example, in 2019, the government signed a public-private partnership (PPP) agreement with Solin, a Hungarian private company, to build 10,000 affordable housing units across the country (Munene, 2019).

Table 1: Summary of house types in Ghana and Accra

Type of dwelling	Type of dwelling	All regions: number	Greater Accra Region
Detached house	28.7	1,670,392	197,062
Semi-detached house	7.1	412,329	88,215
Flat/ Apartment	4.7	270,642	70,201
Compound house (rooms)	51.5	2,997,508	605,902
Huts/buildings	3.8	221,260	14,435
Tent/ kiosk/containers/ living quarters	2.4	137,720	77,716
Uncompleted buildings	1.6	94,913	33,094
Other	0.2	12,843	3,772
Total houses	100%	5,817,607	1,090,397

Source: GSS, 2014.

2.4 Factors causing housing deficit in Ghana

A significant cause of the housing deficit in Ghana is the lack of continuity of projects when governments have changed, a setback in the provision of public housing. Consequently, the current housing crisis in the country has been exacerbated. For example, the Government of Ghana pursued numerous programs in 2005 to increase housing supply, such as the affordable housing program, which aimed to construct over 100,000 housing units through Private-Public Partnerships (PPP) across the country (BoG, 2007). However, after a change of government in 2009, all the projects were abandoned, with no apparent reason given to complete them.

Hundreds of families could have been accommodated if this housing scheme had been completed (Ghanaweb, 2012).

Another significant factor contributing to Ghana's housing shortage is rural-urban migration. In the rural areas, demand for housing is low mainly due to the low population in those areas. However, if people migrate from the rural areas to urban areas for reasons which are mainly economical and socio-cultural, the demand for housing exceeds the supply. According to Ofori (2020), this has exacerbated urban housing shortages. As a result, housing supply has lagged in demand, resulting in clusters of slums and neighbourhoods made up entirely of kiosks and containers with little in the way of plumbing or drainage. This can be used to depict a situation of urban poverty, especially in major cities and towns. Sub-Saharan Africa, for example, had 199 million slum dwellers in 2005, accounting for 20 per cent of the world's total slum population, and had the highest annual urban growth rate of 4.58 per cent and the highest annual slum growth rate of 4.53 per cent due to acute housing shortages and poor housing conditions. On the other hand, Ghana had 5.4 million slum dwellers in the same year and is expected to reach 7.1 million by 2020. According to UN-Habitat (2006), Accra, Kumasi, and Sekondi-Takoradi are the worst-hit cities.

Ghana's urban centres are experiencing increased population due to rural-urban migration, and they are bearing the brunt of rapid urbanization. Ghana's urban population is expected to rise at a rate of 52 per cent of the country's overall development, with severe housing shortages and inadequate sanitation at the heart of this rapid urbanization (UN-Habitat, 2006). Housing has become one of the government's most critical problems because of increased population growth and urbanization. In several parts of the world, rapid population growth has been accompanied by a relatively slow housing growth rate in recent decades. In Ghana, for example, rapid population growth is putting a strain on urban infrastructure and deteriorating

social amenities and housing conditions, especially in the Accra and Tema metropolitan areas (Zhou et al., 2021).

Aside from rapid population growth, mortgage financing is also crucial to the housing challenge in Ghana. The mortgage industry has proven to be the most competent and superior financier of the population's housing needs in developing countries (BoG, 2007). However, finding a decent, affordable house/home is the most challenging task for many of Ghana's population. This is because a lack of savings and borrowing constrains the Ghanaian economy compared to more developed countries. Furthermore, as Okonkwo (1998) points out, the need for capital in all sectors of the economy results in an under-funded housing finance system.

Furthermore, most Ghanaian banks are portfolio lenders, which exacerbates the issue of housing finance (Asafo, 2020). This implies that banks operate a low-cost, low-risk market in which mortgage lending complements other investment activities. In other cases, banks have short-term capital and are reluctant to lend on a medium- or long-term basis; support for mortgage lending, which takes around 25 to 30 years to complete, is not common; and all these issues have devastated the housing industry. Entry to decent, affordable housing has now become the greatest problem facing a larger proportion of Ghana's population (see Donkor-Hyiaman & Owusu-Manu, 2016; Karley, 2002; Owusu-Manu, Pärn, Donkor-Hyiaman, Edwards, & Blackhurst, 2016).

Ghana's land tenure system is complex and characterised by legal pluralism, a situation that also affects housing provision (see Asafo, 2020; Ehwi & Asafo, 2021). Uncertainty about land ownership, long delays in approvals and title issuance, unscrupulous land sales, failure to comply with planning requirements, delayed provision of infrastructure and other services, ill-disciplined land agents, and corruption in all aspects of the industry have all contributed to

market distortions and inefficiencies (see CDD, 2000; Denchie, Ablo, & Overå, 2020). A high percentage of vacant land is available for development in Ghana but is not utilised due to multiple ownership claims and associated conflicts (Asafo, 2020). The cost of land to buyers is, therefore, significantly higher than it should be. Developers can thus only buy a limited amount of land for construction, which affects housing output.

The traditional land administration system, in which land ownership takes various forms, each with its own set of legal rights, has been blamed for Ghana's flawed land tenure system (see Appiah, 2007; Ehwi & Asafo, 2021). Ownership is often ambiguous, and procedures are slowed by bureaucracy. As a result, obtaining vast tracts of land for real estate development has become a major challenge for developers. Furthermore, the lack of an effective land ownership inventory mechanism has resulted in numerous land sales, posing a problem for real estate developers. As a result of court battles, this conflict has often resulted in unnecessarily long delays in ventures (Appiah, 2007).

The high cost of construction materials limits infrastructure development and affordable housing for residents (Danso & Manu, 2013). In Ghana, building materials account for half of the overall construction cost. This high cost of building materials is due to an over-reliance on imported raw materials for buildings (Yeboah, 2005). Many urban communities lack basic infrastructures like water, good roads, drains, and electricity. Newly emerging urban areas lag in infrastructure provision from the assemblies (UN-Habitat, 2011). According to housing developers, infrastructure costs between 10 and 30 per cent of the price of a home, depending on the site's position on existing infrastructure. On the other hand, developers end up bearing all of these costs, which affects production costs. As a result, it is difficult to build houses that are accessible to the public.

2.5 Public housing in Ghana

Housing subsidized by the government at a lower-than-market rate is known as public housing. It is direct government intervention in the housing sector, typically through public agencies, through housing construction. This comes in the form of government funding for non-profit organisations to provide affordable housing. This can be achieved through land purchase incentives, state grants, loan guarantees, and subsidised loans (see Arku, 2009a; Brown & Yates, 2012; Elsinga & Wassenberg, 2014) or the establishment of public agencies to provide public housing. This is a popular phenomenon (see Boelhouwer, 2013; Elsinga & Wassenberg, 2014; Haffner, 2009), and the target group usually is people who, if left on their own, are unable to obtain housing from the market. In Ghana, public housing was provided on a rental basis by two government agencies: the Tema Development Corporation and the State Housing Corporation. Even though policy documents prioritise housing for low-income families, civil and public servants have been the primary beneficiaries. Because of the scarcity of accommodation, Asabere (2007) describes that housing allocations began at the top of the government employee hierarchy and never reached the bottom of low-income households. In addition, most public houses were not built with low-income families in mind.

Although the proportion of public housing is small in Ghana, it is vital for numerous reasons. First, the rent charged by public housing is generally lower and affordable to some middle-income and most high-income earners compared to market rents. This, in effect, provides a little relief in household budget allocations for housing because housing forms “a large component of household expenditure” (UN-Habitat, 2011). Secondly, public housing occupants are saved from paying their rents in advance, which would have been a requirement if they were renting from the market. Many scholars argue that the requirement of paying rent in advance hinders people in accessing housing, not necessarily the high rent levels (see Tipple, Korboe, Garrod, & Willis, 1999; UN-Habitat, 2011; Yankson & Gough, 2014). For example,

the housing sector profile survey showed that households spend between 2.5 and 11.5 per cent of their income on rent monthly (Adzorgenu-Amponsah, 2019). The motive for requesting rents in advance by landlords is to invest those lump-sum rents in building or expanding more rental units. Housing construction to most landlords is an investment, and one of the financing sources for the construction is the rent from the tenants. Another reason is that it assures the security of tenure and reduces default rates (Arku et al., 2012) because most rent agreements are informal (verbal), and most tenants do not have secure jobs and regular sources of income. The percentage of household income spent on housing is not high by general standards. The average annual household income is GH¢16,373 (GSS, 2019a). On the part of the government, public housing is essential because government employees will be more willing to accept transfers to other parts of the country where their services are most needed. The challenge of finding suitable housing associated with transfers is taken care of in public housing. Finally, the government uses public housing providers to support low-wage earners in the public sector, which generally improves the productivity level in the public service. This explains why SHC and TDC are still involved in efforts to produce affordable housing.

Affordable housing is a term that is highly affected by the local context, making it difficult to apply global standards to it. For others, it is described as a function of household income and expenditure, with a ceiling of 30 per cent relative to overall household income and expenditure (O'Dell, Smith, & White, 2004). However, this varies by country; for example, until the 1980s, Canada had a household income threshold of 25 per cent (Hulchanski, 2005). In India, a limit of 40 per cent is applied (LaSalle, 2012), with affordability determined by a household's economic status. A variant of this concept looks at how to make housing more affordable to the poor, who are described as having a daily household income of less than USD 2.3. Others describe affordable housing as housing with prices at or below a predetermined, often arbitrarily defined price point that is considered affordable to those with lower incomes (Angel,

2001). A variant of this concept considers government incentives when deciding what constitutes affordable housing (defined in certain quarters as low-cost housing that requires supply-side subsidies). Affordable housing must be adequate in quality and location and does not cost so much that its inhabitants cannot meet their other essential living costs or are jeopardized in their enjoyment of other fundamental human rights (McBride Murry, Berkel, Gaylord-Harden, Copeland-Linder, & Nation, 2011). Other factors that affect affordability include efficiency, wages, place, prices, and access to basic human rights. In this regard, affordable housing is often characterized as housing of a certain size (determined by the number of rooms or square footage) or of a certain quality. According to MWRWH (2015), affordable housing is the household's ability to spend up to 30 per cent of its total annual income on housing rent or purchase, including all related taxes, insurance, and utilities. When a home's annual carrying expense reaches 30 per cent) of a household's annual revenue, it is considered unaffordable.

Given the average household income, housing affordability measures the number of people who can afford to buy a home on the open market. It aids in the decision-making process for government involvement in the housing market. Housing affordability is also a complex and contentious concept to define (see Bramley, 2012; Chiu, 2007; Haffner, 2009). The question has been raised as to whether affordability should be described solely in terms of housing costs or include other deprivations such as accessibility and crowding. According to Whitehead and Cross (1991), a concept based on income is more acceptable in a framework where most housing is distributed through the market. Haffner and Boumeester (2010) used an expenditure-to-income ratio to calculate housing expenditure and describe affordability regarding the annual price or rent charged for housing consumption.

The Ghana housing profile describes affordability as a household's ability to spend up to 30 per cent of their gross annual income on rent, including all related taxes, insurance, and utilities (GoG, 2015). In Ghana, the question has been which income level to use and what form of housing to consider. In Ghana, housing affordability is primarily a product of low incomes. Both the rental housing market and the homeownership market have extremely high housing costs. According to UN-Habitat (2011), only about 3 per cent of households can afford the cheapest housing on the open market. The high cost of land and building materials and the high-interest rates and down payments needed to obtain credit have resulted in high house prices.

Furthermore, policies such as minimum plot ratios, which increase the cost of the property, and the formal sector's self-contained housing style lead to high house prices (UN-Habitat, 2011). According to the housing sector profile, most renter households cannot afford the cheapest formal-sector housing available. These figures may be used to justify government interference in the housing market.

2.6 Housing finance in Ghana

A housing development is capital intensive, therefore sufficient mortgage financing is required to provide widespread access to high-quality housing (Agnello, Castro, & Sousa, 2020). However, housing finance is scarce in many developing countries, resulting in a housing shortage and expensive rents in metropolitan areas. The housing finance market is critical because it contributes significantly to any country's development, taking into account the economic, social, and developmental implications (Aha, Ayitey, & Martey, 2016). The key institutions that finance housing in Ghana are Social Security and National Insurance Trust (SSNIT), Social Security Bank (now SGSSB Bank), State Insurance Corporation (SIC), and the defunct Bank for Housing and Construction (BHC). Some mortgage institutions are Home

Finance Company and First Ghana Building Society (FGBS), which at a point in time provided mortgage facilities to the working class of the population. The relatively high cost of borrowing challenged these institutions' mortgage activities, thereby limiting the expected impact on the middle-and higher-income class benefiting from the housing industry, (BoG, 2007).

Both banking and non-banking systems, including insurance and the capital markets, play essential roles in the housing sector in Ghana. The non-banking system has microfinance institutions that offer formal, semi-formal, and informal services open to all classes of households (BoG, 2007). Banks like FNB Bank, Société Générale Ghana, Republic Bank, Cal Bank, Fidelity Bank, Stanbic Bank, and Omni Bank offer a variety of mortgage products like home construction, home improvement, home purchase, refinancing, and land purchase (PWC, 2020). Averagely, mortgages in Ghana are given for fifteen (15) years with a maximum loan-to-value ratio of 85 per cent. According to the Bank of Ghana (2019), the total mortgages in Ghana amounted to GH¢114 million (US\$19,789,042); this amount increased to GH¢216 million (US\$37,495,028) by the year 2018, representing about 90 per cent increment. However, the rate of non-performing loans in 2019 was 13.9 per cent, showing a significant decline of 4.3 per cent from 2018. The average annual interest rate on mortgages offered to potential homeowners varies from 30 to 42 per cent. For most people, particularly low-income families, this is unaffordable. This condition is not specific to the housing market but rather represents Ghana's overall borrowing costs (Acheampong & Anokye, 2015).

Public policy is at the centre of attempts to solve housing financing. Improved underwriting would encourage banks to make more housing loans to lower-income borrowers while staying secure. Furthermore, the state may assist developers in lowering their borrowing costs by creating affordable housing developments less costly, for example, by pledging a certain

portion of the housing cost to shield developers from losses caused by buyers or renters defaulting on their payments for completed units (Acheampong & Anokye, 2015).

Recently, the government created the National Housing and Mortgage Fund (NHMF) in partnership with Ghana Commercial Bank, Republic Bank, and Stanbic Bank to improve access to mortgage and residential housing finance. Under the auspices of the NHMF, 250 housing units were completed as phase one, with another 200 housing units expected to be completed at Tema Community 22 (PWC, 2020). Similarly, an Affordable Housing Real Estate Investment Trust (REIT) was established through the NHMF in association with GCB Securities to make available rental homes for public sector workers. The scheme is premised on a rent-to-own model where public sector workers can access decent and affordable homes for between 15 to 20 years and pay a residual value to own the property (BoG, 2019). The scheme offers lower interest rates (11.9 to 12.5 per cent) than the nominal minimum rate of 24 per cent for non-foreign currency or cedi-denominated mortgages.

2.7 Historical overview of public housing in Ghana

This section presents the general housing interventions and policies various governments have undertaken from the colonial era to the present. The section is divided into two, pre-independence housing and post-independence housing.

2.7.1 Pre-independence housing

The first intervention by any government in housing in Ghana dates from the colonial era under Governor Gordon Guggisberg, where in the 1920s, a housing scheme, “Dispossessed Person’s Housing Scheme”, was introduced (Kwofie et al., 2011). The scheme provided building material loans to displaced or affected persons because of government development programs to build their own homes. The scheme took effect in 1923, and by 1933, 118 loans involved a

total cost of £9,280. However, in 1933 the scheme was halted as it was perceived by the government to be expensive (Konadu-Agyemang, 2001). Since then, little attention was given to housing until the 1939 earthquake. Accra, now the capital of Ghana, was struck by an earthquake on 22nd June 1939. The earthquake destroyed some housing units, which called for the government to intervene. The then government funded 1000 two-bedroom housing units at Osu, Chorkor, Mamprobi, Kaneshie, North-West Korle Gonno, Abbose-Okai. By 1955, 1250 public housing units were completed and occupied by public and civil servants and the Armed Forces (Kwofie et al., 2011). The housing units were subsidised for rent, and the tenants were given a chance to own the housing units through hire-purchase (BRRI, 1970).

The government of Alan Burns (1943) produced a four (4) year development plan. The plan had housing as one of its top priorities. The plan sought to construct affordable, well-built houses with more local materials with a budgeted fund of £0.8 million (Konadu-Agyemang, 2001). Two housing schemes were published under the government's plan and policies. The first scheme was under the control of the Department of Social Welfare. Under this scheme 1, 2, and 3-bedroom apartments were constructed and rented to all people at an economical cost, with an exemption for labourers who did not have to pay economic rents. The second scheme (Scheme B) was labelled Town and Council Housing. This scheme was centred in Accra, Kumasi, and Sekondi-Takoradi (Adinyira & Botchway, 2011)

2.7.2 Post-independence housing in Ghana

In post-independence, many interventions were carried out, but experts and stakeholders considered these interventions unsuccessful. During the era of Dr. Kwame Nkrumah, Ghana's first president, three (3) Developmental plans were formulated to provide adequate housing. The first was the five-year plan which spanned from 1951 to 1956. This plan led to the

establishment of the Tema Development Corporation (TDC) and the State Housing Corporation (SHC) (Bank of Ghana, 2007; Benjamin, 2008; Konadu-Agyemang, 2001).

The main goal of TDC was to provide low-income workers of the newly created Tema with affordable housing. The works of TDC led to the creation of the communities of Tema, creating over 2255 housing units. The Schockbeton Housing Scheme was also created to provide 168 houses in Accra, Kumasi, and Sekondi-Takoradi. This scheme was led by a Dutch firm that introduced pre-cast members that claim to be less expensive but later became more costly than expected, and consequently, the entire scheme was abandoned (Adinyira & Botchway, 2011). Again, there was a Roof Loan Scheme that provided loans and assistance to public sector workers under the auspices of the United Nations. However, inefficiency on the part of management resulted in the completion of only 2517 housing units out of the proposed 6700 was realised from the same two (2) million allocated funds (Nelson & Ayeh, 2009).

Under the Nkrumah regime, the State Housing Corporation (SHC) was established to provide housing for the workers in the civil and public service class and was trusted with providing long-term housing finance. The activities of SHC were stretched to cover the nine (9) regions in the country at the time, and the Ministry of Works and Housing played a supervisory role over the activities of SHC, with projects funded directly from the central government. In 1995, SHC was converted into a limited liability company and since operated as a commercial enterprise. The scheme of SHC was flexible; it allowed workers to own their own homes by paying gradually through monthly deductions from their salary (Konadu-Agyemang, 2001).

The second Development Plan by Nkrumah on housing provision was from to 1964. The plan was to support the recommendations and initiated programmes of the UN commission to put up housing units. The plan sought to continue and propagate the “Roof Loan Scheme” which focused on assistance from employers to employees through housing loans and self-help

housing sites and services (Nelson & Aye, 2009). The plan was not materialised because it lacked need assessment, and hence, the plan lacked projected targets and output (Konadu-Agyemang, 2001). Nkrumah aimed at urban housing dwellers in areas that were witnessing a housing shortage, but this was not achieved when he was overthrown in a coup d'état in 1966.

The National Liberation Council (NLC), led by General Joseph Ankrah, overthrew Nkrumah in 1966. The NLC implemented a two (2) year development plan. The plan had TDC and SHC as critical stakeholders. The plan was to build 2,000 housing units yearly, but only 1000 units were completed. The completed 1000 housing units had just 2.7 per cent of single rooms. In terms of location, 63.6 per cent of the housing units were in the country's capital Accra, 9 per cent in Kumasi, 7.5 in Sekondi-Takoradi, and 11.3 per cent in Cape Coast. The main goal of the scheme was to make it possible for the productive sector of the economy to be at the forefront of housing provision in the country through a rational and balanced approach. Housing to be generated by the (Nelson & Aye, 2009). Also, the plan sought to clear and reduce the pace of slum growth in urban areas.

The administration of Busia was committed to reducing the housing deficit confronting the country, especially in the major cities, by initiating a one-year development plan. The one-year development plan (1970-1971) was the first plan under the second republic following. The main goal of this plan was to increase the house occupancy rate of 10 persons per house against a housing need estimated at 26,000 units per year. This plan was unsuccessful because it failed to specify the housing units and their accompanying cost. Busia's scheme added only 25 per cent (SHC-764, TDC-1012 = 1776) of the targeted 8,000 units purely due to a lack of funds (Konadu-Agyemang, 2001).

In 1972, the National Redemption Council, led by I. K. Acheampong, took over the government and created the National Low-Cost Housing Committee under the Ministry of Works and Housing supervision. This plan was allocated 10 million cedis (\$9,803,921.77, \$1=¢1.02, 1970) to build less expensive houses for low-income urban dwellers across the ten (10) regions. The plan had a projection to yearly deliver 2,3000 housing units (Decardi-Nelson & Solomon-Ayeh, 2011). By June 1975, the scheme completed 5,466 housing units at the cost of 47,602,678 cedis. The initial cost estimate of a housing unit ranged from 2,000-4,000 cedis; however, the price of the completed 5,466 units increased to 10,000 cedis (\$9,803.92). This left out the population class the plan sought to target, leading to the abandonment of the plan in 1976 (Nelson & Ayeh, 2009). The government accepted his limitation with funding and asked the private sector to supplement its effort (Konadu-Agyemang, 2001).

The Liman government acknowledged the seriousness of the housing challenge that confronts the country and thus constructed 1990 housing units for rentals through SHC and 288 by the TDC (see Benjamin, 2008; Nelson & Ayeh, 2009). In the 1970s, the economy of Ghana was performed very poorly. There was an energy crisis, high cost of oil, high balance of payment deficit, high increase in the importation of building materials, reduced external funding, etc. These challenges brought the construction industry to a standstill. This development led to the establishment of the Tile and Brick factory by the Liman government to boost local building materials (see Benjamin, 2008; Konadu-Agyemang, 2001; Nelson & Ayeh, 2009).

The PNDC/NDC administration under J. J. Rawlings implemented many housing schemes to address the housing problems. These schemes were the National Shelter Strategy (NSS), Ghana Vision 2020, the Structural Adjustment Programme (SAP), and Economic Recovery Programme (SAP/ERP). In 1986, the National Shelter Strategy was commenced by first forming a National Housing Policy Committee by the Ministry of Works and Housing

(MOWH) to review the housing situation in the country. The attention of the committee was centred on the restricting factors of housing delivery in the country. According to the government, it was necessary as it will guide government policy and action plans in providing adequate and appropriate housing units for the people mainly in the urban areas. The committee also focused on housing finance, building materials, land, physical planning, infrastructure, and management efforts toward housing delivery. This policy and plan span from 1987 to 1990. This was formed from the MOWH's want to strengthen its planning competence to implement housing policies. Unlike the previous schemes, the policy aimed to establish an enabling environment and framework whereby housing provision will be enhanced rather than full participation of the government to deliver housing (see BoG, 2007; Konadu-Agyemang, 2001). The plan intends to promote the use of local building materials, improve rural housing strategy, strengthen monitoring, management, and coordination of shelter programmes, improve land acquisition, and increase access to finance and participation of women in the housing sector. The second scheme, "Ghana Vision 2020" had the First Medium-Term Development plan from 1997 to 2000 with the target of providing housing to low-income earners as a means of improving their living conditions (BoG, 2007). The plan introduced a new policy under the Social Security scheme, which allowed contributors to withdraw part of their contribution to buy a house. Unfortunately, due to a lack of funds, private sector participation, and political will, none of the housing plans was implemented (BoG, 2007).

From 1985 to 2000, there had been no addition of public housing to the existing one. The NPP government, led by Kuffour, realising the housing crises the country is facing, initiated a plan in 2001 to construct 20,000 affordable housing units. In 2007 almost 4,500 housing units comprising bedsitter, single- and two-bedroom apartments had commenced at Borteyman and Kpone in Accra, Asokore Mampong in Kumasi in the Ashanti region, Akwadum site Koforidua in the Eastern Region, Tamale, to be completed by June in 2009 (Arku et al., 2012). This

scheme targeted civil and public servants. Unfortunately, none of these housing units was completed, and the scheme was discontinued in 2009 when there was a change of government (see Ahadzie & Amoa-Mensah, 2010; Nelson & Aye, 2009). The projects remained uncompleted until 2014 when they were handed over to the Social Security and National Insurance Trust (SSNIT) and Tema Development Company Limited (TDC).

The government has approved establishing a National Housing and Mortgage Finance Scheme in the 2018 Budget and Economic Policy to provide complete residential housing construction across the country to promote social equity and stimulate the economy. The Ministry of Finance has also developed a scheme and founded the National Housing and Mortgage Finance Fund (NHMF) to resolve the two (2) key constraints to homeownership by Ghanaians, which is access to mortgages to buy homes by low to middle-income earners and high cost of financing for the construction of residential homes.

Through the Program, the government would make it easier for employees to access lower-cost local currency mortgage loans and construction financing and promote the growth of communities across the country. Under the Rent to Own Program, low-income public employees would be able to rent property from a Real Estate Investment Trust (REIT) at a fair rate. The government has partnered with three banks - Stanbic, Republic, and GCB Bank Limited - to provide cedi mortgages at competitive interest rates to public sector employees and construction finance to local developers through the National Housing and Mortgage Fund (NHMF).

The government has also partnered with GCB Securities to launch the first Affordable Real Estate Investment Trust (REIT), which will buy properties and rent them to public sector employees at affordable rates for 15 to 20 years before paying a residual value to own them. REIT has selected properties for the pilot phase at TDC Community 22 Affordable Housing

Enclave. GCB Bank, in partnership with the Tema Development Corporation (TDC), built 204 units/flats for public sector employees in the first phase of the pilot project, which will be replicated across the country. The 204 completed houses, which began construction in February 2020, cover 20.80 acres of the enclave's total 37.54 acres of land, with 2.8 kilometres of roads, 4.8 kilometres of drains, 510 meters of precast concrete storm drain, and a total of 1.9 kilometres of the fence wall, as well as water and electricity. The pilot housing scheme has 50 two-bedroom detached houses, 118 two-bedroom semi-detached houses, and 36 one-bedroom semi-detached houses (TDC, 2021).

In September 2018, Ghana's government and the United Nations Office for Project Services (UNOPS) teamed up to build 100,000 affordable housing units worldwide. Sod was cut to construct 6,500 housing units in Afiaman, near Amasaman in Accra, a year ago. The United Nations Office for Project Services (UNOPS) has committed to providing 100,000 affordable housing units in Ghana as the first step of its commitment.

2.8 Housing Policies in Ghana

The colonial-era did not have any national housing policy. The housing intervention in this era was mainly to provide the British colonial civil servants with decent housing away from the locals, so as not to contract diseases such as malaria and yellow fever (Tipple & Korboe, 1998). As a result, most of the European townships were built on high ground (ridge), and the design was that of a bungalow type (Yankson & Gough, 2014). The housing and sanitation conditions of the locals were of little interest to the colonial rulers. The colonial rulers started to pay attention to local housing after the rat plague in Kumasi in 1942 and the 1939 earthquake in Accra (Tipple & Korboe, 1998). Also, the need to provide housing for the returned veterans of the second world war aroused the interest of the British colonial government in housing provision (Arku, 2009a).

Nonetheless, more purposeful attempts to develop the housing sector kicked off when the country gained republic status in 1951, although with a concentration on formal housing development dominated by the public sector. Seven subsidised schemes were completed in Accra, Kumasi, and Takoradi. These schemes are aimed at providing middle- to high-income earners with decent housing.

After Ghana gained independence in 1957, the housing situation was still in distress; this made housing an essential aspect of government social policies. The government saw housing as social welfare good. And as such much effort was devoted to providing public housing and loan schemes to promote housing delivery (Tipple & Korboe, 1998). Numerous development plans have been introduced as a measure to developing the housing sector. For example, a five-year (1959-64) plan was proposed to build 6,700 housing units over the period (Arku, 2009a); also, a seven-year (1964-70) plan was designed to construct 60,000 housing units across the country. The Roof Loan Scheme, supervised by the Department of Rural Housing, supported individuals who have built houses to the roofing level to finish them. In the urban areas' loans were made available for the completion of windows and doors, while in the rural areas, the loans were purposefully for foundations, windows, and finishing. Again, the Wall Protection loan scheme made available loans to rural folks to plaster, paint their walls, and control erosion. All this is directed towards the protection of their walls. The government got involved in housing delivery through the Tema Development Corporation and State Housing Corporation. Other institutions such as the Bank for Housing and Construction. The First Ghana Building Society (FGBS), State Insurance Corporation (SIC), the Social Security and National Insurance Trust (SSNIT), and the Low-Cost Housing Committee were established to supplement the efforts to increase housing delivery. Occupants of government-built who decided to own their dwellings were given subsidies to be able to do so, and interest rates on loans borrowed from

state housing finance institutions were subsidised. It can be said that post-independence saw the direct provision of housing by the government. In the 1970s, the role of housing shifted from a mere social good to promoting economic growth (Harris & Arku, 2007). This subsequently led to the liberalisation of the housing sector, a shift in the housing policy which capitalises on the government providing an enabling environment for the private sector to thrive in the housing sector (Harris & Giles, 2003). Therefore, following the global trend, housing policy in Ghana underwent reforms.

As indicated earlier, before the 1980s, the SHC and TDC were the principal state agencies that provided public housing under social welfare principles. The TDC constructed housing in the industrial port city of Tema, while the SHC provided housing in large towns across the country. Several additional programmes were implemented through other agencies to provide public housing. The National Redemption Council military government constructed a little more than 6,000 houses out of a targeted 23,000 across the country through the Low-Cost Housing Committees from 1972 to 1978. The Social Security and National Insurance Trust (SSNIT) built 7,000 dwellings between 1988 and 2000 (UN-Habitat, 2011). Still, they withdrew from public housing due to low rents, making it difficult to recover investment costs. The two prominent public housing institutions, SHC and TDC, were restructured to focus on housing production.

2.9 Structural Adjustment and housing in Ghana

In the 1980s, Ghana came under a severe financial crisis. It signed onto the Structural Adjustment Programmes (SAP) of the World Bank and IMF to access funds to engage in developmental activities, including housing. As part of the conditionalities of the SAP, the country's trade was liberalised, which opened its market to imported building materials and influenced rent controls (Benjamin, 2008). This, unfortunately, led to high inflation, which in

turn increased the cost of building, and rent cost, and weakened the government's control of the housing market.

The high rents impeded the majority of the urban dwellers from getting access to decent housing, consequently leading to the proliferation of slums and squatter settlements in the country's urban areas. In line with the global economic reform in the 1970s and 1980s and the deliberation about the direct effect of housing on economic development, housing policy in Ghana started to shift away from the direct provision of housing by the government to providing enabling environment for the private sector to lead in housing provision.

Many reasons have been provided to justify this shift. First, it was asserted by the Bretton Woods institutions that the government alone could not provide housing for the entire population due to a lack of funds (Konadu-Agyemang, 2000). Second, the government could not maintain the houses because of a lack of funds. With the halt of government subsidies to housing agencies, rent controls also restricted their ability to raise enough rent funds (Asabere, 2007). In addition, it was contended that liberalising the housing sector was a more effective means of providing housing. Furthermore, liberalising was perceived to have broader macroeconomic benefits, such as increasing employment, innovation, and the growth of the finance sector.

Actions initiated to promote the private sector included deregulation of land, housing, and building materials market; the establishment of the Home Finance Company to provide housing finance; the promotion of rental housing; and tax relief for land transactions (see Arku, 2009a; Tipple & Korboe, 1998). These actions led to a tremendous increase in the number of real estate developers (Tibaijuka, 2009) and, consequently, the Ghana Real Estate Developers Association.

According to Arku (2006), Ghana's housing policy development can be divided into three (3) phases. The first phase was initiated during the colonial era up to early post-independence (1945-66) when housing was seen as a social good and a right of the people, which was the government's responsibility. The second phase occurred between 1967 to 1982; this phase witnessed the housing policy broaden to consider social, economic, and political considerations. Although the government acknowledged the close relationship between housing and economic development, the focus was on public production. The third phase spanned 1983-2000, and a complete shift towards market approaches characterises this phase. This time around, the housing policy was designed to promote economic development through activities in the housing sector. The period after the third phase continued with creating an enabling approach and strengthening state institutions to support the private sector in housing. This is captured in the National Housing Policy, which states:

“Government sets out this new policy based on its understanding of the “enablement framework” whereby the state will play a less direct role in the housing sector in the future and encourage private sector developers, cooperative groups, and other actors to take leadership in the delivery with the state facilitating equitable production and allocation” (GoG, 2015, p. 2).

Ghana's overall policy impact on the housing market is uncertain. The initial strategy, which placed the government at the centre of housing development, failed to meet the people's housing needs. According to Tipple and Korboe (1998, p.246), “the state sector has failed to meet targets and absorbed more resources and attention that its output should have merited”. Also, issues regarding inadequate financing, among other factors, made the implementation of the policy unsustainable. However, there were some benefits in both the formal and informal

sectors; this came in the form of access to loan schemes by individuals to build their homes; however, the aggregate impact was low.

According to UN-Habitat (2011), GREDA, within a year (2006 to 2007), contributed 2,100 housing units to the general housing stock. These housing units by GREDA are usually in gated communities, and they can only be afforded by high-income earners, expatriate Ghanaians, and resident and non-resident foreigners (Acquah, 2015). In the informal housing sector, the imprints of the policy reforms are seen as unintended but essential. The change in the structure of financing by the financial institutions, especially with the government's withdrawal of financing support, placed these financial institutions in a position where they can only lend to clients at market rates. Hence, it became difficult for low-and middle-class households to gain access to loans from the market. The higher financing costs consequently led to higher rents which have worsened housing affordability (see Arku et al., 2012; UN-Habitat, 2011). This situation made some experts and scholars, for example (see Acquah, 2015; Arku, 2006), question the redraw of the government from direct housing provision and recommended that the government reconsider its complete withdrawal from the housing sector.

2.10 Key state institutions in Ghana's housing sector

Ghana's housing policy is overseen by the Ministry of Water Resource, Works, and Housing (MWRWH). The Housing Policy Directorate, led by the Director of Housing, oversees policy development and housing initiatives for the government. In the field of accommodation, the Directorate offers technical and professional advice and services. It also works with the Policy Planning, Budgeting, Monitoring and Evaluating Directorate (PPBME) to create policies, strategies, services, and initiatives and track their execution to make safe, affordable, and decent housing more available. Urban Housing, Rural Housing, and Building Materials Units are the three (3) operating zones.

The State Housing Corporation (SHC) was responsible for constructing and managing public housing across the country. It received 54 per cent of budget allocation for the construction of public housing over the period 1959 to 1970 (see Arku, 2006; Tipple & Korboe, 1998). In the 1970s, government subventions to the SHC were stopped due to economic challenges. As a result, and due to low rents, it became difficult to maintain the stock, and the SHC had to withdraw from public housing. Some of the houses were sold to occupants on a flexible payment arrangement (Teye, Teye, & Asiedu, 2013). The UN-Habitat (2011) estimates about 90 per cent of the houses were sold. In 1995, the SHC was reconstituted into a private limited liability company owned by the government, and the name changed to State Housing Company (SHC). Although SHC has changed to limited liability, its objective to provide affordable housing for rent to low-income civil servants remains. SHC currently focuses on housing development and the regeneration of old estates. It does this by acquiring land, then planning and developing housing estates for lease or rental to individuals and institutions. Their funding source has shifted from government budgetary allocation to loans from financial institutions and reliance on its equity.

The Tema Development Corporation (TDC) was established by an Act of parliament in 1952 and tasked to plan and develop 63 square miles of public land (the Tema Acquisition Area) and manage the industrial township of Tema, which provided accommodations for port and industrial workers. It withdrew from public housing production for similar reasons as the SHC but still manages a few rental housing units. The corporation has gone through structural and legislative changes. Currently, its operations are governed by the legislative instrument LI 1468; its main responsibility is to plan, layout, and develop the Tema Acquisition Area. It may also construct public buildings, prepare, and execute housing schemes, develop industrial and commercial sites, and provide other public utilities. Since 1991, it has been involved in

developing site and service schemes to provide serviced lands with secure tenure for residential, commercial, and industrial development. It also manages commercial properties (Aziabah, 2018).

The Ministry of Finance and the Bank of Ghana also play a key role in housing. The finance sector, including housing finance, is controlled jointly by the Ministry of Finance and the Bank of Ghana. The Ministry of Finance has led financial sector reforms under the auspices of the International Monetary Fund (IMF) and the World Bank, resulting in the Financial Sector Adjustment Programme (FINSAP). FINSAP's introduction has resulted in substantial liberalization, enabling mortgage banks like HFC to develop into universal banks that provide a wide variety of commercial and investment services. Ghana Home Loans is currently the country's only mortgage-only bank. The Ministry of Finance is the government's focal point for contracting all loans and grants and the state's principal agent in procuring all housing finance facilities. The Ministry of Finance signed a contract on behalf of the Ghanaian government to help with housing finance interventions. The World Bank (US\$8 million in 1990), the Overseas Private Investment Corporation (US\$30 million in 2006), and the International Finance Corporation (US\$27 million in 2007) each provided funding to HFC, Ghana Home Loans, and the Ghana Primary Mortgage Market Initiative (UN-Habitat, 2011).

The Lands Commission of Ghana is another actor in the housing sector. The state owns roughly 20 per cent of all land in the nation. The Lands Commission is the primary agency managing public land, including expropriation and assignment on behalf of the state. Its mandate is outlined in Chapter 21 of the Constitution. It manages the public and vested property, advises the government, local councils, and traditional authorities on policy to ensure that individual plots of land are established per the area's development plan, advises the government on

national land use and capacity policy, and advises on and assists in the execution of comprehensive land title registration (GoG, 1992a).

Local councils, or Metropolitan, Municipal, and District Assemblies (MMDAs) are mainly in charge of a small range of housing-related functions. In general, they neglect proactively addressing their housing needs; those roles are assumed by central government and national-level agencies such as SHC. As a result, municipal governments lack housing departments in charge of, among other things, the production capabilities needed to meet these requirements. The local government system (Act 462) allows all local governments to prepare and establish their districts, but it does not require them to address housing needs (UN-Habitat, 2011) specifically. Instead, Act 462, in conjunction with LI 1630, empowers local municipalities to control the activities of individual and corporate housing developers. The Town and Country Planning Department (TCPD), which is decentralized to the local government level and functions as an advisory agency to the local governments rather than an integral part of the local government administration, carry out the land use planning mandate by local governments.

MMDAs are also in charge of imposing property rates on all physical projects. Still, they are typically behind in appraisal and collection, limiting their ability to generate revenue to provide services. The District Assemblies' Department Instrument (LI 1961 of 2009) formed new Works Departments in MMDAs, with personnel from the Public Works Department (PWD) and the Department of Rural Housing forming the backbone of the housing division. The housing section's remit has yet to be broadened to include proactive housing needs evaluation functions (JEAVCO, 2010). As seen, most of the institutions established to directly provide or support housing to the mass of the population are no longer operational or have shifted their focus to very few middle- and high-income earners.

2.11 Land tenure and housing in Ghana

The land is an essential component of housing delivery. La Croix (2002) defined land tenure as “a set of rights and responsibilities that govern the ownership, use, transfer, and succession of the land.” Land tenure describes statutory or common land tenure, customary land tenure, and historical land tenure practices (La Croix, 2002). Sibanda (2018) defines land tenure as the terms and conditions under which land is owned, used, and transacted. In Ghana, obtaining land for housing construction can be a difficult task. Land acquisition is fraught with issues, and many would-be homeowners have given up on their dream of owning a house.

In Ghana, both customary practices and enacted legislation regulate land administration. Land ownership is divided into two categories: public/state lands and private lands. In Ghana, the customary sector owns approximately 80-90 per cent of all property, while the state sector owns about 13 per cent with varying tenure and management systems. Land ownership has traditionally been based on allodial title, which gives rise to all other lesser titles to interests in, or rights over land (Adu-Gyamfi, 2012). The term ‘allodial’ is usually applied to a stool or skin, a clan, a family, and in some cases, an entity. In Ghana, the traditional arrangement for making land available and open for land uses is to exercise rights under the “allodial” title (Kidido, Ayitey, & Ayariga, 2015). Religious values and traditions characterize customary land ownership, influencing the ownership scheme and its use. The land is a sacred force and a divine heritage in traditional land tenure. The concept of traditional land ownership heavily influences the current land tenure system.

In Accra and Tema, Chiefs (mantsemei), fetish priests (wulomei), quarter heads (akutseiatsemei), and family heads serve land-owning (Fiadzo, Houston, & Godwin, 2001). Most chiefs and quarter heads have remained in power, and some landowning families have

also remained in charge. Most of the land within the Accra metropolis is vested in stools and families under customary tenancy, and the allodial title is usually held by these stools and families who can render land grants and leases. Much of Accra's traditional lands are held by the indigenous Ga tribe, divided into various stools or matches, each with its own elected chief. Chiefs have the power to distribute land to families or individuals (Barry & Danso, 2014). Both members of a stool, according to custom, are entitled to a plot of land. Families and chiefs have the choice of selling land to other families and non-Ga descendants. Ownership and transaction of stool and family property are extremely complicated, with many conflicts occurring in the past due to a lack of paperwork and a poor understanding of plot boundaries. These issues surrounding land in Accra and Tema have significantly affected access and acquisition of land for housing, both by the state and individuals (Thurman, 2010).

In Ghana, there are various types of land tenure systems and landholding acquisitions. Land tenure systems differ from region to region and ethnic group to ethnic group. Some of these ties to the land can be traced back to Ghanaian customs and traditions and English common law and equity traditions. There are five recognized types of land rights in Ghana. The allodial interest, customary freehold, common law freehold, leasehold including subleases, and customary tenancies are the different types of freeholds (Gyamera, Duncan, Kuma, & Arko-Adjei, 2018).

Allodial rights under the customary law of Ghana is the supreme land right. Stools, skins, sub-stools, clans, and relatives are the original holders of allodial interest. Sub-stools, sub-skins, families, and households retain it in traditional Ghanaian regions (see Boamah, 2014; Kansanga, Arku, & Luginaah, 2019). Allodial title is held in trust or vested in the hands of the land-owning group, which manages the land by the community's elders. Discovery or conquest,

followed by settlement and use by a stool or skin and family, has historically produced allodial title.

Customary freehold is another land right where members or indigenes of the landowning community that holds the allodial interest in that land are entitled as a right according to the community's customary law (see Gyapong, 2021; Ministry of Lands and Forestry, 2003). Members of a community who obtain land through first cultivation or allotment from the landowning group hold the customary freehold interest as a right.

It is worth noting that customary freehold title is a derived right that covers the rights to water, minerals, and non-timber forest products. Derived rights, also known as group rights, are not the same as traditional freehold rights (see Larbi, 2006; Ministry of Lands and Forestry, 2003). The transfer of a customary freehold interest is free and can be done by a member or members of the community's testamentary disposition. However, a transfer to non-indigenes, or strangers, must be done only by the holder of the customary freehold with the elders of the landowning family's consent (Ehwi & Asafo, 2021).

Common-Law Freehold is a form of land right arising from a freehold grant provided by the holder of the allodial title by way of sale or gift. This interest is derived from common laws, and land interests are indefinite (see Akaateba, 2019; Yaro, Teye, & Torvikey, 2018). Only an express grant creates a common law freehold. Holders of allodial title, whether members of the stool, family, or skin, could previously gain common law freehold, as could strangers. Following that, the 1979 constitution abolished the grant of a freehold right in stool and skin lands. This applies to all Ghanaians, whether they are members of the landowning class or not. As a result, rights derived from the stool and skin lands are no longer granted in the country; however, rights derived from family lands can still be obtained (see Ministry of Lands and Forestry, 2003; Tsikata & Yaro, 2014).

These are privileges given to a person to occupy and use the land for a certain period in exchange for certain covenants and the payment of a set rent. An allodial titleholder, customary freehold holder, or common law freehold holder may grant a lease on land that they have not previously leased. Leaseholders have the option to give additional sub-lease agreements (see Miller, 2018; Ministry of Lands and Forestry, 2003; Tsikata & Yaro, 2014).

Lastly, lesser rights to land can be established from the allodial title, customary freehold, and common law. These are contractual arrangements in which tenant farmers, for example, give their landlord a part of their agricultural produce at each harvest time in the share-cropping system. The ‘abunu’ (produce is split 50:50) and ‘abusa’ tenancies are well-known (one-third to the landowner and two-thirds to the farmer). On the other hand, other customary tenancies are based on monetary payments rather than sharing farm produce (see Gyapong, 2021; Ministry of Lands and Forestry, 2003; Obeng, 2018).

State lands are defined by the 1962 Land Act 125 as lands in the state’s best interests. Allodial title is granted to lands purchased by the state (Kasanga & Kotey, 2001). It’s worth noting that state land can be purchased through any of the state property and Contract Acts, such as the 1960 (CA6) Act and the 1963 Land (Statutory Wayleaves) Act (Act 186). Expropriation of land is also permitted under the constitution when the government considers it necessary for defence, public safety, public order, public morality, public health, and growth or utilization for the public good (constitution Act 20 of 1962, Article 20 (a)). On the other hand, the constitution stipulates that the state must compensate the customary authorities for land granted to the state, at which point all prior interests in the land must cease (Kasanga, Cochrane, King, & Roth, 1996). The Lands Commission Act of 1993 entrusts the administration of all public lands to the Lands Commission and its Secretariat (Kasanga et al., 1996).

Stool or skin lands belong to a stool or skin community that occupied the land historically or originally. Stool or Skin land refers to a piece of land that has been inhabited/settled by a group's ancestors for a long time. The administration of stool or skin lands is based on the principles of customary law. On behalf of his subjects, the principal is the trustee of stool lands. As custodians of the land, the chief distributes a portion to community members or land developers. Despite this, clause (3) of Ghana's 1992 constitution states that the Lands Commission must approve any stool land disposed of and must also be per the area's development plan. Additionally, stool or skin lands are not supposed to be granted to either Ghanaians or non-Ghanaians on a freehold interest basis (Kasanga et al., 1996). Individuals can also own land; in that case, the individual has a freehold interest in the land, which can be passed down from one generation to the next or transferred without any family strife (Gyamera et al., 2018).

Similarly, families can own lands. Family lands belong to one family and are held in trust by the family's head. The family heads use usufructuary to distribute land rights to relatives and strangers. Conquest, long settlement, or purchase were all methods of acquiring family land (Gyamera et al., 2018). Finally, lands can be Vested in the state. Vested land makes up about 2 per cent of Ghana's total land coverage. These lands were previously owned by a traditionally indigenous community (thus, town or village), but the Land Administration Act 1962 (Act 123) S7 vested them in the state and administered them for the mutual benefit of the indigenous community (Gyamera et al., 2018).

Ghana, as previously stated, has both a customary and a statutory land tenure system, which in most cases coexist. Chiefs and family heads are designated as custodians of customary lands under Article 267 of Ghana's 1992 constitution. They have the power to apply rights and obligations to the land that has been granted (Gyamera et al., 2018). This system can be used

in all rural, peri-urban, and urban areas. Ghana does not own any land except for land acquired by lawful proclamation, ordinances, statutory processes, or international treaties (Kuntu-Mensah, 2006). Because the constitution does not specify the size of land that can be purchased, both Ghanaian citizens and non-citizens of Ghana may acquire any land in Ghana's territory in any quantity. Non-Ghanaians cannot own a freehold interest in any land in Ghana, but they can buy land for a period of up to fifty (50) years. On the other hand, Ghanaians can purchase land on a freehold interest or leasehold basis for a period of ninety-nine (99) years, with the option to renew for another term (Gyamera et al., 2018). Non-natives to a region can only obtain land if accepted socially and politically by the community (Gyamera et al., 2018).

2.12 Theoretical Framework

This thesis is grounded in the Foucauldian perspective of governmentality. Foucault's governmentality has gained prominence within the sphere of social policy in the last decade (Dyb, 2021). It has become a valuable theoretical perspective for understanding power and rules across different study fields such as housing (See for example Cowan, McDermot, Prendergast, & McDermont, 2006; Flint, 2002, 2003). Governmentality has been used extensively to understand neoliberalism and the social reforms that have been generated from this ideology (see Dyb, 2021; Flint, 2002; Foucault, 1991; Hollow, 2010; Jacobs & Travers, 2015; Zhaxi, 2019). Direct state regulation has been replaced by a more diffused government method whereby the state's power is spread through numerous regulatory and advisory agencies with both the public and private sectors actively involved.

Foucault first used the concept of "governmentality" in analysing the link between the forms of government and rationalities or modes of thoughts that rationalise the exercise of government (Lemke, 2000). Governmentality "identifies the relationship between the government of the state (politics) and government of the self (morality), the construction of the

subject (genealogy of the subject)) with the formation of the state (genealogy of the state)” (Lemke, 2001, pp 2-3).

Foucault’s notion of governmentality rests on the proposition that liberal government involves maintaining or extending individual freedom while being held to account for the population’s welfare. Foucault’s lectures highlighted the transformation of liberalism as a political agender, as seen in Reagan and Thatcher administrations (Bevir, 2011). According to Foucault, governmentality implies both strategies of organisational governance in a more general term and self-governance by those who are made subjects of organizational governance (Foucault, 1991). In short, the concept of governmentality sought to consider new forms of liberal approaches to political management (Pitsis & Clegg, 2007).

The term governmentality has two broad meanings (Dean, 1999) – (i) “the art of government”, which is more general, and (ii) a specific historical variant of the first (Foucault, 1991). Generally, governmentality seeks to develop an approach that studies the state and the various mentalities of government. Foucault sought to explore the history of a shift in government policies in the early modern era in Western European states from the problematisation of territory to population, from how resources are distributed to the administration of power over the people (bio-power) (Senellart, Ewald, & Fontana, 2009).

Governmentality is viewed as a unique activity of the state’s art, which rationalises the exercise of power by deriving knowledge from the knowledge of human and social sciences (Dean, 1999). Political rationalities or ‘mentalities of government’ are defined by Dean as distinct ways of thinking about governing, which are collective and relatively taken for granted. Foucault emphasizes the interdependence between the exercise of government (practices) and mentalities that underlie these practices. Thus, governmentality may describe efforts to create

governable subjects, exercise control, and shape the conduct of people through devised techniques (Foucault, 1991).

According to Dean (1999), Foucault's governmentality as "the art of government" put forward originates from the constituting triangle of sovereignty-discipline-government. According to Foucault, the term government is not perceived as a political term but as 'conduct of conducts.' In line with this, three fundamental and interdependent types of government, self-government, governing the family, and ruling the state, gave rise to the disciplines of morality, economy, and politics.

2.12.1 Unpacking governmentality

The features of governmentality can generally be grouped into two, the rationality of government and the technologies of government. The genealogy of Foucault's governmentality concept shows that the question of 'how to govern' has received some attention in the past, leading to an urgency of political rationalities, which defines the different ways of conceptualising the exercise of power (Rose, 1999). According to Dean (1999), political rationalities or 'mentalities of government' are ways of thinking about governing. Rose (1996) argued that governmental rationalities must be viewed as 'practical' rather than ideology. Thus, governmental rationalities are considered in 'intellectual technologies' used for guiding thought and action, bringing into understanding what and who is to be governed and the purpose and means of achieving it (see Foucault, 1991; Gordon, 1991). The rationalities of government of the housing sector in Ghana are evident in the changing policies since independence. This is prominent in the shifting role of government in housing provision. The managerial strategies by which organizations exert power are a topic worthy of study from a Foucauldian perspective.

The development process of rationalities of government can be grouped into two stages: formation and systematisation. Rationalities are formed about a problem and accumulation of ‘social, intellectual and material resources’ present in a particular historical and cultural context (O’Malley, 2001). Rose (1999) posits that the evident characteristic of ‘modern strategies of governmentality’ is their closeness to scientific or ‘veridical’ discourses. Liberal rationalities of government depend on human sciences like psychology, geography, and sociology to understand the objects, processes, and those who are to be governed.

On the other hand, the *technologies of government* embrace the medium by which distinct policies are formed and executed (Olssen, 2016). According to Rose (1999), these technologies shape and guide human behaviour and capacities. Before the liberalisation of economies in sub-Saharan Africa, states were the primary providers of health care, employment, and education. But following the liberalisation of economies, state policies changed to provide the space for private sector participation in the economy (Whitfield, 2018). However, these technologies are not a result of rationalities but are gatherings from various resources. For example, Miller and Rose (2008) reject any intellect of precise realisation of the goals of government through technologies. They argue that while “governmentality” is forever optimistic, “government” is a congenitally failing activity, with numerous challenges to overcome as it projects from identifying issues that need to be addressed to developing, assembling, and implementing programmes to do so. It is important to emphasize that the technology of government cannot be viewed as indefinite initiatives or solutions, as ongoing problematization. For example, technologies can have unanticipated positive and negative consequences, which can affect the course of other events and discourses (Radcliffe, 1998). As a result, a technical solution for one programme may become a problem that starts another because of unintended consequences or shifting rationalities and programmes (Miller & Rose, 1990). Contextualising technologies of government, it can be argued that the rollback of the

state in housing provision through policies and programmes, and the encouragement of the individual to take charge of his or her housing need, will imply that those without the financial means especially will not be able to afford housing for themselves. This translates into the rising numbers of slum dwellers in the country.

A substantial body of research has attempted to view housing policy in this way; for example, public housing was seen as a solution to the housing crisis in the late 1950s and early 1960, but by the late 1980s, it had become inefficient, and bureaucratic, and needed improvement. In reaction to the financial turmoil in the 1980s, state governments attempted to commercialize their operations (Arku, 2009a).

2.12.2 New (liberal) governmentality and the dynamics of housing

The concept of governmentality is a useful tool for correcting the perception of neoliberalism as an economic growth within a political system that assumes state-market separation. Neoliberalism is a multi-faceted way of reasoning, a worldwide process with a broad and presumably long-lasting effect on public and private life, but unique qualities in the sectors and geographies where it is rooted (Brown, 2015). Despite its diversity, whether viewed as a political ideology, economic theory, or governmental rationality, neoliberalism is generally accepted to have certain characteristics: market expansion and reduced state intervention, welfare state rollback, and a renewed emphasis on individuals' responsibility to maximize their liberties and prospects within market forces (Larner, 2000).

According to Foucault (1991), the second meaning of governmentality marks different ways of thinking about exercising power in some societies. The emergence and evolution of the modern sense of liberal governmentality coexisted with the state's change, power, and meanings. However, historical liberalism emerged as a critique of any form of government and

later transformed to become the rationality of government, but distinct from the previous or succeeding forms of government (Dean, 1999; Gordon, 1991). In a liberal state, the welfare of the people is viewed as the end of the state's government.

In a quest to govern appropriately and ensure the proper functioning of the population as a state resource, the government must become economical. It utilises monetary resources and the exercise of power (see Dean, 1999; Gordon, 1991). In effect, liberalism presents a new form of governmental rationality that perceives the security of the population's socio-economic development as its primary concern since the state's prosperity is keen on the safety of the people. Liberal states intensify their machinery in providing security for their population. The army, police, and intelligence services, on the one hand, and education, health, and welfare on the other are examples of such security machinery (Fimyar, 2008).

According to Dean (1999), the connection between the 'population' and 'individual' brings to bear a contradictory meaning of life as self-governing and as an object of systematic administration (Dean, 1999). This conception gave rise to bio-power (power over life) and the government's exercise of power called bio-politics. Bio-politics is an administrative intervention that improves the population's health, life, and productivity (Foucault, 1994). In other words, bio-politics is a broad area of politics involving the administration of the processes of life of the population. Thus, in this study, rapid urbanisation and changing state policies towards housing reflect evolving bio-politics in Ghana. As (Dean, 1999, p 99) argues bio-politics, consist of:

“Social, cultural, environmental, economic and geographic conditions under which humans live, procreate, become ill, maintain health or become healthy, and die. From this perspective, bio-politics is concerned with the family, housing, living, and working conditions, what we call 'lifestyle', public health issues, patterns of migration, levels

of economic growth, and the standards of living. It is concerned with the biosphere in which humans dwell.”

This assertion reflects the motive of the government of Ghana in its intervention in housing provision, especially the low-and-middle-income public workers in the 1960s.

2.12.3 Neo-liberalism as governmentality

The concept of governmentality has motivated discussions and analyses of the changing pattern of the welfare state, with indications showing reforms in social policies connected to the new governance objectives. The housing scholarship of King (2003), which calls for the adaptation of individual morality in the government of housing, is an exemplar of conceptualising housing studies using the concept of governmentality.

Rose (1996) made a concise illustration of how this new form of rule has taken over the welfare state. Rose argues that it was the connection between the welfare state’s criticisms and the political technologies linked with marketisation that created the grounds for “advanced liberal” rule. Welfare agencies are now controlled indirectly through technologies such as budget controls and accounts audits. In connection with the “de-governmentalisation” of the welfare state, the choices of individuals and competition have superseded the standards of “public service”. Neo-liberalism sees the individual as an active agent able and constraints to decide for themselves. A study conducted by (Walters, 1996) on unemployment has analysed how neoliberalism has influenced labour market policies, pointing to the “desocialization” of unemployment and poverty. Indeed in the Ghanaian context, the implementation of the SAP has increased unemployment and poverty (see Konadu-Agyemang, 2000; Kwofie et al., 2011). Neoliberalism has led to a shift in the bond between the state and society which exemplifies a change in policies as an impact of neoliberalism. Governmentality studies have revealed that the neo-liberal forms of government shift the state from its traditional roles and take on new

roles and tasks. Through alienation with neoliberalism, the Ghanaian government has made and implemented policies that have changed its role in providing housing for the populace. Now the government plays a subsidiary role by providing the enabling environment for the private sector to champion providing housing. This change in the government's role is spelt out in the 2015 National Housing Policy.

Neoliberalism directs interventions through empowered and special state types of machinery and develops indirect ways of controlling and leading individuals without assuming responsibility for them at the same time. The neo-liberal program for the 'withdrawal of the state' in terms of governmentality can be viewed as a technique of government. The crisis of Keynesian and the reduction of the state in welfare interventions create a situation whereby the state loses less power of regulation and control. Instead, they can be seen as a restructuring of the government techniques, with a paradigm shift from the regulatory competence of the state to 'responsible' and 'rational' individuals. A situation where people are charged through rationalities to desire and provide for what they want.

Theoretically, governmentality as a conceptual tool enables the interpretation of neo-liberalism not only as 'an ideological principle or as a reality of the political economy, but especially as a political project that sought to create a social entity that it suggests already exists. Foucault's analysis of neo-liberal governmentality elucidates that the state's retreat is an extension of government; neoliberalism is not the end but a changeover of politics that reorganises the power relations in society. Neo-liberalism is political rationality that seeks to set out the social arena of economics and connect a reduction in state welfare services and security systems to 'personal responsibility and 'self-care' campaigns. In this manner, neoliberalism can be depicted as an individual body and as collective bodies and institutions, and thus it is a technique of power. Governmentality analysis concentrates on the essential connection

between micro and macro-political levels; it also emphasizes the close link between ideological and political-economic agencies. This provides the means to throw more light on neoliberal governmentality's influence on self-regulation and domination, particularly in housing provision in Ghana.

Empirically, Flint (2004) draws on the perspective of neoliberal governmentality to demonstrate how behaviour control of tenants has become an integral part of agencies of social housing in the UK. This implies a strong governmental but weak state mode of regulation. Also, Dodson (2006) examined the re-conception of housing and how this re-conception reflects neoliberal governmentality in the housing sector and the state's role in housing policy change across Europe. Jacobs and Travers (2015) used Foucault's governmentality theory to study the early stages of regulation of affordable housing providers in Australia, while Dhananka (2016) deployed governmentality to highlight the tension in Indian housing policies. However, the governmentality approach is criticised because it is also uncertain how those confined to governance exercise choice as a result of new learnings and authority practices. The 'productive' and relational elements of power are highlighted in Foucault's explanation of power. This understanding of 'power' requires housing researchers to recognise and comprehend the motives for the diversifying of social housing and the increased role of the regulation (government at a distance) within the industry. It is also uncertain how those made subject to governance through new knowledge, authorities, and practices exercise choice. (Jacobs & Travers, 2015).

Nonetheless, the governmentality approach of neoliberalism provides a useful conceptual lens for deconstructing the factors that have led to the changes in housing policies and the rollback of the state in housing provision in Ghana. Governmentality is deployed here to unravel past

economic and political policies that have shaped housing provision since independence, and the state's failure to provide public housing.

2.12.4 Empirical Review

Housing has received considerable research attention. Various scholars like Yirenkyi (2014), Dzangmah (2012), and Awanyo, McCarron, and Morgan Attua (2016) have examined multiple issues on housing in Ghana. Yirenkyi (2014) studied Accra's urban housing supply issues and the implications for low- and middle-income people who want to live in affordable housing despite the city's rising population. Although housing is scarce in Accra, the study found that the wealthy have access to it, owing to their financial resources, to the detriment of the middle and lower classes. Instead, people in this income bracket rent (Yirenkyi, 2014). Some of the study's findings show the main causes of insufficient housing availability in both the public and private sectors. Land acquisition was complex, there was a shortage of funding, infrastructure was lacking, the cost of building materials was that, and finally, there was a lack of a coherent housing policy to direct the various players in the housing sector (Yirenkyi, 2014). The study focused on the coping strategies of middle and low-income earners, which included renting accommodation, as this seems to be the most obvious choice for this population due to their inability to afford a full-fledged home purchase.

Dzangmah (2012) researched the condition of rental housing in the Greater Accra Area (GAR), who the tenants and renters are, and the region's rental housing prospects and challenges. He developed that most people who come to urban centres are relatively young and vibrant individuals who come intending to improve themselves economically, educationally, and socially, a viewpoint shared by Ardayfio-Schandorf, Yankson, and Bertrand (2012). Students, low-wage employees, factory workers, and other professionals are among the migrants. He also discovered that half of the city population, if not more, lives in rented housing. The study concludes that the rental housing sector in Ghana faces a significant challenge because of the

government's neglect of the sector, which has harmed the sector's effectiveness and performance. He believes that if the sector is given the attention it deserves, it can help meet the nation's housing needs while also providing income to individuals and the country (Dzangmah, 2012).

Again, Awanyo et al. (2016) conducted another vital study on the subject. Their study focused on how to make housing more affordable in developing capitalism. According to the report, the Accra area has a high occupancy per bedroom, with an average of 3.8 people sharing a single room. Given the importance of housing in human life, they concluded that it requires immediate attention. Refurbishing and renovating old and dilapidated buildings to augment room supply with new housing schemes, also known as housing transformations, will be part of the solution.

Understanding the housing deficit in the country is essential in understanding the housing situation. Works of (see for example Obeng-Odoom & Amedzro, 2011; Owusu-Ansah, Soyeh, & Asabere, 2019; Wuni et al., 2018) have contributed to the housing literature in that regard. Owusu-Ansah et al. (2019) examined the underlying forces preventing housing development in Ghana's cities. They argued that the real estate developers believe that formal and informal structural influences are primarily to blame for housing supply issues. Land tenure arrangements, the lengthy process of obtaining building permits, and the process of land acquisition and registration in Ghana were all listed by many CEOs as major factors affecting housing supply. Housing growth has been hampered by market-based factors such as difficulties in obtaining development funds, an underdeveloped mortgage market, and high-interest rates. Policy recommendations in this study suggest more efficient and market-supporting structural strategies to increase urban housing supply.

Wuni et al. (2018) identify a complex network of demographic, financial, property, planning, and policy drivers that underlie housing shortages in Ghana. They concluded that housing policy intervention should move focus away from the state-centric housing model and toward individual or community-level housing development, owing to the potential of the interplay of micro and macro-level housing solutions to provide a resilient solution to Ghana's housing deficit. Though this conclusion reflects their findings, it is as well important to examine the preference for state-led housing among the people, and how public housing can best help bridge the housing deficit which is part of the objectives of my research.

Studies by Obeng-Odoom and Amedzro (2011) showed that it has become commonplace for politicians to argue that increasing the total housing stock in Ghana is the solution to insufficient housing. However, this strategy conceals the pervasive issue of poorly maintained housing, as well as the social and health implications that come with it. It is challenging to solve this issue partly because it is multifaceted, it is endemic, also because proposed solutions conflate symptoms with causes, and partly because some policymakers profit from the status quo.

Housing policies are a critical segment of housing. Some studies conducted on housing policies in Ghana are well shown in the works (see Addo, 2014; Arku, 2009a; Boamah, 2014). Addo (2014) examined urban housing in low-income communities of Accra. It is argued that policymakers treat low-income housing in cities in a constructive manner, with no political prejudice, since households suffer. Again, urban low-income housing is seen as a social policy initiative requiring greater public sector participation. A public-private partnership is the best option to effectively solve urban low-income housing in Ghana and other developing countries. Boamah (2014) observed that previous housing policy initiatives in Ghana have failed to achieve their expected goals. He called for a policy shift to improve housing finance, create

community-based housing finance schemes, and the government's regulation of the housing market as a solution to the housing challenge. Another study by Arku (2009a) called for strengthening the formal private sector while also limiting the negative impact on the informal housing markets. Some action is needed to protect the rights of low- and moderate-income people, such as regularising squatters' ownership claims and providing financial support for self-help projects. Given Ghana's low-income levels, the government should rethink its complete exit from the housing sector and consider creating affordable mortgage institutions for individual borrowers.

The Ghanaian mortgage market is considered underdeveloped due to supply and demand constraints (see Quansah & Debrah, 2015; Teye et al., 2013). Bank capital inadequacy, the inability of financial institutions to assess the creditworthiness of prospective borrowers, and unfavourable macroeconomic conditions that render long-term loans unattractive to banks are all examples of supply constraints. Demand-side constraints are high house prices, high-interest rates, unfavourable loan repayment conditions, low-income levels, and the cultural perception that debt is bad. Quansah and Debrah (2015) identified a lack of income and high residential property prices contributing to the low demand for formal housing mortgages. As a result, the opportunity to restructure the mortgage system to appeal to Ghanaians would improve the affordability and long-term viability of the housing stock for city dwellers. In this regard, the possibility of 'microfinancing should be explored further and incorporated into Ghana's conventional mortgage provision scheme to ensure the long-term viability of housing in Accra's urban areas.

Kwofie et al. (2011) provided a historical overview of Ghana's housing provision while Arku (2009a) reviewed housing programmes in Ghana and concluded that aside from the social and

political factors driving housing policies, economic considerations are also embedded in the housing policies.

From the studies reviewed above, these researchers have made efforts to understand and contribute to knowledge on public housing in Ghana, especially on the historical overview of housing provision, public housing policies, and causes of housing deficits. However, these studies did not extensively examine the acceptance of public housing as a viable solution to housing among the populace. And the role of spatiality in public housing projects and how that affects the success or failure of public housing, the focus of this thesis.

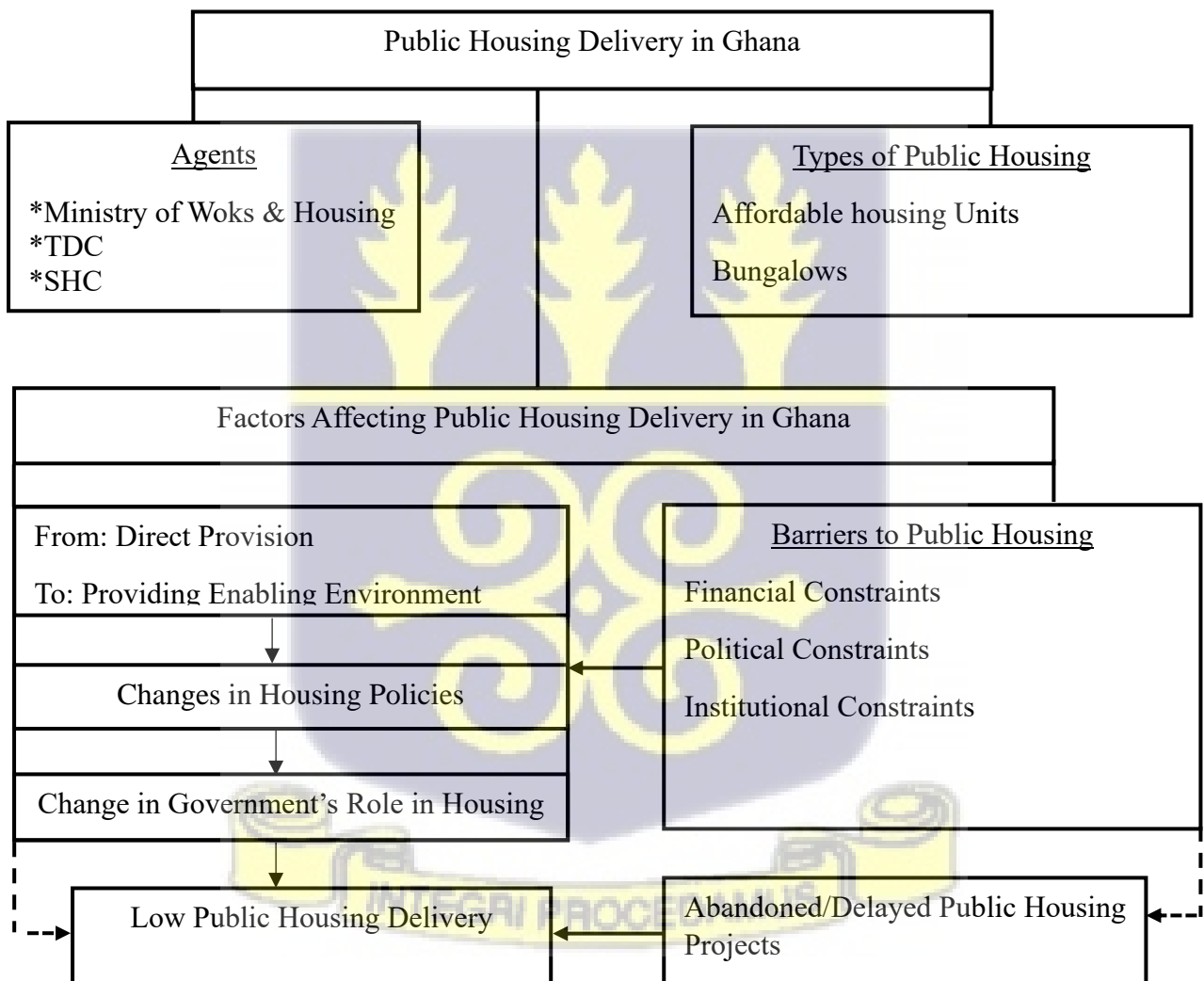


Figure 2.1: A conceptual framework of public housing delivery in Ghana
Source: Author's construct, 2020

From the conceptual framework above, public housing provision in Ghana was delivered by the Ministry of Work and Housing, State Development Corporation (now Company Limited) (TDC), and State Housing Corporation (now Company Limited) (SHC). These institutions operated with the sponsorship of the government; however, the economic challenges the country faced in the late 1970s and early 1980s changed the rationality of governance, which the country ascribed to neoliberalism. Thus, calling for the individual, to take control of their personal development. This rationality has led to new technologies of governance which master the policies that proceeded. The housing sector is among the sectors that have been affected by the state's rollback in meeting the public's basic needs. The government has redrawn from the direct provision of housing to providing enabling environment for the private sector to provide housing. However, in cases whereby the government has initiated housing projects, the projects turn out to be abandoned or delayed in completion, with lack of funds, change of government, and institutional constraints being the major reasons. The lack of full participation of the government and the challenges associated with the government's effort consequently leads to low public housing. This, in turn, means that most Ghanaians, especially the urban poor, will not be able to access and afford a housing unit.

2.13 Chapter summary

This chapter discussed the literature on housing project failure and its causes and effects and the creation of the study's theoretical structure. The first section reviewed the literature on public housing in Ghana, housing need and supply, causes of housing deficit, housing finance, historical overview of public housing, housing policies, etc. Second, the theoretical framework that underpins this research has been explored in depth. The section served two purposes: first, it discussed the theories that this study is focused on, demonstrating how they fit into the research topic and providing evidence for the choice by linking it to previous

research that used the theories; and second, the researcher was able to establish a conceptual framework for the analysis.



CHAPTER THREE

STUDY AREA AND METHODOLOGY

3.0 Introduction

This chapter presents the study area and methodology the study. It focused on the historical background of Accra and the profile of the Greater Accra Metropolitan Area (GAMA). The philosophical underpinning guiding the research methods, the logical structure of the inquiry, and the specific methods used are also discussed. Other issues discussed are the research approach, research design and data sources, sample design, and procedures for ensuring the reliability of the research procedures and analysis of the data.

3.1 A history of Accra

The study was conducted in Greater Accra Metropolitan Area in the Greater Accra Region of Ghana. Most local experts attribute Accra's founding to its establishment as a coastal fishing port in the late 16th century (Gough & Yankson, 1997). The critical urban settlements in the pre-colonial era were found inland, where they acted as crossroads for trans-Saharan trading routes and as political hubs for tribal empires (Korboe & Tipple, 1995). The Dutch constructed the Ussher Fort in 1605, the Swedes built the Christiansburg in 1657, and the British constructed the James Fort in 1673.

Accra was nothing more than a trading post in the early nineteenth century, similar to many others along the Gold Coast (Grant & Yankson, 2003). In 1874, a visitor to Accra described the city as one compact mass of thatched buildings haphazardly arranged and separated by narrow, crooked streets (Stanley, 1891). Accra's rise as a metropolis started in 1877 when the colonial headquarters were moved from Cape Coast. Accra was chosen as the site for colonial administration for various purposes. The most important were health considerations (a newer area was thought to protect Europeans from native-born diseases) and geographic concern

(Brand, 1974). Furthermore, the 1862 earthquake, which destroyed large parts of Accra, provided colonial rulers with a significant opportunity to rebuild and reorganize the space.

The spatial organization of colonial Accra has four main characteristics. First, the city was built around a port that linked the Gold Coast economy to England. Docks, warehouses, and railway terminals were centrally situated and served exchange, storage, and distribution functions. The bulk of the colonial administration's buildings and military bases were all within walking distance. The British attempted to impose a rectangular-style pattern on the pre-existing unplanned region by slum clearance. Second, a well-defined European central business district (CBD) adjacent to the port area acted as the headquarters for international companies. The CBD acted as a trade, finance, storage, distribution centre, and transportation hub. To preserve the district's orderly European character and ambience, zoning and building codes were strictly enforced (Konadu-Agyemang, 1998). Third, traditional markets were found in a nearby neighbourhood known as the "native area." Tiny periodic markets gave way to this large permanent trade area over the rest of the twentieth century after the Makola No. 1 market was established in 1924. The colonial government ignored urban development in this district, resulting in a chaotic, cluttered, congested atmosphere with shoddy structures and unsafe living conditions (Grant & Yankson, 2003). Since there was no distinction between native residential and petty commercial trade practices, the native town had a bazaar-like atmosphere. This area, which was physically separated from the European-styled CBD by an open green area, attracted local and rural migrants. Fourth, a strict policy of residential segregation ensured that European residences along with the European CBD (e.g., Ridge) or at retreats further away on higher elevations had clearly defined areas (e.g., Cantonments) (Konadu-Agyemang, 1998).

The growth of Tema on the other hand can be linked to the construction of the port. Tema Port was established in 1962 and is located approximately 29 kilometres from the city centre.

Accra's harbour was abandoned as a commercial port because of the construction of that complex. In 1961, Tema's master plan proposed a 300,000-person town just north of the port (Dickson, 1969). Tema has emerged as a satellite urban area for Accra because of its growth as a planned area with residential estates and industrial areas. Another result of the Tema initiative was the likelihood of commercial and residential construction in and around the CBD (Kirchherr, 1968).

Third, as part of its new position in national development, the government became the primary driver of public-sector housing development in the city, constructing bungalows for senior government and civil servants and housing estates for public and quasi-government institutions. Residential growth has been taking place in a concentric pattern, emphasising new low-income housing in the city's western reaches. However, the government's housing policies failed (Arku, 2009b) Increased rural-urban migration combined with higher-than-expected population growth rates put a strain on an already overstretched housing stock. Housing production grew slower than population growth, especially among state, quasi-government, and private sector institutions and individuals, resulting in rising housing shortages. Between 1984 and 1990, Accra's housing stock expanded at a rate of just 1 per cent per year (Grant & Yankson, 2004).

3.2 Profile of Greater Accra Metropolitan Area

The Greater Accra Metropolitan Area (GAMA) lies between 5°5'27" to 5°28'2" north latitude and 0°4'58" east longitude to 0°37'2" west longitude along the Atlantic coast of Ghana. In terms of size, GAMA covers 1,079 km² (33 per cent) of the Greater Accra region's total land surface of 1,585 km². GAMA is the most populated area in Ghana. As of 2016, the population of GAMA was 4.6 million, with an average annual population growth rate of 3.5 per cent between 2000 and 2010. The population of GAMA is currently 5,455,692 with an annual

population change of 2.9 per cent between 2010-2021. The urban population of GAMA is 53% at an urbanisation rate of 3.6% (GSS, 2021).

GAMA is conceptualised as a large area of the Greater Accra region. Initially, GAMA comprised the Accra Metropolitan Area (AMA), the Tema Municipal Area (TMA), and the Ga District Area (GDA) (Oteng-Ababio, Arguello, & Gabbay, 2013). However, in 2012, GAMA was further divided into twelve (12) autonomous but spatially integrated administrative divisions. The division of GAMA into sub-divisions was highly influenced by the area's rapid population growth and government initiative to decentralise and disseminate the concentration of governance from the central government to the local metropolitan, municipal and district assemblies. The administrative head of each division is a Chief Executive Officer appointed by the President with the approval of the local assembly members (Agyemang, 2015).

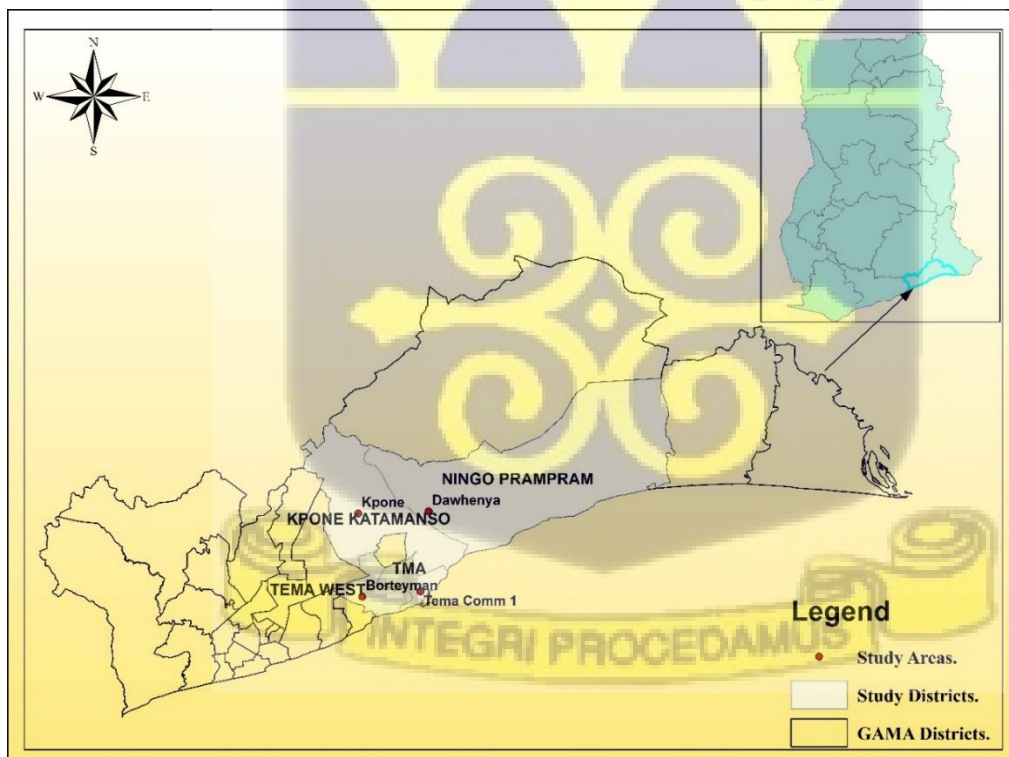


Figure 1: Map of Greater Accra Metropolitan Area

Source: Author's construct (2021).

3.2.1 Tema Metropolitan Area

Tema Metropolis is a coastal district located approximately 30 kilometres east of Accra, Ghana's capital. It shares borders with the Dangme West District in the northeast, Ledzokuku Krowor Municipal in the southwest, Adentan Municipal, and Ga East Municipal in the northwest, the Akuapim South District in the north, and the Gulf of Guinea in the south. Within the Tema Metropolis, the Ashaiman Municipal is an in-lock enclave. Tema is the capital of the Metropolis, which occupies an area of about 87.8 km². It is a coastal savannah region.

With Legislative Instrument (LI) in 1929 in 2007, the Tema Metropolis was formed from the former Tema Municipality. The Kpone-Katamanso Sub-Metropolitan Council was formed in 2012 as part of the Tema Metropolis to form the Kpone-Katamanso District. Tema West, Tema East, and Tema Central are the three Sub-Metropolitan Councils in the Tema Metropolis (GSS, 2014).

According to the 2010 Population and Housing Census, Tema Metropolis has 292,773 people, accounting for 7.3 per cent of the region's total population. Males make up 47.8 per cent of the population, while females make up 52.2 per cent. In addition, the population of the country is entirely concentrated in urban areas. The sex ratio in the Metropolis is 91.6. The population of the Metropolis is 34.5 per cent under the age of 15, indicating a broad base population pyramid that tapers off with a limited number of elderly people aged 60 and up (6.0 per cent). The Metropolis' overall age dependency ratio is 50.0, with male dependency ratios (51.3) being higher than female dependency ratios (48.7) (GSS, 2014).

Around 72.0 per cent of people aged 15 and up are economically active, while 28.0 per cent are not. 90.4 per cent of the economically active population is working, while 9.6 per cent is unemployed. A higher proportion of economically inactive students are students (50.2 per

cent), and 20.2 per cent perform household duties. Approximately 53.5 per cent of the unemployed are looking for jobs for the first time and are willing to work.

Employees account for 42.4 per cent of the working population aged 15 and up, while self-employed individuals account for 40.8 per cent. About 7.0 per cent of the population is self-employed workers, while 3.2 per cent are apprentices. The private informal sector employs 65.4 per cent of the workforce in the Metropolis, followed by the private formal sector with 23.6 per cent (GSS, 2014).

Tema is a fully urbanized metropolis. The total number of houses is 40 956, with 285,139 people living in 70,797 households. The average number of households per house is 1.7, with a population of 7.1 and a household size of 4.1 people (GSS, 2014). Household members own the most housing units (48.2 per cent), followed by other private persons (33.6 per cent), a relative who is not a household member (8.1 per cent), and public (government) ownership (5.2 per cent). Compound houses account for 31.2 per cent of all houses, followed by semi-detached houses (25.4 per cent), separate houses (20.2 per cent), flats/apartments (9.2 per cent), improvised homes (8.9 per cent), and unfinished buildings (2.3 per cent). Other housing styles (0.3 per cent) and huts/buildings (different compound) (0.1 percent) (GSS, 2014).

Female-headed households have higher proportions of dwelling units owned by a household member (51.0 per cent), a spouse who is not a household member (8.8 per cent) and being purchased (mortgage) (1.4 per cent) than male-headed households (46.6 per cent, 7.7 per cent, and 1.3 per cent respectively). Furthermore, male-headed households occupy higher proportions of dwelling units such as other private citizens (34.9 per cent), public/government (5.5 per cent), private employer (2.5 per cent), and other private entities (0.9 per cent) than female-headed households in such dwelling units (31.4 per cent, 4.6 per cent, 1.7 per cent, and 0.7 per cent, respectively) (GSS, 2014).

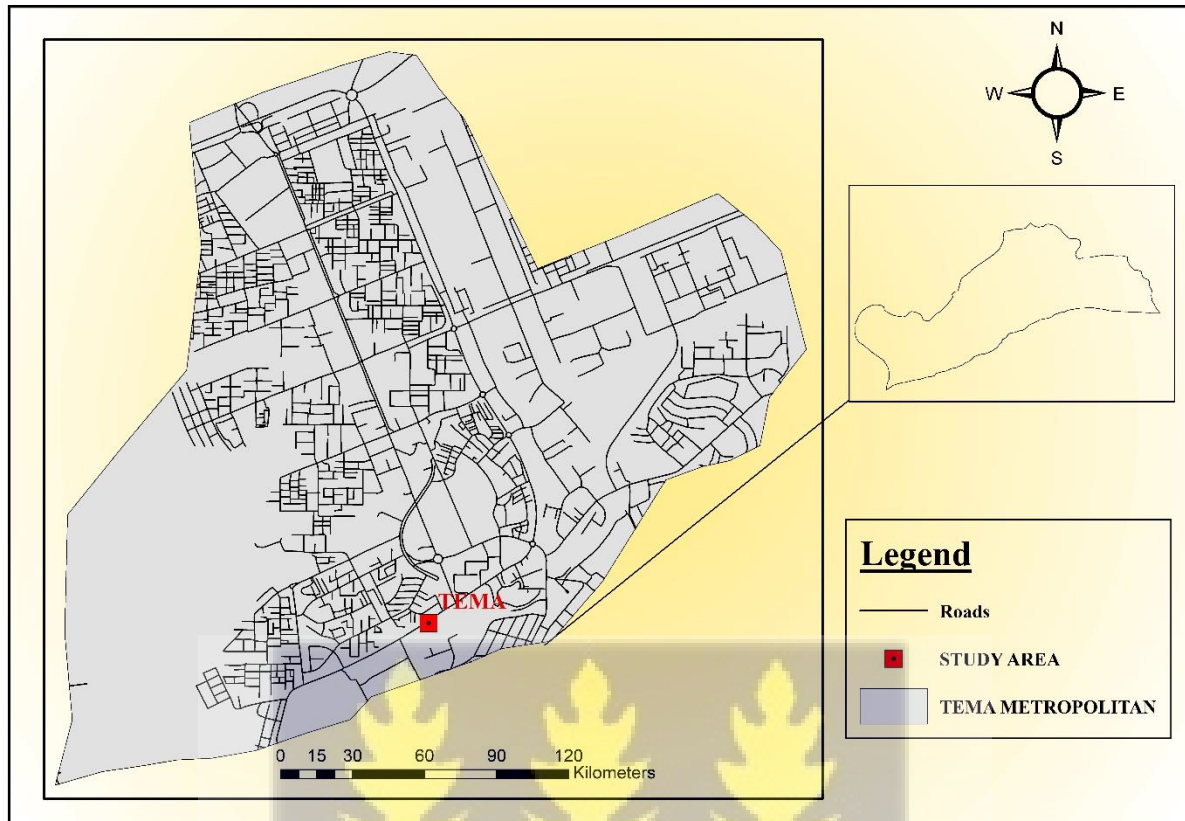


Figure 2: Study area map of Tema Metropolitan Area

Source: Author's construct, 2021.

3.2.2 Kpone-Katamanso Municipal Area

With the promulgation of the Legislative Instrument in 2012, the Kpone-Katamanso District (KKD) was carved out of the Tema Metropolitan Area (L.I.2031). Kpone-Katamanso District is in the Greater Accra Region, along the coast of Tema. It is bordered on the west by Tema, on the east by Dangme West, on the south by the Gulf of Guinea, and the north by Akuapem South (GSS, 2014).

The population of Kpone-Katamanso District, according to the 2010 Population and Housing Census, the city has a population of 109,864, accounting for 2.7 per cent of the area's total population. Males make up 48.7 per cent of the population, while females make up 51.3 per cent. Urban areas are home to 90.4 per cent of the population. The sex ratio in the district is

88.9 per cent. The district's population is primarily young (under 15 years old) (34.5 per cent), indicating a large base population pyramid that tapers off with a limited number of elderly people aged 60 and up (3.4 per cent). The overall age dependency ratio for the District is 58.1, with the rural dependency ratio (58.7) being higher than the urban dependency ratio (58.2) (GSS, 2014).

Around 75.1 per cent of the population, aged 15 and up is economically active, while 24.9 per cent is not. 91.6 per cent of the economically active population is working, while 8.4 per cent is unemployed. Students (53.3 per cent) and those who perform household duties (23.7 per cent) make up the majority of those who are economically inactive. Approximately 51.9 per cent of the unemployed are looking for jobs for the first time and are willing to work.

Around 31.2 per cent of the working population works in service and sales, 23.2 per cent in art and related trades, and 12.0 per cent in elementary occupations. Managers, specialists, and technicians account for 15.9 per cent of the workforce. 46.0 per cent of the employed population aged 15 and up is self-employed with no jobs, while 2.9 per cent are working family workers. Self-employed employers account for 7.2 per cent of the total, while employees account for 36.9 per cent. The district's main employer is the private informal sector, which employs 70.5 per cent of the workforce, followed by the public sector, which employs 7.4 per cent (GSS, 2014).

Kpone-Katamanso District's housing stock is 15,801, accounting for 22 per cent of the Greater Accra Region's total housing stock. There is an average of 7.0 people per home. Compound houses account for nearly half of all housing units in the district (48.0 per cent), with separate houses accounting for 26.4 per cent and semi-detached houses accounting for 8.7 per cent. Members of the household own about 45 per cent of the dwelling units in the district; private

individuals own 39.3 per cent; a relative who is not a member of the household owns 8.1 per cent, and the state or government owns just 3.8 per cent. Mortgage schemes account for about 1.6 per cent of all housing units. The proportion of sleeping rooms occupied by households in housing units in the district that are single rooms is the largest (56.9 per cent). Single rooms are used by 11.6 per cent of households with ten or more members (GSS, 2014).

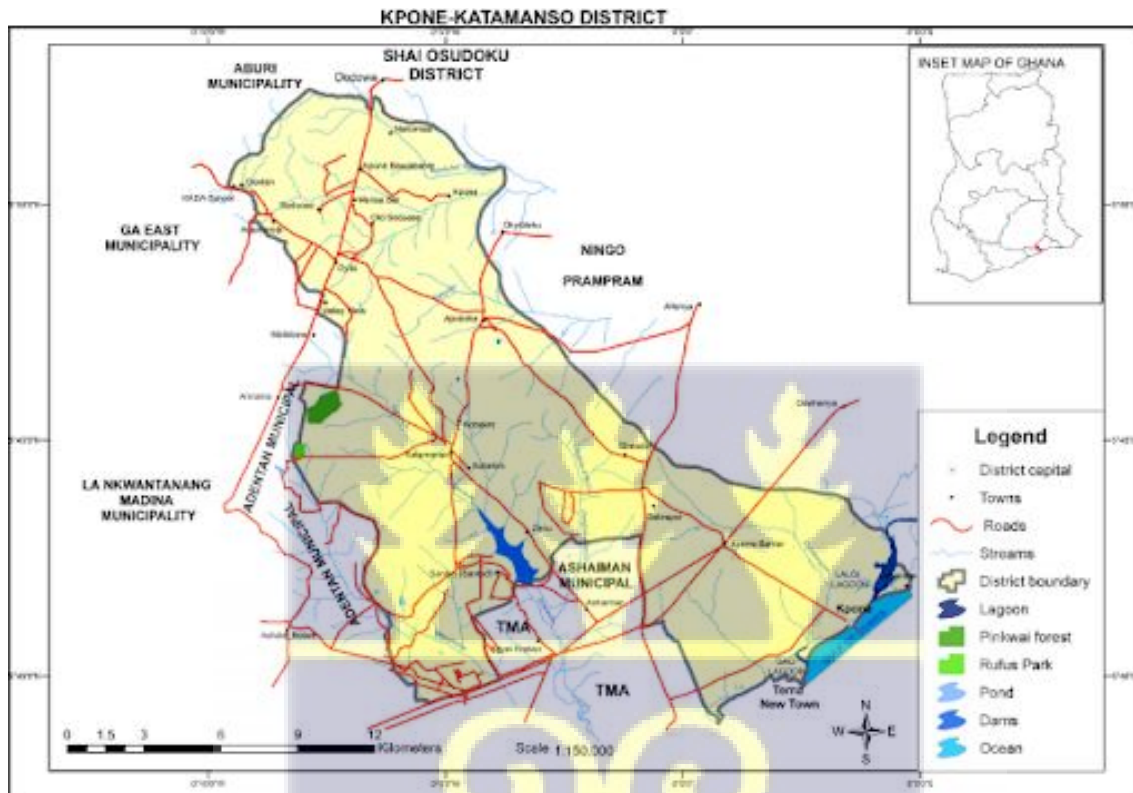


Figure 3: Map of Kpone-Katamanso Municipal
Source: Ghana Statistical Service (2014).

3.2.3 Ningo-Prampram District Area

The district of Ningo-Prampram has a total land area of 622.2 square kilometres. The district is about 15 kilometres east of Tema and about 40 kilometres east of Ghana's capital, Accra. Shai-Osudoku district borders the north, the Gulf of Guinea on the south, Ada East district on the east, and Kpone-Katamanso district on the west. Because of the district's proximity to Tema and Accra, residents have convenient access to various social services and utilities, including

good roads, water, hospitals, and electricity. The district also acts as a dormitory for employees in the Tema and Accra metropolis's various industries (GSS, 2014).

According to the 2010 Population and Housing Census, the Ningo-Prampram has 70,923, accounting for 1.8 per cent of the area's total population. Males account for 47.3 per cent of the population, while females account for 52.7 per cent. Rural areas are home to 558.3 per cent of the population. The sex ratio in the district is 89.6. The district's population is mostly young (under 15 years old) (38.2 per cent), resulting in a large base population pyramid that tapers off with a small number of older people aged 60 and up (6.6 per cent). The overall age dependency ratio for the District is 75.3, with the rural dependency ratio (75.7) being higher than the urban dependency ratio (75.3) (GSS, 2014).

Approximately 66.8 per cent of the population aged 15 and up is economically active, while 33.2 per cent is economically inactive. 94.1 per cent of the economically active population is working, while 5.9 per cent is unemployed. Students (48.8 per cent) and those who perform household duties (25.1 per cent) make up the majority of economically inactive. Approximately 53.7 per cent of the unemployed are looking for jobs for the first time and are willing to work. Around 28.5 per cent of the working population works in professional farming, forestry, and fishery occupations, 24.0 per cent in service and sales, 21.8 per cent in craft and related trades, and 6.8 per cent in elementary occupations. Managers, specialists, and technicians account for 9.8 per cent of the workforce (GSS, 2014).

In all, 62.4 per cent of the employed population aged 15 and up are self-employed with no jobs, while 6.0 per cent are working family workers. Around 4.8 per cent of people are self-employed with workers, while 21.5 per cent work for someone else. The district's main employer is the

private informal sector, which employs 85.0 per cent of the workforce, followed by the private formal sector, which employs 9.1 per cent (GSS, 2014).

Ningo-Prampram District has 9,236 housing units, accounting for 1.9 per cent of the total number of houses in the Greater Accra Region. The average household size is 7.7 people. Compound houses account for 55.8 per cent of all residential units in the district; separate houses account for 31.0 per cent, and semi-detached houses account for 4.9 per cent. Members of the household own approximately 56 per cent of the dwelling units in the district; private individuals own 23.7 per cent; 16.4 per cent are owned by a relative who is not a member of the household, and the state or government owns only 1.3 per cent. Mortgage schemes account for about 0.3 per cent of all housing units (GSS, 2014).

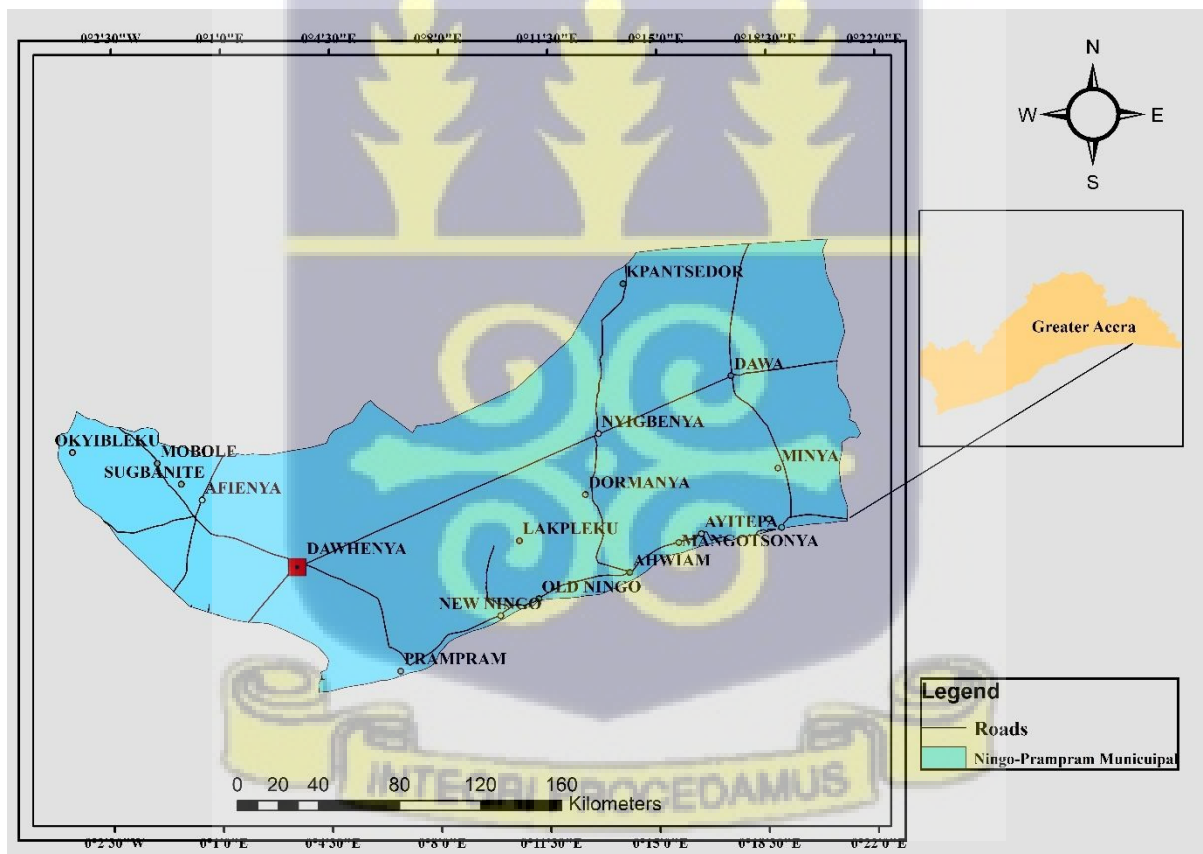


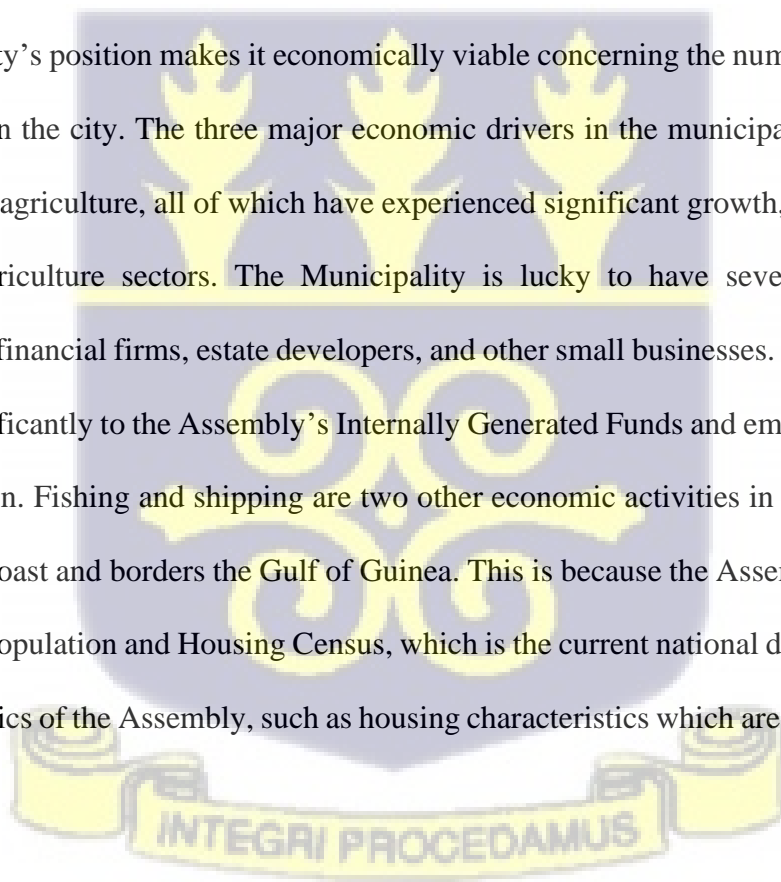
Figure 4: Map of Ningo-Prampram District

Source: Ghana Statistical Service (2014).

3.2.4 Tema West Municipal Area

The Tema West Municipal Area (TWMA) is one of ten newly formed MMDAs in Ghana's Greater Region, in the southeastern part of the country. The Tema West Municipal Area was carved out of the Tema Metropolitan Area, which was inaugurated on March 15, 2018. Legislative Instrument (LI) 2317 formed the Assembly. The Municipal Area is bordered on the west by Krowor Municipality, on the north-west by Adentan Municipality, on the north by Kpone Municipality, and the north-east by Ashaiman Municipality, on the east by Tema Municipality, and the south-east by the Gulf of Guinea. Community 2 is the Tema West Municipal Assembly's District capital, and it is situated in the south-eastern part of the municipality, close to the coast.

The Municipality's position makes it economically viable concerning the numerous businesses and industries in the city. The three major economic drivers in the municipality are industry, commerce, and agriculture, all of which have experienced significant growth, especially in the service and agriculture sectors. The Municipality is lucky to have several corporations, manufacturers, financial firms, estate developers, and other small businesses. These businesses contribute significantly to the Assembly's Internally Generated Funds and employ the majority of the population. Fishing and shipping are two other economic activities in the municipality, located on the coast and borders the Gulf of Guinea. This is because the Assembly was created after the 2010 Population and Housing Census, which is the current national data; data on some key characteristics of the Assembly, such as housing characteristics which are key to this study, is missing.



3.3 Research method

3.3.1 Research Paradigm

Paradigms are believed systems that control or guide a researcher's knowledge of interpreting the data or evidence they collect (Morgan, Kingston, & Sproule, 2005). There are four main paradigms in research: positivism, constructivism, transformative, and pragmatism. The pragmatic worldview of knowledge is concerned with the problems and solutions and the methods of research (Creswell, 2009). This study is grounded in the pragmatic paradigm approach. Pragmatism allows the researcher to use mixed-method approaches, techniques, and methods.

Despite the importance of pragmatism to research, this research took into consideration the weakness of pragmatism. The argument has been that pragmatic researchers at times do not provide adequate answers to questions, thus, raising concerns about the importance of the solution the research generates (Johnson, Onwuegbuzie, & Turner, 2007).

3.3.2 Research Approach

According to (Creswell, 2014), a research approach entails the plans and procedures for conducting research, the philosophical assumptions underpinning the study, and the research methods employed. A study must proceed logically, and it must be from the identification of the research problem, the adopted philosophical assumptions, the process of enquiry, and the research methods to be used (Creswell, 2014).

There are three research approaches; quantitative, qualitative, and mixed methods approach. The quantitative approach entails using numbers to describe data or variables, establish relationships among variables, and show whether two or more variables are significantly different (Atindanbila, 2013). This approach also enables the testing of hypotheses through

concepts and theories so that observable data can be gathered on these concepts and then tested using statistical analytical processes. The philosophical assumption of this research approach is termed positivism (Creswell, 2014).

In contrast, the qualitative research approach uses individual opinions, expressions, and subjective interpretations of the research problem. Constructivism or social constructivism is the philosophical worldview that underlies this research approach. This philosophical worldview posits that reality creates an individual's comprehension of their world and that nothing exists as a 'real world' out there (Gorton, 2010).

The thesis triangulated quantitative and qualitative approaches – the mixed-methods (Bryman, 2006) to explore the viability of public housing in Ghana. The main reason for adopting this approach is the complexity of housing issues requiring multiple perspectives in unravelling the dynamics of housing problems. Thus, research problems are well examined when the two approaches are combined. The philosophical worldview that underly the mixed methods is pragmatism. The researcher focuses on the research problem and employs suitable strategies that can address the different dimensions of the problem (Creswell, 2014). This thesis thus used the mixed-method approach.

3.3.3 Research design

Research design is the logical structure of inquiry; thus, the general plan guides the appropriate data to be collected and why and how they should be collected. Each research approach has several designs that can be used (Bloomfield & Fisher, 2019).

In this study, the concurrent or convergent parallel mixed method was used. The concurrent or convergent parallel mixed method was relevant for this study because it helped to understand

or develop more understanding of the research problem by obtaining different but complementary data. It also made the validation process easy. In this study, both qualitative and quantitative data were collected and analysed during the same timeframe. The collection of both data occurred in parallel. The two forms of data were analysed separately and then merged (Morse, 2016). both surveys and interviews were conducted to achieve the objectives of the study. The focus of the survey in the study was to generate information on the housing preference of the people, and how feasible they can access and afford a housing unit. And how location influences their decision to rent or buy a housing unit at a particular location.

The quantitative data helped in examining the housing status of the people and the variations that exist among the study communities. Also, the quantitative data helped in analysing the correlation between the income levels of the people and their preferred chose of housing. It also helped in modelling the influence of locational influence on the decision to rent or buy a house. Finally, the quantitative data helped in generalising the findings. The qualitative data, on the other hand, helped in generating information from key informants in the housing sector to broaden the understanding of housing issues, particularly on housing policies. Also, the qualitative data from key informants from the housing sector provided information that helped in complementing the opinions and views of the public and provided an explanation of issues that the public is not abreast with. Nevertheless, both qualitative and quantitative methods provided different perspectives and aspects of public housing that helped to achieve the research objectives.

3.3.4 Target population

According to Wilson (2016), a target population can be defined as ‘the complete set of units to be studied’. Knowing the target population for a study is important because it informs the grounds for selecting the sample frame and the sampling unit. Also, the targeted population is

influenced by the goals and objectives of the study. The target population for the quantitative data is persons of 18 years and above who are either house owners or are renting their dwellings. And with the qualitative data, officials of agencies engaged in the construction of state housing, such as the Ministry of Water Resources, Works and Housing, State Housing Company (SHC), and Tema Development Company Ltd. (TDC), of private construction companies' agencies and departments of MMDAs formed the target population. To ensure the validity of the data, only active members of the companies and persons in the position to give first-hand information will be targeted.

3.3.5 Sampling technique and size

According to Soloff, Lawrence, and Johnstone (2005), the sampling technique refers to selecting a sample from a target population for research. For this study, multistage sampling was adopted. Multistage sampling involves selection and sub-selection from the resulting samples in stages. The first step of the multistage sampling involves a purposive sampling of four (4) MMDAs in GAMA; Tema Metropolitan Area, Tema West Municipal Area, Kpon-Katamanso Municipal Area, and Ningo-Prampram District Area. Afterward, one (1) community was selected from each of the selected MMDAs; Tema community one (1), Borteyman, Kpone, and Dawhenya. These four communities are chosen because they have major public housing projects in the Greater Accra Metropolitan Area (GAMA). Also, the selected locations are suburban communities undergoing urban extension due to the population spillage of Accra and Tema. The growing population and availability of land have made it suitable for the government to site public housing projects in these communities. Again, these communities have become dormitory towns for the working population of Accra and Tema. Hence there are people in these communities in need of housing, especially affordable housing. And the fact that these communities have public housing projects (completed and uncompleted) puts the residents in the right position to be the study's respondents.

In the second step of the multistage sampling, the population data of the selected communities were used to calculate the sample size for the survey. In the final step, respondents were randomly selected; however, a purposive principle was used since the research sought to reach homeowners, and tenants, who are above 18 years.

The sample size for the study is 384, and it was determined using Yamane's formula. First, the four selected communities had each population derived from the Ghana Statistical Service (GSS). And the sample size for each community was calculated at a 90 per cent confidence level and 0.1 error margin. This precision level and margin of error were chosen because the internal validation will ensure a fair representation of the population due to time and financial constraints.

Used Yamane (1967)
$$n = \frac{N}{(1+Ne^2)}$$

Where n is the sample size, N is the population size, and e is the level of precision

Table 2: Summary of the target population and sample size

Name of Community	Target Population	Sample Size
Kpone	3,096	97
Borteyman	1,665	94
Dawhenya	1,355	93
Tema Community 1	3,012	97
Total	9128	384

Source: GSS (2014).

Also, participants for the interview were purposively selected. This decision was influenced by the type of interview conducted, that is, the key-informant interview. As such, there was the need to interview people who were well-informed concerning the research topic. Three officials were interviewed from the Ministry of Works and Housing, Tema Development Company Ltd.

(TDC), State Housing Company Ltd. (SHC), and two officials of Tema Metropolitan Assembly and Tema West Municipal Assembly.

3.3.6 Data sources

According to Neuman (2014), the two main data sources are primary data and secondary data. The two types of data sources were employed in this investigation. They were the primary and secondary sources, respectively. The primary data source is data obtained directly by the researcher, whereas the secondary data source is data collected or collected by others (Williams, 2007). Interviews, informal discussions, observations, and surveys were used to gather primary data. In addition to the source data, secondary data was gathered from books, journal articles, policy documents, thesis, newspapers, government documents, and literature reviews.

3.3.7 Methods of data collection

The study used a survey and a semi-structured interview to collect information from three classes of stakeholders in the housing sector (especially public housing), planners of MMDAs, and the general public in selected locations. The research priorities and research questions influenced the use of the two methods. These types of data collection were more suitable due to the nature of the research subject. They included raw project data and first-hand information from the source (Mingers, 2004). This study employed two data collection methods: survey and interview.

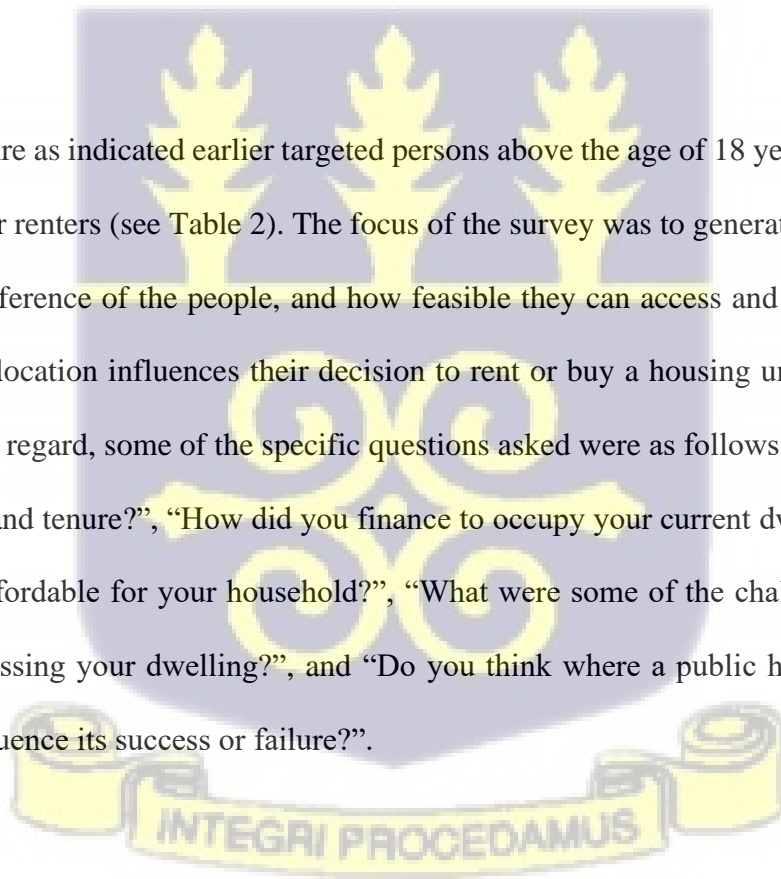
3.3.7.1 Survey

According to Vaske (2019), a survey is a means of collecting information about the characteristics, actions, or opinions of a large group of people. Surveys can also be used to evaluate demand, assess needs, and evaluate impact (Nardi, 2018). According to Kraemer (1991), a survey study has three distinct characteristics. First, survey research is used to identify

basic aspects of a population quantitatively. Examining the relationships between variables is a common feature of these factors. Second, the data obtained for survey research is subjective since it comes from individuals. Finally, survey research employs a subset of the population from which the results can be extrapolated to the whole population. The use of a survey for this study resonates with earlier studies conducted on public housing in Ghana (see for example Damoah & Akwei, 2017; Damoah & Kumi, 2018a).

In conducting the survey, a questionnaire was used as the instrument for data collection. The questionnaire was used to collect background information from respondents, such as their level of education, occupation, and income. The questionnaire was semi-structured and included both closed-ended and open-ended questions, allowing respondents to elaborate on their answers.

The questionnaire as indicated earlier targeted persons above the age of 18 years and are either house owners or renters (see Table 2). The focus of the survey was to generate information on the housing preference of the people, and how feasible they can access and afford a housing unit. And how location influences their decision to rent or buy a housing unit at a particular location. In that regard, some of the specific questions asked were as follows: “what is current housing status and tenure?”, “How did you finance to occupy your current dwelling?”, “Is the housing unit affordable for your household?”, “What were some of the challenges you went through in accessing your dwelling?”, and “Do you think where a public housing project is located can influence its success or failure?”.



3.3.7.2 Interview

Interviews, according to King, Horrocks, and Brooks (2018), are conversations used to obtain information. An interview consists of an interviewer who directs the conversation and asks

questions, as well as an interviewee who responds to the questions. However, interviews can be performed one-on-one or in a group environment. They could be used as a primary data collecting tool or in conjunction with other data collection technologies (Brinkmann & Kvale, 2018). Interviews are useful because they are adaptable; they allow for explanation and facilitate the collecting of vast volumes of detailed information (McGrath, Palmgren, & Liljedahl, 2019).

Structured, semi-structured, and unstructured interviews are among the several forms of interviews. However, there are both individual and group interviews. The study relied on in-depth interviews of key informants in the housing sector. Key informant interviews are in-depth interviews conducted with a small number of people who have first-hand information or expertise on a topic and are known as key informant interviews. The purpose of key informant interviews is to get explanations of various people's perspectives, opinions, and experiences (Dessalegn, 2019).

The participants for the key informant interview included officials from the Ministry of Works and housing, Tema Development Company (TDC), State Housing Company (SHC), and officials of Tema Metropolitan Assembly and Tema West Municipal Assembly. The insights of these key informants were solicited on questions such as "What is the implementation process of the current national housing policy?", "What are the plans or efforts of your company in ensuring fair access to your housing units?", "What do you think informs the decision to site public housing in a particular location?", "How does the public react to the locations of public housing units and how does that affect the success of public housing?"

3.3.8 Data Analysis

The method for analysing the data collected is discussed in this section. The first part discusses the method used to analyse the semi-structured interview (qualitative analysis), and the second part discusses the procedure used to analyse the questionnaire (quantitative analysis). The data obtained from the semi-structured interview is analysed using a qualitative data analysis methodology. Quantitative data processing methods are used to analyse data obtained from the questionnaire in scales, percentages, figures, and statistics.

Quantitative analysis entailed using the quantitative software package Statistical Package for the Social Sciences (SPSS) to analyse data. Tables, graphs, and percentages are used to show the findings. This entails making an analysis using deductive positions. Descriptive analysis, Means, and Correlation Coefficients were among the statistical analysis conducted. In most research projects, the first step in data analysis is defining the data and sample population. For this study, descriptive analysis was conducted to generate respondent profiles on a variety of levels, including personal respondent profiles such as income level, housing status, and occupation. The study used a binary logistics regression model in predicting the outcome of respondents' choice of housing and the influence of the location of the housing choice. The following formula was used to fit the model: $\ln [P/P] / P = b_0 + b_1x_1 + b_2x_2 + \dots + b_nx_n$

Where “P” stands for the outcome probability, “b” for the constant value, “bi” for the estimated coefficients determined using the maximum likelihood technique, and “xi” for the independent or predictor variables. The beta coefficients in the binary logistic regression model imply that the expected log-odds on the dependent variable are linked to a unit change in an independent variable. The binary approach provided a separate coefficient for each category of the variable because all of the independent variables in the study were categorized.

A negative coefficient means that those in that category have a lower log chance than those in the reference category. A positive coefficient indicates that those in that category have a higher log odd than those in the reference category. The outcome is the net impact of each independent variable on the influence of location. The maximum likelihood ratio χ^2 statistic was used to assess the overall model fit. In addition, observations made in the field, informal conversations, and photographs taken were all incorporated into the study.

The qualitative analysis segment goes over the protocol for analysing the data obtained from the semi-structured interview in detail. All the interviews were captured on audio and transcribed afterward. Each respondent was given a name, and their profiles were matched to their transcribed script. Thematic analysis and content analysis were used as analytical tools. This allows the researcher to take an inductive approach to study, with the theoretical framework developed from the literature review serving as a reference. This coding was done entirely by hand. The manual coding was done with the aid of a computer, and it included highlighting the various themes posed by respondents. The transcribed data were coded according to the various performance parameters as well as the causes and effects listed.

3.3.9 Positionality in the field

Positionality “reflects the researcher’s selected position within a particular research project” (Savin-Baden & Howell-Major, 2013). It determines both how research is conducted, its outcomes, and its results (Rowe, 2014). Therefore, positionality can be seen to influence the totality of the study process. It recognizes and accepts that researchers are part of the social world they are investigating and that current social actors have already interpreted this world (Holmes, 2020). Positionality of a researcher is known by locating the researcher about three areas: (1) the subject under investigation, (2) the research participants, and (3) the research context and process.

During the fieldwork, I was viewed as a government official or someone working in the government's interest. Hence, I was seen as an outsider; as such, they were hesitant to participate in the study. This was mainly because the people had low trust in the government. They viewed me as an outsider who wanted information from them. This was mostly in more indigenous communities. But upon showing them my student ID card and explaining to them that I am a student, they gave their consent to participate in the study. And even go further to explain my reasons for engaging them to others who want to know what our conversation is about.

Also, in communities where I could speak the native language of the people, I received as their own and had no challenge gaining access and establishing rapport with the participants. Those who happened to belong to the same ethnic group as I saw me as one of them and helped me in gaining the consent of other participants. That helped me overcome the initial challenge of being an outsider. However, my outsider status became an asset in eliciting fuller explanations than would have been given to me if I was an insider. That is, living in the same area with them as they may presume, I should be aware.

3.3.10 Validity

Validity in quantitative analysis refers to whether a statistical instrument measures what it claims to measure and whether the study's findings are reliable. Internal and external validity were the two questions of validity discussed in this study. Internal validity refers to the accuracy of a study, including the possible exclusion of confounding variables affecting the relationships that the researcher aims to draw (Drost, 2011). Internal validity was ensured through the sampling process, ensuring that the sample was representative of the population. The degree to which research results can be generalized is often referred to as external validity. As a result,

the sample drawn was a representation of the population, and the sampling approach was neutral, allowing for clear conclusions to be drawn from the findings.

There were efforts made to ensure that the study's qualitative dimension was also reliable and valid. According to Neuman and Kreuger (2003), qualitative research reliability refers to the accuracy with which dependable methods (interviews, participant observation, and focus group discussions) document findings over time or by various qualitative researchers. To ensure the study's reliability, informants were carefully chosen based on their awareness of the topics under review and the fact that they are thought to be important players in the housing sector. The qualitative data collection methods were sufficient and complied with the study's security and ethical protocols.

3.3.11 Ethical considerations

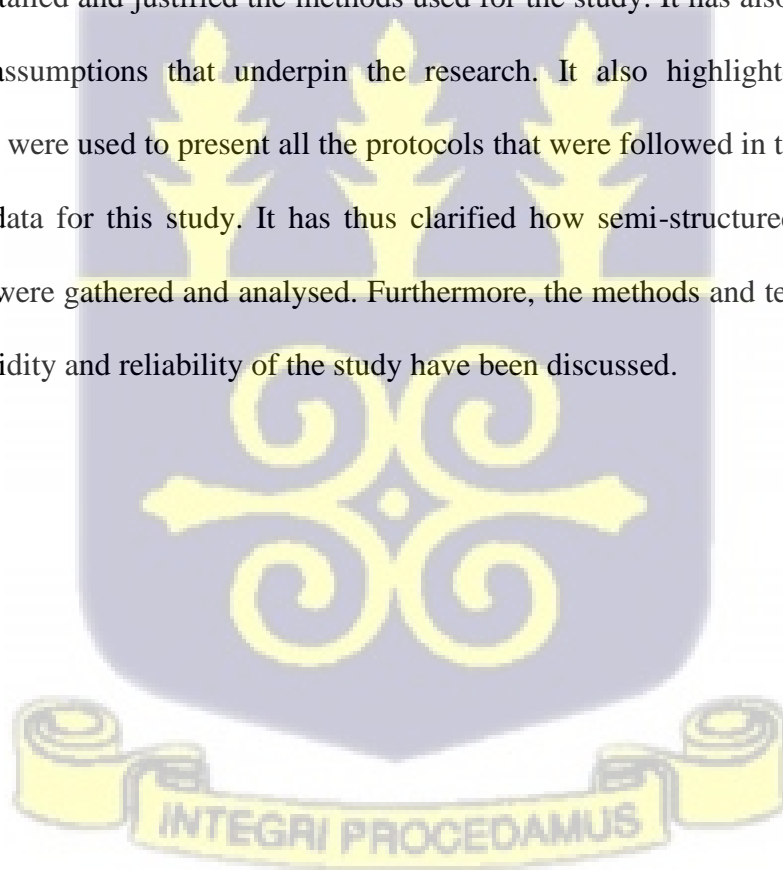
According to Hammersley (2015) ethics refers to studying moral principles or values that determine whether actions are right or wrong and whether outcomes are good or bad. Ethics is a set of moral principles of conduct that guides individuals in their dealings with other individuals or groups. However, research ethics is a branch of applied ethics that has well-established rules and guidelines that define the conduct of researchers. In research, ethics is an essential requirement because it aids researchers to protect the dignity of their subjects and also helps to publish authentic information on the research topic (Brittain et al., 2020).

All of my surveys and interviews for this study began with me introducing myself as a student at the University of Ghana. I made it a point to explain the goal and significance of my research to my participants and informants. I explained why I chose them as participants and how their knowledge and experiences would be beneficial to the study. I recorded everything they said with their permission.

I reassured my participants once more that the information acquired would be kept private. I utilized pseudonyms to represent participants to protect their anonymity. This was also done to protect participants from undesired exposure and to maintain their identity. I informed participants that their participation in the study was entirely voluntary and that they could end the interview at any time if the questions made them uncomfortable. To prevent controversy, I steered clear of politics in my inquiries and interactions with the participants. I also avoided asking leading questions, refraining from giving personal impressions, and keeping sensitive information about participants to myself.

3.3.12 Chapter summary

This chapter detailed and justified the methods used for the study. It has also investigated the philosophical assumptions that underpin the research. It also highlighted the two key approaches that were used to present all the protocols that were followed in the collection and review of the data for this study. It has thus clarified how semi-structured interviews and questionnaires were gathered and analysed. Furthermore, the methods and techniques used to enhance the validity and reliability of the study have been discussed.



CHAPTER FOUR

THE CHANGING ROLE OF THE STATE IN HOUSING PROVISION

4.0 Introduction

The chapter delves into the study's first objective, which analysed the changing role of the state in housing provision. This was done by analysing the contents of policies that have shaped the government's role in housing provision. Also, the chapter critically looked at the context of the 1993 National Shelter Strategy and the 2015 National Housing Policy were analysed to illuminate the shift in the role of government in housing provision and delivery as well as examine the viability of public housing among the people.

4.1 A review of post-independence housing policies in Ghana

After the country's independence in 1957, the government began serious efforts to provide housing to the majority of Ghanaians. The years 1957 to 1966, the housing policy prioritized the delivery of public housing. The government launched massive public housing projects and offered subsidies in the form of roof loans, self-help housing, and serviced sites. This programme resulted in the delivery of 10,700 and 1,052 low-cost housing units, respectively, by the Tema Development Corporation (TDC) and the State Housing Corporation (now known as State Housing Company). Unfortunately, after the overthrow of the government in 1966, this housing policy was abandoned.

In the early 1970s, widespread neoliberal policies were introduced to Ghana. This was embodied in the SAP and ERP (see page 34). The policy emphasis shifted between 1969 and 1971; public-sector housing provision was downplayed, and private-sector housing participation was promoted. The programme resulted in removing all rental subsidies and raising rents on all State housing units to market rates. The dissolved Bank for Housing and

Construction (BHC) was also launched to provide housing developers and house buyers with low-interest construction loans and mortgages. As a result, the BHC provided a supply-side subsidy. Between 1974 and 1988, the BHC approved 363 mortgages (Konadu-Agyemang, 2001). Over 15 years, the BHC's mortgage investment was small and had little impact on housing growth in the country (Boamah, 2009).

Between 1972 to 1979, the past administration's (1969–1972) housing programme was halted, and subsidies were reinstated. Following the implementation of this programme, public sector housing investment increased, with the TDC, for example, producing 7,380 subsidized housing units. It focused on lowering infrastructure and building construction costs, providing low-income housing across the country, developing and employing local building materials, and improving housing standards. The Supreme Military Council Decree 23 (SMCD 23) was issued to establish a national mortgage guarantee programme. Due to the country's economic volatility over time, the projected improvement of the housing finance market was not realized.

Between 1982 and 1989, financing and infrastructure grants to state housing institutions were cut, and rent controls were imposed on both public and private housing. In 1988, the same regime liberalized the housing market, and in 1991, it founded the Home Finance Company (HFC). As a result, the private sector was given responsibility for housing delivery. Unfortunately, no low-cost or rental housing units were delivered by the real estate companies. Given their profit maximization goal, it would be unrealistic for the government to expect these companies to provide low-cost homes for the urban poor (Konadu-Agyemang, 2001).

Between 1992 and 2013, the government played a minor role in the housing market. Some rental units in the country's regional capitals were and are still owned by the Social Security and National Insurance Trust (SSNIT). In 2001, over 3,000 acres of land in Accra, Brekuso,

Kuntanase, Asokore-Mampong, Wa, and Amanfrom were purchased to provide inexpensive housing units. These projects, like earlier interventions, were abandoned by successive governments. Suppose Ghana is to accelerate the development of the country's housing sector and provide housing to Ghanaian households long-term. In that case, it will need a clearly defined and result-oriented housing policy.

4.2 The National Shelter Strategy (1993) context

The national shelter strategy (Ghana, 1993) represents a direction of urban housing policy in Ghana. It was formulated at the Ministry of Works and Housing with the assistance of the United Nations in 1993. It lists six main objectives: (1) to improve the quality of shelter; (2) to improve the environment of human settlements; (3) to make shelter programmes more accessible to the poor; (4) to promote private sector involvement through an enabling policy environment; (5) encouraging rental housing; and (6) promoting orderly growth with infrastructure in place.

The strategy admits that “an analysis of the 1991 Development Estimates of the Ministry of Works and Housing reveals that approximately 8 percent of investment could be classified as going into the target groups, while approximately 50 percent of investment went into the completion of uncompleted houses, the construction of bungalows for civil servants, the acquisition of SSNIT flats and the rehabilitation of government bungalows” (GoG, 1993, part II, p. 85).

The fact that the poor are subsidizing the rich is not lost on the strategists who devised the policy. It is undoubtedly in this setting that a supply-side reform is needed. The policy, nevertheless, is strongly rooted in traditional institutions and follows the same lines as earlier (unsuccessful) initiatives. For one, while the national strategy makes policy recommendations

to facilitate housing inputs, it follows previous ill-fated government development plans in recommending annual construction and maintenance targets for 1994-1997 that do not accurately reflect the goals, particularly in terms of easy accessibility to the poor.

The national shelter strategy also sought to promote private sector participation in housing provision in the country. This is reflected in the fourth strategy, which states:

“Encourage greater private sector participation through the review of Rent Restriction Control Act and the provision of an additional loan to private developers” (GoG, 1993).

It is questionable that initiatives to increase housing availability for low-to-moderate-income families have made a significant difference in their housing conditions. Real estate developers who benefit from government incentives, such as through tax relief mechanisms, build homes far beyond the reach of those most in need of help. According to the Ministry of Works and Housing’s development estimates from 1991, around 8 per cent of the country’s housing intervention by the government could be perceived as benefiting the target groups. Indeed, housing policies in the public sector favour the supply side. The lack of a defined macro-economic plan to raise the finances needed to conduct the programme as planned is a fundamental flaw in the government’s plan to improve Ghana’s housing conditions. This is a major ‘omission’, and it must be corrected before the suggested plan can be implemented. Without that, the plans will be nothing more than excellent aspirations with no implementation strategy.

4.3 The changing role of the state

The state’s shift from direct housing manufacturing has impacted several quasi-government organizations, including the State Insurance Corporation (SIC), the Low-Cost Housing Committee (LCHC), and the Prefabricated Concrete Product Association (PCPA). The LCHC and PCP are no longer in operation, while SIC has stopped building houses to focus only on

the insurance industry. The Social Security and National Insurance Trust (SSNIT) has begun to exit the housing market. The Social Security National Insurance Trust (SSNIT) is a government-owned organization paying Social Security benefits to retirees. SSNIT has been investing in housing construction since the 1970s, and in the 1980s, it was the country's major developer, constructing an average of 400 rental dwellings each year (BoG, 2007).

Since then, it has dropped by more than half. SSNIT's decision to stop producing housing is partly owing to the government's policy to withdraw from direct housing production. Still, it is also due to operational issues, including high production costs, low house prices, low rent, and non-recovery of investment. SSNIT has seen no return on investment over the past 15 years (GoG, 1993b, p. 65). Its steady disengagement from housing development is unsurprising given these circumstances. The sale of governmental agencies' rental housing property to existing tenants is a significant restructuring process. The structure of housing provision has changed due to this withdrawal, and most crucially, public renting has decreased. Meanwhile, current rent and control rules (PNDCL 138 of 1986), which restrict the amount of rent a landlord can charge, have become a hindrance to the development of rental housing (Grant & Yankson, 2003). The structure of house financing has also changed.

Following the high housing deficit in the country, the government adopted a new market-led policy approach in the 1990s in response to the inability of state services to meet the requirements of Accra's residents. Rather than a national reaction to a national problem, it is vital to highlight the influential role of international institutions such as the IMF and the World Bank is calling for nations to withdraw from direct housing provision during the 1980s and 1990s. Instead, governments were to play a more limited role in assisting the private sector (Jones, 2012). This is a concise effort of these international institutions to liberalise the Ghanaian economy. And create what Dardot and Laval (2014) terms 'Entrepreneurial

governmentality’, a concept under the umbrella of governmentality that depicts how principles like commodification, competition, and commercialism have been incorporated into organizational behaviours and impacted individuals' subjectivities across welfare agencies.

The Ghanaian government implemented these measures without changing them for local circumstances, according to Tipple and Korboe (1998). The Urban II Housing Sector Reform programmes, adopted in 1990 as part of the wider IMF and World Bank’s Structural Adjustment Programme, sparked this policy shift (Sarfoh, 2010). Subsidies to state-owned industries were eliminated, and state spending on housing was reduced to 1–2 per cent of the government’s budget (down from 10–12 per cent in the 1950s). As a result, state-owned enterprises have been forced to operate as for-profit businesses (Arku, 2009a). The SHC sold nearly 90 per cent of its housing stock, and public rental housing was privatized (UN-Habitat, 2011).

Numerous scholars have noted the emergence of neoliberalism as a foundation for government policy, with many claiming a “rolling back” of the state as governments transfer the provision of goods and services to the private sector (Byrne, 2017). The term “rollback” refers to the government’s “retreat” from the social and economic sectors. This metaphor alludes to the state’s departure or a lack of government.

4.4 The Ghana National Housing Policy (NHP 2015) context

The National Housing Policy (NHP) was first developed in 2005 after extensive consultation with various local and international actors. The (NHP) aims to fill the “gap” left by the lack of a comprehensive housing policy (GoG, 2015, p. 1). Increasing supply by creating an enabling environment for the private sector, attracting investment in rental housing, increasing land usage, improving the existing housing stock, ensuring orderly settlement growth, and making

housing more widely available to the poor, including communities and other unconventional entities in the provision of low-income housing, as well as renovating existing slums and preventing the creation of new ones are among the goals outlined in the document. It is beyond the purview of this dissertation to go into all of these goals, and the various initiatives recommended to meet them. Rather, this analysis focused on how the NHP highlights the change in the state's role in housing provision, which illuminates the rollback of the state as neoliberal governmentality.

According to the NHP, an additional 5.7 million housing units will be required by 2020 to meet the urban housing shortfall. A significant method to attain this goal is to increase supply by allowing more private-sector participation in the housing sector and attracting investment in rental housing. Rather than directly providing housing, the NHP views the state's role as one of building an enabling environment through various programs, such as allowing developers access to the property, forming public-private partnerships, and providing tax and financial subsidies to investors.

To some level, the NHP reflects a continuity of Ghana's economic policy approach to housing solutions since the 1990s. But in an interview with an official of the SHC during fieldwork, he lamented that the current housing policy lacks an action plan.

“I do not see how a government policy on social issues can be transferred to the private sector to solve. And the government gives them the backing. I do not see how that is feasible. Because I believe the ministry is serving a social need, you should lead the fight if you are serving a social need. Maybe it is too much for you; then, you allocate some to the private sector. But for you to ask the private sector to lead the fight while you stay back and support. So that is one of the issues I have with the policy. Also, there was not anything like an action plan in the 2015 national housing policy. So that is how come we could not implement it.” (Official 1, SHC).

According to Ofose-Kusi and Danso-Wiredu (2014), decreasing government investment in public housing construction happened along with governmental initiatives to strengthen and cement private housing provisions. This can be attributed to neoliberalism's rising effect on Ghana's economic and political landscape since the late 1980s, as I also pointed out above. Theoretically, neoliberalism, viewed as governmental rationality, is widely agreed to have certain characteristics: market expansion and reduced state intervention, welfare state rollback, and a renewed emphasis on individuals' responsibility to maximize their liberties and chances within market forces (Larner, 2000). These characteristics are frequently mentioned (whether directly or indirectly) in public discourses that support and develop neoliberalism and are shown in government programs, such as the 2015 NHP. This brings to bear the change in the role of government in housing provision.

4.5 National Housing Policy (NHP 2015) and Access to Housing

Many policy solutions are suggested to build more housing for those whom previous policies have disadvantaged. A scheme to provide rent advance assurances for low-income renters who cannot pay cash payments and the marketing of low-cost native building materials like bamboo and compacted earth are among others. The NHP also stresses the importance of communities in the provision of low-income housing:

“Groups of individuals living close to each other and/or other social groups, grassroots entrepreneurs, or associations able to identify a need and come together to access project funds. The size of the community varies depending on the type of project intervention and includes people from all areas that make direct use of the project” (GoG, 2015, p. v).

In effect, citizens are expected to be encouraged to form local cooperatives and groups to assume responsibility for obtaining financing, executing housing initiatives, and repaying loans. Both local and central governments will enable such self-help growth. This policy

direction reflects the technologies of government that the government is applying to instigate people to take up roles in providing for their social needs. The ability of the state to avoid direct techniques of control and organisation is considered a fundamental “technology” that underpins the formation of the “liberal individual” through modern state social and economic activities (Foucault 1979). Instead of the Ghanaian government using direct measures of social control, the government, through neoliberal governmentality, aims to create a self-regulating liberal subjectivity whereby the individual is responsible for their actions.

4.6 Housing preference and viability of public housing

4.7 Socio-demographic characteristics and housing preferences

The analyses comprised 384 respondents, all of whom were either homeowners or renters in the research locations; Tema community one, Kpone-Katamanso, Borteyman, and Dawhenya. As shown in Table 3, a breakdown of the data does not show much variation in the level of education among the study communities. The educational level of the respondents is high, as 69.8 per cent of the respondents had at least a secondary education.

The result on the occupation of the respondents shows a variation among the study areas in regards to the dominant occupation of the people. In Borteyman, most of the respondents had professional or managerial jobs (47.9 per cent). In Dawhenya, though those with professional or managerial jobs were not the dominant occupation, a significant proportion (30.2 per cent) of them had such jobs. However, in Tema Community 1 and Kpone-Katamanso, only a few respondents had professional or managerial jobs (16.7 per cent and 14.6 per cent, respectively). But, in Tema Community 1 and Kpone-Katamanso, most respondents had jobs in sales and other service providers.

Table 3: Socio-demographic characteristics of respondents

Education	Tema Com.1	Kpone- Katamanso	Dawhenya	Borteymen	Total
Primary	9 (9.4%)	11 (11.5%)	16 (16.7%)	7 (7.3 %)	43 (11.2%)
JSS/JHS/Middle	21 (21.9%)	25 (26%)	18 (18.8%)	9 (9.4%)	73 (19%)
SHS/Vocational/Technical	26 (27%)	32 (33.3%)	26 (27.1%)	13 (13.5%)	97 (25.3%)
HND/ Diploma	15 (15.6%)	14 (14.6%)	12 (12.5%)	32 (33.3%)	73 (19%)
Graduate	22 (22.9%)	14 (14.6%)	18 (18.8%)	26 (27.1%)	80 (20.8%)
Post-graduate	3 (3.2%)	0 (0.0%)	6 (6.1%)	9 (27.1%)	18 (4.7%)
<i>Total</i>	96 (100%)	96 (100%)	96 (100%)	96 (100%)	384 (100%)
Occupation					
Professional/ Tech/ Managerial	16 (16.7%)	14 (14.6%)	29 (30.2%)	46 (47.9%)	105 (27%)
Sale/ services	44 (45.8%)	39 (40%)	30 (31.3%)	27 (28.1%)	140 (36.5%)
Agriculture	1 (1%)	2 (2.1%)	1 (1%)	0 (0.0%)	4 (1%)
Trader	24 (25%)	32 (33.3%)	26 (27%)	13 (13.5%)	95 (24.7%)
Student	3 (3.1%)	4 (4.7%)	3 (3.2%)	1 (1%)	11 (2.9%)
Unemployed	2 (2.1%)	3 (3.2%)	0 (0.0%)	2 (2.1%)	7 (1.8%)
Pensioner	6 (6.3%)	2 (2.1%)	7 (7.3%)	7 (7.3%)	22 (5.7%)
<i>Total</i>	96 (100%)	96 (100%)	96 (100%)	96 (100%)	384 (100%)
Average monthly income (GHC)					
Between 1-500	21 (21.9%)	25 (26%)	26 (27%)	8 (8.3%)	80 (20.8%)
Between 501 – 1000	28 (29.2%)	28 (29.2%)	24 (25%)	18 (18.8%)	98 (25.5%)
Between 1001 – 1500	17 (17.7%)	25 (26%)	17 (17.7%)	8 (8.3%)	67 (17.4%)
Between 1501 – 2000	5 (5.2%)	3 (3.2%)	2 (2.1%)	4 (4.2%)	14 (3.6%)
Between 2001 – 2500	9 (9.4%)	8 (8.3%)	9 (9.4%)	22 (22.9%)	48 (12.5%)
Above 2500	16 (16.6%)	7 (7.3%)	18 (18.8%)	36 (37.5%)	77 (20.1%)
<i>Total</i>	96 (100%)	96 (100%)	96 (100%)	96 (100%)	384 (100%)

Source: Fieldwork, 2020.

The data shows a variation in the average monthly income among the four study communities. In Tema community 1 and Kpone-Katamanso, the respondents earning less than GHC1,000 monthly are higher than those earning a high monthly income. In Tema Community 1, for example, the respondents earning GHC1500 or less formed 68.8 per cent, and those earning above GHC1500 constituted the remaining 31.2 per cent. While in Borteyman, only 35 per cent of the respondents earned GHC1500 or less, with 65 per cent of them earning more than GHC1500. In Kpone-Katamanso, those making GHC1500 and less constituted 81 per cent, and only 19 per cent of the respondent earned more than GHC1500. But in Dawhenya, those

earning less than GHC1500 and less constituted 45 per cent of the sampled respondents in the area, and 55 per cent of the respondents earn more than GHC1500.

From the results presented below, it is clear that there is variation among the communities in terms of the average monthly income earned among the residents. However, Tema Community 1 and Kone-Katamanso relatively have more residents earning less than Borteyman and Dawhenya. This variation can be explained by the fact that these communities inhabit indigenous populations who are mostly engaged in economic activities that do not earn them high incomes, compared to the other two communities, i.e., Dawhenya and Borteyman, which are located in the peripheries of Accra and Tema which attracts people who needed space outside the bustling core of Accra and Tema to reside. Hence, the high numbers of middle-and-high income earners in these communities. The essence of the socio-demographic dynamics of the study communities presented above is to provide the background of the respondents and their socio-economic characteristics to help appreciate more the reasons behind their opinions and views.

4.8 Housing status of the respondents

From Table 4, out of the 384 respondents, 33.6 per cent of them live in their house outrightly. A majority of the respondents (52.1 percent) are renting their dwellings from private informal homeowners. In contrast, 5.2 per cent have their housing tied to their job, meaning that these people are occupying housing units provided to them by the organisation they working for. This type of tenancy is low in Ghanaian society, as depicted in the survey. Because very few jobs come with such benefits. Additionally, 9.2 percent were renting from a local authority.

Table 4: Analysis of housing tenure status

Tenure status	Frequency	Percentage
Owned house	129	33.6
Renting from private informal homeowners	200	52.1
Housing tied to job	20	5.2
Renting from a local authority	35	9.2
Total	384	100

Source: Fieldwork, 2020.

From the results, it is evident that the majority of the respondent are renters, especially from private informal landlords than owning their own homes. This finding resonates with Dzangmah (2012) research on the condition of rental housing in the Greater Accra Area, which discovered that half of the city’s population, if not more, lives in rented accommodation. This can be explained by the fact that most Ghanaians do not need capital to build or purchase their own houses. According to GSS (2019) the current Ghana Living Standard Survey 7 (GLSS7), 48.6 per cent of the people rent in Accra and those who own their dwelling form 18.3 per cent. According to estimation by GLSS 7, the average annual household per capita income in urban areas is GHC16,373, suggesting an average income of GHC44.86 per day. This is below the national average annual expenditure, which is GHC12,857—making it difficult for most Ghanaians to purchase or build their own houses. This point is supported with the follow-up question which sought to inquire if the respondents spend up to 30 per cent of their household income on rent. The results showed that 76.8 per cent spend 30 per cent and more of their gross annual income on rent and only 23.2 percent spend less than 30 per cent of their gross annual income on rent or mortgage repayment. This means that majority of the households spend more of their income on their housing expenditure. According to UN-Habitat (2010), housing is classified as unaffordable if more than 30 per cent of the monthly or annual incomes of a household is spent on housing. This implies that most of the respondents are occupying housing units that are not affordable by UN standards.

4.8.1 Community-level variation in housing tenure

There is variation in the housing status among the communities. In Borteyman, for example, 50 per cent of the respondents own their houses outrightly, with almost 46 per cent renting from private individuals. Dawhenya, in a similar manner, had 46 per cent of the respondents as homeowners, with 45 per cent of the respondents renting from private individuals. A contrast is drawn in Kpone-Katamanso whereby only 22 per cent of the respondents are homeowners. Meanwhile, 72 per cent of the respondents were renting from private owners. In Tema Community 1, the respondents who owned their home outrightly were 29 per cent, while those renting from private individuals constituted 64 per cent of the sampled population from the community.

Table 5: Housing tenure status in the study communities

Communities	Owned outright	Rent from a private informal homeowner	Housing tied to a job	Renting from a local authority	Total
Tema comm. 1	7.3	14.1	1.6	2.1	100
Kpone-Katamanso	5.5	17.4	1	1	100
Dawhenya	8.3	13	1.9	1.8	100
Borteyman	12.5	7.6	0.9	4.0	100
Total	33.6	52.1	5.4	8.9	100

Source: Fieldwork, 2020.

This analysis shows that Borteyman and Dawhenya have a significant number of people owning their homes. As compared to Kpone-Katamanso and Tema community 1. This finding can be explained by the fact that Borteyman and Dawhenya are peri-urban areas that are attracting a lot of middle-and high-income dwellers, as a good location to build their homes in the form of ‘single-family units’ due to the proximity of these communities to Accra central and Tema, which are the major economic and social hubs of GAMA. While in Kpone-

Katamanso and Tema community 1, most respondents rent their homes from private individuals who build houses for commercial reasons. Tema community 1 is the oldest town in Tema. Hence, it hosts the majority of the indigenous population and early settlers of Tema. The same can be said about Kpone-Katamanso, which is also an indigenous community. In these two communities, their socio-demographic characteristics show that most residents earn less, which makes them unable to build or purchase their own house, resulting in most of them renting from private individuals.

4.9 Housing preferences

The second objective of the study sought to analyse the housing preferences of respondents. This is important because knowledge of the most preferred choice of housing will help ascertain the viability of public housing. In quest to know the preferred housing choice of the people, respondents in the four communities were asked whether they prefer public or private housing. The responses showed that 60.4 per cent of the respondents, preferred to own or rent a public housing unit. The remaining 39.6 per cent prefer to own their house or rent from a private individual.

Table 6: Housing preferences of respondents

Type of housing	Frequency	Percentage
Public housing	232	60.4
Private housing	152	39.6
Total	384	100

Source: Fieldwork, 2020.

4.9.1 Factors influencing housing preference

Regarding public housing, 39.2 per cent of the total respondents who prefer public housing gave ‘security of tenure as the reason they prefer to rent public housing over private housing.

Also, 3.4 per cent gave ‘less cost of renting or purchasing a public housing’ as their reasons. Finally, 57.3 per cent of the respondents gave ‘security of tenure’ and ‘less cost of public housing’ as their reasons for preferring public housing to private housing.

Table 7: Reasons behind the housing preference of the respondents

Reasons for choosing public housing	Frequency	Percentage
Security of tenure	91	39.2
Cost less	8	3.4
Security of tenure and less expensive	133	57.3
Total	232	100

Source: Fieldwork, 2020.

Housing cost and tenure security are challenges renters face due to the increasing demand for housing. The result of increasing demand for rental property and a restricted supply has led to rising rental rates in Accra (Arku et al., 2012). Moreover, anecdotal information shows that private landlords/ladies are reacting to housing shortages by raising rents. Although rental housing is the most frequent type of tenancy in Ghana, most inhabitants have trouble entering and surviving the rental market like many other developing nations. Inflation and rising costs of housing construction and maintenance for landlords/ladies, according to Arku (2009a) are pushing rental costs further high.

An official of Tema Metropolitan Assembly mentioned that:

“The housing issue is the rate of rent charged by landlords and landladies and security of tenure. If you move around the metropolitan area, there is no uniformity concerning the rent charged. Everyone charges per the demand. The charges are normally higher in areas closer to the township and closer to the main roads, but houses located quite away from the main town normally cost less. Also, with the high demand for housing in the metropolis, landlords (homeowners) give out their rooms to the highest bidder, putting renters in a state of insecurity about their housing tenure. (Official 4, TMA).

The narration of the official from TMA supports the findings from the survey. That the high cost of rent and the insecurity renters go through informs their preference for public housing.

An official of SHC adds to the respondents' reasons for preferring public housing by asserting that:

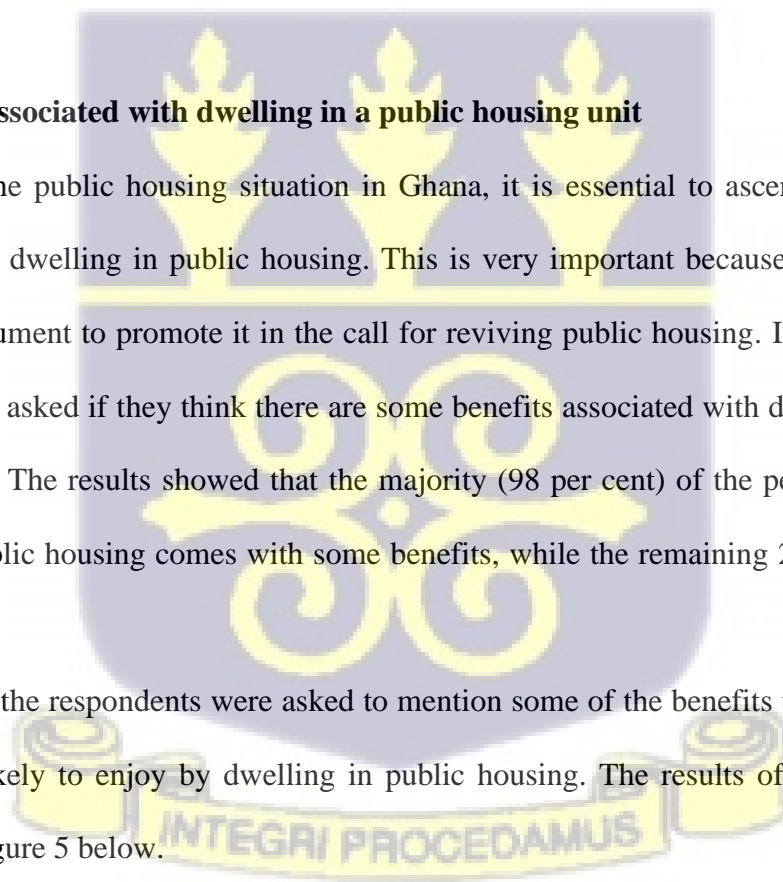
“With public housing, tenants feel a sense of security because, unlike the private housing developers, whose ultimate goal is to make a profit and will make sure they recoup their money. However, with public housing, rent payment is flexible, and once a person occupies it, they are assured of the security of tenure. (Official 1, SHC).

For those who prefer private housing to public housing, 19 per cent of the respondents gave ‘avoidance of bureaucratic process’ as their reason. Again, about 18 per cent gave ‘privacy’ as the reason they chose private housing to public housing. And the remaining 4.7 per cent gave ‘less cost of renting or owning a private house’ as the reason for their preference over public housing.

4.10 Benefits associated with dwelling in a public housing unit

In appraising the public housing situation in Ghana, it is essential to ascertain the benefits associated with dwelling in public housing. This is very important because there must be a convincing argument to promote it in the call for reviving public housing. In this regard, the respondent was asked if they think there are some benefits associated with dwelling in public housing or not. The results showed that the majority (98 per cent) of the people agreed that dwelling in public housing comes with some benefits, while the remaining 2 per cent agreed otherwise.

In light of this, the respondents were asked to mention some of the benefits they believe they enjoy or are likely to enjoy by dwelling in public housing. The results of the analysis are presented in Figure 5 below.



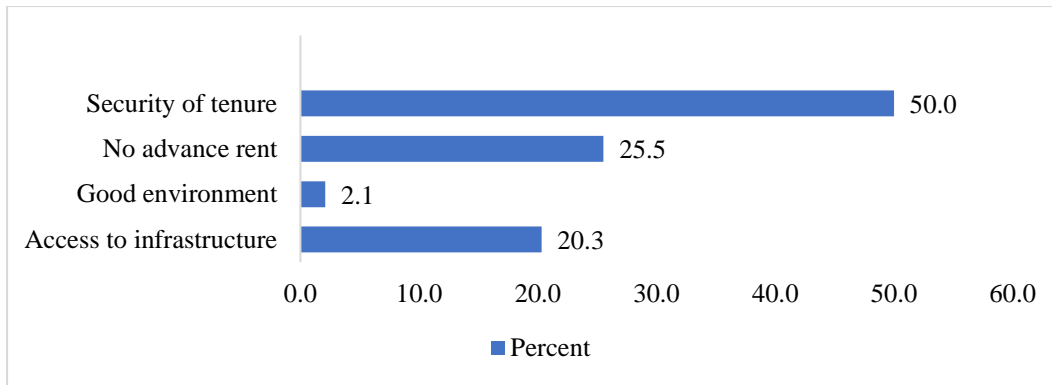


Figure 5: Benefits associated with dwelling in a public housing

Source: Fieldwork, 2020.

The result shows that most people are interested in public housing due to benefits such as security of housing tenure, access to social infrastructures – potable water, electricity, sanitation services, telecommunication, good road network, and serenity of the location of public housing. The reasons of the respondents match the realities of the housing market. Private housing, often in the form of rental from a private individual, raises concerns about guaranteeing continuous access or occupancy of the housing unit. In Ghana, especially in the urban areas, rooms or houses are rented to occupants for a maximum of two years and are subject to renewal. Also, some private homeowners (landlords and landladies) have capitalised on the high demands for housing and offered their housing units or rooms to the highest bidder (Kufuor, 2018). These occurrences make the security of tenure in the private housing sector unpredictable.

Making issues worse, those who rent from private owners pay their rents cumulatively in advance (a minimum of two years). The advance payment of rents has become a hindrance to most urban dwellers from accessing housing. With the advance rent payment demand, a growing number of people cannot either keep or obtain a tenancy (see Gough & Yankson, 2011; Luginaah, Arku, & Baiden, 2010). This is because the accumulated amount for renting a decent house in advance makes it unaffordable, especially for the urban population's lower-income group. For example, as my research showed, Accra's average monthly rent fee charge

for a decent single room is between GHC250-300. This sum cumulatively becomes expensive for most urban dwellers. Most countries' rent laws prohibit advance rent. According to Ghana's Rent Act 220, property owners can only demand six months' rent in advance, with future rent payments due every six months. However, in practice, landlords and tenants rarely follow these guidelines. Indeed, because acute housing shortages typify the rental market, the advance payment approach tends to lead renters to the risk and continual eviction threats. Adu-Gyamfi, Poku-Boansi, and Cobbinah (2020) argued that because tenants have little negotiating leverage and rely heavily on the informal rental market, private landlords' terms and conditions have effectively become the social standard. This has been the case because there are no effective laws to check the informal private housing sector. Theoretically, the governmentality shows how government technologies that have arisen in urban policy indicate new types of government control over local subjects' conduct. According to Rose (1996), the extension of forms of financial calculation and budget responsibilities to sectors formerly regulated by bureaucratic, professional, or other standards is at the heart of these technologies.

Arku et al. (2012) demonstrated that informality is also linked to the absence or insufficient enforcement of tenancy agreements in the rental housing market. Those that do exist are almost often unenforceable, resulting in landlords flouting the law and engaging in unethical acts that go unnoticed. Similarly, Cadstedt (2010) posited those regulatory constraints imposed by the government on private landlords operating in the informal rental market, on the other hand, are sparse. Therefore, the optimism of security of tenure and less public housing cost shows the respondents' high preference for public housing. Informal conversation with respondents during data collection illuminates the frustrations they go through with advance payment of the rents.

The study also analysed the reasons behind those who preferred private housing to public housing (see Figure 6). Bureaucratic processes and privacy tend to be the bottlenecks associated with public services. Therefore, those who preferred private housing to public housing were influenced by the less bureaucratic process of accessing a private house and the privacy they enjoy in dwelling in private housing. A good proportion of the respondents also indicated that private housing is less expensive to them, hence their preference for it.

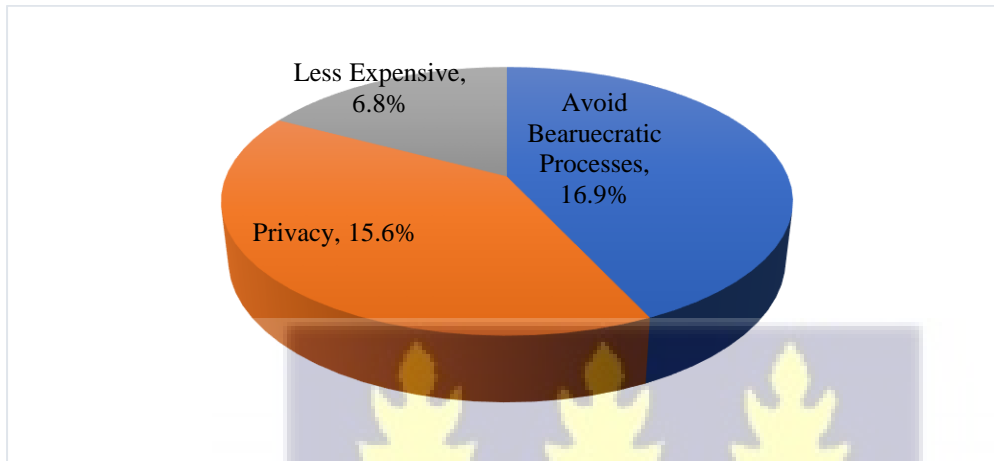


Figure 6: Reasons for choosing private housing

Source: Fieldwork, 2020.

4.11 Relationship between income and preference for private or public housing

To appreciate how the financial status of the people in the communities affects their preference for housing type, a crosstab analysis of the average income of the respondents was run against their housing preference. The result is presented in Table 8 below.

Table 8: Analysis between income and preference for private or public housing

Average monthly income	Public housing	Private housing	Total
1-500	76.3	23.7	100
501-1000	64	36	100
1001-1500	59.7	40.3	100
1501-2000	64.2	36.8	100
2001-2500	56.2	43.8	100
Above 2500	41.5	58.5	100

Source: Fieldwork, 2020.

From Table 8 it can be seen that among respondents earning between GHC 1-501, 76.3 per cent chose public housing, and only 23.7 per cent said they prefer private housing. The next category of the income group was those who earn between GHC501-1000. Among this income group, 64 per cent of them prefer public housing, and 36 per cent prefer private housing. Of those earning between GHC1001-1500, 59.7 per cent of them mention public housing as their preferred housing choice, and 40.3 per cent of them prefer private housing. Those who fall within the income group of GHC1501-2000 similarly had the majority (64.2 per cent) of them preferring public housing, with only 35.8 per cent of them choosing private housing over public housing. Again, those who earn between GHC2001-2500 had 56.2 per cent preferred public housing, and 43.8 per cent chose private housing. The contrast in the preference is shown in those who earn above GHC2500. With this income group, 41.5 per cent prefer public housing, while 58.5 per cent prefer private housing.

The results presented above show an interesting pattern between the income levels of the respondents and their preferred housing type. As shown in Table 8, the population segment who earn less tends to prefer public housing to private housing. Almost all the income groups used for the study preferred public housing. The only exception is for those who earn above GHC2500. Those in this income bracket can afford to rent private housing or build their own houses. The choice of public housing has a strong correlation with income. Low-income earners will gravitate more towards cheap public housing. This result is revealing because the general public opinion on public housing is not satisfying due to the challenges, especially with the abandoned public housing projects. However, it is clear that behind the general dissatisfaction with many public housing initiatives, most people prefer to own or rent public housing. The earlier finding can explain on the perception that public housing is less expensive than housing by formal private developers. Therefore, it follows suit that the majority of the

low-income earners prefer public housing. This is so because, compared to market rates, public housing rents are often lower and more affordable. Housing is “a substantial portion of household expenditure,” according to UN-Habitat (2011); therefore, public housing provides some relief in household budgets for housing.

However, those who earn higher income have exhibited a preference for private housing. This is because some of the middle-income earners and the majority of the high-income earners have the financial ability to either build their own houses or rent a housing unit from private housing developers. Something the low-income and a portion of the middle-income earners cannot afford to do. This indicates that the financial constraints on the low-and-middle-income group of the population will put them in a situation where they will have to seek affordable housing. This confirms the finding of Sarfoh, Kavaarpuo, Konadu, and Ayitio (2017), which shows that most people cannot afford housing sold on the formal real estate market, with only approximately one per cent of households able to buy the cheapest houses supplied by formal professional developers. This calls for rethinking the role of public housing in meeting the housing needs of the people, especially urban dwellers since it is clear that when public housing is improved, especially in accessibility and affordability, most people will be willing to rent or purchase it.

4.12 Chapter summary

This chapter discussed the changing role of the state in housing provision and analysed the housing preference of the people. Also, the relationship between the income levels of the people and the housing preference was established.

CHAPTER FIVE HOUSING FINANCING, ACCESS, AND LOCATION OF PUBLIC HOUSING

5.0 Introduction

This chapter analysed the mode of financing housing by the respondents and delved into access to public housing by the people. The chapter indicates how the financing housing system impact housing affordability and the variation in the ability to afford housing among the study communities.

5.1 Mode of financing housing

Housing finance is an integral part of housing studies (Calza, Monacelli, & Stracca, 2013). The modes of how people finance their housing speak to how feasible it will be for them to get access and be able to afford a house. To grapple with these relations, the respondents for the study were asked to state how they financed their housing unit. The results show that most of the respondents used their money from their savings to finance their housing. The breakdown of the results is shown in Table 9.

Table 9: Mode of financing housing

Mode of financing housing	Frequency	Percentage
Personal savings	285	74.3
Mortgage	21	5.4
Informal loan	72	18.8
Inherited	6	1.6
Total	384	100

Source: Fieldwork, 2020.

About three-quarters (74.3%) of the respondents financed their housing from personal savings; those who used an informal loan to financed their housing constituted 18.8 per cent of the respondents. Additionally, 5.4 per cent of them financed their housing using a

mortgage and 1.6 per cent of the respondents did not have to finance their dwellings because they inherited them.

The results presented above clearly show that the majority of the people personally finance their housing. This result is in line with the Boamah (2014, p.7) study, which showed that incremental house construction and finance include all “Do-it-yourself DIY financial processes” used by individual households to address their housing needs. Home financing over the years has been mainly through personal savings. Formal financing schemes such as a mortgage is limited and underdeveloped (Ampofo, 2020; Boamah, 2010; Boamah, 2011; Mahama, 2009). Hence, the majority of the public cannot get access to formal loans to finance the purchase of their home. This meant that most of the people took the responsibility for financing their dwellings. This implies that persons without enough savings to either rent or build or purchase a house will not be able to secure a housing unit for themselves. The idea of people taking responsibility for their housing needs contains much of the concern with risk-shifting and individualization as seen in Foucauldian and post-Foucauldian critiques of neoliberal (and another advanced liberal) government mentalities (see Bevir, 2011; Brown, 2015). Flint (2004), for example, demonstrated that individual initiatives to turn renters into responsible subjects are not new. Still, they are being expanded and developed as part of strategies to shift policy and practice along more advanced liberal lines. The average interest on mortgages available to prospective homeowners ranges from 10 to 12 per cent per annum. This is unaffordable for the majority of the population and especially for low-income households. This situation is not exclusive to the housing sector per se but reflects the general cost of borrowing in Ghana (Sarfoh et al., 2017).

This has been made worse by a large number of the working population in the informal sector of the economy—a sector characterised by low and unstable revenue streams. The high

dependence on personal savings to rent, build or purchase a house explains why most people are unable to afford a house. As the Ghana Living Standard Survey 7 (GLSS7) shows, most urban populations live below the poverty line. Therefore, they lack adequate funds to afford decent housing. Again, the analysis results resonate with the GLSS7 which shows that most rent payment for dwelling units by households is made by a relative (GSS, 2019). Statistically, 60.7 per cent of dwelling unit payment is financed by a relative, with only 13.4 per cent of payments financed by the private individual. Informal loans (monies borrowed from other people without any official agreement) have appeared to be an effective means of getting access to money to pay for their dwelling units. From observations and interactions with the respondents, it was eminent that the absence of interest rates on monies they borrow from friends and families makes them more likely to go for informal loans to finance their housing. These rates on formal loans often deter people from accessing them. In addition, the mortgage system in the country is poor (Boamah, 2010). Access to mortgages is cumbersome, as few banks and other financial institutions are interested in providing mortgages to the public. An interview with an official at the Ministry of Works and Housing stressed the limited access to mortgage schemes in the country:

“It is unfortunate that there is no proper mortgage system in the country for people to rely on. When there is a proper mortgage system, affordability will not be an issue. Rather, it will be accessibility, how people can access it.” (Official 5, MWH).

Aside from the limited access to mortgages in the country, its criteria for access eliminates the majority of the informal sector workers. This is because the activities of the informal sector are not effectively regularised. Hence, the financial institutions do not want to risk giving mortgages to people they cannot guarantee will pay back. This highlights the high level of slum dwellers in the urban area of Ghana, especially in Accra, where over 45 per cent of the urban population dwells in slums (Paller, 2015). This creates a worrying situation as the Sustainable Development Goals (8, 10, and 11) sought to promote long-term, inclusive,

and decent work for all people and reductions in inequalities and resilient, safe, and sustainable cities and human settlements. Housing, one of humanity’s basic needs, is recognised to have a critical role in achieving these objectives. Housing in a friendly neighbourhood promotes good health, increases worker productivity, promotes social stability, and can be used as a catalyst for economic growth (see Amoateng & Duah, 2021; Reuschke, 2016). However, as things stand, Ghana’s expanding housing inequities will hinder any progress toward these objectives.

5.2 Respondents’ opinion on the affordability of public housing

This subsection looked at the views of the respondents on the affordability of public housing. Soliciting this information is essential because the majority of the respondents opted for public housing. One of the main reasons for their choice is the cheapness of public housing compared to private housing. Therefore, it becomes prudent to know if the prices quoted for public housing units are affordable for them or not. To see the public’s opinion on the affordability of public housing, the respondents for the study were asked if they think public housing is affordable or not. The result of the analysis is presented in Table 10 below.

Table 10: Opinion on affordability of public housing

Variables	Frequency	Percentage
Yes	103	26.2
No	281	73.8
Total	384	100

Source: Fieldwork, 2020.

Out of the 384 respondents, 26.8 per cent think public housing is affordable, and 73.2 per cent, think public housing is not affordable. This shows that although most of the respondents prefer to rent public housing to private housing, they still believe that public housing is expensive to afford. This can be explained by the earlier finding, which shows that the majority of the respondents spend over 30 percent of their annual income on rent. This finding

is supported by the fact that approximately 3 per cent of households can purchase the lowest home on the open market (UN-Habitat, 2011). The rising cost of land and building materials and the high-interest rates and down payments required to obtain credit have resulted in high housing prices (see Arku, 2006; Teye et al., 2013). The CAHF (2020) report also shows that banks that provide mortgage loans set a debt-to-income maximum of no more than 45 per cent of net income, with borrowers needing to pay a 15 per cent down payment upfront, exemplifying the problem encountered by most households.

5.3 Community-level variations on the affordability of housing

The study also analysed the variations in the opinions of the respondents in the different study communities on opinion on the affordability of housing. This shows how the socio-demographic characteristics of the respondents of the various communities influence the opinion on the affordability of public housing.

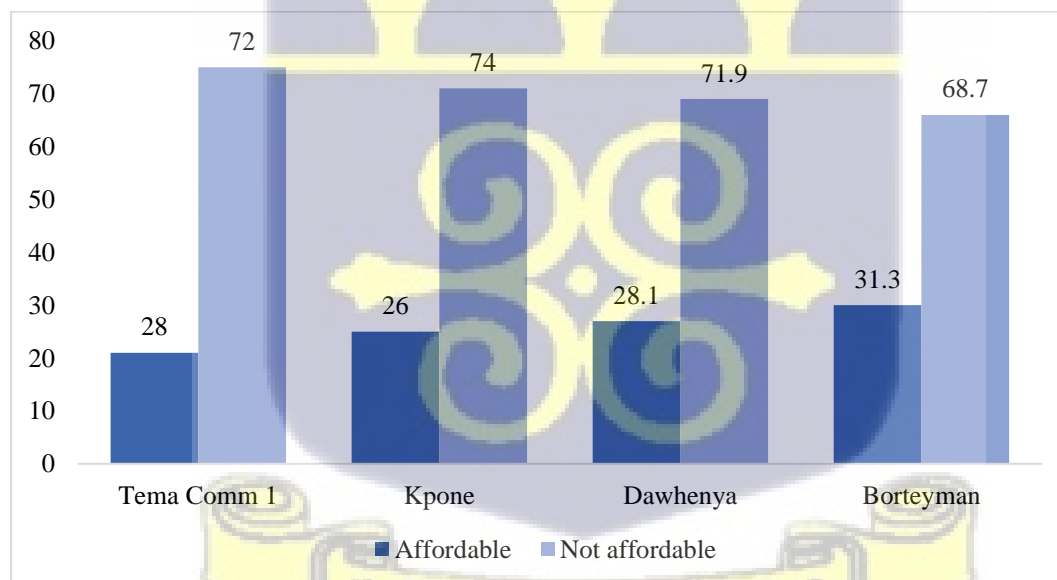


Figure 7: Opinion on the affordability of public housing in the study communities

Source: Fieldwork, 2020.

In Tema community 1, 28 per cent of the respondent agree that public housing is affordable, while 72 per cent opined that public housing is not affordable in their monetary capacity.

Again, in Kpone-Katamanso, 26 per cent of the respondent believe they can afford public housing, and the remaining 74 per cent of the respondent says public housing is unaffordable. Similarly, 28.1 per cent of the respondents in Dawhenya agreed that public housing is affordable, and 71.9 per cent said public housing is not affordable. And in Borteyman, 31.3 per cent of the respondents opined that public housing is affordable, and 68.7 per cent of the respondents said public housing is not affordable. As the results show, the majority of the respondents in all the study areas opined that public housing is not affordable. This view of the people translates into a high portion of household expenditure on housing.

To better understand the point of view of the respondents over the affordability of public housing. The respondents were asked the reasons behind their answers on public housing affordability. The answers they gave were situated on public housing being expensive and it not being expensive. In general, 73 per cent of the respondents said it is expensive to rent or purchase a public housing unit, and that makes it unaffordable, and the remaining 27 per cent said it is not expensive to rent a public housing unit, and that forms their basis for saying public housing is affordable.

Table 11: Reasons behind respondents' choice of public housing affordability

Variables	Frequency	Percentage
It is expensive	279	72.7
It is not expensive	105	27.3
Total	384	100

Source: Fieldwork, 2020.

The results show that majority of the respondents in all the four communities sampled agree that public housing is unaffordable and the cost of rent or purchase is expensive. This finding resonates with the reality of the housing market. For instance, State Housing Company Ltd. is currently selling its cheapest two bedrooms houses at USD 48,110.00. This is way above the average per capita income in urban areas, which is GH¢16,373.00 (GSS, 2019a). In

Accra, the mean annual household income is GHC63,027.00. However, in reality, most households, earn far less than the average. This puts the majority of the urban population out of reach of available affordable housing—including even affordable housing companies such as SHC and TDC that still have state support. One answer to this relates to the liberalisation of the economy, which I also analysed in chapters two and four. When Ghana ascribed to the neoliberal policies embedded in SAP, government subsidies on basic commodities such as housing were removed, and most state-owned enterprises (SOEs) were made limited liability companies. Consequently, formerly state-sponsored corporations such as SHC and TDC now produce and price their housing units by the market forces. Leaving the individual to take responsibility for providing housing for themselves (Konadu-Agyemang, 2000). The formation of the “liberal person” from modern state social and economic activities is seen as a vital “technology” that underpins the state’s capability to prevent direct influence and organisational tactics (Foucault, 1991). This encapsulates the shift in role and individualisation highlighted within Foucauldian and post-Foucauldian critiques of neoliberal government mentalities (see Brown, 2015; Mitchell Dean, 2010).

In an interview with an official of TDC on the affordability of housing units and their role in ensuring that all incomes are considered in their offers, he responded that:

“Affordable is relative, and with the low-income earners, we try to help them out. But you cannot have affordable housing without government intervention. We cannot buy land for GHC 20,000.00 and building materials worth GHC 50,000.00, pay labour worth GHC 25,000.00. This amount to GHC 95,000.00, and how much will we sell it? So, we need the government to help. And the main challenge of affordable housing is what we produce here in Ghana. To me, the only raw materials we produce here in Ghana are sand and stones. Even cement we do not produce; we import a whole chunk of things before we can produce it. So, it is very challenging, so for affordability, we try our best to factor in the various income earners. But I think the government should probably go into low-cost housing because affordability is relative. But with low-cost housing, the government may subsidise

the building materials. Because there is a basic cost of the building materials, the cost of cement, sand, and stone is basic plus my design, and end up at GHC 100,000.00 as the cost we have spent. And we put our profit like 5 percent, so we are selling it for about GHC120,000.00. You can tell us to sell it for GHC90,000.00. So, the exchange rate makes the prices of houses very expensive, so, we need government intervention.” (Official 2, TDC).

From the submission above, it is clear that the companies in the housing construction sector acknowledge the challenge most Ghanaians face with housing affordability, especially the middle-and-high income earners. However, as it appears, they cannot do much to ensure that the low-income earners especially are a factor in their pricing. This points to the need for the government to reconsider its policy and intervention in the housing sector. The next section presents cases of affordable housing projects in GAMA. The selling prices of the housing units were compared to the average annual per capita income to draw a relationship between the income levels and housing affordability of affordable housing units.

5.3.1 Borteyman affordable housing project

In 2006, the Borteyman Affordable Housing Project was chosen as one of the six locations for the Ghana Affordable Housing Programme. Borteyman’s housing project has 744 one-bedroom flats and 792 two-bedroom apartments. It has all the essential characteristics for all living, including a market and a central sewage system. Due to lack of money, the project was halted in 2008, but construction was resumed in 2014 by the Mahama administration. The Borteyman affordable housing projects were taken over by the Social Security and National Insurance Trust (SSNIT) in 2013 to help finance their completion. The housing project was finished successfully in 2018 and is now offered through SSNIT to all public employees and the general public.



Plate 1: Newly completed Borteyman affordable housing
Source: Fieldwork, 2020.



Plate 2: Portions of newly completed Borteyman affordable housing
Source: Fieldwork, 2020.

Table 12: Price list of Borteyman affordable housing units

Type of housing unit	Selling Price (GH¢)
1 bedroom (Regular)	102,700
1 bedroom (Special)	141,600
2 bedrooms	177,000

Source: SSNIT, 2021.

5.3.2 Kpone Community 26 affordable housing project

The government granted 150 acres of land in 2011 for a housing project involving cooperation between the United States of America and Ghana to build 2,500 affordable housing units at Kpone (Tema community 26). The project consists of three-story flats with one, two, and three-bedroom units. Though the project is not fully completed, the completed phase consists of 24 apartment complexes and 321 units, that are up for sale, according to the Tema Development Corporation (TDC).

Table 13: Price list of Kpone Community 26 affordable housing units

Type of housing unit	Selling Price (GH¢)
Studio apartment	\$8000 (48,466.28)
1 bedroom (Regular)	\$17,000 (102,990.85)
1 bedroom (Special)	\$24,000 (145,398.85)
2 bedrooms	\$28,000 (169,632.00)

Source: Tema Development Company Ltd, 2021.



Plate 3: Completed portion of the Kpone affordable housing
Source: Fieldwork, 2020.



Plate 4: Completed portion of the Kpone affordable housing
Source: Fieldwork, 2020.

The prices quoted for the housing units at Borteyman and Kpone community 26 affordable housing are too expensive for the average Ghanaian to afford. This assertion is backed by the

fact that the average annual per capita income is GH¢16,373. Even the average annual household income is GH¢46,902. The average annual per capita income and household income is lower than the price of a studio apartment at Kpone community 26 affordable housing. This goes for all the housing types at both Borteyman and Kpone affordable housing units. This obviously will place most Ghanaians from accessing these housing units. The prices of the affordable housing units give meaning to the respondents' opinions on the affordability of public housing in the country. This finding resonates with a study conducted by Sarfoh et al. (2017) on housing affordability in Ghana, which showed that when most households spend three times their salaries, the cheapest housing unit they can afford (to own or rent) will be about US\$17,000 in urban areas and more than US\$9,000 in rural areas. Many Ghanaian households, particularly low-and-middle-income earners are priced out of the housing market. To put it another way, the concept of affordable housing is not mirrored by reality. This fact is also acknowledged, and according to the (MWRWH, 2015), just a small percentage of the houses provided have reached the low-income population who has the greatest need. Even when housing developments were specifically targeted toward the urban poor, they remained beyond their grasp. This raises a serious question about how well the urban poor can be factored into the public/affordable housing projects.

5.4 Challenges encountered in accessing current housing

The study in appreciation of the housing situation in Ghana sought to examine some of the challenges people face in accessing their houses. In ascertaining this, respondents were asked if they faced any challenges in accessing their housing unit. The response of the respondents is presented in Table 14 below.

Table 14: Challenges in accessing current dwelling

Variables	Frequency	Percentage
Yes	313	81.5
No	71	18.5
Total	384	100

Source: Fieldwork, 2020.

The results show that a very significant proportion of the respondents (81.5%) encountered a challenge in accessing their current dwelling. Additionally, 18.5 per cent of the respondents opined that they had no trouble accessing their current housing unit. The result tells that majority of the people face a challenge when accessing their dwelling units. To know the specifics of the challenges, those who alluded that they faced a challenge were asked to state some of the challenge(s) they faced. Their response showed that funds or money was their greatest challenge.

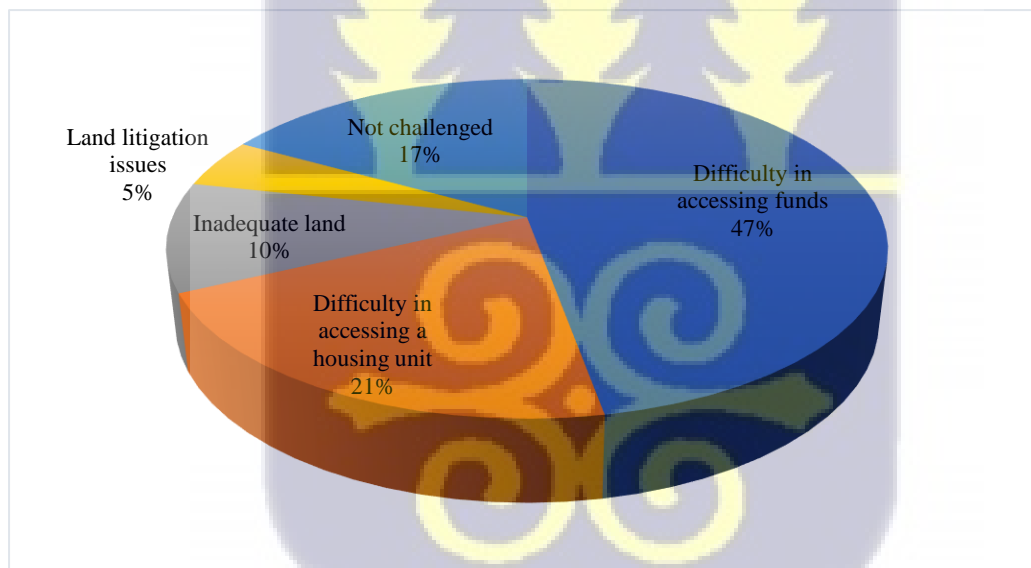


Figure 8: Specific challenges encountered in accessing current dwelling

Source: Fieldwork, 2020.

From the chart above, those who mentioned funds or money as the challenge they faced was 47.1 per cent, those who struggled in accessing their housing unit to rent constituted 20.8 per cent also, those who had difficulty in accessing land constituted 10.4 per cent, and those who had land litigation issues formed 4.7 per cent. The results show that funding is the major

challenge the respondents faced. This finding agrees with the 2010 population and housing census report, which indicates that the majority of those renting their dwelling unit are paid for by a relative (GSS, 2014). Also, the increasing housing deficit in the country is reflected by the struggle of respondents in getting a housing unit to rent.

Access to land and litigation is another challenge that confronts the housing sector. Getting access to land, especially in Accra, is difficult because nearly all the land with the immediate peripheries of Accra and Tema is sold out. The unavailability of land against increasing demand has resulted in landowners selling their lands to multiple people, which fuels conflicts and litigation issues among the buyers. For a while now, land litigation issues have prevented people from purchasing land for building. An interview with the development planner of Tema West Municipal Assembly during my fieldwork affirms this.

“Land conflicts are one issue the TWMA is battling with. Though the Assembly does not sell land. We are concerned about the litigation issues since it prevents people and investors from investing in the area”.

This finding resonates with a study conducted by Asafo (2020) which showed that in the construction process, housebuilders face challenges from individual homebuilders, on the one hand, who inherit land disputes from their purchasers. On the other, they must deal with the consequences of these conflicts in the course of their housing development.

5.5 Access to public housing

Table 15 shows responses to whether participants have tried accessing public housing or not, the result is presented in Table 15 below.

Table 15: Access to public housing

Variables	Frequency	Percentage
No	303	78.6
Yes	82	21.4
Total	384	100

Source: Fieldwork, 2020.

The data showed that 302 of the respondents representing 78.6 per cent, have not tried accessing public housing and the remaining 82 respondents representing 21.4 per cent tried accessing public housing. The results presented show that majority of the people do not consider public housing when searching for a dwelling unit. Although this finding is revealing, the position of the respondents could be better understood by examining the reasons behind their stand. In light of this, the respondents were asked to state the reasons behind their not attempting to access public housing. Figure 9 presents the response of the people.

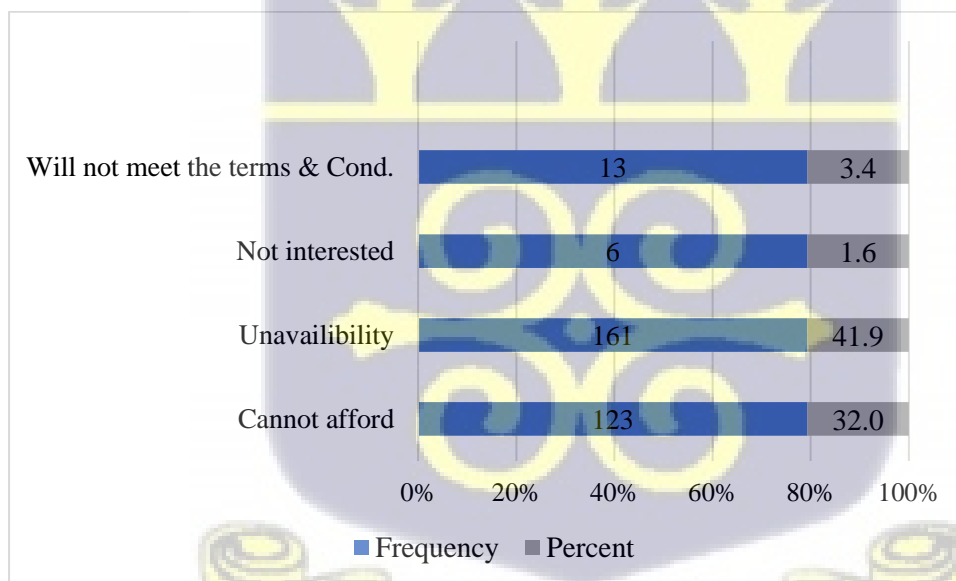


Figure 9: Reasons behind not attempting to access public housing

Source: Fieldwork, 2020.

The data shows that 3.4 per cent of those who did not attempt to access public housing did so because they think they will not meet the ‘terms and conditions of accessing a public housing unit. Those who said they were not interested in public housing constituted 1.6 per

cent of them. Additionally, 4.9 percent of them indicated that they did not try accessing public housing because it was unavailable. And 32 per cent of them mentioned that they could not afford the price of renting or owning a public housing unit; hence they did not attempt to access it.

The results show that unavailability and unaffordability of public housing are the major factors hindering access. The number of public housing units available is very few, as almost all are occupied. This is due to the rollback of the government in the provision of public housing. Also, the incompleteness of most public housing projects has contributed to the low stock of public housing. And affordability has prevented a lot of people from accessing public housing. Affordability of public housing has been an issue of concern, with critics arguing that the “so-called” affordable housing by the government is not affordable (See Ampofo, 2020; Boachie–Yiadom, 2016; Boamah, 2010; Boamah, 2011; Quansah & Debrah, 2015). The study also probed into those who tried accessing public housing to ascertain the results of the quest. The result of the analysis is presented in Figure 10.

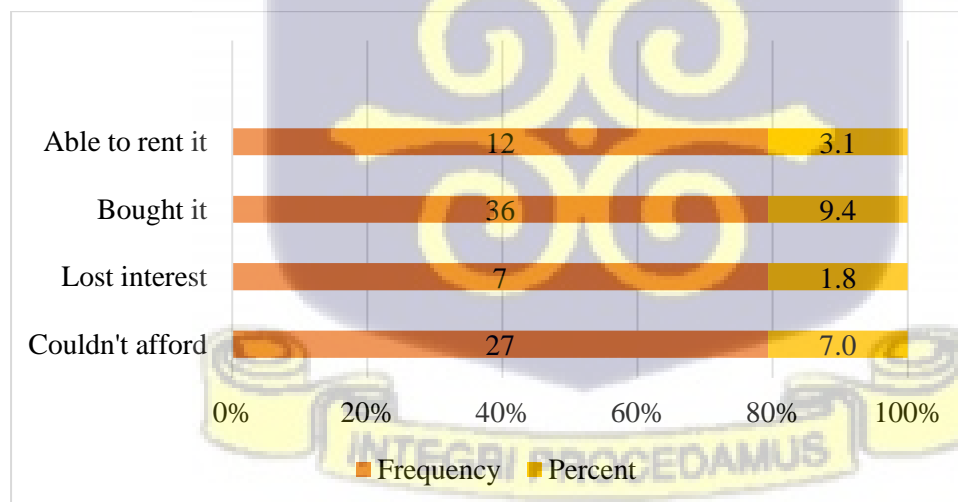


Figure 10: Outcomes of those who accessed public housing
Source: Fieldwork, 2020.

The results showed that out of the 82 respondents who tried accessing public housing, only 12 of them, representing 3.1 per cent, could rent it. And 36 of them, representing 9.4 per cent

bought it. But 7 and 27 of the respondents constituting 1.8 and 7.0 per cent ‘lost interest’ and ‘could not afford’ the public housing unit, respectively. The results show that the majority of those who tried accessing public housing could rent or buy it. It is also worth mentioning that a significant number of those who tried accessing it could not afford it. Again, the issue of affordability stands out as one of the hindrances to public housing accessibility. This is largely due to the limited mortgage and other housing financing schemes available to the public. And the high reliance on personal savings to fund housing. This personal responsibility of financing is government rationality that shifts governments’ responsibility of providing welfare services such as housing to the individual or community level—as I have also indicated in chapter four. For example, UN-Habitat’s definition of slum upgrading is described by Jones (2016) as a mechanism to enhance the commercialization and financial liberalization of housing in informal settlements. Di Muzio (2008) believes that the self-help narrative connected with slum uplift and microfinance programs has the impact of individualizing welfare responsibilities and removing any idea of entitlement and social well-being.

5.6 Biases in the allocation of public housing

Therefore, the respondents were asked if they think there are biases in allocating public or affordable housing. The result of the analysis is presented in Table 16 below.

Table 16: Respondents' opinions on biases in the allocation of public housing

Biases in the allocation of public housing	Frequency	Percentage
Yes	236	61.5
No	148	38.5
Total	384	100

Source: Fieldwork, 2020.

From the table above, it is clear that most of the respondents think that there is bias in the allocation of public housing. This is so as 236 out of the total 384 respondents representing 61.5 per cent said ‘yes’, there are biases in the allocation of public housing. And 148 of the

respondents representing 38.5 per cent said there are no biases in public/ affordable housing allocation. This result conforms with the general speculations about the difficulty in accessing public housing. Most Ghanaians hold the view that housing projects by the government are not allocated fairly. To understand why the majority of the respondents have this opinion, they were asked to indicate some of the biases in accessing public housing.

Figure 11 shows their responses to the question.

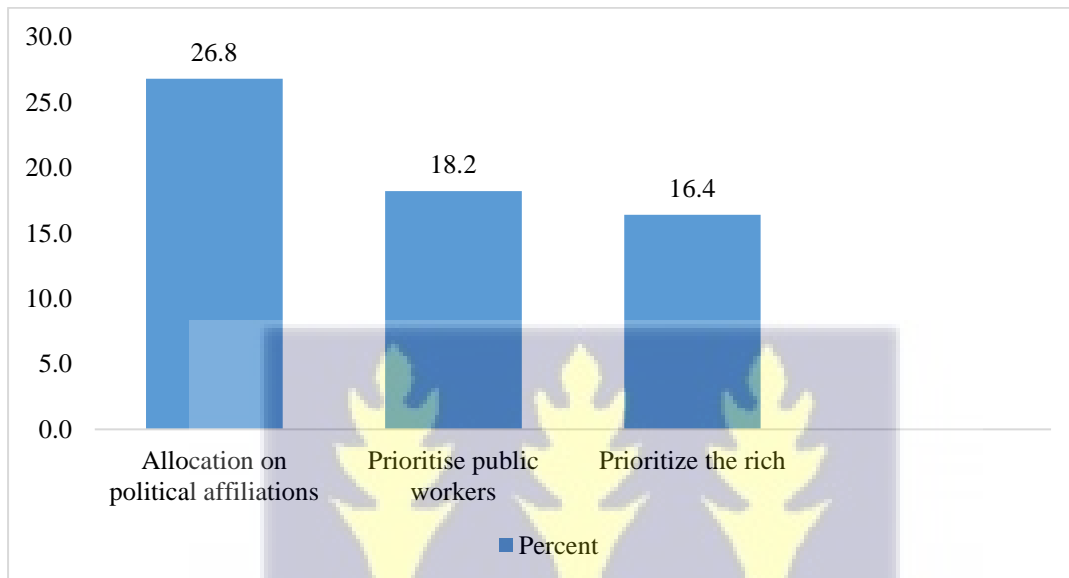


Figure 11: Biases in the allocation of affordable housing

Source: Fieldwork, 2020.

Figure 12 shows that 103 out of the 236 respondents who mentioned that there are biases in public housing allocation said that public housing allocation is based on political affiliations. And 18.2 per cent of them mentioned that in the allocation of public housing, the public sector workers are prioritised. Finally, 16.4 per cent argued that the rich are prioritised in the allocation of public housing. From the analysis, it is clear that politics and affiliations are seen as one of the limitations to a fair distribution of affordable housing. It is alleged that in the distribution of public goods and services, affiliation to a political party plays a role. In most cases, it is alleged that ruling political parties prioritise their party faithful and neglects the general public. Aside from the politicisation of allocation of affordable housing as mentioned by the people, they also hold the contestation that public sector workers are

prioritised over those in the informal sector of the economy. This has been the case because the housing companies are confident in regaining their investment if they sell their housing units to workers in the formal sector. This has been buttressed by an official of SHC:

“We normally consider all income groups and all workers of the sector, but we prioritize public workers over those engaged in the informal sector of the economy because the company needs to be assured that our clients have a constant source of income that we can make our deductions to pay for the housing. For example, an immigration officer will rarely resign from work, so if you have such a person as a client, the company is certain to recoup their investment. However, it is uncertain if someone without a formal job can pay their balance on time. Therefore, to avoid any challenges, we do not prioritise the informal workers. Unless the person can pay for the entire cost, which we all know will be difficult for them. But what we can do as a company is to make them pay for the construction cost of the housing and spread the profit for them to pay. So that if there comes a challenge in paying the balance, the company will not be much affected, because by then we have our capital to engage in other projects”. (Official 1, SHC).

Also, the people see the rich to be the beneficiaries of affordable housing. Because the rich have the money to meet the financial obligations of the housing companies. A stakeholder of the housing sector has explained this argument of the people by the following quotation:

“Most people say the rich are given access to the housing units to buy or rent. But what the public does not understand is that we are now a private entity. Therefore, we raise our funds to undertake projects, and we need to sell to those who can afford to regain our investment to engage in other projects. So, for business purposes, we need to sell our properties to those who can afford them. So, it is not that we only prioritise the rich; we also consider the middle-income”. (Official 2, TDC)

This shows that although most people hold the view that there are biases in the allocation of public/affordable housing units to the public. Stakeholders in the housing sector hold a different perspective. The stakeholders acknowledge that most of their housing units end up in the hands of the rich and formal workers. But their argument is that cost of building materials is on the rise. And because they now receive little or no government subsidy or

support, the housing companies are left with no option other than to price their housing unit and target those who can afford them with ease.

5.7 Location of public housing projects and their success or failure

5.7.1. Location of public housing

The fourth objective of the study is to analyse the spatiality of public housing and how that has impacted its acceptance and success. The spatial analysis will help to examine how the locations and attributes of public housing initiatives. GAMA, over the years, has influenced the public housing situation. The respondents for the study were asked what informed their decision to settle in their respective communities. Their response to the question is presented in Table 17.

Table 17: Motivating factors for settling in the respective communities

Motivating factors	Frequency	Percentage
Proximity to work	241	62.8
Proximity to relatives	107	27.9
Housing affordability	36	9.4
Total	384	100

Source: Fieldwork, 2020.

The analysis results show that ‘proximity to work’ is the dominant reason they chose to settle in their respective communities. The data shows that 62.8 per cent of the total respondents moved or stayed in their respective communities because they wanted to live close to where they work. And 27.9 per cent of the respondents indicated what attracted or kept them was their ‘proximity to their relatives’. And the remaining 9.4 per cent moved to settle in their respective community because of the housing affordability in the area. The results elucidate that the major push factor of people migrating from one area to the other in the country is to find work or do work. There is no contradiction in the result since the communities used in

the study are dormitory towns for the workforce of Accra and Tema, which are the biggest central business district (CBDs) of GAMA.

5.8 Community-level analysis on motivating factors for settling

There is variation (in what influenced the respondents) among the four communities regarding why they chose to settle or stay in their respective communities. The result is presented in Table 18

Table 18: Motivating factors for respondents settling in their respective community

Communities	Proximity to work	Proximity to relatives	Affordability	Total
Tema Community 1	53.2	25	21.8	100
Kpone-Katamanso	46	28	26	100
Dawhenya	64.6	18.8	16.6	100
Borteyman	72.9	17.7	9.4	100

Source: Fieldwork, 2020.

The analysis shows that in Tema community 1, 53.2 per cent of the respondents rented, built, or purchase their housing due to the closeness of their workplace. In contrast, 25 per cent of the respondents rented or built, or bought their housing units in the area because they wanted to be closer to their relatives, and 21.8 per cent of them decided to rent or build or purchase housing in the area because it was affordable. This pattern is replicated in the response of the residents of Kpone-Katamanso. In Kpone-Katamanso, 46 per cent of the respondents mentioned that their decision to rent or purchase a housing unit in their area is ‘the proximity to work’. Also, 28 per cent indicated that they rented, built, or purchase their homes in Kpone-Katamanso because they wanted to be close to their relatives, and 26 per cent of the respondents rented or purchased or built their homes in the area due to the lower cost involved. The pattern of response shifted in Dawhenya and Borteyman. Most of the respondents in Dawhenya, thus 64.6 per cent were motivated mainly to rent, build or purchase their house in the area because it was close to their place of work.

Additionally, 18.8 per cent of the people who were motivated to rent, build or purchase in the area did so because they want to be close to their relatives. Only 16.6 per cent of them made their decision on the affordability of housing in the area. In Borteyman, the results show that majority of the respondents or residents moved to the area mainly because Borteyman is closer to their workplace. Those who rented, built, or purchased their homes to stay close to their relatives were much fewer (17.7 percent) compared to Tema Community 1 and Kpone-Katamanso (25 and 28 percent respectively). This is displayed as 9.4 percent of the respondent mentioned the main reason they decided to rent, build or purchase a housing unit in the area.

The results presented in Table 18 show the variations in the reasons that influenced the respondents in the four communities to rent, build or purchase a house in their respective communities. Reasons like proximity to relatives and affordability were also strong reasons why they decided to rent, build or purchase a housing unit in the area. However, in Dawhenya and Borteyman. Most of the respondents rented, built, or purchased their house because it is closer to their workplaces. Proximity to relatives and affordability were not strong motivators in the decision of the respondent. The socio-demography of the communities highlights the two patterns. Tema Community 1 and Kpone-Katamanso as old settlements with indigenous most of its residents being middle-to-low-income earners.

Most of the residents engage in informal activities, mainly trading. Hence, their economic activities or place of work is just their vicinity. Also, housing rent is less costly in these communities because most of the houses are old and are in the type of compound housing. Influencing the low cost of a housing unit in the Tema Community 1 and Kpone-Katamanso. The opposite is seen in Dawhenya and Borteyman which are periurban towns. These two communities have become a place of residence for the middle-and-high-income workers of

Tema and Accra. These two communities are out of the chaos of the two CBDs but are closer to Accra and Tema. For example, Borteyman is closer to Tema. Most of the respondents were not bothered by the cost of housing in these communities because most of them are middle-income and high-income earners, as shown in the biodata presented in Table 3.

5.9 Location of public housing and its success or failure

Objective four of the study sought to understand how location plays a role in the success or failure of public housing projects. It was interesting to know what the respondents think about the location of public housing in the country. To ascertain that, the research participants were asked if the location of public housing success or a failure. The result of the responses of the participants is presented in Figure 12 below.

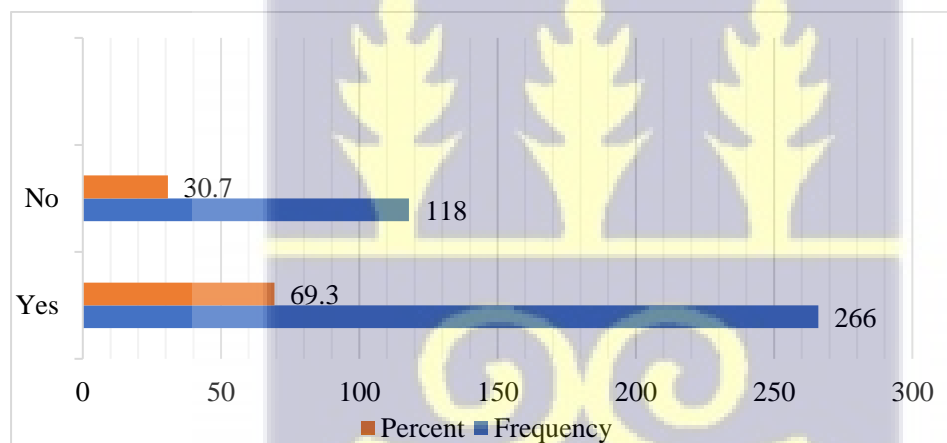


Figure 12: Opinion on the location of public housing and how it influences its success or failure

Source: Fieldwork, 2020.

The results as presented above show that out of the 384 respondents, 69.3 per cent think that the location of public housing projects impacts its success or failure. And 118 of the respondents representing 30.7 per cent opined that the location of public housing projects does not influence their success or failure. This shows that the majority of the populace thinks that the location of public housing projects influences the success or failure of the projects.

However, the opinion of key players in the housing industry contradicts the response of the respondents in the survey with the following quotation:

“You can site housing project anywhere in the world, of course, the first determinant will be that it should be closer to the central business district. So, I do not think you will site a housing project outside a business district. Definitely, it will be around the CBD. But the issue has always been distance. For example, when North Kaneshie, Dansoman, and Adenta started, my engagement with people is that, it was far from town. It was in the bush, and nobody wanted to go there. People want to live around Kanda and its surroundings. So, sitting affordable or public housing should consider accessibility. If there are no challenges to accessibility, then we are good to go. And I believe in siting an affordable housing, we should have in mind a concept of sustainable development. So that if we are sitting a public housing somewhere, we make sure at least certain facilities are provided within the settlement. Things that will not make people move out of the settlement to another settlement to access. That has always been the challenge. But if we can build a sustainable community, then affordable or public housing can be sited around the peripheries of the city”. (Official 1, SHC)

From the quotation of the official, there is a disagreement between the opinion of the people and the stakeholder. While the people believed that the location of public housing contributes to the delay and abandonment of public housing projects, the officer believes otherwise. This shows clearly how ordinary Ghana's view on the best location for sitting a public housing is different from an expert in the housing sector. This means that there must be a conscious effort to reconcile the understanding of 'the best location' to site a housing project. Either than that, as shown in the response of the respondents, there will be a contradiction in their various opinions on which location constitutes a 'best location'.

5.10 Locational influence on the decision to rent or buy a housing unit

The model presents a binary logistic regression analysis of the independent variables, namely, respondents' decision to rent or buy a house and respondents' decision to rent or buy a house outside of Accra, as against the dependent variable (the location influence). The model is

found to be statistically significant at $p= 0.01$ at a 95% confidence level. Table 19 present the model.

Table 19: Estimation of locational influence on the decision to rent or buy a house

INDICATOR VARIABLES	MODEL	
	LOCATION INFLUENCE	
	ODD RATIO, 95% CI	P-Value
DECISION TO RENT OR BUY		
Proximity to work	1.47 [0.76,2.82]	0.25
Proximity to relatives	1.05 [0.48,2.26]	0.91
Affordability (R.C)	1.00	0.34
RENT OR BUY OUTSIDE ACCRA		
Yes	4.2 [2.62,6.74]	0.01
No (R.C)	1.00	0.01
Nagelkerke's R2	0.15	
Model Chi (df) Sig	43.177 (3) 0.01	

Source: Fieldwork, 2020.

The results indicated in the model have distinguished clearly, the respondent's decision to either rent or buy a house and the odds of these respondents' chances of the influence of the house's location. Nagelkerke's R^2 value of 0.15 explains the variations in the influence of the location. The overall group classification prediction outcome was 54.0 per cent. Whereas the Hosmer and Lemeshow (H-L) goodness-of-fit test was at a 1.000 level of significance, it is not statistically significant. Thus, the model estimates fit the data at an acceptable level.

The results from the model (Table 19) depicted above indicate that the respondent's decision to buy a house or rent a house is not statistically significant with the influence of the location of the house. Reiterating, this implies that the chances of a respondent making their decisions to either buy or rent a house would not necessarily consider the house's location. This means that other factors such as the cost of the house and other related factors influence their decision to either purchase a house or not rather than the influence of the house's location. The model indicated that decision to rent or buy is a 0.34 level of significance. In contrast, according to the Pearson chi-square level of significance, a variable is considered statistically

significant when the p-value is 0.05 or less. Based on this assumption, the decision to rent or buy a house is not a significant predictor variable on the influence of the location.

However, the intention of respondents to buy or rent a public house outside of Accra was a significant predictor variable on the influence of location. This was significant at a 0.01 level of significance. This implies a high level of correlation between the respondent's intention to buy or rent a house and the influence of location. Reiterating, respondents who intend to either buy or rent a house outside of Accra would consider the house's location. The respondent who indicated that they would consider the location when renting or buying a house outside of Accra were 4.2 times as likely to take into consideration the location of the house they intend to rent or buy outside of Accra compared to their counterparts who would not consider the location when renting or buying a house outside Accra. This implies that more respondents would only buy or rent a public house taking into consideration the location. Whereas only a few would consider buying or renting without considering the house's location outside of Accra township.

5.11 Causes of failure in public projects in Ghana

In Ghana, public housing projects have recorded some failures either in policy implementation, meeting projects, timeline, accessibility, and affordability. Table 20 below presents people's perspectives on why public housing projects have failed.



Table 20: Causes of public housing project failure in Ghana

Cause of public housing project failure	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Inadequate funding	1.3	4.7	0.0	6.8	87.2	100
Poorly developed housing institutions	0.0	13.3	2.6	55.5	28.6	100
Change of government	0.0	2.3	0.0	6.8	90.9	100
Cost of building materials	1	24	7.8	33.6	33.6	100
Land supply and policy issues	2.3	9.1	2.9	54.7	31	100
Poor project management	1.0	21.6	9.4	35.2	32.8	100

Source: Fieldwork, 2020.

The results show that the majority of the respondents generally agree with the causes raised in the study as the reasons for the failure of public housing projects. This finding resonates with Damoah and Kumi's (2018) studies which identified 34 factors that lead to the failures of projects by the Ghanaian government. But the top ten factors are political interference, delay in payment, partisan politics, bureaucracy, corruption, poor supervision, lack of commitment by project leaders, poor planning, starting more projects than the government can fund, and change in government. Afrane and Asamoah (2016) also found that the major factors causing the housing deficit in Ghana is the defective land tenure system, high cost of land and building materials, and consistent change of government accounts for the failures in public housing projects. A quotation from an official of TWMA provides some sageness to the survey results:

“From my personal view, just like other government projects, project failures are usually due to delay in the release of funds or at times there may be litigation issues, in terms of ownership, and the contractor's delay. But about 90 per cent of Government of Ghana (GoG) projects delayed as a result of a delay in the release of funds. Some projects were started by different political administrations, some of these project's delayed, and some do not delay. So, you cannot conclusively say that it is because of change in government. That is my personal opinion because some of the projects were inherited by the different sides of the political administration and completed. For these abandoned housing projects, I believe if

funds were released by the ministry of finance to the appropriate sectors to be completed, it would be completed. So, it could be that the funds were not available, or commitment on the part of the government was not there. Those are my personal view". (Official 3, TWMA)

The quotation of the official shows admission that funds are one of the factors that constitute delay or abandonment of public housing projects. This is in line with the opinion of the respondents as 87.2 per cent of them opined that inadequate funds constitute public housing failures.

Case 1: The failed Saglemi housing project

The Saglemi project was initiated in 2012 but has had some challenges, which are mainly political, poor planning, and the absence of proper cooperation between the technocrats of housing and the government. The Saglemi affordable housing project is situated on a 300-acre piece of land with the possibility of expanding the housing units to 11,000. The apartment blocks consist of 3 storeys with about 6-9 apartments within each. Living space within each apartment will range between 40 m² to 85 m². The Saglemi affordable housing project is bound to be one of the largest in Ghana, with about 5,000 housing units. The project is incomplete, though the Minister for Works and Housing has assured that 1,500 units (180 apartment blocks) will be ready by 7th December 2020. However, the project is still at the stage it was abandoned. The abandonment of projects in Ghana is a problem the country has been battling with. This is due to the high infrastructure gap that exists in the country (see Appiah & Osei-Assibey, 2021; Owusu-Manu, Jehuri, Edwards, Boateng, & Asumadu, 2019). It causes a slew of issues for everyone, both inside and outside the building business, as well as the overall economy. Similarly, the resources needed to complete the projects, such as labour, equipment, time, material, and money, are squandered, and the housing issue goes unaddressed. Despite this, abandoned construction projects continue to pollute our society, posing security risks, encouraging illegal activity, leading to unemployment, wasting human resources, and resulting in poor landscaping (Damoah & Kumi, 2018b).



Plate 5: Abandoned Saglemi housing project
Source: Fieldwork, 2020.



Plate 6: Abandoned Saglemi housing project
Source: Fieldwork, 2020.

5.12 Measures to improve upon affordable housing projects

Inherently, the study sought to find measures to improve housing supply and affordability in the country. To find the opinions of the people on the measures to best improve housing delivery in the country, they were presented with possible measures for improving the housing situation. Table 21 below presents the possible measures for improving housing provision in the country.

Table 21: Measures to improve public housing

Measures of housing project failure	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Build more affordable housing units	0.0	0.0	0.5	2.6	96.9	100
Innovative housing financing	0.0	0.0	0.0	4.9	95.1	100
Co-operative housing programmes	0.0	0.0	0.0	10.9	89.1	100
Partner with the private sector	3.6	3.1	1.6	27.6	64.1	100
Privatize public housing	73.2	16.4	0.8	5.5	4.2	100

Source: Fieldwork, 2020.

The results show that the majority of the respondents representing 96.9 percent strongly agreed that there should be more construction of affordable houses by the government as that will help bridge the housing deficit in the country. An additional 2.6 per cent of the respondents also agreed that building more affordable housing would be ideal for meeting the housing deficit and help improve housing affordability. Those who were indecisive on the measure formed 0.5 per cent of the respondents. Aside from building more affordable housing, a significant proportion of the respondents, 95.1 and 4.9 per cent, strongly agreed and agreed respectively that there should be innovative financing to help housing developers undertake more housing projects.

On the next measure of improving affordable housing, those who strongly agreed that cooperative programmes must be established and existing ones strengthened constituted 89.1 per cent of the respondents. In like manner, 10.9 per cent of them agreed to this measure of supporting cooperative housing programmes. This measure of improving housing provision has received great acceptance among the people due to the growing formation of housing cooperatives which make an effort to establish a new strategy for a low-income home provision that allows for community self-help by offering financial assistance. Until lately, there was no official strategy in Ghana to encourage cooperative housing development (Arku, 2009b). However, the establishment of the new NHP in 2015, on the other hand, reflects a growing interest among policymakers in communal self-help and access to financial services as the foundation for low-income housing provision (Gillespie, 2018).

The next measure presented to the respondents for their opinions was 'partnership with the private sector to deliver housing. On this measure, 64.1 per cent of the respondents strongly agreed to it, and those who just agreed to that formed 27.6 per cent of them. However, 3.6 and 3.1 per cent of the respondents strongly disagreed and disagreed, respectively, with this measure of improving affordable housing. And 1.6 per cent of the respondents were neutral. Many development experts have argued this measure of improving housing to improve infrastructure, which housing is key. And with the results, the respondents strongly agree with this approach to infrastructure provision. Following the government's inclination toward neoliberal policies, the government adopted this approach of providing infrastructures. Today, the Government of Ghana still pursues PHP-PPP as an option to deliver housing. This is evident in the numerous memoranda of understanding signed with various private partners to deliver public housing units by PPP (McTernan, 2013).

The last possible measure of improving housing provision and affordability in Ghana presented in this study is ‘privatisation of public housing’. This measure was unpopular among the respondents as 73.2 per cent of the respondents strongly disagreed with privatising public housing as a measure of improving affordable housing. In the same manner, 16.4 per cent of the respondents disagreed with privatising public housing. However, 4.2 and 5.5 per cent of the respondents strongly agreed and agreed with privatising public housing to improve affordable housing in the country. And 0.8 per cent of the respondents were neutral on the measure of privatising private housing. The results show that a significant proportion of the respondents generally agree with the measures presented, except for ‘privatisation of housing’, which saw a high rejection from the people; the rest are possible measures that can help improve housing delivery in the country. This means that if these measures are adhered to, the provision of housing will be improved.

5.13 Chapter summary

This chapter discussed the mode of financing housing among the people and the opinion of the people on public housing affordability. Also, a community-level variation analysis was conducted. The Borteyman and Kpone affordable housing projects used an illustrative case study for study. Again, the relationship between location and its impact on the success or failure of public housing projects was analysed. The causes of public housing projects were examined as well as the measures to improve housing provision in the country.



CHAPTER SIX

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

6.0 Introduction

This chapter summarizes the study's primary findings, conclusions, policy recommendations, and contribution to knowledge on public housing. The study's contributions aim to improve current knowledge of the literature by bringing the perspective of a developing country to the fore and adding another dimension to the topic of housing provision.

6.1 Summary of the study

In four residential areas in the Greater Accra Metropolitan Area, this study looked at how current policies have influenced the role of government in public housing and how public housing can help bridge the housing deficit in the country. The research was necessary since prior studies that looked at how neoliberal policies have influenced public housing paid little attention to how public housing can still be a viable solution for granting all income groups access to decent housing.

The study's first goal was to gain insight into the housing preference of residents in the Greater Accra Metropolis. Secondly, it attempted to contribute to the theoretical debate on the relationship between the changing roles of the state and public housing provision. Finally, it looked into the role of spatiality in the success or failure of public housing. The research was motivated by the governmentality approach that emphasizes the changing role of the state in housing provision. The literature presented an overview of theoretical advancements in neoliberalism's governmentality approach to housing. The study's methodological approach took into account both historical and current methodological approaches in housing research. The study used a mixed-methods approach, which included both quantitative and qualitative procedures. Arku (2009b) and Kwofie et al. (2011) were among

the first to conduct a qualitative study on housing, emphasizing the subjective and institutional dimensions of the problem.

6.2 Summary of the main findings

This subsection provides a summarisation of the findings.

6.2.1 Housing policies and the changing role of the government in housing provision

The study's first objective sought to analyse public housing policies, changes in the policy orientation, and how that has shaped public housing delivery. In achieving this objective, a content analysis of past and present housing policies was analysed. This analysis showed after Ghana gained independence in 1957, housing provision was a core duty of the government. This was eminent in the 1957-64 Development Plan, which saw a proposal to construct 6700 housing units. The proposal came with a well-structured allocation scheme, ensuring that all the various income groups were targeted. Also, the 1964 Development Plan, which spanned from 1964 to 1970 again proposed the construction of 60,000 housing units across the country. And similarly, it targeted the various income groups.

Policies were also initiated to facilitate the establishment of state-owned enterprises (SOEs) to undertake the construction and distribution of public housing units. However, the government's dedication to housing provision did not yield good results. Although government budgetary allocation to SOEs and quasi-government bodies in the housing sector was over 80 percent, they only produced 10 percent of the housing stock. The housing policy orientation changed in the late 1980s. Ghana's housing reform policy is centred on (i) withdrawing the state from direct housing to provision and funding. (ii) to provide the enabling environment for the private sector to thrive and (iii) to reform state housing institutions. This policy reform in the housing sector resulted from the liberalisation of Ghana's economy following her subscription to the Structural Adjustment Programme.

6.2.2 Viability of public housing in improving housing provision in Ghana

The second objective of the study sought to explore whether public housing can still be a viable option for improving housing provision in the country. This objective is delved into the housing preference of the people. The results showed that the majority of the people prefer to rent or buy a public housing unit than from a formal or informal private housing developer. The study also demonstrated that the income levels of the people influence their choice of housing. Also, the majority of the people who earn below GH¢2,500 opted for public housing over private housing, while most of those who earn above GH¢2,500 went in for private housing. This is explained by the reasons behind their preferred housing choice. It turned out that the security of housing tenure and relative affordability of public housing is the dominant reasons why most people preferred public housing to private housing. However, privacy and avoidance of bureaucratic processes are the reasons those who opted for private housing gave. On whether the government should withdraw from housing provision or not. The finding showed that a significant proportion of the respondents (96.9 percent) opined that the government should continue with public housing. The stakeholders in the housing sector also agree that there cannot be equity in the provision of housing without public housing.

6.2.3 Housing finance and access to public housing

The third objective of the study analysed the modes of financing housing. Also, this objective examined respondents' access to public housing. Findings on the first part of the objective showed that personal saving is the main source of housing financing. This is so because access to formal housing mortgages is limited and excludes the informal working class, which constitutes most of the labour force. Secondly, access to public housing is low among the respondents; first, there are a few public housing units available to the public. And the majority of the people think they will not be able to access it because they do not believe they

can meet the requirements to access it. Although this is revealing and highlights the inconsideration of the informal sector workers in planning. Another critical issue is the absence of fairness the people feel exists in allocating public housing units.

6.2.4 Spatiality of public housing projects and their success or failure.

The fourth objective of the study analysed the location of public housing and how that influences the success or failure of public housing projects. First, the study probed into why the respondents settled in their respective communities. In regards to that, the majority of the respondents (62.8 percent) settled in their respective communities because they want to be close to their places of work. This means that work is the driving force in the settling pattern of the people. And according to the respondents, the location of public housing influences the success or failure of a public housing project. However, key stakeholders in the housing sector argued that the location of the public housing project does not influence its success or failure.

6.3 Conclusions

The study showed that the changing role of the state was influenced by the policies that emanated from neoliberalism. Neoliberal government rationality makes the individual responsible for social needs and welfare. The elements of neoliberal policies are much highlighted in the 2015 housing policy, which encourages the private sector to provide housing with the government performing subsidiary roles to create the enabling environment for the private sector to thrive. The possible effects of these neoliberal inclined housing policies should be a great concern. This is because policies that posit that public housing is unsustainable and pushes for the private sector to engage in the provision of housing can increase the number of people forced into renting from the private market. However, these

people have already demonstrated their incapability to meet the existing demand for affordable housing, especially low-income earners.

The study's second objective, which sought to analyse the viability of public housing, can be concluded on these notes. First, it is generally perceived that the populace does not have an interest in public housing. But the study showed that the majority of the people who want public housing, especially, those earning less income tend to prefer public housing to those earning high incomes. The main reason for the preference for public housing is the guaranteed security of tenure, which is more highly associated with public housing than private rental housing. Secondly, affordability issues also informed the preference for public housing over private housing. However, most of the people arguing for public housing agreed that public housing is expensive. They still think it is less expensive compared to private housing. Also, bureaucratic processes associated with getting access to public housing make public housing unattractive to some population segments.

The third objective of the study examined housing financing and access to public housing. The conclusion drawn from the findings is presented in two parts. First, financing of homes, either rental or purchase/self-built, comes from the individual's savings. This is because mortgage or formal housing financing is limited, and access is limited to only a few segments of the income class normally to the formal sector workers. The individual financing of the housing meant that those without the money to finance their housing would not afford a house. This accounts for the high level of slum dwellers and squatters. Secondly, despite the low level of public housing, only a few people tried to access it. Based on thinking that they will not meet the terms and conditions. This links to the people's thinking that there are biases in the allocation of public housing units to the public. This mindset of the people, especially among the low-income earners, makes them believe that they cannot access public housing.

The last objective of the study analysed how the location of public housing influences the success or failure of public housing projects. The conclusion drawn from the findings is that most people want to be closer to their places of work or source of economic activity. And will not want to rent or buy a housing unit located on the outskirts of the main economic hubs. This implies that public housing projects must be located not too far from the CBDs. However, the location of public housing does not lead to a failure of public housing, but some underlying challenges lead to the failure of public housing projects. These challenges are often politically, economically, and institutionally grounded.

6.4 Policy Recommendation

1. The Ministry of Water Resources, Works, and Housing must make sure that public housing designs are simple and will less cost in construction. Rather than the complex designs that cause the housing projects to be expensive.
2. The government must create a conducive environment for the advancement of the housing sector. This will necessitate the establishment of a well-defined housing policy. For example, the housing policy can have clauses directing housing projects to be handed by housing technocrats, while the government focuses on policy and implementations. The policy must also make deliberate provision (s) to ensure that both official and informal employees and low- and high-income families' housing demands are met.
3. The Ministry of Water Resources, Works, and Housing must collaborate with the Ministry of Finance and Economic Planning to create an environment that allows housing finance markets to function. There is also the need to design housing finance

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solutions that meet the needs of low-income and informal-sector households. This will ensure ongoing housing research, developing, and promoting of the use of local building materials, and exploring the potential for public-private partnerships in housing delivery.



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APPENDIX 1
INTERVIEW GUIDE FOR SHC AND TDC

Please this interview is being conducted by Mr. Ernest Teye Ayumu a MPhil student at University of Ghana researching on the topic “*Public housing in post-independent Ghana: A case study of the Greater Accra Metropolitan Area.*” Please note that this is purely for academic purposes and as such objectivity is a predominant factor in this study. You may decide to discontinue the interview at any time or refuse to answer any of the questions if you so wish. You will therefore be contributing significantly towards the success of this study. Thank you.

Section A. Roles played and access to housing.

1. What type(s) of projects does your company undertake?
2. Who are the main clients or partners of your company?
3. What is your understanding constitutes a project’s success?
4. What are the plans or efforts of your company in ensuring fair access to your housing units?
5. Are there plans to ensure that low-income earners can afford housing units built by your company?

Section C: Abandoned and failed public housing projects.

6. Do you think factors related to project management are important for the success of a housing project and why?
7. What is your opinion on public housing projects in the country?
8. What do you think informs the decision to site public housing in a particular location?
9. How does the public react to the locations of public housing units and how does that affect the success of public housing?
10. Does the location of a public housing project play a role in its completion or incompleteness and why?
11. What are the reasons you think leads to the incompleteness of public housing projects?
12. In addressing the housing backlog in the country, can public housing still be a viable option and why?
13. What are your views on government redrawing from direct provision of housing?

Section D: Challenges of housing supply

14. What are the challenges your company face in undertaking projects?
15. What efforts do you make in addressing such challenges when they arise?
16. What national measures or strategies can be instituted and enforced to help improve housing supply and affordability in the country?

APPENDIX 2

INTERVIEW GUIDE FOR MINISTRY OF WORKS AND HOUSING

Please this interview is being conducted by Mr. Ernest Teye Ayumu an MPhil student of the University of Ghana researching the topic “*Public housing in post-independent Ghana: A case study of the Greater Accra Metropolitan Area.*” Please note that this is purely for academic purposes, and as such objectivity is a predominant factor in this study. You may decide to discontinue the interview at any time or refuse to answer any of the questions if you so wish. You will therefore be contributing significantly towards the success of this study.

Section A. Housing situation

1. What is the housing need and supply in the country?

Section B. Policy framework and housing supply

2. What is the ministry’s current position on housing provision?

3. What are some policy guidelines your institution follows in terms of housing provision?

4. How has the current housing policies changed the role of government in housing provision?

5. What are the plans or efforts of the Ministry in ensuring a fair distribution of public housing?

Section C: Abandoned and failed public housing projects

6. What do you think are the reasons for the abandonment or delays in the completion of public housing?

7. What efforts have the Ministry made to ensure that abandon and uncompleted public housing are completed?

8. What do you think informs the decision to site public housing projects at specific locations?

9. Does the location of a public housing project play a role in its completion or incompleteness and why?

10. How does the public react to the locations of public housing units and how does that affect the success of public housing?

11. In addressing the housing backlog in the country, can public housing still be a viable option and why?

Section D: Challenges of housing supply

12. What are some of the challenges that confront your Ministry in housing provision?

13. What are the causes of those challenges and how has it affected housing provision in the country?

14. How is your Ministry addressing these challenges?

15. What national measures or strategies can be instituted and enforced to help improve housing supply and affordability in Accra?

APPENDIX 3
SURVEY QUESTIONNAIRE

Dear respondent, I am a student of University of Ghana researching on the topic “*Public housing in post-independent Ghana: A case study of the Greater Accra Metropolitan Area.*” Please note that, this is purely for academic purposes and as such objectivity is a predominant factor to this study and all information given will be conducted with utmost anonymity and confidentiality. You will therefore be contributing significantly towards the success of this study. Thank you for your participation.

DEMOGRAPHIC DATA

1.	Sex	1. Female [] 2. Male []	Locality.....	2.	Age	1. 18 – 30yrs [] 3. 45 – 60yrs []	2. 31 – 45yrs [] 4. 61yrs & above []
3.	Level of education	1. None (No formal education) [] 2. Primary [] 3. JSS/JHS/Middle school [] 4. SSS/SHS/Vocational/Technical [] 5. HND/ Diploma [] 6. Graduate (Tertiary) [] 7. Postgraduate [] 8. Other (<i>Please specify</i>).....					
4.	Occupation	1. Professional/Technical/Managerial [] 2. Sales/Services [] 3. Agriculture [] 4. Pensioner [] 5. Unemployed [] 6. Trader [] 7. Other					
5.	What is your average monthly household income (in Ghana Cedis GH¢)?	<i>(Please tick the appropriate answer)</i> 1. 1 – 500 [] 2. 501 – 1,000 [] 3. 1,001 – 1,500 [] 4. 1,501 – 2,000 [] 5. 2,001 – 2,500 [] 6. Above 2,500 []					
6.	How long have you and your household lived in this dwelling?	1. Less than a year [] 2. Between 1-5 years [] 3. Over 5 years []					
Housing Status							
7.	Are you?	1. House owner [] 2. Renter []					
8.	What is your current status of housing tenure?	1. Owned outright [] 2. Shared ownership [] 3. Housing tied to job [] 4. Rent form a local authority [] 5. Rent from a private landlord []					
9.	How did you acquire your current dwelling?	<i>(Please tick the appropriate answer)</i> 1. Through a rental agent [] 2. Through friends or relatives [] 3. Self-enquiries [] 4. Through work [] 5. Other.....					
10.	How did you finance to occupy your current dwelling?	<i>(Please tick the appropriate answer)</i> 1. Personal money [] 2. Mortgage [] 3. Informal Loan [] 4. Other.....					
11.	Do you spend 30% or more of your annual income on rent or mortgage?	1. Yes [] 2. No []					

12.	Is the housing unit affordable for your household?	1. Yes []	2. No []
13.	What influenced your decision to rent or buy a housing unit in this locality?	<i>(Please tick as much as appropriate)</i> 1. Proximity to work [] 2. Proximity to relatives [] 3. Affordability [] 4. Serenity of the area [] 5. Other.....	
14.	Did you face any challenge in accessing your current dwelling?	1. Yes []	2. No []
15.	What were some of the challenges you went through in accessing your dwelling?		
Opinion On Public Housing Preference			
16.	What is your view on housing supply in the country?		
17.	Comparing public housing to private housing which one do you prefer?	1. Public housing []	2. Private housing []
18.	<i>Please give reasons for your answer above.</i>		
19.	Do you think public housing is affordable? 1. Yes [] 2. No [] <i>Please give reasons for your answer above.</i>		
20.	Have you tried accessing a public housing before?	1. Yes []	2. No []
	<i>If yes, what was the outcome?</i>		

	<p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p><i>If no, why have you not made an attempt?</i></p> <p>.....</p> <p>.....</p> <p>.....</p>	
21.	<p>Do you think there is bias in the allocation of public housing to the general population? 1. Yes [] 2. No []</p> <p><i>If yes, what are some of the biases in public housing allocation?</i></p> <p>.....</p> <p>.....</p> <p>.....</p> <p><i>If no, why do you say so?</i></p> <p>.....</p> <p>.....</p> <p>.....</p>	
22.	How do you view government redrawing from direct provision of housing?	1. Appropriate [] 2. Inappropriate [] 3. Neutral [] 3. Other.....
23.	Do you think government should continue its direct role in housing provision?	1. Yes [] 2. No []
24.	<p>What is your opinion about some public housing left uncompleted?</p> <p>.....</p> <p>.....</p> <p>.....</p>	
25.	Do you think where a public housing project is located can influence its success or failure?	1. Yes [] 2. No []
26.	<p>What are the reasons behind your answer in question 24?</p> <p>.....</p> <p>.....</p> <p>.....</p>	
27.	Will you be willing to rent or buy a public housing unit located at the outskirts of Accra?	1. Yes [] 2. No []

28.	Do you think there are some benefits associated with dwelling in a public housing unit?	1. Yes []	2. No []
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29. Mention some of the benefits one is likely to enjoy by dwelling in a public housing unit?

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30.	Is there a housing need in this community?	1. Yes []	2. No []
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Challenges Facing Public Housing Supply

31. Please rate the following objectives on the challenges in the provision of affordable housing by ticking once (√) as appropriate for the following in order of degree of agreement.
Key: 1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Challenges		Rankings				
		1	2	3	4	5
a.	Funding					
b.	Weak housing policies					
c.	Poorly developed housing institutions					
d.	Change of government					
e.	Prices of building materials					
f.	Difficulty associated with the supply of land and land policy					
g.	Poor project management					

Measures In Improving Housing Delivery

32. Please rate the following actions you think are most appropriate that Government should take to improve affordable housing delivery by ticking once (√) as appropriate for the following in order of degree of agreement.
Key: 1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

MEASURES		Rankings				
		1	2	3	4	5
a.	Build more affordable housing units					
b.	Innovative financing to help housing developers					
c.	Supporting co-operative housing programs					

d.	Partner with the private sector to deliver housing					
e.	Privatize public housing					

33. What other suggestions can you make in improving public housing delivery in the country.

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