

Exploring the Perspectives of Stakeholders on Affordable Public Housing Delivery and Accessibility in Ghana

^{1,2}Ebenezer Afrane, ¹Mohd Nadzri Jaafar, ¹Azizah Ismail,
¹Norhishammudin Baharudin

¹Department of Real Estate, Faculty of Built Environment and Surveying, Universiti Teknologi Malaysia, 81310, Johor Bahru, Johor, Malaysia, ²Department of Estate Management, Faculty of Built and Natural Environment, Kumasi Technical University, Box 854, Kumasi, Ghana.

Corresponding Author Email: afrane@graduate.utm.my

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Abstract

The rapid urbanization in Ghana has spurred a significant shift in population dynamics, with a substantial portion now residing in bustling cities and towns. This demographic transition, however, has unearthed a critical challenge—the growth in housing supply has failed to keep pace with the surging demand. This imbalance has manifested in elevated housing prices, creating a poignant shortage of affordable options, particularly for low- and middle-income households navigating the urban landscape. The importance of exploring the perspectives of stakeholders on affordable public housing delivery and accessibility in Ghana lies in addressing a critical issue that directly impacts the well-being and livelihoods of a significant portion of the population. Affordable housing is a fundamental component of a thriving and sustainable urban environment, especially in a country experiencing rapid urbanization like Ghana. The study employed qualitative technique and made use of semi-structured interview for the data collection. Ten (10) key public and private officials were chosen using a purposive sampling method. The findings were analyzed and presented using thematic analysis, which included direct quotation. The study reveals the crucial importance of affordable public housing in upholding the well-being and stability of Ghana's urban workforce. A key discovery underscores the urgent requirement for prompt and comprehensive intervention by the state government to rectify the housing imbalance. Moreover, the study emphasizes the significance of involving beneficiaries in affordable housing schemes and their implementation. This involvement is deemed essential for comprehending and addressing the specific housing needs and aspirations of the target population, thereby ensuring the success and impact of housing initiatives. These findings collectively provide a comprehensive understanding of the challenges and opportunities in the realm of affordable public housing in Ghana, guiding future policies and actions for a more equitable and sustainable urban

housing landscape. However, the study proposes further research on a comparative analysis of affordable housing models and policies implemented in other countries with similar socio-economic contexts. This could help identify successful strategies and best practices that can be adapted to the Ghanaian context.

Keywords: Affordable Housing, Accessibility, Government Intervention, Ghana.

Introduction

The universal acknowledgment of housing as a fundamental human right underscores the imperative that everyone should have access to a home that meets their needs (Gür and Dostoglu, 2011). This implies that housing must not only be of adequate quality and well-located but also reasonably priced to ensure residents can fulfill other essential needs (UN, 2011; Ling et al., 2017). Regrettably, this aspiration remains unrealized for target groups in Africa, manifesting in challenges of access and affordability. Across the continent, nearly all countries grapple with housing shortages, transforming affordable housing into a pressing concern for low- and middle-income households (Odoyi and Riekkinen, 2022). Olanrele et al. (2019) highlight that housing prices in Africa often surpass the economic capacity of the masses. However, in African cities, homelessness, slums and the development of informal settlements have become major problems on the continent. According to the World Bank (2015), Sub-Saharan Africa bears the brunt of urban populations residing in impoverished areas. The reason for this increase is that the continent is still the most rural region in the world and is currently urbanizing faster than expected due to the lack of well-planned strategies to manage the pace of urbanization (Iheme, 2017). As a result, it has put so much pressure on the existing housing; thereby making it less and less affordable for many urban dwellers (Construction Industry Development Board Malaysia, 2019). As Gopalan and Venkataraman (2015) argue, the provision of affordable housing has traditionally been the prerogative of the state. Even though, affordable housing is one of the many strategies that governments in Africa, especially sub-Saharan Africa, have implemented to eradicate homelessness (Obioha, 2021), but their efforts have been appalling in their significance.

Ghana, much like many other places, grapples with housing affordability issues, with a significant portion of the population facing challenges in securing affordable and suitable housing (Arku, 2020). The influx of people from rural areas to expanding cities in pursuit of better job opportunities exacerbates this situation. The provision of new affordable housing stands as a critical challenge for governments (Owusu-Ansah et al., 2019). The annual housing deficit in the country ranges from 70,000 to 120,000 households, meeting only 30 to 35 percent of the estimated annual demand. A study by the Institute of Statistics and Social Economic Research (ISSER) estimates that the country will need at least 100,000 housing units per year. Meanwhile, the country's affordable housing situation has consistently drawn the attention of successive governments and policymakers to address it (Ibem and Amole, 2010; Nsiah, 2017). In fact, these solutions had been done through some various programmes and interventions. However, the results of these interventions have not been successful in providing adequate and affordable housing to the targeted urban households (Boamah, 2014). As it stands now, the lower- and middle-income earners are particularly disadvantaged in accessing affordable housing and, surprisingly, they are the ones who should benefit from these housing interventions (Yirenkyi, 2014).

As the provision of affordable housing is a national challenge (Bardhan et al., 2015), the main objective of affordable housing programmes is to increase housing affordability, especially for low- and middle-income households, based on government initiatives (De

Azevedo et al., 2010). Considering its challenges, it has become one of the most serious problems in the socio-economic development of the country (Yorgri et al., 2016). With this in mind, research on affordable housing in Ghana has received increased attention in recent years due to its significant impact on the economy (Addo, 2014; Awanyo and Morgan Attua, 2016). Given the above background, this study seeks to provide another dimension in addressing the housing situation in Ghana. The aim of the study is to investigate affordable public housing delivery and accessibility in Ghana from the perspectives of some of the key stakeholders who are involved in the formulation and implementation of affordable housing policies. This study contributes significantly to knowledge by providing new insights into affordable public housing delivery and accessibility in Ghana. Although this study is limited to Ghana, the recommendations are intended to provide insight into the provision of affordable housing in a country where affordable housing is a reflection of Ghana's challenges.

Ghana's Housing Situation

Ghana's ever-growing population has resulted in an increase in housing quantity demand, putting pressure on the government to provide sustainable human settlement (Ansah, 2014). This is due to the fact that the total number of houses in Ghana compared to the number of households revealed severe overcrowding in the majority of houses. According to UN-Habitat (2011) the current Ghanaian cities are highly unequal. This is due to the fact that, the wealthy few enjoy large tracts of land and high levels of service, while the poor majority crams into ever-increasingly congested central areas. Apparently, it is believed that the country has failed to build enough affordable houses to alleviate this pressure, posing significant challenges for those in the country with the most acute housing needs (Agyemang-Yeboah, 2015). In the meantime, the family house system in urban Ghana is serving as a social safety net, preventing homelessness from becoming a major issue in Ghana (UN-Habitat, 2011). Notwithstanding, this attempt has not been enough since the housing deficit confronting the country is huge and requires a minimum provision of 170,000 new houses per year to address the situation; because of newly formed households emanating from population growth combined with the current backlog of people in housing need (Agyemang-Yeboah, 2015).

Additionally, since the housing problems got to do with affordability, it is appropriate to say that people are faced with few other options, where majority of households live in inadequate housing in slums and informal settlements in which they are not able to access better quality housing at affordable prices (UN Habitat, 2011). As a result of this, for low-income households, owning a comfortable house has become one of their unattainable dreams (Lin, 2011). In fact, the situation has exacerbated that those who even earn steady wages are unable to buy or rent affordable housing. All because rents have continued to remain alarmingly high and out of line with incomes forcing many to pay more than 50% of their income each month on housing (World Economic Forum, 2019). Ironically, affordable housing is supposed to be a housing of a reasonable quality that is affordable to people on modest or low incomes (Ram and Needham, 2016).

Successive Governments' Initiatives in Addressing Affordable Housing in Ghana from 2001-2020

The need for government to provide affordable housing to the Ghanaian populace became stronger, since there were no considerable additions of public affordable housing from 1985 to 2000 (Ansah, 2014). This was as result of less growth and a general stagnation in the economy until the year 2001 when Ghana gained 'Highly Indebted Poor Country' status (Opoku, 2010; UN-Habitat, 2011). Ostensibly, according to Sarfoh, 2017 the clamour to

provide affordable housing started mounting up because, more and more voices were pushing for the government to become proactive in developing affordable housing for the majority low-income and substantial proportion of the middle-income earners in Ghana. As alluded by ISSER (2020) that, affordable housing has taken a policy centre stage in the last two decades in Ghana as reflected in the various national level policy documents: first comprehensive National Housing Policy (NHP), 2015, various medium-term development policy frameworks, and manifesto documents of all major political parties. Since housing has been recognized as most important basic human needs in every society (Bank of Ghana, 2007), there was the need for government to pay attention and make concerted effort to address the situation. This resulted in the development of affordable housing in early 2000's in Ghana. The ensuing subsections of the paper focuses on the provision of affordable housing and interventions made within two (2) decades in Ghana by successive governments.

Affordable Housing Programme Under President Kufuor (From 2001-2008)

In 2001 when the New Patriotic Party (N.P.P.) government led by President J.A. Kufuor took over, Ghana Poverty Reduction Strategy Phase-I was launched. According to Bank of Ghana (2007) the focus was to attract foreign capital to fund the housing development. As a result of Ghana's participation in the Highly Indebted Poor Country debt relief programme of the World Bank, the country received some funds which were allocated to the housing sector. The second phase of Ghana Poverty Reduction Strategy was also launched which had a peculiar focus on the vulnerable and excluded and also upgrade slums for the benefit of urban slum dwellers most of whom are poor. Between 2001 and 2004, upon the launching of the phase I of the strategy, Twumasi-Ampofo et al., 2014 averred that Ghana Government had planned to build about 20,000 housing units but unfortunately this was far from reality.

In an effort to address the housing deficit in the country, UN-Habitat (2010) asserted that, the Government of Ghana in 2005 started the Affordable Housing Project (AHP) in some parts of the country. The affordable housing programme which was aimed to build 20,000 units of housing and as well boost the housing supply was through Public-Private Partnerships (Bank of Ghana, 2007). The goal of the affordable housing project was to provide housing for low- to middle-income workers while also building the capacity of local contractors, among other things. This was also part of the government's effort to alleviate the country's housing shortage (Twumasi-Ampofo et al., 2014). In fact, the start of these projects provided a ray of hope for bridging the housing deficit and ensuring housing affordability (Ayumu, 2021). Unlike previous housing projects, which were mostly located in Accra, Kumasi, and Sekondi-Takoradi, the current housing projects apparently were spread across the five (5) regions and in six (6) different sites namely; Asokore-Mampong (Kumasi) in the Ashanti Region, Borteyman and Kpone in the Greater Accra Region, Koforidua in the Eastern Region, Tamale in the Northern Region, and Wa in the Upper West Region of Ghana. Unfortunately, when the then government left office at the end of its term on January 7, 2009, only three sites of the on-going housing projects were at various stages of completion; ostensibly, no single apartment had been completed (Bangdome-Dery et al., 2014). The table 1 below is the summary of affordable housing initiated by the Kufuor's government in the year 2005.

Table 1

Affordable Housing Projects Initiated in 2005

No.	Location	Type of Units	Intended Number of Units
1	Borteyman, Accra	One bedroom and Two bedrooms	1,138
2	Kpone, Tema	One bedroom and Two bedrooms	2,500
3	Asokore-Mampong	One bedroom, Two bedrooms and Three bedrooms	1,027
4	Tamale, Northern	One bedroom and Two bedrooms	200
5	Koforidua, Eastern	One bedroom and Two bedrooms	342
6	Wa	One bedroom and Two bedrooms	144

Source: Author's Compilation (2021)

- **Borteyman affordable housing project**

The Borteyman Affordable Housing Project was the first of six (6) housing projects initiated by the Ghanaian government for construction to begin in 2005. A total of 1,138 housing units were expected to be completed, providing housing relief to Accra-Tema residents. There are 192 one-bedroom flats, 88 one-bedroom flats with shops, 608 two-bedroom flats, 200 Type C one-bedroom cluster blocks, and 50 Type C three-bedroom cluster blocks among the units (Ghana News Agency, 2005). Due to a lack of funding, the project that was supposed to provide housing for both low- and middle-income households in the public sector was halted in 2008 (Andoh, 2014). Twumasi-Ampofo et al., 2014 reported that the housing project was on track as of September 2006, with some of the houses at the roofing level and others having their electrical cables installed (See figure 1 below). This scheme was expected to be replicated in the remaining five (5) locations, namely Asokore-Mampong in Kumasi, Kpone in Tema, Koforidua, Tamale, and Wa.



Figure 1. Borteyman affordable housing Project Abandoned in 2009

Source: Business News, 2013

- **Kpone Affordable Housing Project**

The Kpone Affordable Housing Project, which sits on 150-acre plot of land in the Greater Accra Region was launched through a public-private partnership agreement between the Government of Ghana and a United States-Ghanaian partnership firm, Global Interest LLC of

the United States and Goshen International Company of Ghana. The project's goal was to build 2,500 affordable housing units consisting of one-to-two-bedroom flats that would be sold on a mortgage to civil servants, teachers, and nurses (Daily Guide, 2007). According to Washington (2017) some of the housing units that appeared to be almost finished had some cracks in them (see figure 2 below) and others that were abandoned at the lintel level were awaiting roofing, plastering, and other finishing touches.



Figure 2. Kpone Affordable Housing Project in Tema

Source: Citifmonline, 2023

- **Asokore-Mampong affordable housing project**

According to Twumasi-Ampofo et al. (2014), the Asokore-Mampong Affordable Housing Project, which sits on a 50-acre plot of land, was one of the government's comprehensive affordable housing initiatives aimed at providing decent and affordable housing at reasonable rates for public and civil servants who make up the economy's middle class. The project's implementation began with the construction of 800 one-, two-, and three-bedroom apartments. The project was stalled in early 2009 following a change of government (Daily Guide, 2018). Some of the buildings in the on-going project were 90 percent complete at the time (see figure 3 below).



Figure 3. Asokore-Mampong Affordable Housing Project Abandoned in 2009

Source: Twumasi-Ampofo et al (2014)

Affordable Housing Programme Under President Mills (From 2009-2012)

There was a change of government in the year 2009 which saw the National Democratic Congress (NDC) back in power with their leader late J. E. A. Mills (Etoram, 2016). Consequently, in the quest to improve housing delivery in Ghana, Mills administration also embarked on a number of new housing programmes. For instance, in the year 2010, a large-scale nationwide housing scheme was attempted. The intention of government was to build over 300,000 housing units through Public-Private Partnership (PPP) with a company from South Korea called STX Company for over a five-year period (Mohammed et al., 2017) with an estimated cost of US\$10 billion. The development of the housing units was mainly for the low to middle income group and other categories of people. Unfortunately, the deal was rescinded by Government of Ghana as a result of contractual challenges and approval challenges by government and parliament (Bangdome-Dery et al., 2014). Apart from this, there were other housing programmes which were initiated by the Mills government but couldn't see the light of day according to Ghana News Agency (2012) as cited in Ansah (2014) like the Guma Group Housing Project and the Shelter Afrique Housing Project. The Guma Housing Group from South Africa as well as Shelter Afrique which was a Nairobi based Pan African Organization entered into a partnership agreement with the Government of Ghana. The Guma Group was to provide 500 affordable housing units, while Shelter Afrique was also to provide affordable and social housing to Ghanaians. All these initiatives were interventions by the government towards closing the gap of the housing deficit in Ghana, then again none of these initiatives were able to materialize (Ansah, 2014).

Affordable Housing Programme under President Mahama (from 2012-2016)

Due to partisan politics surrounding the provision of affordable housing in Ghana (Senayah, 2015), every government in power wants to be seen doing something about the housing situation confronting the country. So, in the similar manner, Mahama administration also carried out affordable housing project dubbed "Saglemi Affordable Housing Project". This project commenced latter part of the year 2012 under President Mahama's administration. The project which was a loan agreement between the Government of Ghana and Credit Suisse

International amounted to US\$200 million. This was for the construction of 5,000 affordable housing units on a 300-acre land located at Ningo-Prampram District of Greater Accra Region to be executed by Brazilian construction firm. Adogla-Bessa (2021) indicated that, the scope of the project was however reviewed. And this led to a reduction in the number of housing units which was to be constructed from 5000 to 1,502 housing project. Meanwhile the expectation as noted by Annan (2019) was that, the project could be expanded to build approximately 11,000 houses in total. The Saglemi Affordable Housing project was part of the government's national intervention measures aimed at reducing the over 1.7 million housing unit deficit (Etornam, 2016). Glover (2021) posited that 1,389 of the 1,502 housing units at the Saglemi project site were completed but lacked utilities, while others were at various stages of completion. However, the housing project, which had been ongoing for some time, could not be completed completely during President Mahama's tenure before he left office in 2016. Regrettably, this has also become a white elephant riddled with controversies and have been left unattended to since 2016 (See figure 4 below). Meanwhile, people are looking for a place to lay their head especially the urban employed low- and middle-income households.



Figure 4: Saglemi Housing Project
Source: Graphic Online, 2021

Affordable housing programme under President Akuffo-Addo (from 2017-2020)

In January 2017, there was a change of government and the New Patriotic Party (N.P.P.) under the leadership of President Akuffo-Addo took over. The government after assuming office also emphasized that, its vision was to revive the affordable housing projects which started during his former government's administration in 2005 but stalled in 2009. Since governance is an ongoing process, and because the previous administration began the process with Social Security and the National Insurance Trust (SSNIT). It was strengthened, resulting in the completion of 1,464 housing units at Borteyman and 1,027 housing units at Asokore-Mampong (Myjoyonline, 2020). The Borteyman affordable housing project consists of 744 single-room apartments and 792 two-bedroom, self-contained apartments (Andoh, 2014). According to SSNIT, 2020 the Asokore Mampong Affordable Housing Project is a gated community with 691 two-bedroom apartments, 336 one-bedroom apartments, and 26 shops. The Asokore-Mampong affordable housing project has been renamed after the King of Ashanti Kingdom as "Osei Tutu II Housing Estates" (Government of Ghana, 2020).



Figure 5. Completed Asokore-Mampong Housing Project

Source: SSNIT (2020)

Similarly, Tema Development Company Limited took over the construction of Kpone affordable housing in Tema (Myjoyonline, 2020). Ghanaian Times Newspaper reported in October 2020 that, the 312 housing units have now been completed and are currently being occupied on rent by some employees in educational, health, and other public establishments, with plans in place to facilitate the ownership of interested occupants. Tema Development Company Limited appears to have made significant progress toward completing the remaining 1,272 housing units (Myjoyonline, 2020).



Figure 6. Kpone Affordable Housing

Source: Myjoyonline (2021)

Furthermore, according to the Ministry of Works and Housing, in order to address the demand-side challenges of home ownership in the country, the government established the National Mortgage and Housing Fund (NMHF) in 2018. Therefore, the Ministry of Finance, the Ministry of Works and Housing, TDC Development Company Limited, Ghana Commercial Bank, Republic Bank, and Stanbic Bank all decided to work together to make this initiative a reality (Government of Ghana, 2020). According to the Ministry of Finance (2020), The fund was established to pilot two schemes; the National Mortgage Scheme (NMS) and the Affordable Housing Real Estate Investment Trusts (REITs). These initiatives necessitated the construction of two hundred and four (204) housing units in less than two (2) years. Ghana

News Agency (2020) reported that, the project which consists of one and two standard and expandable unit bedrooms intended for public sector workers, would be provided on a rent-to-own basis with only monthly rent payments and, after a period, the occupant would have the option to own the property (see figure 6 below).



*Figure 6. National Mortgage and Housing Fund Project at Tema
Source: Ghana News Agency (2020)*

Some Key Players in Housing Supply in Ghana

In Ghana, there are numerous public and private sector players involved in housing provision (UN-Habitat, 2011). The major agencies of the State Housing Corporation (SHC), the Tema Development Corporation (TDC), and the Social Security and National Insurance Trust (SSNIT) have provided public housing, with development spatially located in major cities such as Kumasi, Accra, Cape Coast, and Tarkoradi (Agyemang-Yeboah, 2015). These institutions have now evolved into quasi-government entities, and their importance in housing delivery cannot be overstated (Kwofie et al., 2011). The formal supply, on the other hand, is provided by non-state actors, including the commercial private sector, such as real estate developers, who are represented by the Ghana Real Estate Development Association (GREDA). They are one of the key players in the provision of housing in urban areas, which was established in the mid-1980s under the Ghana Investment Promotion Centre, and they were mandated to take the centre stage in the construction of affordable houses, with a focus on the housing demand of low-income people (Danquah and Afram, 2014). Again, to help alleviate the dire housing shortage, particularly through the adoption of best practices in construction and management (Nsiah-Gyabaah, 2009; Ahadzie and Amoah-Mensah, 2010; Kwofie et al., 2011).

Research Methodology

This research employed a qualitative data collection approach, consistent with the methodology outlined by Creswell (2014). Qualitative research, as elucidated by Creswell (2003), is characterized by an open-ended nature, devoid of predetermined responses. Grounded in an interpretivist epistemology, qualitative research capitalizes on the relationship fostered between researchers and their subjects, aiming to comprehend the meaning individuals and groups attribute to social phenomena and problems (Punch, 2003). Creswell (2014) emphasizes the inductive nature of this form of inquiry, underscoring a focus on individual meaning and the nuanced understanding of complex situations. The selection of participants for this study was accomplished through purposive sampling, a non-probability sampling technique. This method, as advocated by Bernard (2002), Lewis and Sheppard

(2006), and Tongco (2007), provides the researcher with the flexibility to identify and seek individuals who possess the requisite knowledge or experience to contribute valuable information. The data collection process involved semi-structured interviews, developed following a thorough review of related literature. The respondents, with an average working experience exceeding 14 years, were purposefully sampled from various entities, including government ministries and agencies, private developers' associations, as well as private consultants, as delineated in Table 2.

Table 2

Respondents profile

Code	Job title/Position	Type of Organization	Years of Experience
PD 1	Director of Affordable Housing	Public Officer	11
PD 2	Estate Officer	Public Officer	14
PD 3	Head of Estate Management	Public Officer	7½
PD 4	Executive Secretary, Private Developers Ass.	Private Officer	13
PD 5	Principal Consultant, Affordable Housing	Private Officer	16
PD 6	Quantity Surveyor	Public Officer	16
PD 7	Senior Works & Dev't. Officer	Public Officer	18
PD 8	Project Engineer	Public Officer	15
PD 9	Assistant Director	Public Officer	10
PD10	Chief Director,	Public Officer	26
Average Years of Experience			14.65

Source: Field data (2022)

In all ten (10) face-to-face interview sessions were conducted and this number was sufficient to ensure a full coverage of issues as well as reach data saturation (Galvin, 2015). Moreover, each interviewee lasted between twenty-two (22) minutes to forty-eight (48) minutes. Most importantly, appropriate date, time and convenient place for the interviews were arranged by both parties. Meanwhile, prior to the interviews, the interview questions were sent to the participants. This was to ensure that, participants had the basic information and the perspective of the interview. Importantly, in the course of the interviews, steps were taken to ensure that any possible bias was avoided. The interviews were conducted in English. Because of that, it made the transcription of the interview much easier. Therefore, to ensure data validity, the transcribed interviews were sent to four (4) key participants and their feedback and critical comments served as a validation process to boost the study's reliability (Merriam and Tisdell, 2016). To this end, all of the transcribed interviews were then fed into NVivo 14 software for thematic analysis. Braun and Clarke (2006) posited that thematic analysis provides rich, comprehensive, and nuanced analysis of qualitative data, hence its adoption for this study. Both deductive and inductive reasoning were used to generate themes. Braun and Clarke (2006) outline six stages of thematic analysis which the study followed. These includes: data familiarisation; generating initial codes; searching for themes; reviewing themes; defining and naming themes; and writing up. Moreover, verbatim quotes were given when necessary to help with the authentication of the conclusions drawn from the analysis (Fossey et al., 2002).

Results and Discussion

This section encapsulates the outcomes and discussions arising from the study conducted with the sampled personnel who participated in the interviews. The analytical framework and discussions presented herein are rooted in the perspectives articulated by these individuals during the interview sessions. The subsequent analysis delves into the nuanced insights provided by the respondents, offering a comprehensive understanding of their viewpoints and contributing to the broader discourse on the subject matter.

Affordable Housing Situation in Ghana

In the first phase of the study, participants were surveyed to express their views on the issue of affordable public housing in Ghana. In this instance, one of the PD1 participants mentioned that public opinion on housing is a very hot topic in the country. This confirms the arguments put forward in literature that, issue of affordable housing is a very critical topic on various discussion platforms and it has received a lot of attention. It is noted that, not only because of the country's massive housing deficit or the increasing urban population in various cities, but also because of the political recognition it has received from various regimes and has become a campaign tool for many politicians in the country (Arku, 2009; Ghana Business News, 2012; Senayah, 2015). Notwithstanding, Ghana's government involvement in the provision of affordable housing through various housing policy initiatives and programmes, yet, the emphasis of the various policies varied and largely determined by the political ideology of the implementing government (UN-Habitat, 2011; Adjei, Fobiri, and, Owiredu, 2015). According to PD7,

“Government has not been able to meet the target group therefore, the intention of these programmes is usually not met. For this reason, there is huge gap between the intention and the reality in the country”.

The above sentiment is not far from the findings of UN-Habitat (2010) which stated that, Ghana has several housing policies and programmes which have been implemented before and after independence by successive governments but the gap between intentions and achievements has been wide in both rural and urban settings. There were admissions from some other participants (PD3, PD4, PD5 and PD8) indicating the seriousness of the housing situation which needs critical attention to salvage it. The reason is that, majority of government workers who falls within the low- and middle-income groups are in dire need of affordable housing. As a result of that, the participants believe that it is affecting the productivity of these income households.

Accessibility and Affordability of Housing by Low-and-Middle Income Households

In reference to the above, the views of participants were sought on how they feel about housing accessibility and affordability for the low- and middle-income households in the country. The respondents pointed out that, past and present government have not been able to meet the housing needs of the targeted households such programmes intended for. One of the participants (PD10) advanced that,

“Both access and affordability have become difficult to achieve due to the fact that there is a huge disconnection between the intentions”.

The reason is that, things are done at higher level without involving the intended beneficiaries to know what they wanted in corresponding to their incomes. As a result, the product designs

normally end up not being affordable to the beneficiaries. Another important factor raised by respondent PD8 is the fact that, too much delay to complete the abandoned affordable housing projects has directly caused access to housing as well as unaffordable. For instance, a standard single bedroom apartment at one of the affordable housing sites (Asokore Mampong) costs \$9,800, single bedroom special is \$14,250 and a two-bedroom apartment is around \$18,650 (\$1.00 equivalent to GH¢10.00 as at October 4, 2022). The implication is that, it would be difficult for a civil servant worker earning an income of GH¢3,000 (\$300) to pay for any of the apartment mentioned above within one-month duration for the required asking price. For a public/civil servant worker to cough this amount of money, is not a joke. Apparently, this will definitely be for a few people particularly the upper-class income households. This in effect, defeats the concept of affordable housing and at the same time denied the targeted beneficiaries of their housing needs. Because according to Tobi et al. (2020), affordable housing is aimed to address low and medium-income groups who are in need of housing. For this reason, if a house meant to be affordable to the intended beneficiaries turn out to be unaffordable at the end of the day, then the purpose has been defeated. To this end, Hansson (2017) indicated, affordable housing is one of the solutions for providing house by governments and this has emerged as a key concept in housing policy in a wide range of countries both developed and developing.

State of Government Performance in Affordable Public Housing Provision

The state of government performance in this context is about the efforts made by successive governments to provide affordable housing to the needy Ghanaian. When the respondents were polled to gauge their views, one of them (PD1) indicated that, the government efforts have been abysmal due to lack of resources. He said;

"My brother, the state has not been able to complete those that were initiated 22 years ago, so how can government initiate new schemes?"

The aforementioned statement underscores a significant challenge in the realm of affordable housing provision in Ghana, as highlighted by (Wuni et al., 2018). The authors posit that the interference of partisan politics in national policies stands out as a major impediment to the successful implementation of affordable housing initiatives in the country. This interference has, regrettably, resulted in the abandonment of several ongoing affordable housing projects nationwide. A notable example is presented by the assertion of the Bank of Ghana (2007), which contends that in 2005, the Government of Ghana launched an ambitious affordable housing program with the goal of constructing 20,000 units of affordable public housing across the nation. Despite the noble intentions behind this governmental initiative—to cater for the housing needs of low to middle-income workers and address the prevailing housing shortage—the encumbrance of partisan politics casted a shadow over its execution. The reverberations of such political interference manifested in the discontinuation of these well-intentioned affordable housing projects in early 2009, exacerbating the challenges faced in meeting the housing needs of the populace. However, the simple political reason given was that, the completed project would be credited to the previous government that started the project, allowing the previous government to profit from the project's completion (Twumasi-Ampofo et al., 2014).

Surprisingly, according to PD1, the 2021 deficit is indicating like 1.83million housing deficit. Per this, it means that, the continue failure of successive governments to complete some of these abandoned projects to accommodate Ghanaians is exacerbating the housing

situation as well as pushing the country's housing deficit high as indicated above by PD1. Meanwhile, the objective of Government of Ghana is to reduce the national housing deficit through the provision of adequate, safe, secure, quality and affordable housing schemes in collaboration with private sector. So, one will wonder how the government intends to do that. From the above, one would admit that the performance of government in housing delivery has been woefully inadequate. The reason is that, if within 22 years it's only 3,000 housing units that has been built and, in any case, not to a full completion. One can conclude that, the country is in housing crises.

Affordable Public Housing Policy as Panacea to Housing Deficit Situation in Ghana

The respondents' views were solicited on affordable public housing policy which was asked by the government to implement was whether seen as a promised investment, meaning where the objective of the institution is to maximize profit. Or as a panacea to housing deficit which implies that the institution aim is not profit maximization but to help the government address the housing deficit. In response, PD1 noted that, it is within their mandate to formulate and implement such policy to address the affordable housing deficit. For the purposes of clarity, it's the government main ministry in charge of carrying out the agenda for the provision of public housing in the country. PD2 however responded that,

“For politics of convenience, we do in support of government agenda (i.e., as a government implementing agent)”.

Others responded that, it was an investment as well as in support of government mandate. The reason is that, the company was originally a sub-vented organization acting as the government 's housing construction arm. However, it was later converted into a limited liability company and structured to operate as a commercial enterprise. Since then, the company does not rely on government interventions.

Per the above statement, it means that, government does not give the institution money or subvention to run their operations, so they raise money from their existing estate and then use it to fund their housing programmes. In fact, from the look of this approach has been helping them to keep their business in active operation. However, the implication is that, they have to sell the housing outside the income range of low- and middle-income market to be able to reap their investment. This in effect, is making the housing unaffordable to the low- and middle-income households. Ostensibly, it has created a housing gap for such income groups. In short, the government attempts to provide affordable housing through its implementing agencies has been a mirage. Therefore, if the government intends to close the housing gap as well as achieve affordable housing, incentives to state implementing agencies to help reduce their cost of production to the minimum is seriously needed.

Effect of Non-Involvement of Beneficiaries in Affordable Public Housing Policy Formulation and Implementation

Lastly, another theme that came out strongly from the discussions was the effect of non-involvement of beneficiaries in affordable public housing policy formulation and implementation. Majority of the participants seen it as a challenge with respect to smooth implementation of affordable public housing. This is because, they are direct beneficiary of the outcome of the policy. For instance, according to PD4

“... It is one major problem. Because why do you design a solution for people from the top, when they themselves are not part of it. How do you expect them to benefit; how do you expect that what you are designing at the top there are actually addressing their concerns. And when it comes to housing, affordability is very critical. So, if you go and design a product up there and you bring it down and the people at the bottom are not in any way able to afford it what have you designed. So yes, I think so”.

From the above, the issue is that, many governments around the world in their attempt to deliver adequate housing and related infrastructure tend to overlook the important contribution of beneficiaries in the implementation process (Ramovha and Thwala, 2012). This is so because policy development has always been seen as inherently top-down approach (Jaiyeoba and Asojo, 2020). However, most often than not the policies are mostly designed by those who have no knowledge or understanding of the real needs of the beneficiary groups (Davy, 2006), which ends up producing housing based on the different stakeholders' perceived needs rather than the beneficiaries' true needs (de Pacheco Melo, 2017). Additionally, Adeogun and Taiwo (2011) posited that, it is not enough for any government to envision mass housing schemes for its low-income citizens. The reason is that, for such vision to be successful and sustainable, it definitely must include meaningful participation of the beneficiaries; because beneficiaries' involvement has policy implications. To this end, beneficiaries have an impactful role to play during formulation and implementation of affordable public housing policy; leaving them out of the equation will negatively affect the implementation outcome.

Conclusions and Recommendations

This study delved into the perspectives of stakeholders regarding the delivery and accessibility of affordable public housing in Ghana. The situation of affordable public housing is complex, marked by various challenges, and only a handful of both developed and developing countries have successfully addressed it. In the Ghanaian context, the inadequate supply of affordable public housing emerges as a pronounced obstacle for urban workers, particularly those belonging to the low to middle-income strata. Recognizing the paramount importance of affordable housing in enhancing societal well-being, the study advocates for immediate state government intervention to address this pressing issue. The provision of affordable housing is unequivocally perceived as a prerogative vested in the state, underscoring the need for a proactive role of the government in mitigating challenges within the affordable housing sector. This imperative intervention is underscored by the substantial gap existing in meeting the housing needs of the country's burgeoning working population. Moreover, the study highlights the significance of involving beneficiaries in affordable housing schemes and their implementation. Acknowledging affordable housing as a people-centered strategy, the inclusion of beneficiaries in policy development is deemed critical, reflecting the urgency of the matter. The study advocates for a comprehensive approach, urging the prioritization of a national agenda over partisan interests. Effective policies and initiatives, coupled with collaborative efforts, are deemed essential to ameliorate the housing situation and ensure universal access to safe and affordable housing in Ghana.

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