Households' generation of resources for housing in urban Ghana: The Case of Techiman Municipality

Working Paper, Home-Grown Growth in African Cities: How Self-Build Housing Drives Urban and Economic Growth in Ghana and Tanzania

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1.0 Introduction

Housing is generally positively correlated with socio-economic development and exerts the greatest and most immediate influence on people's health and well-being (McGranahan & Songsore, 1994; GSS, 2014a; ISSER, 2022). Consequently, a widely shared view is that access to decent and affordable housing provides socio-economic benefits to both the occupants and the wider society (Newman, 2008; UN-Habitat, 2015). Therefore, housing conditions such as dwelling type, materials used in constructing walls, roofs and floors, tenure arrangements and access to basic facilities (water, electricity, toilet, waste collection etc) are very important in determining housing quality, quantity, and cost.

However, for many countries in the world especially in the Global South, housing supply is unable to meet effective demand. This is particularly the case in urban areas, especially large cities and towns, where continuous influx of population, limited supply of housing, as well as costs of housing and low incomes, limit the capacity of individuals and households to access decent housing (Mitlin & Satterthwaite, 2013; Satterthwaite & Mitlin, 2014; UN-Habitat, 2015; World Bank, 2015a). Under such circumstances, individuals and households may resort to other forms of housing which are likely to be considered as substandard or inadequate by officialdom, and therefore in need of demolition or removal (Mitlin & Satterthwaite, 2013; Satterthwaite & Mitlin, 2014). Nevertheless, as the UN-Habitat (2015) has argued access to housing for a household or a family is the critical required step for accessing other basic services such as education, health, and centres of economic opportunities such as markets and job sites.

Housing also serves as a litmus test of the health of any economy. This is due to the multiplier effects housing generates in an economy – production and manufacturing of materials for construction, retail and wholesale of construction materials, engineering and architectural services, housing financing both formal and informal, job creation, etc (GCB Strategy & Research Department, 2022). Consequently, a slowdown in housing construction has adverse ripple effects throughout virtually every sector of an economy. The Centre for Affordable Housing Finance Africa (CAHF) estimated the housing sector's contribution to Ghana's GDP at about 7.3% and in 2015 employed about 180,000 people with about 75% of the employed in the informal housing subsector (CAHF, 2020). Overall, Ghana's residential real estate market is expected to reach a staggering value of US$390 billion in 2024, driven by high population growth, rapid urbanization and a growing middle class.[1]

In addition, Ghana's estimated diaspora population of 3 million contributes significantly to drive the real estate sector through remittances (Coffie, 2022). In 2020, the World Bank indicated that Ghana received remittances totalling $3.6 billion, making it the largest recipient of remittances in West Africa.[2] Various studies have indicated that a significant proportion of these remittances go to the real estate sector (UN-Habitat, 2011; Coe, 2016; Coffie, 2022).

Like many countries in the Global South, the supply of housing in Ghana is delivered through three sources, namely private real estate companies which operate for profit and target mainly the middle and upper-income households, or the wealthy; government and public sector agencies build for mainly public sector workers; and self-builders (individuals and groups) who

[1] https://www.statista.com/outlook/fmo/real-estate/ghana. Accessed on March 1, 2024.

[2] *The impact of the diaspora on Ghana's real estate industry*. https://quaorealty.com/the-diaspora-on-ghanas-real-estate-industry/. Accessed on June 30, 2024.

build for themselves with virtually no or minimal external support or assistance (Tipple & Korboe, 1998; Gough & Yankson, 2010; Afram et al., 2015). However, the supply of housing in Ghana is overwhelmingly dominated by self-builders (ISSER, 2024 forthcoming).

The overall objective of this Working Paper is to assess *how people generate the resources for housing in urban areas in Ghana*, and how they transition as renters or tenants to self-build from the stage of land acquisition, house construction, housing financing, and the incremental improvement of their housing quality over time. This study is part of a larger research project titled *Home-grown Growth in African Cities: How Self-build Housing Drives Urban and Economic Growth in Ghana and Tanzania*' funded by the ESRC (Grant Ref: ES/V002759/1). The research project examines the economy of self-build housing in Ghana and Tanzania using one large city and one fast-growing secondary city in each country as a case study (Accra and Techiman in Ghana; Dar es Salaam and Ifakara in Tanzania). Based on this criterion, Techiman Municipality, a secondary city located in the middle part of Ghana, was selected as the case study. We deployed several methods – desktop review, direct observation, photographs, oral histories of selected communities, administration of semi-structured interviews (SSIs), and in-depth interviews (IDIs) of tenants, homeowners, operators of businesses which are directly and indirectly associated with house construction, and policymakers and opinion leaders (including traditional leaders) – to address the objectives of the project.

This paper is structured into six sections. The first section focuses on the study area, Techiman Municipality, followed by a section on housing conditions in Ghana generally and in the Techiman Municipality specifically. The third section is on the study's research methodology (including the brief descriptions of selected communities of Hansua and Takofiano in Techiman Municipality). Section four is on the study's key findings and ends with section five, the paper's conclusions emphasizing the need for government policy attention towards self-build housing as the quickest pathway for achieving decent and affordable housing for all.

2.0 Case study area: Techiman Municipality

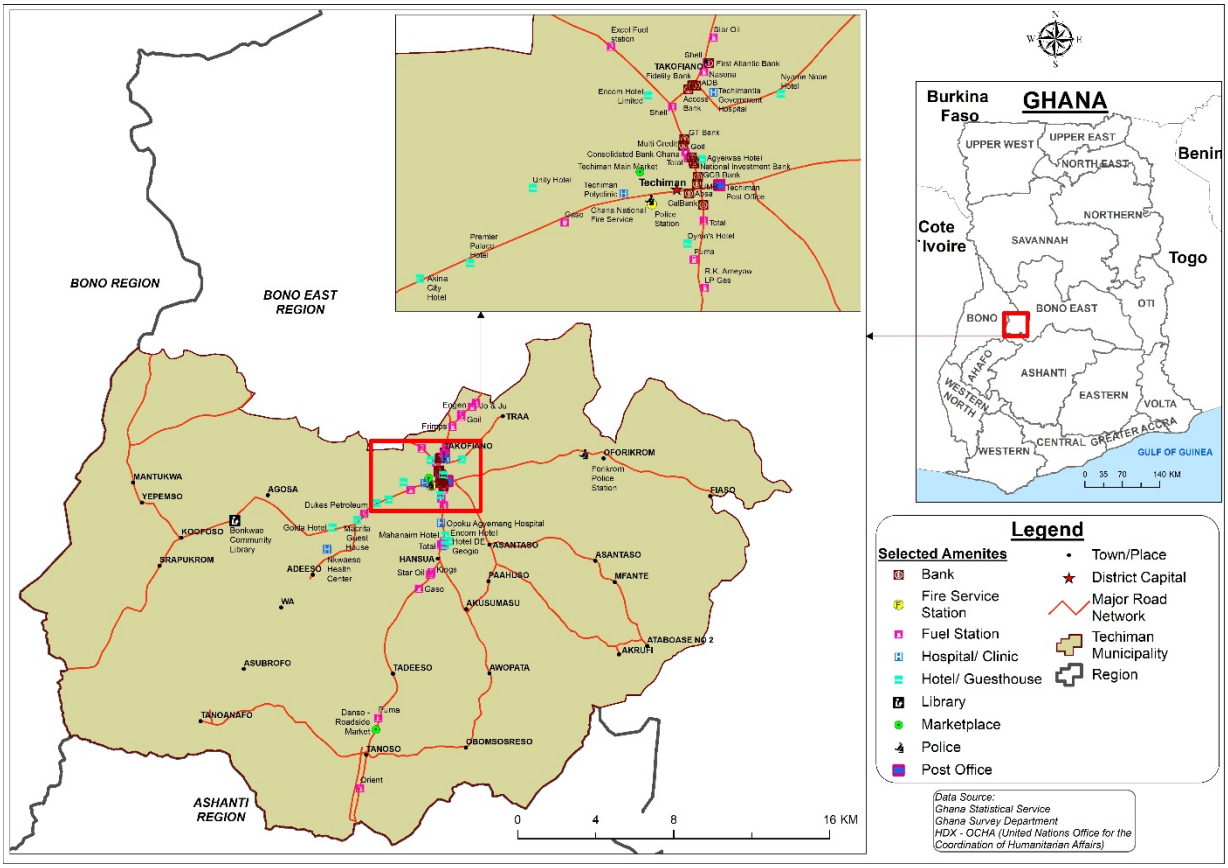
Situated between the forest and the savannah regions of Ghana, Techiman is an ancient town. Oral and written historical accounts reveal that the settlement existed as early as 1200 (Dickson, 1971). In fact, it has been argued that Ghana's largest ethnic group, the Akan (made up of about 20 sub-groups, notably Asante, Fante, Ahanta, Akyem, Akuapem, Assin, etc.; Agyei-Mensah & Owusu, 2010) have their ancestral roots from the Bono Kingdom which had Techiman as its headquarters (Dickson, 1971; Antwi, 2017). The Bono Kingdom thrived due to its location and participation in trading activities between the states in the northern part of present-day Ghana and the West Africa Sahelian region and the forested regions of southern Ghana. According to Dickson (1971, 62-63), Techiman and other Bono settlements situated on the edge of the forest region served as major stopping centres on trade routes between northern Ghana and southern Ghana. Dickson (1971) adds that Techiman and other settlements in the Bono Kingdom, presumably with the colonies of the powerful Mande traders of North Africa attached to them, were the economic heart of the Bono region.

Today, Techiman remains a nodal town, which sits on important road networks which link northern Ghana and the Sahelian countries of Burkina Faso, Mali and Niger, and the regions of southern Ghana. Like its historical past, the town is still a major stopping centre and transit point for road transport between northern and southern Ghana, and the Sahelian countries (Burkina

Faso, Mali, and Niger). According to the Techiman Municipal Assembly (TMA), the multiple major roads converging at Techiman have made the town a bustling 24-hour commercial centre (TMA, 2017, 43). In addition, Techiman is an important political-administrative centre serving as the regional capital or headquarters of the newly-created Bono East Region since 2018. It is also the municipal capital of the Techiman Municipal Assembly (local or city government) with the mandate under the Local Governance Act, 2016 (Act 936) for the overall development of the municipality.

The mainstay of the economy of Techiman Municipality and the Bono East Region in general is agriculture. According to Kikido & Bugri (2019), the area is generally described as an agricultural production corridor, largely due to the availability of vast fertile lands and a large economically active population engaged in agriculture and related trade. The availability of vast fertile land has attracted migrant farmers from northern Ghana (including the youth) fleeing from degraded farmlands, poor rainfall, and communal conflicts. In addition, agricultural production is supported by the Techiman Market which is described as one the largest open-air markets in West Africa (GSS, 2014b; TMA, 2017). The municipality is well-noted to produce tubers (especially yam and cassava), maize, plantain, vegetables (tomatoes, garden eggs and onions) and tree/cash crops (cashew, cocoa, and mango).

Figure 1: Map of Techiman Municipality showing key towns and services



Source: GIS Unit, Department of Geography & Resource Development, University of Ghana

Besides agriculture, Techiman is also the hub of economic activities, which include wholesale and retail trade, services, manufacturing industry and tourism. Nevertheless, agriculture and related work account for 36.3 percent of all major occupations, followed by service and sales workers (28.2%) and craft and related trades (13.9%) (GSS, 2014b; TMA, 2017). Other economic

activities present in the municipality include manufacturing industries, notably the Ghana Nut Company (a leading agro-processing company involved in the export of a wide-range of edible nuts and oils) and other large and medium-sized companies, major banks (GCB Bank, Agricultural Development Bank, Ghana Consolidated Bank, Calbank, Stanbic Bank, Fidelity Bank) and other financial institutions, as well as regional headquarters of telecommunication companies (MTN, AirtelTigo and Telecel [formerly Vodafone]) in Ghana. Figure 1 is a map of Techiman Municipality showing some of the key neighbourhoods and services in the municipality.

It needs to be stressed that the location of Techiman as a major transit centre, market and commercial centre, and its role as a traditional and formal administrative centre surrounded by a rich agricultural region, have made the town one of the busiest in Ghana. Consequently, it has attracted major economic and commercial attention leading to the establishment of all the major banks in Ghana, several secondary and tertiary educational institutions, regional offices of private and public agencies, several FM radio stations, hotels, and eatery places etc. These factors have led to the growth of this ancient town, resulting in an urban cluster and a contiguous built-up area that constitutes the Techiman Municipality as illustrated by Figure 1.

Techiman Municipality shares boundaries with a number of other municipalities: Sunyani West and Wenchi in the west; Nkoranza North and Nkoranza South in the east; Techiman North in the north and Offin North in the south. The residents of these surrounding municipalities and others farther away tend to access the many secondary and tertiary services as well as markets located in Techiman. Consequently, the city's day population tend to increase contributing to traffic congestion on the town's main dual carriage thoroughfare and other inner locations, especially around the Techiman market.

Table 1 indicates that the population of the Techiman Municipality has grown from 104,720 in 1984 to 243,335 in 2021, more than doubling within a period of about 37 years. Interestingly, the Bono East Region of which Techiman is the regional administrative hub has a population of 1,203,400 in 2021 with 50.1 percent as males and 49.9 percent as females. This contrasts with the Techiman Municipal which accounts for 20.2 percent of the total regional population and has proportion of males and females as 48.8 percent and 51.2 percent respectively. The relatively high proportion of females compared to males since 2010 may possibly be due to the presence of the Techiman Market, which has expanded over the last two decades and where activities are dominated by females (TMA, 2017).

Table 1: Population of Techiman Municipality, 1984 -2021

	Male		Female		Total	
Year	Total	Percent	Total	Percent	Total	Percent
1984	-	-	-	-	104,720	-
2000	87,236	50.0	87,364	50.0	174,600	100.0
2010	100,498	48.6	106,358	51.4	206,856	100.0
2021	118,699	48.8	124,636	51.2	243,335	100.0

Source: Derived from 1984, 2000, 2010 and 2021 Population and Housing Census

Table 2 shows the urban and rural population of Techiman for the period 2000-2021. Clearly, the pace of urbanization and possibly uncontrolled urban expansion has quickened in the last decade, 2010 to 2021. The proportion of the urbanized population increased from almost 60 percent in 2010 to about 78 percent in 2021 while the proportion of the rural population

witnessed a sharp decline from about 40 percent to about 22 percent for the same period.[3] The percentage points rise of about 17 percent of the proportion urbanized in Techiman Municipality is far higher than the national percentage points rise of about 6 percent (50.9% in 2010 to 56.7% in 2021).

Associated with the rapid urbanization of the municipality is also rising population density. Techiman Municipality is the smallest municipality in the Bono East Region in terms of land size but has the highest population concentration and density. The density rose from 323 persons/km square in 2010 to 381 persons in 2021 compared to a national rise of 103 to 129 for the same period (GSS, 2021a).

Table 2: Urban and Rural Population of Techiman Municipality, 2000-2021

	Urban		Rural		Total	
Year	Total	Percent	Total	Percent	Total	Percent
2000	97,166	55.7	77,434	44.3	174,600	100.0
2010	123,939	59.9	82,917	40.1	206,856	100.0
2021	189,316	77.8	54,019	22.2	243,335	100.0

Source: Derived from 2000, 2010 and 2021 Population and Housing Census

The rapid rise in the proportion urbanized in Techiman Municipality certainly has implications for access and cost of land, housing and rent, and other basic services and infrastructure. Indeed, TMA (2017) has identified the proliferation of slums as one of the key challenges of the municipality. This reflects the challenges individuals and households have in accessing decent housing. Also, Kikido and Bugri (2019, 37) in their study of youth access to agricultural land in peri-urban Techiman concluded that "the predominant challenges facing the youth included high rental/acquisition cost, land scarcity and land disputes. The youth also suffered more from the urbanisation effects, but do not benefit from proceeds arising out of peri-urban land use conversions." Like many large towns and cities in Ghana, rapid urbanization, weak urban planning, and poor land management have resulted in land scarcity, triggering higher land prices and rents, and limiting land access to low-income groups (World Bank, 2015b).

3.0 Review of Housing Conditions in Ghana and Techiman Municipality

The 2010 and 2021 Population and Housing Census reports indicated that the Techiman Municipality had a total of 34,137 and 75,168 houses respectively (see Table 3). At the national level, the number of houses increased substantially from nearly 3.4 million in 2010 to over 5.86 million in 2021. The more than doubling of the number of residential dwellings in Techiman Municipality mirrored other regions such as the Greater Accra Region where the number of dwellings nearly tripled from 474,621 in 2010 to over 1.1 million in 2021. The phenomenal boom in housing in Ghana has occurred most especially in urban areas undergoing rapid urbanisation, with youthful populations and a growing middle class (CAHF, 2020; GIPC, 2022; GCB Strategy & Research Department, 2022). As can be deduced from section 2 of this paper, Techiman's status as a major transit centre, economic and commercial centre, regional political-administrative and traditional administrative headquarters, has fuelled its growth and the intense demand for land and housing. However, ISSER (2022) notes that although more houses have been built in Ghana than at any other time in the country's history, the census reports include residential dwellings

[3] In Ghana, an urban centre is defined as a settlement with a population of 5000 or more (GSS, 2021a; World Bank, 2015).

such as kiosks, metal containers, wooden structures, tents, uncompleted buildings, and other structures which in many cases are not adequate as dwellings for household habitation.

Table 3 shows that the dominant residential dwelling types in Ghana and Techiman Municipality is the separate house (or popularly referred to as a self-contained house) and the compound house. The compound house, or what Afram (2009) described as 'Ghana's traditional house', usually consists of small rooms housing several households with an open courtyard and shared facilities such as toilets, bathrooms, and kitchens. This type of dwelling unit is very popular with low-income groups because it is affordable and allows the sharing of facilities with known groups and individuals (Afram, 2009). However, this dwelling type is on the decline – the proportion of compound houses declined from 51.5 percent in 2010 to about 21 percent across Ghana according to the 2021 Population and Housing report (GSS, 2021b). On the other hand, separate houses are on the rise. These usually comprise of two to four bedrooms hosting a nuclear family or one household and are relatively expensive to build and rent. The challenge is that low-income households are unable to rent this type of residential dwelling due to income-rent mismatch (IBAN, 2017). The decline of the compound houses and the increase of the separate (detached) houses observed at the national level are mirrored in the Techiman municipal (see Table 3).

Table 3: Residential dwelling type – National and Techiman Municipality, 2010 and 2021 (%)

Residential dwelling type	Ghana						Municipality					
	2010 (in percent)			2021 (in percent)			2010 (in percent)			2021 (in percent)		
	Tot.	Urb.	Rur.	Tot.	Urb.	Rur.	Tot.	Urb.	Rur.	Tot.	Urb.	Rur.
Separate house	***28.7***	***19.3***	***40.1***	***63.3***	***53.8***	***76.6***	***26.4***	***20.7***	***39.1***	***65.0***	***59.7***	***83.3***
Semi-detached house	7.1	7.8	6.3	8.0	8.5	7.2	6.5	7.6	4.2	5.6	6.2	3.2
Flat/Apartment	4.7	7.0	1.9	3.1	4.6	1.0	2.6	3.2	1.5	2.8	3.0	1.0
Compound house (rooms)	***51.5***	***58.7***	***42.9***	***20.9***	***27.1***	***12.2***	***58.8***	***65.2***	***44.3***	***24.8***	***29.0***	***10.0***
Huts/Buildings	3.8	1.3	6.9	0.5	0.2	0.9	4.1	1.5	9.6	0.4	0.4	0.6
Tent	0.2	0.2	0.2	0.0	0.0	0.1	0.2	0.2	0.1	0.0	0.0	0.0
Improvised homes	1.8	2.9	0.4	1.7	4.0	0.9	0.5	0.7	0.1	0.3	0.3	0.3
Uncompleted building	1.6	2.1	1.0	1.2	1.4	1.0	0.5	0.5	0.6	0.9	1.2	1.5
Other	0.6	0.8	0.4	0.2	0.2	0.2	0.4	0.4	0.5	0.2	0.2	0.1
Total	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*	*100.0*
Total residential houses	*3,392,745*			*5,862,890*			*34,137*			*75,168*		

Source: 2010 and 2021 Population and Housing Census reports (GSS, 2014a, 2014b, 2021b)

Table 4a: Construction materials for outer walls, floor and roof, 2010*

	Outer walls			Floor			Roof	
Material	**Gh**	**TM**	**Material**	**Gh**	**TM**	**Material**	**Gh**	**TM**
Mud brick/ earth	34.2	33.7	Earth mud	15.9	17.6	Mud /earth	1.4	0.6
Wood	3.4	0.9	Cement/ concrete	77.9	79.2	Wood	0.8	1.1
Metal sheet/ slate/asbestos	0.8	0.6	Stone	0.6	0.6	Metal sheet	71.4	86.4
Stone	0.2	0.2	Burnt bricks	0.1	0.1	Slate/asbestos	13.0	0.2
Burnt bricks	0.7	0.2	Wood	1.0	0.1	Cement/concrete	2.4	0.7
Cement block/ concrete	57.2	62.2	Vinyl tiles	1.0	0.6	Roofing tiles	0.5	0.1
Landcrete	1.8	1.7	Ceramic/marble/ granite tiles	1.6	0.9	Bamboo	1.2	0.9
Bamboo	0.1	0.1	Terrazzo/terrazzo tiles	1.6	0.6	Thatch/palm leaf/raffia	8.6	9.6
Palm leaf/ thatch/raffia	0.7	0.2	Other	0.3	0.2	Other	0.6	0.5
Other	0.7	0.2						
Total	**100.0**	**100.0**	**Total**	**100.0**	**100.0**	**Total**	**100.0**	**100.0**

*Gh (Ghana), TM (Techiman Municipality)
Source: Source: 2010 Population and Housing Census reports (GSS, 2014a, 2014b)

Table 4b: Construction materials for outer walls, floor and roof, 2021*

	Outer walls			Floor			Roof	
Material	**Gh**	**TM**	**Material**	**Gh**	**TM**	**Material**	**Gh**	**TM**
Mud brick/ earth	29.6	19.4	Earth mud	6.3	3.6	Mud /earth	1.2	0.6
Wood	3.2	0.4	Cement/ concrete	77.8	79.7	Wood	0.5	0.3
Metal sheet/ slate/asbestos	0.6	0.6	Stone	0.2	0.1	Metal sheet	82.1	92.5
Stone	0.1	0.1	Burnt bricks	0.1	0.1	Slate/asbestos	8.8	0.6
Burnt bricks	0.5	0.6	Wood	1.3	0.1	Cement/concrete	3.4	3.0
Cement block/ concrete	64.1	77.6	Vinyl tiles	6.1	9.1	Roofing tiles	0.4	0.3
Landcrete	1.2	1.3	Ceramic/marble/ granite tiles	6.4	6.0	Bamboo	0.2	0.2
Bamboo	0.1	0.0	Terrazzo/terrazzo tiles	1.6	1.3	Thatch/palm leaf/raffia	3.1	2.4
Palm leaf/ thatch/raffia	0.5	0.0	Other	0.0	0.0	Other	0.3	0.1
Other	0.1	0.0						
Total	**100.0**	**100.0**	**Total**	**100.0**	**100.0**	**Total**	**100.0**	**100.0**

*Gh (Ghana), TM (Techiman Municipality)
Source: Source: 2021 Population and Housing Census reports (GSS, 2021b)

Tables 4a and 4b show the types of construction materials for outer walls, floors, and roofs of residential dwellings in Ghana and Techiman Municipality in 2010 and 2021. For both outer walls and floors of dwellings, the dominant material used is cement/concrete. The Tables

revealed that the use of this material (cement) for construction of outer walls increased from 57.2 percent in 2010 to 64.1 percent to 2021. However, the 2021 Population and Housing Census revealed this increased use of cement/concrete can be as high as 82.5 percent in urban areas (GSS, 2021b). This observed trend is similar to the case of Techiman. The same observation can be made for roofing materials which is dominated by metal sheets. It needs to be stressed that the shift away from poor quality local materials such as mud/earth, palm leaf/raffia as observed in the population and housing census reports, 2000 to 2021, may be partly due to declining levels of poverty and possible rising incomes as revealed in various Ghana Living Standard Survey (GLSS) results published by the Ghana Statistical Service (see GSS, 2018). At the same time, this shift tends to increase housing costs and rents, and puts the poor and low-income households at a disadvantaged position, as they are unable to access decent housing due to their low incomes (GSS, 2014b; ISSER, 2018).

The housing conditions described above lead to three key challenges: issues of quality (poor materials for construction and the designs), quantity (housing supply unable to meet demand) and costs of housing (mainly due to low incomes of households). According to MWRWH (2015), to deal with these challenges, governments over the years have responded by adopting several strategies including direct construction of houses through state agencies and giving loans to workers to build houses through initiatives such as the Public Servants Housing Loan Scheme, Roof and Wall Protection Loans Schemes and supply of some building materials. These initiatives have fallen short as they were limited to a small number of public and civil servants and formal workers mainly in urban areas. However, over time as the state's changing economic conditions became unsustainable, many of these initiatives have collapsed or, where they still exist, have been limited in scope and impact (GoG/MWRWH, 2015). In policy terms, these strategies were characterized as fragmented and piecemeal (NDPC, 2005; UN-Habitat, 2011; GoG/MWRWH, 2015). However, in 2015, Ghana developed and adopted its first ever National Housing Policy (NHP) and Action Plan, which attempts to address in comprehensive fashion the challenges confronting the Ghanaian housing sector (ISSER, 2018). The goal of the NHP is to provide adequate, decent, and affordable housing that is accessible to all people living in Ghana by creating the enabling environment for the private sector to deliver housing. This goal of the policy is challenging and not likely to be realized without appropriate incentives to the private sector which currently exclusively focused on the middle and upper-income households (ISSER, 2018). In addition, the operations of private real estate firms are limited in geographic scope, mainly concentrated in the large cities of Accra, Kumasi, and Sekondi-Takoradi and to a limited extent other secondary cities.

4.0 Methodology and approach

As earlier noted, several methods (desktop review, direct observation, photographs, oral histories, semi-structure interviews and in-depth interviews) were used to address the core objective of the study, that is, to assess how people generate the ideas and resources for housing in urban areas in Ghana. In brief, the methods and approach deployed in Techiman were as follows:

Desktop review

The study consulted several secondary materials including peer-reviewed journal articles, reports and policy documents on housing including the UN-Habitat's Housing Profile Report, 2011, Ghana National Housing Policy and Action Plan, 2015, and National Urban Policy

Framework and Action Plan, 2015. The conclusion section of this report draws on the relevance of the existing literature and housing-related policies to the study's findings.

Reconnaissance Visit

This exercise was carried out in October 2022, with the goal of familiarizing ourselves with the study area, Techiman Municipality, and to introduce the project to key and relevant stakeholders. The visit offered the research team the opportunity to engage with the Techiman Municipal Assembly (local government), particularly the Development Planning Office. With the support of the Planning Office, the research team was introduced to the municipality and its different socio-economic neighbourhoods (low, medium, and high classes) and the issues about housing in general. In addition, the Planning Office gave the research team a guided tour of the various communities.

Based on the reconnaissance visit, the research team settled on the communities of Hansua and Takofiano as the sites in Techiman Municipality for the research. We conducted in-depth interviews of houseowners, tenants and operators of home-based businesses and businesses related to the housing sector. Takofiano is a low-income community with a poor road network and is dominated by compound housing (houses occupied by multiple households and sharing common facilities such as courtyard, kitchen, toilet, bathroom etc). It is a community of both indigenes and migrants, has old houses and a few new houses, and a lot of home-based economic activities (such as petty trading, food vending, tailoring and dressmaking, hairdressing, and carpentry). On the other hand, Hansua is a high-income peri-urban community which contains mainly self-contained one-storey and multi-storey houses with fenced walls and distinctive architecture sitting on large plots. The community used to be farmland which has now given way to residential development for the wealthy households in Techiman. Figures 1 and 2 provide examples of the different types of houses prevalent in Hansua and Takofiano. Clearly, as can be observed in Figure 1, farming continues to be present in Hansua, especially vacant plots which are yet to be developed for residential properties.

Fig 1: Hansua with its typical self-contained houses and conical roofs, and peri-urban feature with land still under farming (left picture)

Source: Fieldwork, Hansua, 2022/2023

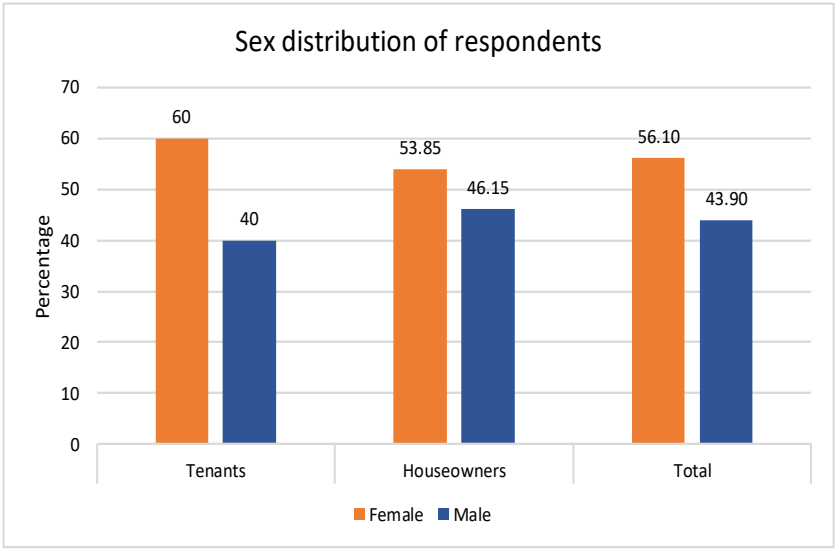
Fig. 2: Takofiano with its old compound houses

Source: Fieldwork, Takofiano, 2022/2023

Semi-structured questionnaire interviews and In-depth Interviews

Using a semi-structured questionnaire involving both closed and open-ended questions, interviews were conducted among homeowners and tenants in the two selected communities of Hansua and Takofiano with different genders, ages, and income statuses. Although the interviews were not based on a representative sample, efforts were made to select respondents from all parts of the communities to reflect the diversities across the communities. In all, we conducted 41 interviews made up of 26 houseowners and 15 tenants in the two communities. The respondents for the interviews were purposively selected. However, using the roads and lanes in the two communities, Takofiano and Hansua, which run in north-south and east-west directions, all efforts were made to select these respondents from all sections of the communities. Fig. 3 and 4 show the sex and age distributions of respondents (houseowners and tenants).

Fig. 3: Sex distribution of respondents



Source: Semi-structured interview, Techiman, 2023

In-depth interviews

In-depth interviews were also conducted among opinion leaders/policy makers in the Techiman Municipality and houseowners, home-based and housing-related businesses in the selected

communities of Hansua and Takofiano. In total, 35 interviews were conducted made up of 5 opinion leaders, 14 business/Home-based economic activity operators and 16 houseowners/plot tours in Hansua and Takofiano (see Table 5). The in-depth interviews helped to understand the complexities associated with housing construction processes.

Table 5: Summary of List of Interviews and Plot Tours Conducted

Policy-makers & Opinion leaders	**No.**		**Total**
Traditional leader	2		**2**
Municipal Planning Officer	1		**1**
Regional Economic Development Planning Officer	1		**1**
Former Mayor	1		**1**
Sub-total	***5***		***5***
Business/Home-based economic activities	**Hansua**	**Takofiano**	**Total**
Joykem Roofing Company (PRO & HR Officers)	2		**2**
Cement retailer & wholesaler		1	**1**
Electric shop/Electrician		1	**1**
Provision store/kiosks	1	1	**2**
Printing press owner		1	**1**
Beverage retailer	1		**1**
Wielder/Metal fabricator	1	1	**2**
Mason/Building hardware store owner	1		**1**
Carpenter/furniture shop	1	1	**2**
Tricycle operator (transports building materials)	1		**1**
Sub-total	***8***	***6***	***14***
Homeowners & Plot Tours/Histories	**Hansua**	**Tako**	**Total**
Homeowners and Plot Tours	6	10	16
Sub-total	***6***	***10***	***16***
Grand Total			**35**

Source: Fieldwork, interview and plot tours, Techiman, 2023

Direct observations and photos

Besides the semi-structured and in-depth interviews, the study made use of direct observation and photos. This tool was useful in not only observing the housing typology in the two selected communities in the Techiman Municipality, but also observing the nature of livelihood activities related directly and indirectly to the self-build housing sector. It involved visiting the Techiman Municipality and the selected communities and spending time noting down self-build houses at various stages of completion, and community infrastructure and services present. It also included taking photos of places in the communities related to housing to reaffirm and support the narratives on self-building housing.

5.0 Findings

As indicated in the introduction, the objective of this working paper is to examine how individuals and households acquired resources for housing in urban Ghana, and how they transition as tenants to homeowners. We proceed by looking at the socio-economic characteristics of our interviewed respondents (tenants and houseowners) by looking at their age, gender and occupation, conditions of their houses (materials for constructions, availability

of basic services), as well as the processes of homeownership – from the acquisition of land, the actual house construction, mobilization of housing financing, and the incremental improvement of their house quality over time.

Conditions of houses

In both Hansua and Takofiano, and the Techiman Municipality in general we observed that self-build housing is the dominant housing typology present in all the different socio-economic neighbourhoods (high, medium, and low-class neighbourhoods). There is virtually no private real estate firm in the municipality for the construction of houses for the masses. Therefore, all residential buildings apart from those owned by the state must be constructed by the private owners or their representatives or caretakers. Given its status as a regional political-administrative, and economic centre, Techiman like other Ghanaian secondary cities is attracting population resulting in sprawl, which is engulfing villages and small towns surrounding it. The key driver of the sprawl is self-build housing as many who move into Techiman as long-term tenants and houseowners as well as new migrants who cannot tolerate increasing rent and congestion seek a foothold in the fringes. In the context of weak urban and land use planning in Ghana (see Owusu et al., 2012; Obeng-Odoom, 2013, World Bank, 2015; Amedzro et al., 2024), the desire for homeowners in the peri-urban areas of Ghanaian cities including Techiman results in urban sprawl or uncontrolled expansion of cities.

Table 6. House conditions among tenants and houseowners

	Tenants	**Houseowners**	**Total**
	(n=15)	(n=26)	(n=41)
% of households with			
Bathroom integral to dwelling	53.33	61.54	58.54
Toilet integral to dwelling	26.67	46.15	39.02
Bathroom exclusive to family	66.67	80.77	75.61
Toilet exclusive to family	26.67	69.23	53.66
Main building materials for			
Wall			
Cement	100	100	100.00
Roof			
Corrugated sheets	100	100	100.00
Floor			
Cement	86.67	57.69	68.29
Tiles (ceramic/porcelain)	13.33	42.31	31.71
Window			
Louvres	86.67	73.08	78.05
Nets	6.67	-	2.44
Wood	6.67	15.38	12.20
Sliding glass	-	11.54	7.32

Source: Semi-structured interviews and direct observation, Techiman, 2023

The basic housing conditions are presented in Table 6. The Table shows that for both tenants and houseowners less than 40 percent and about 54 percent respectively have their toilet integral to their dwellings and exclusively used by their families. However, these figures are much higher for houseowners and lower for tenants. Similar observations can be made for bathrooms as well. The lack of in-house toilets and bathrooms are largely confined to Takofiano, a community as earlier indicated where compound houses dominate. Compound houses are

houses where tenants share facilities, and these facilities are usually inadequate relative to the number of tenants and their dependents or households. However, because of the high demand by low-income households for accommodation, many landlords tend to convert the toilets and bathrooms as sleeping rooms for rent, and therefore tenants need to access public facilities, or sources which can best be described as inadequate and unhygienic (Songsore, 2003).

In terms of materials for construction, Table 6 shows that for both Takofiano and Hansua, cement is the most common material used for all walls and floors of houses.

Housing career: Age and gender

The results from the semi-structured interviews (SSIs) and in-depth interviews (IDIs) revealed the significant role of women as houseowners and tenants, as well as contributors of household income through the operations of home-based economic activities and/or housing-related businesses. Quite revealing, Table 7 provides summary results of the SSIs by gender and homeownership which indicate that 18 out of the 26 homeowners, and 9 out of the 15 tenants interviewed were females. While these findings may not be representative of the general population, they are nonetheless very interesting given the patriarchal nature of the Ghanaian society and the widely held view of men as heads of households and families, and therefore in charge of homeownership and rent.

Table 7: Distribution of homeowners and tenants by gender

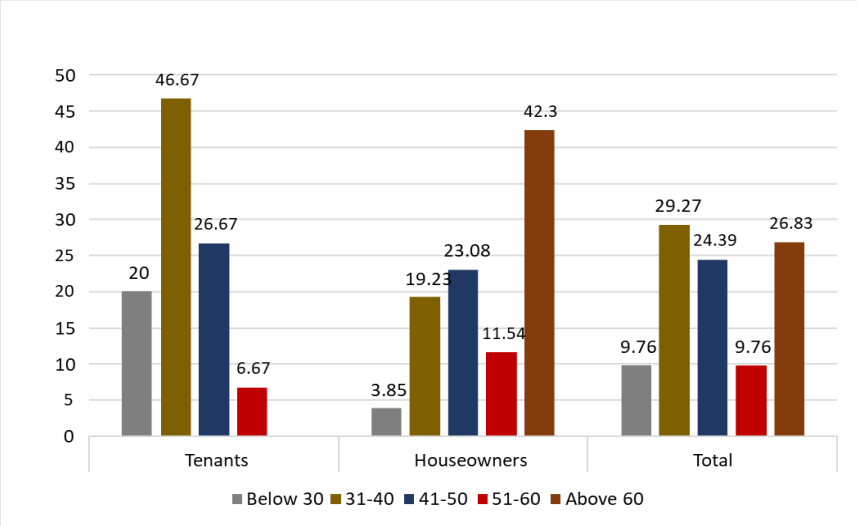
	Homeowner		**Tenant**		
Gender	**No.**	**%**	**No.**	**%**	Total
Female	18	44	9	22	27
Male	8	20	6	15	14
Total	**26**	**63**	**15**	**37**	**41**

Source: Semi-structured interviews, Techiman, 2023

A combination of several reasons could explain the above findings. These include the often-neglected economic contributions of women through trading activities, particularly in Techiman, which has the largest open-air market not only in Ghana but the West African sub-region, and where women dominate. The market provides huge opportunities for women to engage in economic activities (GSS, 2014b; TMA, 2017). Indeed, Techiman Municipal Assembly (TMA) in its Medium-Term Development Plan, 2014-2017, notes that the relatively high proportion of females in the municipality compared to males since 2010 is partly due to the presence of the Techiman Market, which has expanded over the last two decades and where activities are dominated by females (TMA, 2017). Besides the Techiman Market, we observed several women-operated businesses in both Hansua and Takofiano. Key among these include petty trading, retailing businesses and food vending. Such economic activities contribute to the welfare of women as well as their households.

It is widely acknowledged that Ghanaian women are becoming 'bosses' because of the wealth, economic independence, and financial muscles they achieve through the marketplace (see Owusu & Lund, 2004; Wrigley-Asante 2011; Baah-Ennumh & Adom-Asamoah, 2012; Scheiterle & Birner, 2020), hence their ability to acquire landed properties.

Fig. 4: Age distribution of tenants and houseowners



Source: Semi-structured interviews, Techiman, 2023

Participants in the research were categorized by age ranging from under 30 to over 60 years old, with consideration given to the impact of parental wealth and hereditary factors on a child's likelihood of homeownership. Figure 4 shows the age distribution of tenants and houseowners. It shows clearly that women with ages above 60 years dominate as homeowners (42.3%) while ages between 30-40 years dominate as tenants (46.6%). The above 60-year-old group is likely to be dominated by women who have been documented to have relatively higher life expectancy and who have stayed longer in the labour market (GSS, 2021a). It is not surprising to see a dominance of relatively younger age groups as tenants and the older age group as homeowners in Ghana. Perhaps, this is due to the popular belief that life begins at 40, when one is likely to have acquired the necessary skills, experiences, and financial means to enjoy life, such as owning a self-build house. This observation corresponds with existing literature that has established a link between culture and homeownership (see Adu-Gyamfi, 2020; Wu et al., 2021; Wu et al. 2023). Apart from cultural influence, Wu et al. (2023) claim that compound residence has a significant and positive impact on homeownership in the context of affordable housing; implying further that households who co-reside with other households are more likely to purchase and/or build a house than others who do not. Moreover, due to low incomes it takes a long time to complete houses in Ghana, many people who start housing construction in their 30s and 40s are likely to fully complete these houses when they are in their 60s (see UN-Habitat, 2011).

Mode of land acquisition for housing

The first concrete step in the long process of owning a house is the acquisition of a piece of land, usually referred to as a 'plot' for the construction of the house. Given that a small proportion of land belongs to the state, all entities including individuals, groups, businesses and even the government need to access land from traditional authorities, clan and family heads who own the bulk of land. Both the in-depth interviews and ISIs reinforced the widely held view of land scarcity and increasing land prices in urban Ghana (see Owusu, 2008; World Bank, 2015b).

All respondents acknowledged the fact that land prices have continued to increase. Takofiano is a relatively old community established in the early 1970s by the state to re-settle flood victims following the extensive flooding of the Tano River. Today, the community is fully settled, and no vacant plot is available. Therefore, any new development requires the re-development of

existing or occupied plots of land. On the other hand, Hansua is a peri-urban community with land available but relatively expensive. The community is earmarked as a middle to high-income community with large plot sizes and the price of the available plots beyond the income of the average worker in Techiman. Hansua has attracted top civil and public servants, business operators and the Ghanaian diaspora, particularly those in Europe and North America and international returned migrants. Interviews conducted indicated that the community has been marketed consciously as a neighbourhood for wealthy individuals. In addition, it has a well-defined layout and properly demarcated plots, and is devoid of any land conflicts.

It has been argued that though increasing land commodification denies low-income groups opportunities to access, it nevertheless allows others such as women with high incomes who could not own land in the past for socio-cultural reasons, to access land (Owusu & Agyei, 2008). In other words, land commodification allows some women to overcome the socio-cultural barriers of inheritance and other patriarchal cultural practices which hinder their access to land and ownership of landed properties. It needs to be stressed that increasingly access is largely through purchase as shown in Table 8. As exemplified in Table, 19 out of the 26 landowners interviewed acquired their lands through purchase and this cuts across all the age groups; only one claimed to have acquired it through inheritance; and six acquired the land as a gift. Interestingly, 11 out of the 19 who acquired their lands through purchase were females.

Table 8: Mode of land acquisition by house ownership and age

Age	Gifted		Inherited		Purchased		Total	
	No.	%	No.	%	No.	%	No.	%
Below 30	0	0	0	0	1	4	1	3.8
31-40	1	4	0	0	4	19	5	19.2
41-50	0	0	1	4	5	23	6	23.1
51-60	2	8	0	0	1	12	3	11.5
61 and above	3	6	0	0	8	31	11	42.4
Total	**6**	**23**	**1**	**4**	**19**	**73**	**26**	**100.0**

Source: Semi-structured interviews, Techiman, 2023

Housing financing

The qualitative data reveals that self-build houses constructed incrementally in the two study areas are largely undertaken through personal and household savings. This is done not through long periods of savings but enough savings at intervals which allows the self-builder to carry out construction activity in various phases or stages. The process of land acquisition starts when the developer contacts the landowners or allodial families who have acquired the land either through inheritance from older parents or family members or through the purchase of land on a hire-purchase basis. During the acquisition process, an initial payment is made, often accompanied by one or two bottles of schnapps or whiskey as an offering to pacify the earth god and to wish the developer well in their endeavours. Payments would be completed once the indenture and other contractual documents have been signed between the landowners and the prospective developers. This is followed by another round of savings by the self-builder purposely to acquire building materials such as sand, stones, and cement for the first and subsequent phases. Typically, the phases comprise building the foundation, followed by block-laying, casting, ceiling flowing, plastering, and furnishing. The in-depth interviews with wholesalers and retailers of building materials also confirmed that in some cases, self-builders save with them towards the purchase of materials or directly purchase building materials on a

credit basis. The phase of house construction is done with the involvement of family members as supervisors, artisans and/or labourers.

As the following interview quote below indicates building incrementally takes a long time and sometimes the financing involves both the household head and the younger members of the household once they are gainfully employed after completing schooling or apprenticeship training:

> *I started this building in 1996 and two years ago I completed it* [construction spanned a period of 26years]*. Funds used in putting up this structure* [house] *were sourced from my work* [savings and incomes] *and then more recently funds received from my son who is now a teacher based in Kumasi. When I started the building, my son was a little child, and it's taken all these years to now complete it* (Cattle farmer/trader, Takofiano).

The above quote clearly indicates that funds for the house came from the father and more recently the son who has completed his education and now working as a teacher. It implies that at the time the father started the building project the son was just about starting school or was in school. However, once the son has completed school, he joined the father in financing the completion of the housing. This narrative is very common regarding how households and families joined efforts together to finance housing construction.

Housing construction as an inter-generational activity

Although self-building is acknowledged as incremental, findings from our study also suggest that it is an inter-generational activity. Land acquisition and the actual construction are undertaken by parents or older family members with the expectation that younger members of the family will always continue with the construction and development of the house. Consequently, housing construction and investments in the education and training of children and younger family members are seen as two processes which reinforce each other. This partly explains the incremental nature of the construction and the absence of any deadline for 'completing' the construction. In many cases, houseowners or developers move in to occupy uncompleted structures once a room or two are completed and roofed. This allows for savings to be made in terms of rent or to use the uncompleted house for income-generating activities to support the costs of education and training of children who are expected to assist in completing the house once they are gainfully employed.

> *My father purchased the land from the Chief…, I think it is about 2 plots…. He* [father] *first built a boy's quarters containing five bedrooms and we lived in it, so the remaining land was bare. Later he decided to put up a structure on the remaining land. He was a cocoa farmer so after harvest he would sell the produce and use the proceeds to build. My father has passed on … but we've continued with the building. We've made changes to the building by providing some rooms with verandas based on suggestions from my mother so that we can put them up for rent. So, we provided the verandas, tiled the floors, and gated some of them to rent* (Female, home-based store owner, Takofiano).

Another respondent notes as follows: *What makes me happy about living here is that I have the privilege of owning an apartment given to me by my father after his passing on. Many people do not have such a privilege* (Female homeowner, Hansua). In the context of land commodification and increasingly high land prices/values, the process of acquiring land and a house through inheritance provides opportunities for asset accumulation and possible escape from poverty. The in-depth interviews provide several cases of other family members including

the young ones using land and properties acquired by their parents or older family members for businesses or re-developing the properties to rent as the quote below illustrates.

> *"Initially it was only a house here, our residence and then I added the* [private] *school. I was operating a school with my late husband in Tuobodom* [a town near Techiman]. U*nfortunately, my husband was involved in an accident leading to his death. There were some family issues for which I needed to return home* [Techiman]*. So, I came back and decided to continue with what I had started at Tuobodom. I did not want to put it aside and that led to me starting this school here. The house was here before I came. I already had in mind what I wanted to do before I came and so the available land and the house provided an excellent opportunity to do that* (School proprietress/homeowner, Takofiano).

It needs to be stressed that in the past, adult family members built to house both nuclear and extended family members. However, as evident in the in-depth interviews, in contemporary times the emphasis is largely to build to cater for the nuclear family. This partly accounts for the increasing switch from compound houses to self-contained houses (see Grant, 2009; ISSER, 2015, 2022).

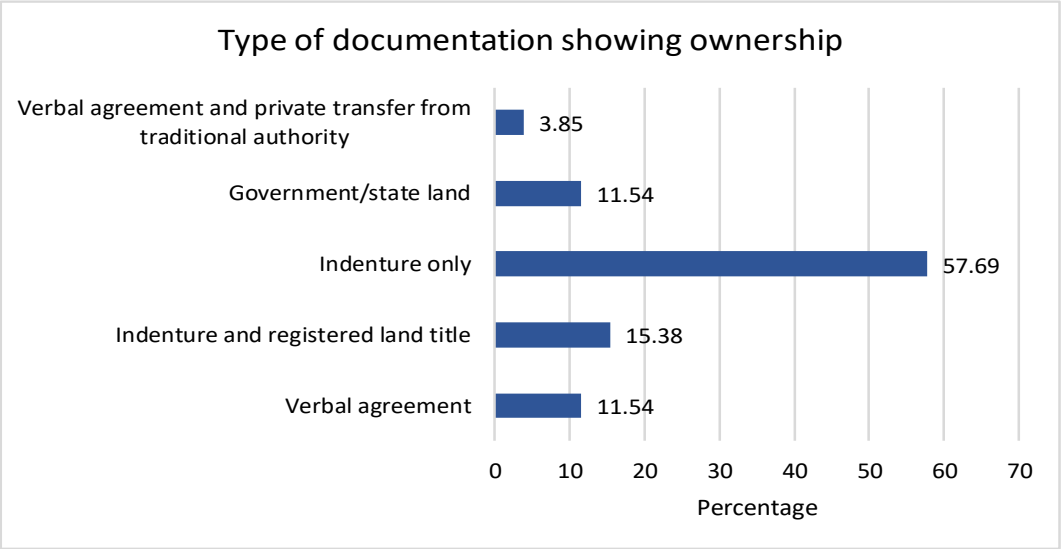
Property ownership and documentation

Land and property registration has been the focus of policy attention in several countries in the Global South, spearheaded by the World Bank and other international development agencies. In Ghana, land and property registration has been a key component of various government's interventions in the land sector. Since the mid-2000s, the World Bank and other international donors have funded various interventions at the cost of over US$100 million to the government of Ghana under the Land Administration Project (LAP I & II), 2003-2015. Under LAP, land titling and registration was a key component of the project as part of measures to lay the "foundation for a sustainable, decentralized land administration system that is fair, efficient, and cost-effective and ensures land tenure security" (World Bank, 2020).

Our findings reinforce earlier studies in Ghana which suggest the limited impact of LAP in terms of promoting formal land and property registration with the Lands Commission and the Metropolitan, Municipal and District Assemblies (MMDAs) or local governments (Ehwi & Asante, 2016; Amakye & Ameyibor, 2022).[4] The study's results indicate that many house owners, about 85 percent, have some form of documentation covering their land and properties (see Figure 5). Figure 5 shows that across all age groups, land indenture documents issued by landowners or traditional authorities is the most popular or common document as about 73 percent of houseowners possess this document (indenture only and indenture/registered land title). However, only about 15.4 percent of houseowners have formally registered their land and property with the public agency, the Lands Commission, and a similar proportion have verbal agreements (see Figure 5). In other words, about 84.6 percent of respondents are yet to formally register their lands with the state land-sector agency.

[4] Depending on population size, local governments in Ghana are defined as Metropolitan Assemblies (population over 250,000), Municipal Assemblies (usually towns with population between 90,000 to 250,000) and District Assemblies (predominantly rural areas with population about 75,000).

Figure 5: Types of documentations showing ownership of land/property



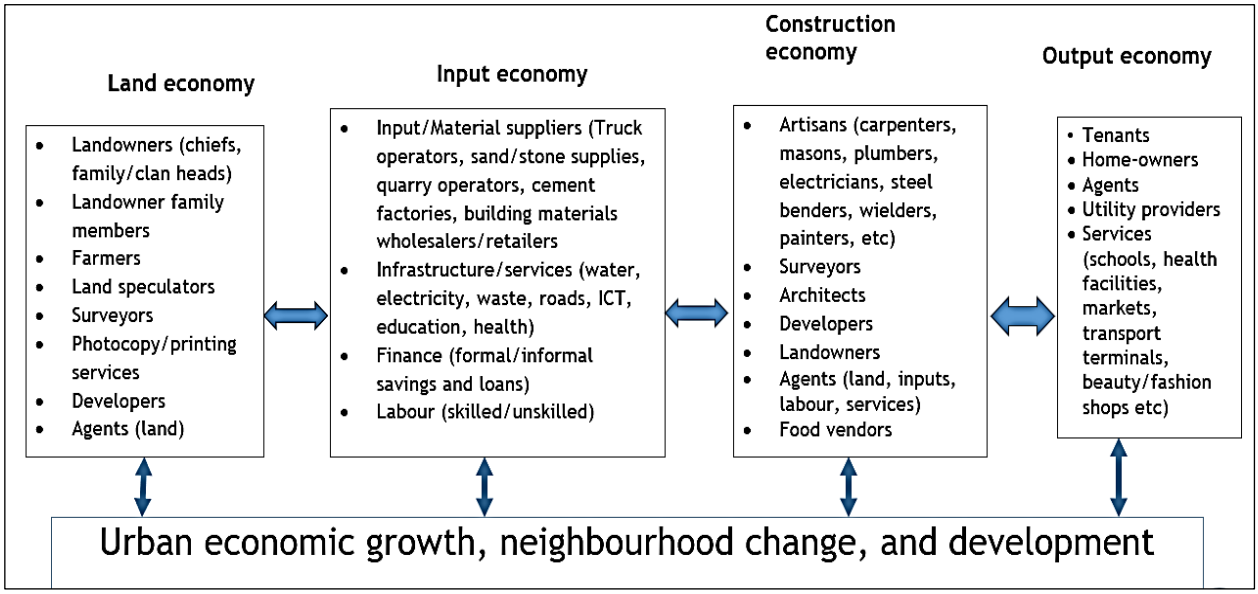
Source: Semi-structured interviews, Techiman, 2023

The large proportion of houseowners who possess indenture is due to the simple nature of the document. It is also relatively cheaper in terms of cost to produce this document which is recognized legally as the transfer of land based on terms agreed between the landowner and the developer. Furthermore, the indenture is also relatively easier to acquire, without any bureaucracy – a direct engagement between the landowner and the developer. However, under existing regulations and laws on land, the mere possession of indenture alone is not enough to lay claim to a plot or piece of land. Prospective landowners after acquiring the indenture need to proceed to register the land with the state agency, the Lands Commission, to be issued with a land registration certificate. However, this process is cumbersome and expensive, which deterred many from proceeding to register their plots (Ehwi & Asante, 2016). It is therefore common to find many communities fully occupied or buildings completed yet many do not possess land certificates. In addition, these property owners would not possess building permits granted by their respective local governments simply because approval for development by local governments requires the submission of land certificates granted by the Lands Commission. Consequently, city authorities would classify such developments and buildings as unapproved and therefore illegal.

Housing and livelihood activities

It is widely held that the housing sector is a critical source of economic growth due to the numerous employment and income opportunities and other multiplier effects the sector can generate (Bank of Ghana, 2007; ISSER, 2015, World Bank, 2015a). Housing generates several livelihood opportunities both in terms of direct and indirect jobs and businesses related to housing construction and occupation. We found in our study that several businesses related to housing construction have city-wide, regional, and national focus. More importantly as illustrated in Figure 6, businesses and job opportunities associated with self-building housing can be identified across the different and related phases of housing development, from land acquisition to construction and occupation.

Figure 6: Businesses/job opportunities and self-build housing



Source: Developed by authors, 2023

The in-depth interviews allowed us to interact with welders, metal fabricators, carpenters, masons, electricians etc. The services of these artisans are in high demand due to the numerous self-build houses under construction. In addition, the in-depth interviews with home-based business operators and direct observations in the Hansua and Takofiano communities revealed a whole range of livelihood activities related directly and indirectly to the self-build housing sector.

Inequality fuelled by land prices/values

While in general housing can serve as a means of asset accumulation and an escape route out of poverty, findings from our study also revealed that it can also be a cause and consequence of heightened inequality. We cite in particular Hansua which is emerging as a community for "the wealthy or the rich" largely because of land pricing and housing architecture/design. At present, a plot of land at Hansua could be as high as GhS100,000 (about US$9000 at the time of our interview) depending on the location – plots closer to the main roads tend to attract higher prices compared to those farther away. As a respondent at Hansua noted:

> *If you want to buy land here, it depends on how far it is from this area* [main road]*. The cheapest land will be about GhS 30,000, and that plot will be far away from this area, it will be in the bush. But if you want it around this area* [relatively well-settled and developed part of the community] *you will need to have like the old currency 1 billion cedis* (or GhS100,000) *or close to that amount. Even with that, the land will be for someone because it won't be easy to get one in this area. This is because all the plots here have already been sold* (Adult male/artisan, Hansua).

The cost of a plot of land is unaffordable for many in Techiman in particular, and Ghana generally. As the above quote indicates, relatively cheaper land can only be accessed at distant locations, further contributing to the urban sprawl and loss of agricultural lands. This is a phenomenon observed across many cities across Ghana (Owusu, 2008; World Bank, 2015b; Yiran et al., 2021; Amedzro et al., 2024).

Limited presence of the state

As earlier noted, the self-build housing is the predominant means by which both the poor/low-income and high/wealthy households construct and rent housing in Techiman. However, in both selected communities of Hansua and Takofiano, there are limited public goods such as roads, drains, water, waste collection etc. Both communities lack paved roads resulting in a dusty environment and some areas are vulnerable to flooding when there are heavy downpours.

While the provision of housing is not the mandate of any institution in Ghana (including MMDAs), the MMDAs are mandated by the Local Governance Act, 2016 (Act (936) to plan and provide basic infrastructure such as the community roads, drains, waste management etc (World Bank, 2015b). However, in both Hansua and Takofiano the state represented by the local government is virtually absent as citizens lack basic infrastructure. It needs to be stressed that the absence of basic infrastructure contributes to the costs of self-build houses in the selected communities. This is because beyond the construction of the houses, houseowners and tenants need to deal with the costs of basic infrastructure which remains poor and inadequate.

Social networks and capital

Self-build housing is saddled with several challenges including low-incomes and savings, long years of incremental building, funds locked up in uncompleted structures and the costs of construction skyrocketing especially in an unstable macro-economic environment plagued by high inflation and interest rates, and persistent depreciation of the local currency (Bank of Ghana, 2007; UN-Habitat, 2011; ISSER, 2015). Yet, these challenges have not discouraged households including low-income households from engaging in self-building. We found in our study that the reason is that the poor and low-income leverage their social network and capital to enable them to rent or build on their own. This means falling on family and ethnic group members, friends, and other relational associations for support both in cash and in-kind to access housing. However, social networks and capital are likely to be weak or low among young age groups, especially those below 30 years and 31-40 years age groups. This is due to the weakening of the extended family bond, and the growing individualistic tendencies among Ghanaian society (see Kpoor, 2016; Agyemang et al., 2018).

In addition, there are strong cultural sentiments attached to house ownership across all the ethnic groups of Ghana (Mahama & Antwi, 2006; UN-Habitat, 2011; Coe, 2016). According to the UN-Habitat (2011), many cultural traditions in Ghana frown on even the sale of land properties and many will hold onto their properties rather than maximize the economic returns of outright sale. Given these strong cultural and traditional sentiments, many households and individuals will do all that they can to overcome the challenges of owning their houses through self-build. The consequences include uncontrolled urban expansion and the loss of agricultural lands such as the conversion of fertile farmlands of Hansua into residential development as depicted earlier in Figure 1.

6.0 Conclusions

This study gives evidence to the fact that the Ghanaian housing sector is overwhelmingly self-build provisioned. From land acquisition to construction and occupation, renters and houseowners undertake or secure the services of artisans and labourers on their own with very little or no support from any institution. According to the UN-Habitat (2011, 137), "[m]ost housing in Ghana is built on the instigation of an individual who, or a household which, finds

and buys the land, negotiates designs, permissions, builders and infrastructure, and occupies it at the end of the process". In pursuit of self-build, houseowners need to deal with the challenges of land acquisition (including high land prices), high costs of building materials relative to their incomes or savings, and the near absence of basic infrastructure to support liveable communities.

Despite the overwhelming provision of housing in Ghana through self-build approaches, there is limited studies on the subject (see Bangdome-Dery, 2014). A literature search on 'self-build housing' in Ghana reveals only a handful of studies. Besides, Ghana's National Housing Policy and Action Plan, 2015, makes no direct reference to self-build housing. This reveals the limited attention in terms of research and policy to the subject despite the overwhelming proportion of housing as self-build.

This study provides pointers regarding the changing role of women not only as the provider of the household or family but also critical in the provision of self-build housing. In a patriarchal society such as Ghana, this is yet to attract the needed attention. Indeed, the conditions and factors accounting for this change will require further attention and analysis.

Finally, as shown in Figure 6 beyond providing households and renters access to housing, self-build housing also generates many employment and economic opportunities and indeed forms the basis of urban economic growth and development in Ghana. Indeed, for many in the low and middle-income categories, the housing career path will continue to be self-build. This is because within the context of low-incomes and savings, self-build allows households and individuals to pursue the dream of house ownership incrementally using whatever family and other social networks and capital at their disposal. Therefore, given the ubiquitous nature of self-build housing, government's policy attention to this type of housing in Techiman and the rest of Ghana can be the quickest pathway for achieving decent and affordable housing for all for all as spelt out in Ghana's policies on housing.

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