

A dynamic analysis of winners and losers in Africa's urban housing markets

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

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1. Introduction

The significance of housing to well-being is widely recognised in multiple academic disciplines. For example, economics views housing as an opportunity to accumulate the assets needed for old age (i.e., “housing careers”) and maintain the quality of the labour force, and development studies recognises housing as a place to form the relations that enable support for family life, acquire services needed for good health and create neighbourhood groups able to tackle some forms of disadvantage (Kendig 1984; Payne 2022). Africa is a rapidly urbanising continent that remains a place of considerable poverty and inequality. Opportunities to access housing are uneven, and are, in the African context, tied to the ability to secure land (often informal), access building materials, negotiate essential services and hold onto the asset. The associated benefits of land ownership, even informal land ownership, are considerable, offering opportunities to generate cash incomes and secure a base in the city for an extended family. In Africa, as elsewhere, there are specific concerns about the ability of young people to find housing, and relatedly, about inequalities in access to adequate housing.

Cognizant of both continuing urban population growth and economic growth, this paper asks how opportunities to access housing are changing in two large and two smaller towns in Africa, and specifically examines how housing opportunities are changing across age cohorts. In answering this question, the paper draws on interviews related to housing and housing economies, across genders and age groups from Ghana (Accra and Techiman) and Tanzania (Dar es Salaam and Ifakara). We have deliberately sought to interview a range of different ages, interviewing almost 250 individuals grouped into five age categories.

Opportunities to access and improve homes are tied to many economic, cultural and social processes which influence the ease with which land, essential services and building materials, and potentially housing finance, can be secured (Payne 2022). Processes of housing acquisition are frequently associated with the lifecycle, and the relatively slow pace with which housing assets are acquired. The significance of gender in housing acquisitions inequalities has long been recognised, with women being disadvantaged in multiple ways (Chant 2013). Governments, including those in Africa, have not been indifferent to the housing difficulties faced by low-income households and increasing they have sought to support housing-related ambitions (Buckley, Kallergis and Wainer 2016). Titling programmes, for example, in Dar es Salaam have sought scalable solutions to improving affordable housing options (John, McGranahan, Mkanga, Ndezi, Stephen and Tacoli. 2020). However, affordability constraints are severe, even in government programmes orientated to low-income households.

Our research findings highlight that many respondents in the older age categories have managed to leave parental homes and/or tenancies, acquire housing and become owners. Hence, the overall picture is one of positive transition with older individuals having been able to move towards improved tenure security. In Ghana, this conclusion is supported by the recent population and housing report which revealed that more houses (mainly self-build) have been constructed in the last decade than any period in the country’s history (Ghana Statistical Service 2021). While the limitations of informal ownership are widely reported, there appear to be significant gains in tenure security. And while gendered disadvantages remain in some of the research locations, in other locations at least some women appear to be increasingly able to secure housing ownership.

Hence, while there appear to be continuing opportunities for some, some individuals have been unable to acquire ownership, and who have remained dependent on families or work or continued renting with considerable associated insecurities. Some of these housing dependents and tenants appear unable to make the transition to ownership. There is some suggestion of rising inequalities.

2. Literature

Housing aspirations

In both the global North and the global South, many look to home ownership as the preferred form of housing tenure with an aspiration that ownership will be acquired at some point in the life cycle (Mosciaro and Aalbers 2020 in the context of Mexico; Fiske and Aalbers 2021 in the context of Belgium; Ronald and Chiu 2018 in the context of

the Asia Pacific; Ebekozién 2021 in the context of Africa; Coe 2016 on the housing investments made in Ghana by the Ghanaian diaspora in the U.S.; and Payne 2022 with respect to the global South). The attractiveness of home ownership, even if the tenure is informal and hence less secure, is widely acknowledged (Payne, Durand-Laserve and Rakodi 2009; Payne 2022).

A variety of reasons have been proposed to account for the popularity of home ownership. Home ownership is recognised to be required for well-being with many essential services being secured through housing including a safe and secure place to sleep and store belongings, water and other essential infrastructures (Mitlin and Satterthwaite 2013). One advantage of ownership is that it offers greater self-reliance in old age; in the global North, owners downsize as they age, using the income to supplement their state and/or private pension (Fiske and Aalbers 2021). In the global South, homeowners may rent rooms for accommodation or livelihoods to provide an income (whatever the age); Schlyter (2006) illustrates this when she elaborates on the multiple strategies used by one woman to support herself and her family when living in a small town in Zimbabwe. The ability to generate income from the dwelling obviously adds to its significance for low-income households in the global South where urban residents are dependent on informal incomes with no pension provision (Chen Roeveer and Skinner 2016). Housing ownership is also recognised as a store of wealth (Ebekozién 2021), and as an indicator of social status (Maiciaro and Aalbers 2020). Overtime, if people maintain their presence in the neighbourhood, the location is important for social networks to facilitate access to jobs and other social and economic opportunities and help with domestic responsibilities. The lack of good options in the rental market is a further reason to account for the preference for ownership. In Ghana, for example, advance payments equivalent to two to three years rent are typically demanded from tenants, and tend to push renters to opt for homeownership even if services in informal settlements are absent or minimal (UN-Habitat, 2011).

Government action to support home ownership may occur for multiple reasons. An interest in supporting home ownership is linked to the economic significance of the construction sector (Ronald and Chui 2018), as well as governments' recognition of the contribution of housing to welfare in old age (Fiske and Aalbers 2021) and, in the global South, the potential of housing to be an asset that transforms livelihood opportunities and provides income in recognised in some countries (see, for example, the South African housing minister's quote in Charlton 2010 referenced in Beier 2023). There may be an ideological rationality with homeownership – and the property-owning democracy – being associated with satisfied citizens who have an interest in economic and social stability (Aalbers 2022a). An alternative perspective emphasises the political significance of housing and recognises that housing has long been a mobilisation platform for urban citizens seeking to improve their situation and advance their well-being (Castells 1983; Harvey 2012); hence governments may see housing delivery as a route to political success.

How is homeownership secured?

In the global North, home ownership is commonly paid for using mortgage finance, with the understanding that the home will be fully paid by the age of retirement (UCLG 2020). In the global South, the process of housing acquisition is very different; most purchase land using savings and build incrementally, often informally, with small financial expenditures at any one time (UCLG 2020; Payne 2022). In the global South, it is the lack of affordable housing finance, and the lack of access to any housing finance, that drives the incremental process; people build from savings and other monies when possible (Mitlin 2011; Bredenoord and van Lindert 2014). There is little formal housing finance and what is available is likely to be restricted to those who work formally and for whom payroll deductions are possible (UCLG 2020). However, as noted above, low-income housing is frequently directly income generating. Homeowners may run shops and other small businesses such as tailoring and hair dressing from their dwellings, and rooms are frequently built for rent to individuals or families (Payne 2022; Bredenoord and van Lindert 2014). The low costs of incremental self-build encourage would-be owners to get started. Frequently, incrementally built housing is occupied when incomplete, enabling savings on rent to finance further development.

In sub-Saharan Africa an estimated 56 per cent of urban residents live in informal settlements.¹ Informal neighbourhoods commonly lack access to basic services. If the settlement is located on private land, there may be specific difficulties to securing access to piped water, electricity, sewers, drains and roads. Neighbourhoods work together to lobby the state for provision and, over time, improvements are frequently secured. This is particularly notable in countries in which state investment has been forthcoming (see Moser 2009 and Perlman 2010 for temporal analyses of Guayaquil and Rio de Janeiro respectively).

As noted above, governments are interested in addressing housing need and have acted accordingly in both North and South. In the global South, most government programmes are, at best, only partially successful in supporting households to have better access to housing opportunities. Despite governments aspirations to provide completed units, in a context in which many households cannot afford to cover the full costs, and there is limited access to mortgage finance, relatively few dwellings are built. In India, the first nationally-funded urban programme, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), provided tens of thousands of dwellings, but the majority of construction was in medium rise apartments (excluding the lowest income households) and orientated only to those who were displaced because of infrastructure improvements (Burra *et al.* 2018). While a significant subsidy was provided, Burra *et al.* (2018) show that even the requirement for a 10 per cent deposit can be exclusionary if there are no opportunities for households to prepare with savings activities. Low-income households with insecure and irregular incomes struggle to make regular monthly mortgage repayments. In Kenya, the small number of units provided to low-income households by state programmes has encouraged letting of dwellings as the beneficiaries chose the income rather than the dwelling itself (Henricks 2014). In South Africa, while many have benefited from a capital subsidy programme for housing (Culwick and Patel 2020), others have chosen to abandon these units due to their poor location and/or the costs of formalization (Beier 2023). In some contexts, such as Chile, additional subsidies have been made available to augment an existing state housing programme and make it more accessible, however challenges remain (Rojas 2019). Households may be unable to enter such programmes if a deposit is required; and even if they do save the required amounts, they may be unable to meet the costs associated with a shift from informal neighbourhoods to formal housing (Beier 2023). Government housing interventions, even in lower- and middle-income countries, are orientated to high-end expensive developments ignoring the needs of many urban residents (Gillespie 2020 for an analysis of Ghana).

A major problem, particularly in Africa, is that housing is expensive in terms of the costs of providing completed individual units meaning that a large amount of programming financing is required for scale to be achieved. For this reason, there has historically been an interest in mirroring informal incremental development. For years, since the colonial era, there has been some “site and service” provision in which households were able to access land with services and the requirement to build homes within a specific period (Payne 2022). Such programmes continue to this day; for example, in Cowdrey Park, Bulawayo (Zimbabwe).² An alternate modality has been land titling programmes for those living in existing informal neighbourhoods with the expectation that more secure tenure will subsequently be followed by the acquisition of services and neighbourhood development, and that there is a potential for individuals to use such tenure security to access capital and improve both livelihoods and homes (de Soto 2000). While this may have assisted some households to improve their tenure security, the evidence suggests continuing problems with respect to access for all. Specifically, the lowest income households struggle to take on the costs associated with formalisation (see Beier 2023 for South Africa and John *et al.* 2020 for Tanzania). In such cases, formalisation of neighbourhoods is potentially leading to gentrification (i.e., land and housing development with the displacement of lower socio-economic status groups). John *et al.* (2020) consider evidence for gentrification in Dar es Salaam and Mwanza (both in Tanzania) and Khartoum (Sudan). In inner-city neighbourhoods in all three cities, they find that landowners do benefit from formalisation programmes, although most residents are tenants and are excluded. On the periphery of Dar and Mwanza, newcomers moving into these areas are those most likely to benefit (although it may take time before land values increase). Long-term residents struggle to adapt to the pressures

¹ <https://unstats.un.org/sdgs/report/2017/goal-11/>. Accessed 3rd January 2025.

² Visit to Cowdrey Park residents in Bulawayo, November 2019

related to (relatively costly) regularisation and a decline in the economic viability of farming which previously gave them a livelihood (Kironde 2018; John et al. 2020).

Realities of tenants

Alongside the recognition of the aspirations to secure home ownership has been the recognition of the continuing significance of tenants (Gilbert 2014a; Gilbert 2014b; Satterthwaite 2020). Typically, between 30-60 per cent of residents are tenants. In Ghana, according to the 2010 population and housing census, 29.1 per cent live rent-free, and 28 per cent are renters (Ehwi et al. 2024). In some cities, the proportion is higher. For example, in Nairobi over 90 per cent of residents are tenants (Mwau and Sverdluk 2020). In many African cities, tenants typically rent one or two rooms (Potts 2020). Young people or single adults may share rooms with a sheet or cloth offering a basic division of living space. In peri-urban areas, these may be free-standing shacks within the plot. In higher density neighbourhoods, there is likely to be a row of single rooms to rent, also within the plot. Access to toilets is likely to be pit latrines or improved pit latrines, or possibly public toilet facility where payment is required. Water may be provided within the plot (in lower density neighbourhoods) through shallow wells or through a standpipe within the plot. Alternatively, it may be bought from neighbourhood kiosks or private water vendor. Monthly rentals frequently vary between US\$10 to US\$25 for a single room.³ Increasingly, in higher density neighbourhoods, shacks and improvised buildings may be two stories or more. In Nairobi, there has been the extensive development of semi-formal tenements up to 10 stories high with ten to 14 rooms per floor with shared washing and sanitation facilities (Mwau and Sverdluk 2020).

Tenants are frequently frustrated at the control exerted by their landlord or lady. They may have to return by a certain time each night, and have little privacy over their family life, including the type of food they may eat. They may have limited access to the water pipe or toilet. They may be asked for unaffordable and sudden rent increases. Of particular significance for women, who are often dependent on home-based enterprises for their livelihoods, tenants may be prevented from such activities by their landlords (Chant and McIlwaine 2016). In short, tenants lack control over their immediate living environment.⁴

There are a multitude of reasons why households rent. A very common reason in Africa is that they cannot afford to purchase a plot and build a house, even an informal plot close to livelihood opportunities, given the high upfront costs (Ouma et al. 2024). However, in some cases they may be developing a plot but it may not be ready for living in or it may be too far from work opportunities.⁵ In some instances where communities are under constant threat of forceful eviction by city authorities, renting is the most feasible option as demonstrated in the study of Old Fadama, Accra (Awumbilla et al. 2014). Additionally, adults may leave their family in a rural area and work in town, requiring limited accommodation and preferring to invest in their rural home. Accommodation may be required for any period from a night to many years. In other cases, people have a short-term commitment to a location, for example they are studying at college, and rent for convenience.

Gendered disadvantage

Access to housing opportunities is widely recognised to be gendered. The reasons for this include women's lower and less stable incomes and adverse inheritance laws and traditions (Chant and McIlwaine 2016). Women are more likely to have insecure informal employment (Chen et al. 2016). As noted above, those employed informally are unlikely to access formal housing finance and irregularly earnings make it hard to make monthly loan repayments. Sex-based discrimination which makes it particularly difficult for women to secure formal housing finance (Datta, 1999; Chant and McIlwaine 2016). In terms of state support for housing, in some countries women have had fewer rights both to

³ This draws on numerous discussions that Diana Mitlin has had with SDI federations between 1997 and 2028 in Accra, Blantype, Bulawayo, Dar es Salaam, Harare, Kampala, Lagos, Lilongwe, Lusaka, Nairobi and Windhoek.

⁴ This assessment draws on interviews with tenants who are members of SDI federations in Jinja (March 2016, March 2019), Chinhoyi (April 2013), Bulawayo (November 2019)

⁵ Incomplete houses may be occupied by a category of people that has come to be known as "caretakers" in the literature (see Gough and Yankson 2010)

join housing waiting lists and they may face limitations on being able to own land. Even if this is no longer the case in law, discriminatory social values may remain. For example, even in 2022, the Bulawayo city council felt it necessary to confirm in local newspapers that married women could acquire stands without their husband's approval.⁶

In some contexts, women have continuing vulnerabilities in the context of the death of a husband when they may be pushed out of the joint property by their husband's relatives. As Chant and McIlwaine (2016, page 80) argue, "...even where women may be de jure owners, this may mean little in respect of their de facto rights over sale, transfer, or daily utilization". Women without children, or those without male children, may be more vulnerable.

Changing opportunities for young and old (vulnerabilities to existing sites, formalisation and rising land values)

There have been notable concerns that home ownership is becoming increasingly exclusive. There are numerous reasons for this, of which three reasons appear to be of particular significance. First, there are fewer locations on which low-income households can settle in the larger cities. Speculative land investments have increased, much land has been occupied and remaining sites are far from employment opportunities and vulnerable sites that are expensive to develop may now be too high risk due to the increased risk of flooding associated with climate change (Satterthwaite et al. 2020). In addition, urban growth has increased the value of much urban land meaning that it is under development for higher-income housing (see Gillespie 2020 for a discussion of this phenomenon in Ghana). Second, increases in the availability of finance and awareness of the financial benefits to be gained from housing investments have led to growing speculation and further increased the price of land (Fält 2016). Third, there has been a move to formalise low-income informal neighbourhoods, and the costs of formalisation can be considerable (as noted above). Such costs typically include local authority demands for rates, and charges for formal services (see Beire 2023).

In the African context, it appears to be increasingly difficult for young people to move forward and acquire housing despite its significance for gaining the status of adulthood (Banks 2021). While it has long been recognised that it takes time to acquire housing and the life cycle is associated with a specific set of inequalities related to age, poor labour market outcomes in urban Africa suggest that young people cannot advance in their housing aspirations and therefore cannot progress socially and culturally (Banks 2021). Of particular concern in sub-Saharan Africa is the high incidence of youth unemployment due to interconnected factors including sluggish economic growth, corruption and poor governance, and weak infrastructure (Garcia and Fares, 2008; Kiaga and Leung, 2020; Kinyondo and Shija, 2023)

Conclusion

In summary, the housing literature highlights the desirability of homeownership in the context of the poor quality of experiences that tenants have (due to relations with landowners) and the potential ownership offers for income generation and asset accumulation. Ownership is seen as the solution by many. That said, rental accommodation remains significant for multiple reasons although it does not receive as much attention from governments as does ownership (Buckley et al. 2016).

Governments, including those in the global South, have sought to support the transition to home ownership. There are numerous programmes particularly in Asia and Latin America. State initiatives in Africa, some of which have been supported by the World Bank, have, in general, been too few and too focused on housing (rather than informal settlement upgrading) to be relevant at scale. In this context, there are large numbers of urban residents in Africa that are untouched by government support (Payne 2022). Households and individuals continue to seek the transition to ownership on their own initiative. However, this transition from rental to home-ownership is not an easy one. Identified problems including the lack of affordability even with self-build, limited access to affordable finance and/or a reluctance to take on debt leading to incremental building, lack of access to essential infrastructure and services delaying regularisation, and (potentially) the high costs of formalisation.

⁶ In Bulawayo, there was confirmation from the city council in 2022 that women <https://www.newsday.co.zw/local-news/article/1318/married-women-free-to-acquire-own-housing-stands-bcc>

Specific groups are recognised to face additional problems. Discrimination against women may be particularly notable due to gendered expectations about who owns land and/or access formal housing finance. Young people may struggle to get onto the housing “ladder” in part because of the need to accumulate capital prior to acquiring ownership.

Much of the analysis to date has been focused on a specific location, generally a larger city, and the analysis rarely considers the different ages of those able to access or not access homeownership. To understand better the prospects for housing in Africa where urban growth is rapid and large numbers are anticipated to become urban in the next 25 years, we have undertaken a study in four urban centres with the analysis of housing options that have been secured by different age groups.

3. Methodology

To understand more about housing investment motivations, goals, outcomes and associated processes, we collected data from households in four locations.

Dar es Salaam is the largest city in Tanzania with a coastal location. We identified the formalising neighbourhood of Bunju, a relatively well-located and rapidly densifying area on the periphery.

Ifakara is a fast-growing rural town, social and economic hub of the Kilombero Valley, south-eastern Tanzania. We identified the five wards including those with both a rural and urban setting.

With a population of over 243,000 in 2021, Techiman is a nodal town which sits on important road networks linking northern Ghana and the Sahelian countries of Burkina Faso, Mali and Niger, and the regions of southern Ghana. The town is a bustling 24-hour commercial centre (TMA, 2017, 43) which hosts the largest open market in West Africa and the regional administrative capital of the Bono East Region. The study selected two settlements within the Techiman municipality, namely Takofiano and Hansua. Takofiano is a low-income settlement located in the centre of the municipality while Hansua can be described as a wealthy peri-urban settlement.

Finally, the Greater Accra Metropolitan Area (GAMA) is a key urban region in Ghana, located along the Atlantic coast of West Africa. GAMA includes the Accra and Tema metropolitan areas, plus several suburban municipalities, which together form an agglomeration of 25 Metropolitan, Municipal, and District Assemblies (MMDAs) that operate independently. GAMA is home to Ghana’s capital, Accra, a city that plays a vital role in the region’s urbanisation and socio-economic development. Metropolitan Accra, with 2.5 million residents, is expected to reach 3.6 million by 2035 (Acheampong 2021). The region attracts both domestic and international migrants, contributing to its dynamic population growth. The city’s colonial history, as well as infrastructural and economic development, has fostered its status as a key administrative and commercial hub. Economically, GAMA contributes 25 per cent to Ghana’s GDP, with services, manufacturing, and agriculture sectors providing employment (World Bank 2017). However, the region faces housing challenges, with high demand for affordable housing exceeding supply, particularly affecting low-income households. Despite government policies and private sector efforts, housing remains insufficient for GAMA’s growing population, particularly for marginalized groups.

Information about housing experiences was collected from adult resident individuals from randomly identified dwellings within these neighbourhoods. We sought to talk to the household head. There was a primary focus on understanding the nature of housing that people have lived in and how they had moved through their lives. The sample was structured by five age categories (18-30, then three ten-year blocks and then over 61). We were also keen to ensure that we had experience from an appropriately diverse set of both men and women. In Ghana, the research team draw data from two neighbourhoods, differentiated by income. Hence, despite the overall sample size, the size of some of the groups in specific categories is small and we are cautious in drawing conclusions.

We have housing histories of 76 individuals in Dar es Salaam; 45 individuals in Ifakara; 41 individuals in Techiman; and 80 individuals in Accra.

We treat these people as individuals rather than household representatives as households are units in flux their members. In summary, we found that individuals begin as children in the house of their parents. Some remain dependent on their parents for accommodation. However, a majority leave their parents' dwelling either because of marriage (formal or informal) or due to income-earning opportunities. Individuals may stay with their partner, outlive their partner or divorce. If divorced, they may enter into another relationship. Or they may live as a single adult, with or without children.

We developed the categorisation of tenure security through the analysis of life histories. A significant number of individuals spend time as a "dependent". In general, this is first in the house of his or her parents, or acquaintances. Some individuals continued to live with their parents, others left but then returned to the parental home. In some cases, individuals lived rent free in the house of another relative and/or went to work as a maid. Maids we classified as dependents due to the unequal nature of this employment. Other accommodation provided by employers has been classified as a tenancy with the assumption that remuneration is lower due to the provision of housing.

Within the category "owner" we include both single owners and co-owner with marital partner. It is not possible to distinguish these groups although we recognise that women are frequently the less powerful partner in such arrangements. We note this in the descriptions below. In Accra there are three individuals that are categorised as owners but they are living in dwellings belonging to their family who have multiple properties. We classify these as owners as they are de facto owners that are unlikely to lose possession. In Ifakara, there are two women who had been owners but who lost control of their properties following the death of their husband. They have been categorised as "other" in the analysis.

There are two groups that were analysed separately to understand better housing trajectories. In the tables below they are aggregated with dependents into the "other" category so as not to make the tabular representations overly complex. But in the narrative description of our analysis of housing experiences, we draw on this information. In all urban centres there are some households who joined the military; we kept this as a distinct category of analysis. None of the interviewees currently had military accommodation. Then, in addition to the categories of owner, tenant, military stay and dependent, we use a fifth category, that of caretaker or security guard. Individuals frequently combine caretaking with other livelihood activities.

In addition to the tables and discussion below, we also provide boxes with summary descriptions of individual housing experiences that we find useful for their illustrative value. Together, they elaborate the diverse trajectories that our sample experienced in their search for tenure security.

This research formed part of a wider research project on housing economies. In addition to the data on individual housing experiences, we have completed key informant interviews with those involved in housing policy and programming in the four urban centres, and have collected additional information from those involved in housing construction. This additional work has deepened our understanding of housing and construction markets.

4. Trajectories of tenure

In this section we report the findings:

- The first section (4.1) summarises the current housing status of interviewees, analysing tenure type by age and gender. It presents the current situation of the interviewees.
- The second section (4.2) presents the transition that households have gone through. Here we analyse individual housing histories. We look at those who have moved from dependency to tenure and sometimes to ownership. We also look at those who have been stationary and those who have moved from in the other direction.
- The third section (4.3) focuses on those households who are unable to achieve ownership at the point of our interview, and specifically considers the significance of age.
- And the final section (4.4) focuses on what we have learned by analysing the housing histories of those individuals who have not had a smooth transition to more secure housing but who have moved backwards (and sometimes forwards again) in their housing outcomes.

4.1 The current tenure status of interviewees

In this section we summarise the interviewees' current tenure status for each location by age and gender.

Dar es Salaam – The figures suggest that the processes by which people acquire home ownership are strongly established. Eighty per cent of individuals under 30 are tenants. This figure drops to 55 per cent for the 31-40 age group and then 31 per cent for the next age group (41-50). None of those above 51 are tenants. Indeed, it is remarkable that all but one of those over 50 have secured ownership.

Table 1 Dar es Salaam interviewees by age and tenure status

Age	Home Owner	Tenant	Other	Total
Below 30	2	16	2	20
31-40	8	11	1	20
41-50	9	5	1	15
51-60	9	0	0	9
61 and above	11	0	1	12
Total	39	32	5	76

Forty nine percent of women are tenants, and 28 per cent of men are tenants, suggesting a degree of disadvantage. And females are notably more likely to fall into the “other” category. Care has to be taken in drawing firm conclusions as women are more heavily represented in the younger age categories; however, they also predominate in the group over 61.

Table 2 Dar es Salaam interviewees by gender and tenure status

Gender	House Occupation			
	Owner	Tenant	Other	Total
Female	22	25	4	51
Male	17	7	1	25
Total	39	32	5	76

Ifakara interviewees suggest a somewhat similar picture to Dar es Salaam with households moving away from tenancies into ownership as they age. However, in this small town the “other” category is more significant at just under 25 per cent of individuals. When we drilled down into the data, the picture is more complex. A significant number of people interviewed were living in housing with some form of dependency i.e., their tenure status was dependent on others generally with familial relations or were caretakers (sometimes for family members).

Table 3 Ifakara interviewees by age and tenure status

Age	House_Occupation			
	Owner	Tenant	Other	Total
Below 30	1	5	2	8
31-40	2	5	4	11
41-50	7	3	1	11
51-60	4	0	3*	7
61+	6	0	2*	8
Total	20	13	12	45

*two widows were forced to share the property each had co-owned with their now deceased husband with children.

Table 4 Ifakara interviewees by gender and tenure status

Gender	House Occupation			
	Owner	Tenant	Other	Total
Female	4	8	5*	17
Male	16	5	7	28
Total	20	13	12	45

*as above

With respect to the gender analysis, women are significantly disadvantaged in securing ownership. And that they are more likely to be both tenants and dependents. Forty-seven per cent of women are tenants and 29 per cent are other (primarily dependents with one caretaker), compared to 18 percent and 25 per cent for men. Less than 25 per cent of women are owners compared to 57 per cent of men. In this sample the gendered division across the age groups is broadly equitable except for the age category 41 to 50 (nine men and two women).

Turning to Ghana, the Techiman data has a different age profile from the sample in Tanzania with fewer young individuals in the sample. Once more there is a steep decline in renting in the case of older individuals. The “other” category includes caretakers and those who remain dependent on family or who are working as maids. This group is less significant among the sample in Techiman than in the other cities.

Table 5 Techiman interviewees by age and tenure status

Age	Home Owner	Tenant	Other (incl. rent free)	Total	<i>Takofino</i>	<i>Hansua</i>
Below 30	0	3	0	3	3	0
31-40	4	6	2	12	7	5
41-50	5	4	1	10	4	6
51-60	2	1	1	4	2	2
61 and above	11	0	1	12	9	3
Total	22	14	5	41	25	16

Our attention was drawn to the gender dynamics with women interviewees having a notable degree of ownership that is broadly comparable to men (52 per cent and 55 per cent respectively). It was explained to us that this is deliberate on the part of women, and their families. It is related to a recognition of women’s vulnerability should they co-own property with their husband and his death occurs first. An additional reason is that many women in Techiman engage in lucrative trading activities that provide the finance to build houses or rent homes. For example, women are active in trading activities, particularly in Techiman which (as noted above) has the largest open-air market in west Africa, and where women dominate (Ghana Statistical Service 2014b, 2014b; TMA, 2017). Besides the Techiman Market, we observed women-operated businesses in both Hansua and Takofiano; 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 now 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 property. Another source of income is remittances from family members abroad.

This high degree of female ownership is even more notable because, while the groups are small, women predominate in the three youngest age categories, are not present at all in the age category 51-60 and are there equal numbers in the oldest age category. Hence young women owners are also owners in this town.

In this town and in Accra, the collected the data across two neighbourhood differentiated by income levels. In Techniman, we do not report on this breakdown in this section because the sample sizes in the different age categories are slightly different and numbers in each group are very small. Hence, we are not confident that differences add to our understanding. The only notable difference at scale is that there are no individuals in the “other” category in Hansua (the higher-income area).

Table 6 Techiman interviewees by gender and tenure status

Gender	Home Owner Total	Tenant	Other (incl. rent free)	Total	TAkofino	Hansua
Female	12	8	3	23	13	10
Male	10	6	2	18	12	6
Total	22	14	5	41	25	16

*includes three individuals who are living in dwellings (with the expectation of ownership) allocated to them by their parents who own multiple properties

Finally, we report on the data from Accra. As noted above, we have studied two neighbourhoods with different income levels. In Golf Hills (30 individuals) and in Christian Village (50 individuals).

Table 7 Accra interviewees by age and tenure status

Age	Home Owner Total	Chris-tian Village	Golf Hills	Tenant	Chris-tian Village	Golf Hills	Other (incl. rent free)	Chris-tian Village	Golf Hills	Total	Chris-tian Village	Golf Hills
Below 30	4	2	2	9	6	3	0	0	0	13	8	5
31-40	12	3	9	12	8	4	3	1	2	27	12	15
41-50	8	6	2	1	0	1	4	3	1	13	9	4
51-60	5	4	1	0	0	0	1	1	0	6	5	1
61 and above	21	16	5	0	0	0	0	0	0	21	16	5
Total	50	31	19	22	14	8	8	5	3	80	50	30

Individuals living in Golf Hills move rapidly to achieve ownership which is facilitated by their higher incomes. By the age of 40, 11 of the 30 have secured this status (while in Christian Village only five of 50 are homeowners by 40). However, when all age groups are aggregated, the individuals in Golf Hills are not more likely than the individuals in Christian Village to be owners (63 per cent and 62 per cent respectively) or tenants (27 per cent and 28 per cent respectively).

Table 8 Accra interviewees by gender and tenure status

Gender	Home Owner Total	Chris-tian Village	Golf Hills	Tenant	Chris-tian Village	Golf Hills	Other (incl. rent free)	Chris-tian Village	Golf Hills	Total	Chris-tian Village	Golf Hills
Female	22	17	5	17	12	5	3	2	1	42	31	11
Male	28	14	14*	5	2	3	5	3	2	38	19	19
Total	50	31	19	22	14	8	8	5	3	80	50	30

*includes three individuals who are living in dwellings (with the expectation of ownership) allocated to them by their parents who own multiple properties

The two profiles (Box 1 and 2) below demonstrate the ways in which residents of Accra have been able to secure finance for housing related investments; they also highlight the significance of women's financial contributions, and the ways in which, even in high-income neighbourhoods, incremental development is preferred.

Box 1: Profile of Respondent A (Christian Village, Accra)

This respondent is a 74-year-old former laboratory technician of the University of Ghana, currently residing and enjoying his retirement in Christian Village, where he was born and raised. His housing journey began in 1974 when, after starting work, he decided to leave his parents' home. With his father's support, he acquired a plot of land in Christian Village and built a wooden house in 1975. Like many Ghanaians during the 1970s, he sought better opportunities abroad, moving to Nigeria. During his time there, he allowed relatives to occupy his home. Aware of the challenges he might face in reclaiming the house after a prolonged absence, he decided to build a new one nearby in the same neighbourhood. The new house, a two-bedroom structure, includes a toilet and bath in each room, a spacious hall, kitchen, and dining area. Due to health concerns related to his wife's catering business and their advancing age, the couple decided to return to Ghana. Construction of the new house began while they were still in Nigeria, with both contributing financially, though the man acknowledges that his wife's contribution was more substantial. Her contribution was mostly earnings from her catering business. The house was built incrementally, beginning with the hall and two bedrooms, later adding the porch, indoor kitchen, and bathrooms. Having been born in Christian Village, he has developed a deep emotional attachment to the area and has no desire to move. Unlike many Ghanaians who relocate to other neighbourhoods when better opportunities arise, this case highlights the importance of family ties and a strong sense of place in shaping an individual's housing choices and trajectory.

Box 2: Profile of Respondent B (Golf Hills, Accra)

This respondent, over 60 years old, currently resides in his 7-bedroom house in Golf Hills. He is married with children. Trained as a biochemist at the University of Ghana, he worked in Accra as a master brewer for a brewery and later for a bottled and sachet water company. Upon retiring from the latter, he established his own bottled and sachet water production business in 2017, operating from his garage and storage room at home. His house was initially designed to have 10 bedrooms, but after consulting with his children, the plan was reduced to 7. His housing journey began in 1966 when he moved from Kumasi to Awudome Estate, a suburb of Accra, to continue his education after his father's transfer to Accra. In 1986, he moved to Dansoman Control, another Accra suburb, as a tenant to gain independence from his father and be closer to his job. In 1989, he purchased land in Golf Hills for GHC33 (£1.65) and began developing it incrementally. This house has been financed through savings from his earnings. By 1995, although the house was still incomplete, he moved in with his family. At that time, only one room was finished, the windows were fitted with louvre blades before being replaced with sliding glass, and there was no fence wall. He has no plans to relocate from his current residence unless advised to do so by his children, who are currently living abroad. The significance of this respondent's housing trajectory lies in his transition from being a rent-free tenant, to a rent-paying tenant, and eventually becoming a homeowner who has leveraged his house to establish an economic activity.

Turning to gender in Accra, what is notable is that the 55 per cent of women own properties in Christian Village compared to 74 per cent of men. And in the higher-income neighbourhood of Golf Hills the corresponding percentages are 45 per cent and 74 per cent. While it is hard to draw definite conclusions from such a small sample, it does not appear that wealth brings equality. Moreover, only men in Golf Hills are granted occupancy of family properties with the expectation of ownership. The significance of the "other" category in both neighbourhoods is broadly similar and involves both men and women, and dependents and caretakers in both genders.

Moving to the over-arching analysis of the four urban centres and age groups. Table 9 suggests that conditions for ownership are most favourable in Accra, and least favourable in Ifakara, where more households fall in the "other" category. However, it is important to take into consideration the ages of the individuals interviewed. Hence Tables 10-

12 break down the age groups by the three categories of tenure security. The right-hand column in each table gives the absolute numbers in each tenure category and age group.

This analysis highlights that most individuals who are currently over 61 have managed to make a transition to homeownership during their lifetime. What is particularly notable is that there are no individuals who are tenants and over 61 in Dar, Ifakara, Techiman or Accra. Those who are not owners are in the “other” category.

In terms of the age specific analysis, the disaggregated data confirms the relative difficulties of housing ownership in Ifakara, and the relative speed with which individuals acquired housing in the higher-income neighbourhood of Golf Hills, Accra. Tenancies predominate in the younger age categories and fall away quickly in all neighbourhoods as interviewees age.

The “other” category is small so we must be cautious about conclusions. However, it suggests that in all the urban centres but Accra there are individuals who remain dependent (as maids, caretakers and living in the homes of family members) as they age. The “other” category is about ten percent of all individuals in the two Ghanaian urban centres and Dar es Salaam but increases to almost 25 per cent in Ifakara. To understand better the transition that households have gone through, we have analysed these aggregated figures in more detail looking at the “housing histories” of those households in our samples in the following sections.

Table 9 - Housing outcomes as percentage of all interviewees in each urban centre (total no. 242)

	% owner	% tenant	% other
Dar es Salaam	51.32	42.11	6.58
Ifakara	44.44	28.89	26.67
Techiman	53.66	34.15	12.20
Accra - Golf Hills	63.33	26.67	10.00
Accra - Christian Village	62.00	28.00	10.00

Table 10 - Housing outcomes - percentage of interviewees in each age-specific category who are owners (total no. 132)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total	No. in category
Below 30	10.00	12.50	0.00	25.00	40.00	15.91	7
31-40	40.00	18.18	33.33	25.00	60.00	37.14	26
41-50	60.00	63.63	50.00	66.67	50.00	61.22	30
51-60	100.00	57.14	50.00	80.00	100.00	76.92	20
61 and above	91.67	75.00	91.67	100.00	100.00	92.45	49
Total	51.32	44.44	53.66	62.00	63.33	54.55	132

Table 11 - Housing outcomes - percentage of interviewees in age specific categories who are tenants (total no. 80)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total	No. in category
Below 30	80.00	62.50	100.00	75.00	60.00	75.00	33
31-40	55.00	45.45	50.00	66.67	26.67	48.57	34
41-50	33.33	27.27	40.00	0.00	25.00	24.49	12
51-60	0.00	0.00	25.00	0.00	0.00	3.85	1
61 and above	0.00	0.00	0.00	0.00	0.00	0.00	0
Total	42.11	28.88	34.15	28.00	26.67	33.06	80

Table 12 - Housing outcomes - percentage of interviewees in age specific categories who are “others” (total no. 30)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total	No. in category
Below 30	10.00	25.00	0.00	0.00	0.00	9.09	4
31-40	5.00	36.36	16.67	8.33	13.33	14.29	10
41-50	6.67	9.09	10.00	33.33	25.00	14.29	7
51-60	0.00	42.86	25.00	20.00	0.00	19.23	5
61 and above	8.33	25.00	8.33	0.00	0.00	7.55	4
Total	6.58	26.67	12.20	10.00	10.00	12.40	30

We also seek to understand housing advantage and disadvantage by gender. Hence Tables 13 and 14 look at the relative significance of different forms of tenure by gender (women and men respectively) in each of the four urban centres (i.e., for individual interviewees who are women in Dar, what is the percentage in each tenure category). Tables 15-17 then look at the relative significance of each type of tenure within each gender group, also for each city (i.e., what percentage of owners in Dar are women and what percentage are men).

Table 13: Women – Housing outcomes, percentage of women in each category by urban centre (total number: 133)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total
Owners	43.14	23.52	52.17	54.84	45.45	45.11
Tenants	49.02	47.06	34.78	38.71	45.45	42.86
Other	7.84	29.41	13.04	6.45	9.09	12.03

Table 14: Men – Summary housing outcomes showing the percentage of men in each category by urban centre (total number: 109)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total
Owners	68.00	57.14	55.56	73.68	73.68	66.06
Tenants	28.00	17.86	33.33	10.53	15.79	21.10
Other	4.00	25.00	11.11	15.79	10.53	12.84

Table 15: Owners – disaggregated by gender (total number: 132)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total
Women	56.41	20.00	54.55	54.84	26.32	45.45
Men	43.59	80.00	45.45	45.16	73.68	54.55

Table 16: Tenants – disaggregated by gender (total number: 80)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total
Women	78.13	61.54	57.14	85.71	62.50	71.25
Men	21.88	38.46	42.86	14.29	37.50	28.75

Table 17: Other – disaggregated by gender (total number: 30)

	Dar	Ifakara	Techiman	Accra CV	Accra GH	Total
Women	80.00	41.67	60.00	40.00	33.33	53.33
Men	20.00	58.33	40.00	60.00	66.67	46.67

In terms of ownership (Tables 13 and 14), men in Ifakara are not disadvantaged relative to other neighbourhoods studied. The “other” category is more important for both men and women in Ifakara than in other urban centres.

Within each category (i.e., owners, tenants and other), the number of individuals who are owners are broadly similar between men and women in three locations, but women appear to be disadvantaged in Ifakara (Table 13 and 15). The relatively low figures for women owners in Golf Hills (Table 15) is likely to be because there were few women in the sample. Women are more likely to be dependents in Dar when compared to the other urban centres but this might be influenced by the relatively large number of women in this sample (Table 17 and Table 13 respectively).

Turning to the individual centres, in Dar es Salaam, the breakdown by gender highlights that scale of gender disadvantage. Forty nine percent of women and 28 per cent of men are tenants (Tables 13 and 14). Forty three percent of women are owners compared to 68 per cent of men. Women are somewhat more likely to be in the younger age categories which helps to explain this finding.

In Ifakara, ownership levels are slightly lower than Dar overall (Table 9). Among the group of women interviewees, the ownership level is less than 25 per cent indicating significant disadvantage. The “other” category is high for women (41 per cent). Some women may have properties in more remote rural areas that were left behind when they came to the city for a better life but the value of properties is unclear.

As noted in the forthcoming discussion of those individuals stationary or moving backwards, women’s vulnerability to gendered disadvantage in both these urban centres is notable. They have to deal with sick husbands and parents, and face a constrained set of choices.

Women in Techiman do not appear to be so disadvantaged. Indeed, Techiman appears to be a city of opportunity for both genders and ownership levels are just over 50 per cent in both cases.

In Accra, we have analysed the two neighbourhoods separately as explained above. The gendered patterns are broadly similar with women respondents have an ownership level of just over 50 per cent in Christian Village (the lower income neighbourhood) and 45 per cent in Golf Hills (the higher income neighbourhood). Ownership levels among men are 74 per cent in both neighbourhoods. About 10 per cent of individuals interviewed in both neighbourhoods are in the “other” category and these are a mix of dependents and caretakers with both genders undertaking these roles.

4.2 Housing (in) security – analysing the dynamics

To understand better the transition that households have gone through, we have analysed these aggregated figures in more detail looking at the housing “histories” of those we interviewed. This section considers transition i.e., how individuals have moved through tenure categories of other, tenant and owner which crudely represent a transition from less to more income/asset security.

As noted in the methodology section, we consider the transition of individuals within three substantive categories into which most people’s housing histories fall: dependents, tenants and owners. Within the other category, we have the data broken down into dependents, maids, caretakers and accommodated by the military.

There are two specific cases where attribution of ownership is notable. In Accra, there are three individuals that are categorised as owners although they are living in dwellings belonging to their family who have multiple properties. In Ifakara, there are two women who had been owners but who lost control of their properties following the death of their husband. They have been categorised as “other” because they do not remain as full owners.

In Dar es Salaam we found that 51 of the 76 individuals (67 per cent) have been able to transition smoothly from more insecure to less insecurity forms of tenure. Some 12 people (16 per cent) were able to move from dependency status to tenant and then owner. Twenty-two individuals have moved from being dependent to tenant; note that there is a relatively large number of younger people within the sample.

- Dependent to tenant – 22 individuals
- Tenant to ownership – 10 individuals
- Dependent to tenant to ownership – 12 individuals
- Dependent to owner – 5 individuals
- Military to owner – 2 individuals

Box 3 provides an illustration of how even low skilled and low waged residents embark with success on the path of home ownership.

Box 3: Respondent A (Bunju A, Mkoani)

Z is a female house owner in Mkoani, Bunju, aged between 41-50, and having attained primary education. A native of Tanga in north-eastern Tanzania, she has been in the area since 2022. Her main occupation is running a small business and she is in the low income category. She came to Dar es Salaam in 2015, to seek better opportunities. She was employed as a site guard in the Bunju area. Soon however, she got pregnant and had to move from her job and, in 2016, she became a tenant in Bunju Sensele and got engaged in the business of stone quarrying. In 2022 she had enough savings to buy a plot in Bunju Mkoani. She immediately embarked on the construction of a mud house using her own savings, and moved in. This was to ensure accommodation for her family. The house has three rooms, with no private bathroom or toilet; no private water tap; and only a rudimentary wooden fencing. She has no documents to back her ownership, and has no house elsewhere.

Six people are currently living in her house. The house looks dilapidated much as people are living in there. She has plans for putting up a modern house in the Bunju Mkoani or other formally planned area. The major constraint is finance since her income is low. She is a good example of somebody who is struggling to move from a bad housing situation to a better one, and to improve the quality and quantity of housing.

In Dar, 11 individuals have been stationary up to this point in their lives. Of these, only one moved speedily to home ownership on leaving the family house due to assets that they acquired at an early age (MK4). The other ten have remained as tenants and dependents.

- Only owner – 1 individuals
- Only tenant – 7 individuals
- Only dependent – 3 individuals

We should be cautious about what these figures imply. Ten tenants are building outside of Bunju: seven have plots outside of Dar es Salaam, and three have plots but they have not yet built on them. One of these three may have lost the plot as he/she has been told it has been bought by someone else.

In Dar there are a remaining 14 individuals who did not have a smooth progression from dependent and/or through tenancy to owner. These are households that move backwards and forwards at some point shifting from secure to less secure forms of tenancy. We elaborate on the trajectories of these households in section 4.4.

In Ifakara, we found that 13 of the 45 individuals (29 per cent) have been able to transition steadily from more insecure to less insecurity forms of tenure. Some 8 people (18 per cent) were able to move smoothly from either dependency status and/or tenant to owner. Another 5 had moved from being dependent to tenant; these figures may reflect the relatively large number of younger people within the sample.

- Dependent to tenant – 5 individuals
- Tenant to ownership – 3 individuals
- Dependent to tenant to ownership – 2 individuals
- Dependent to owner – 3 individuals

In Ifakara, 14 individuals have been stationary up to this point in their lives. Of these, six had moved relatively speedily to home ownership due to assets that they acquired at an early age. This appears to reflect the relatively rural nature of the urban centre (especially the periphery) and the potential to sub divide land held by families. This land may be used for farming and can relatively easily accommodate additional dwellings.

Only owner – 6 individuals

Only tenant – 3 individuals

Only dependent – 5 individuals

In Ifakara, there are 18 individuals who did not have a smooth progression from dependent and/or through tenancy to owner. These are households that move backwards and forwards at some point shifting from secure to less secure forms of tenancy (see section 4.4)

In Techiman we have details for 41 households across two neighbourhoods. While income levels differed, there was no clear differences in housing progression. We found that 26 of the 41 individuals (63 per cent) have been able to transition smoothly from more insecure to less insecurity forms of tenure. Some 22 people (54 per cent) were able to move from either dependency status or tenant to owner. Another four had moved from being dependent to tenant.

Dependent to tenant – 4 individuals

Tenant to ownership – 16 individuals

Dependent to tenant to ownership – 0 individuals

Dependent to owner – 6 individuals

In Techiman, 12 individuals have been stationary up to this point in their lives. There is only one individual that moved immediately to home ownership but he/she is now a tenant having moved from Kumasi to Techiman as was required by their employer.

Only owner – 0 individuals

Only tenant – 9 individuals

Only dependent – 3 individuals

In Techiman, there are only three individuals who are neither stationary nor with a smooth progression from dependent and/or through tenancy to owner. These are households that move backwards and forwards at some point shifting from secure to less secure forms of tenancy (see section 4.4).

In Accra we have details for 80 households. As already noted, research team selected a high income neighbourhood, Golf Hills (30 households), and lower-income neighbourhood, Christian Village (50 households). They are analysed separately below.

In the case of Golf Hills, we found that 17 of the 30 individuals (57 per cent) have been able to transition smoothly from more insecure to less insecurity forms of tenure. Some 15 people (50 per cent) were able to move from either dependency status and/or tenant to owner. Another 2 had moved from being dependent to tenant.

Dependent to tenant – 2 individuals

Tenant to ownership – 7 individuals

Dependent to tenant to ownership – 4 individuals

Dependent to owner – 4 individuals

In Golf Hills (Accra), 7 individuals have been stationary up to this point in their lives; of these, two individuals moved immediately to home ownership.

Only owner – 2 individuals

Only tenant – 5 individuals

Both the individuals that moved immediately to home ownership are not actually home-owners. They are living in homes owned by their parents. In one sense, they are dependents but clearly living in households with multiple properties they are a privileged group. One other individual who was previously a tenant has now moved into a property at the request of their family head.

In Golf Hills, there are six individuals who are neither stationary nor with a smooth progression from dependent and/or through tenancy to owner. These are households that move backwards and forwards at some point shifting from secure to less secure forms of tenancy (see section 4.4). In terms of the “other” designation, in Golf Hills these are all individuals who are caretakers and below 50.

In Christian Village (the lower-income neighbourhood), 32 of the 50 individuals (64 per cent) have been able to transition smoothly from more insecure to less insecure forms of tenure. Some 25 people (50 per cent) were able to move from either dependency status or tenant to owner. Another 7 individuals (14 per cent) moved from being dependent to tenant.

Dependent to tenant – 7 individuals

Tenant to ownership – 7 individuals

Dependent to tenant to ownership – 11 individuals

Dependent to owner – 7 individuals

In Christian Village (Accra), 15 individuals have been stationary up to this point in their lives.

Only owner – 6 individuals

Only tenant – 7 individuals

Only dependent – 2 individuals

Both of those who have been stationary and dependents in Christian Village are 50 or under.

In addition, there are three individuals who are neither stationary nor with a smooth progression from dependent and/or through tenancy to owner. These are individuals that move backwards and forwards at some point shifting from secure to less secure forms of tenancy (see following section). All three are now caretakers, one of whom is in the 51-60 age group and the other two are in the 41-50 age group. This does suggest that these individuals are struggling to move forward with tenure security.

This sub-section has considered the aggregated results with respect to transition. The next section analyses of the housing histories of those who have not been able to secure ownership at this point in their lives (section 4.3) and the following section (4.4) then considers those who have moved between tenure with less as well as greater security. We noted that most individuals do have a uni-directional housing history. However, such progression is sensitive to the age distribution of the sample. We sought a range of age groups but this is not even across the different samples. Therefore, comparative analysis has to be done cautiously. Clearly, a sample with more individuals in older age categories has more potential for transition.

In summary, the results above highlight:

- In Dar, 67 per cent improved their situation. However, 29 per cent (22 individuals) i.e., just under half of this “improving” category, moved from being dependent to being tenants. The others, another 29 per cent (22 individuals) secured home ownership.
- In Ifakara, only 29 per cent of the sample (13 individuals) have smoothly improved their situation to this point in their lives. And of these, eight transitioned to ownership.
- In Techiman, 63 per cent of the sample transitioned to more secure tenure (26 individuals). Unlike Dar and Ifakara, most of this shift - 22 individuals - secured ownership (not tenancy).
- And in Accra, we have divided the sample due to the different in income levels between the two neighbourhoods studied. However, there is not much difference in the percentages who have transitions from less to more secure tenure. In Golf Hills 57 per cent (17 individuals) improved security, and for Christian Village the figure was 64 per cent (32 individuals). In Golf Hills, only two moved from dependency to tenancy and all the others (15 individuals) secured ownership. In Christian Village, of the 64 per cent who benefited from improved security, 25 individuals secured ownership and seven individuals moved from being dependent to tenant.

In terms of immediate ownership, we learned the following. Among those interviewed in Dar, one moved immediately to ownership. In Ifakara, six individuals moved immediately to ownership, potentially because of the rural nature of livelihoods and land holdings on the periphery of this small town. In Techiman there was one individual who immediately secured home ownership, (but they subsequently lost the property). (Hence there is no one stationary with ownership status). In Golf Hills, two male individuals immediately secured housing (and a further male subsequently secured a family property) but their ownership status is because they are “owners” of family properties. And in Christian Village, six individuals benefited from this asset transfer with immediate occupation of a dwelling (one male and five female).

In the Dar group of interviewees, three individuals have remained dependent on their families; two women remain living in the family home and one male is now a caretaker of a family property. In the Ifakara and Techiman samples, five (two female and three male) and three (two female and one male) individuals have always been and remain dependents. In Golf Hills, no individuals have remained in a state of dependency, and in Christian Village this is true for two individuals (one female and one male).

4.3 An age focused analysis

This sub-section focuses on those households who are unable to achieve greater tenure security interrogating the data through an age specific lens. As noted above, the age group analysis breaks the interviewees into five age groups: up to 30, 31-40, 41-50, 51-60 and over 61. These numbers are small (and very small in some age and city groups) and hence we are cautious of drawing firm conclusions.

Table 18 considers the association between age and increased levels of home ownership in Ifakara. The older age group include some individuals who have always been owners, but this is not the case in younger age groups with no households that have always been owners. This may be because households in Ifakara are no longer able and willing to grant land to young people with an increased commodification in land markets. The uncertain nature of ownership is also evident with some households managing to transition and acquire ownership, but others failing to achieve this. Younger generations, as we would anticipate with the lifecycle, are less likely to be owners at the time of interview. Of the individuals above 41, just over half in each age group have transitioned to housing at the time of interview.

Table 18: Age related dynamics with respect to tenure security in Ifakara

Age category	Number of interviewees	Always owner	Not originally owner but transition to owner by time of interview	Achieved ownership in their lives but not owner at time of interview	Never achieved ownership by time of interview
Up to 30	8	0	1	0	7
31-40	11	0	2	1	9
41-50	11	2	5	0	4
51-60	7	2	2	1*	2
Over 61	8	2	4	2*	

* Two of these three individuals are a co-owner now: following death of husbands, other relatives moved into the house. Hence, they are no longer full owners.

Box 4 demonstrates the housing history of one middle aged man in Ifakara, and the potential of ownership even for those with little earning potential. It also highlights the importance of farming income in this rapidly growing town.

Box 4: Respondent A, Ifakara

This is 41 year old man was born in Kilosa district of Morogoro. His mother was divorced and in 2012 she decided to go back to her home village in Igombati-Lumemo accompanied by her son. She stayed with her son in her family house. When the son was 30, he was given family farmland in two locations one for rice farming and a second for

horticultural crops. In around 2014 he heard that one old man who was owning several acres of farmland was selling his land as house construction plots. Using the income from the sale of his horticultural crops and rice, he went to buy a plot in the area.

After selling his horticultural crops and rice in 2015, he decided to buy iron sheets and kept them at his aunt's house where he was then living. During the harvesting season of 2016, he bought bricks and moved them to the construction site. This is a period when he decided to get married. After the harvesting season of 2017 he hired a mason and started house construction with two rooms of the back side of the house plan. During that period, he managed to raise the wall to the ring beam before his money was finished. After selling his crops during the harvesting season of 2018, his aunt offered to sell him one of her giant mango trees to get timber-wood for roofing. Since he already had iron sheets, soon after managing to get timber, he covered the roof, made the temporary front door and covered the windows with some bricks.

In Dar, there have been fewer backward movements in the route to housing security and ownership with no cases in which people achieved and lost ownership (Table 19). There appears to be a steady progression towards ownership in the neighbourhood in which the study took place. However, significant numbers of individuals below 51 remain without ownership. There is only one household that has always been an owner suggesting that families cannot afford to gift dwellings to younger family members. However, of those individuals above 31, a significant number have secured ownership by the time of interview; and for the two older age groups of 51-60 and over 61 this is 100 per cent and 92 per cent respectively.

Table 19: Age related dynamics with respect to tenure security in Dar es Salaam

Age category	Number of interviewees*	Always owner	Not originally owner but transition to owner by time of interview	Achieved ownership in their lives but not owner at time of interview	Not achieved ownership by time of interview
Up to 30	20	0	2	0	18
31-40	20	0	8	0	12
41-50	15	0	9	1	5
51-60	9	0	9	0	0
Over 61	12	1	11	0	1

*There were 79 interviewees but for this question we lack adequate data for three cases.

As Table 19 suggests, the acquisition of plots and housing is a long process. Box 5 elaborates on how this has happened for one man (now 61) as he has moved from acquiring a plot to slowly consolidating a house; it also highlights processes of housing improvements as further investments are planned.

Box 5: Respondent B (Bunju A)

SLK married and aged over 61, with no formal education is a resident-cum-homeowner in Bunju A. A native of Dar es Salaam, he has lived in Bunju A since 1991. He started life as an employee in the Gongo la Mboto area, where he lived as a tenant. In 1984, he moved to Magomeni Makuti, again, as a tenant, where he started the business of selling market products like fruits, vegetables and food-stuffs at the nearby Mwananyamala market. Magomeni was well-serviced and conveniently close enough for his Mwananyamala business.

In 1990 he bought a plot in Bunju A, with a traditional four-roomed mud and pole house on it. He bought this plot because he grew up in this neighbourhood and was comfortable with environment and social services available. He moved in as an owner in 1991.

In 1994 he demolished the traditional house and built a cement block house with five rooms in two months because he had enough savings from his Mwananyamala business. He uses two rooms and rents out three. The bathroom/toilet and water are all shared. The house is self-designed and materials were sourced locally. Ten people live in the house. He has no house elsewhere.

He has a certificate of occupancy over the plot. Nevertheless, the house looks dilapidated. He has plans to improve the property into more residential units, and also plans to develop other property elsewhere, on formally planned land, much as he has, currently, no formal occupation. He judges poor financial capacity as his major constraint. Nevertheless, he is an example of a person using savings to improve the quality of his housing and to increase the overall supply of housing.

In Techiman, there are no individuals that have always been owners, but there is a steady increase in securing tenure with 92 per cent of individuals owning properties for the group over 61 (Table 20). This trajectory reflects the relative availability of land in the city with prices lower than in Accra and less likelihood of litigation which both encourages and enables ownership.

In total six individuals in Techiman were gifted land (all women). One of these females is in the 31-40 age group. The other five are all over 50. This apparent ease with which older people received land relative to younger age groups suggests that land commodification is taking place. Key informants explained that, in Techiman, the customary leader would, in the past, gift residential land to families in need. All that was required was that a request was made and validated, and drinks were exchanged. That system is no longer functional. Rather the chief has divided up the land that he controls and is selling access to plots with modern services being in place. The funding that is secured is then being used to support those in acute need, rooms for widows and educational scholarships for children to improve their access to potential employment. One individual has inherited land on the death of their parents.

Table 20: Age related dynamics with respect to tenure security in Techiman

Age category	Number of interviewees	Always owner	Not originally owner but transition to owner at time of interview	Achieved ownership in their lives but not owner at time of interview	Not achieved ownership by time of interview
Up to 30	3	0	0	0	3
31-40	12	0	4	1	7
41-50	10	0	5	0	5
51-60	4	0	2	0	2
Over 61	12	0	11	0	1

Box 6 elaborates on the process by which one individual in Techiman has been able to secure housing despite starting with very little. It also demonstrates the responsibilities that children take on with respect to parental housing.

Box 6: Respondent A, Techiman

Respondent A is a middle-aged man in his thirties and a master welder/metal worker who plies his trade at Takofiano, a low-income suburb of Techiman. With no prospects of being able to continue his education after completing his basic education, in 2006 he enrolled in vocational apprenticeship in welding while living with his parents and other family members. After three years of completing his apprenticeship, he tried to set up his own workplace but with limited resources it was tough for him, and so he left for Libya to seek for greener pastures. After a few years, he returned from Libya in 2014, and with his savings set up a welding shop which manufactures burglary-proof windows and more recently "China doors" (fabricated metal doors similar to those imported from China). In terms of housing, he rented a room in a compound house upon his return from Libya, and later got married. With incomes from his trade, he started exploring the possibility of acquiring his own house. However, before acquiring his own house, he renovated the family house where his mother and other family members live. Afterwards, he acquired a plot of land at Tiobodom, a small town near Techiman, where the price of land was relatively cheaper. Building incrementally for the past five or so years, he now has a two-bedroom house. On the same plot, he has another house with three rooms, two of which are occupied by his younger brother and an apprentice he is

training. Even though the house is not fully completed, they have moved in to save on rent, and also to feel the joy of owning a house. The respondent's drive to build illustrates the strong cultural and economic motives to own a house in Ghana.

Turning to Accra, we look first at Golf Hills (Table 21) and then at Christian Village (Table 22). In Golf Hills, many individuals have speedily transitioned to owning property although there are few interviewees in the older age range.

Table 21: Age related dynamics with respect to tenure security in Golf Hills (Accra)

Age category	Number of interviewees	Always owner	Not originally owner but transition to owner at time of interview	Achieved ownership in their lives but not owner at time of interview	Not achieved ownership by time of interview
Up to 30	5	1*	1	0	3
31-40	15	1*	8	0	6
41-50	4	0	2*	1	1
51-60	1	0	1	0	0
Over 61	5	0	5	0	0

*There are three individuals (all men) who are owners because their parent has allocated them a family property. It is likely that they will continue as owners but there is a possibility that the parent will seek to reclaim the property.

In Christian Village, a much lower income neighbourhood, there is also a relatively high degree of success in home ownership. However, our analysis suggests a complex context. This is a very tightly knit community with strong familial bonds between residents. Some of those with properties inherited them from parents and grandparents and/or built on land owned by the family. There has been both vertical and horizontal expansion. Some of the newer houses that have been built are located on land at high risk from flooding (although none of those owning these dwellings were interviewed). Adult children remaining in the neighbourhood appear to have a good opportunity of ownership; however, this may not be the case if they leave the neighbourhood.

Table 22: Age related dynamics with respect to tenure security in Christian Village (Accra)

Age category	Number of interviewees	Always owner	Not originally owner but transition to owner at time of interview	Achieved ownership in their lives but not owner at time of interview	Not achieved ownership by time of interview
Up to 30	8	1	1	0	6
31-40	12	2	1	0	9
41-50	9	1	5	0	3
51-60	5	1	3	0	1
Over 61	16	1	15	0	0

4.4 A case focused analysis related to those who have not had a smooth transition to enhanced tenure security

This section focuses on the experiences of those who have struggled to advance their housing options. Our analysis includes both individuals who have moved backwards and forwards in their housing outcomes, and those who have remained as dependents. Some of those with uneven housing histories have now secured tenure security through ownership but their experiences remain insightful.

In Dar es Salaam, there are 14 households that have had at least one shift towards more insecure tenure. These 14 households are spread relatively evenly across the age groups; there are two in the first age group (up to 30), four in the second age group (31 to 40), three in the third age group (41-50), three in the fourth age group (51-60) and two

in the fifth age group (over 61). It is less likely that younger individuals will experience insecurity, but this is not so surprising.

There are three households in Dar es Salaam who have remained dependents. In one case, this is a woman who has had numerous roles as maids and supporting family members. A second woman remained living with her parents. The third interviewee in this situation is a man who is taking care of a relative's house (having previously lived outside of Dar es Salaam).

There are five reasons why interviewees have found it difficult to advance tenure security. First, there are reasons related to the health of the individual or those close to them (either their mother or husband) (two individuals clearly fall into this group and another individual in the "over 61 age group" has chosen to move back with her daughter, likely for reasons of age). Second, there are family disputes that mean that an individual can no longer stay in their family home. Gender disadvantage emerges here; there are four individuals forced to move to less secure housing of which three are women and explicitly related to divorce. Third, there are four interviewees who moved for livelihood reasons. This may be the need to be close to businesses, or it may be work related moves with the same employer. Most of these are moves with Dar but one is related to a move to and return from South Africa. Fourth, there are movements related to crime; one individual who was forced to leave a neighbourhood following accusations of theft. Finally, a fifth group in Dar is related to flooding (two individuals and their families moving to less secure housing were forced to leave for this reasons).

In Ifakara, there are 18 individuals that have had moves towards less secure housing including two women who have moved from homeownership to "shared ownership" status with other family members imposing themselves within the house following the death of the husbands. While some have progressed, housing trajectories are characterised by movements towards insecurity, as well as those towards greater security. These 18 households are spread relatively evenly across the age groups; there are four in the first age group (up to 30), two in the second age group (31 to 40), five in the third age group (41-50), one in the fourth age group (51-60) and four in the fifth age group (over 61).

There are five households in Ifakara who have remained dependents. In one case, this is a woman dependent on her family. In a second this is a man who has continued living in his father's house (who had two wives). All three further examples are individuals who have continued living in their parent's lands (with houses improved from mud and thatch).

There are four reasons that emerge from the analysis of why individuals found it difficult to move towards greater security. First, once more there are reasons related to the health of the individual or those close to them (either their mother or husband) (six individuals). Second, there are family difficulties which mean that an individual can no longer stay in their family home or, in the two cases, now have shared ownership (five individuals in total). Third, there are livelihood related movements either to be close to self-managed businesses, or work-related moves required by their employer (four individuals). In Ifakara, many of these shifts are associated with the move from smaller to larger urban settlements (Ifakara and potentially then Dar). To be included in this research, the location in which they are now living is Ifakara. Fourth, there are movements related to crime (two individuals). One individual fled criminal gangs, and another was previously in prison and now a dependent.

The vulnerability of women with respect to marriage once more emerges. One woman struggled with an alcoholic husband; and others also experienced housing vulnerabilities following the breakdown of relationships. In addition, the death of husbands is frequently associated with increased tenure insecurity for women. Shifts catalysed by ill-health are frequently associated with efforts to reduce housing costs i.e., affordability.

Box 7 summarises the housing history of a woman in Ifakara and highlights the difficulties that individuals face in improving their housing options.

Box 7: Respondent B, Ifakara

This 75 years old widow and homeowner was born in Mtimbira, in a neighboring Malinyi district. Married to a police officer who was fired and jailed for driving with influence of alcohol and causing fatal accident, she had to move back to Sofi to her husband's family. When the husband was released from jail, he went to pick her and in 1967 they came to one of the husband's relative in Ifakara. In 1970, the man got a job in Chita to work for TAZARA but the woman who was pregnant could not join him and had to go back to Sofi. After delivery, in 1973 she came to Ifakara to stay with her sister-in-law. In 1974, the husband and she moved to Kidodi where they rented a house as the man was looking for a possible job posting. The husband's drinking habit worsen and she suggested that they move back to Ifakara. When her husband refused, she moved back to Ifakara alone to stay with her brother. In 1977, she went back to her home village in Mtimbira. And soon after her husband died. She started a new relationship and in 1980 she came back to Ifakara to stay with her new partner.

In 1990, she asked her second husband for a plot for her own house, the request was granted. She started building a thatched and mud house and then moved in. In 1993, she managed to get good harvests and planned to prepare burnt bricks for her new house construction. Fortunately, a group of miners from Arusha were kicked out of Mahenge mines and they did not have money for subsistence and bus fare, so they worked for her to produce enough low-cost burnt bricks to complete this housing improvement.

In Techiman, there are only three households that have moved away from tenure security at some stage in their adult lives. One individual moved for employment reasons, shifting from being a home-owner in Kumasi to renting in Techiman to have a better job. Two individuals have chosen to become caretakers alongside other work unrelated to their caretaking activities. In these two cases, it is tricky to assess if they have more or less tenure security when compared to their previous situation.

There are three households in Techiman who have remained as dependents, living rent free. One woman has chosen this because of the opportunities for trading which is her livelihood. In a second case, a man has continued to live in his father's house. And a third individual returned to live with their parents and take care of them in their old age following the death of her husband.

Box 8 elaborates on the housing struggles of one individual who has now successfully secured ownership but who has had a difficult life with considerable housing insecurity. It also illustrates the challenges and benefits of extended families and associated obligations.

Box 8: Respondent B, Techiman⁷

The story of Amata, now a private school proprietress, illustrates how intergenerational transfer of housing can create livelihood opportunities and wealth accumulation. Amata grew up in Techiman living together with her parents. After completing secondary school, she got married and moved to a town near Techiman to live with her husband. Together with the husband, they operated a private school. However, the husband died following an accident which greatly affected her both emotionally and materially. Challenges with her late husband's extended family led to her losing the assets that she had accumulated with her husband. Consequently, in 2002 she returned to Techiman to live in her late father's house. After pondering over what to do with the rest of her life, she decided to use part of her father's house as a private school. She employed the services of local artisans and communicated to them how she wanted the school to look like. According to her, due to limited funds and having only informal loans and support from her relatives, she remodelled the house taking her over 10 years to get to the current state. Today, there are eight classrooms for the school, a two-bedroom residency (with living room, kitchen and washrooms) and a pharmacy shop. The pharmacy was started by the late father in a wooden structure but has now been re-built with cement

⁷ Note this person was interviewed as part of the study on enterprises, not housing. So, she does not appear in the data analysis above for Techiman.

blocks and is operated by her mother. There is also a fufu pounding machine shop which was started in 2020 by her daughter. According to her, she is at peace with herself and the family, thanks to the family house built by her father which has allowed her to rebuild her life after losing her husband and all that she had achieved with him.

In Accra, interviewees come from two neighbourhoods as already elaborated. In Golf Hills, of the six individuals who moved backwards in their tenure security at some point, two have shifted countries. In the first case, he/she was a tenant in the U.S. and returned to be dependent on a parent prior to then securing home ownership in Gold Hills. In the second, he/she grew up in India (where they owned a property) and moved to a rental property in Gold Hills due to work in Accra. A third individual moved from renting a property to being a dependent when they moved back to the family home following a business failure. He/she has since become a homeowner in Gold Hills. Finally, three individuals are caretakers; two of these were previously tenants and the third was a dependent. One of these individuals is working in construction in Gold Hills, a second is taking care of the house of their husband's uncle, and the third considers themselves to be a professional caretaker. In Golf Hills, there were no individuals that are still dependents. All are either tenants or homeowners or caretakers.

In Christian Village, all three individuals that have moved, at some point, backwards in housing security are now caretakers, having previously been dependent on others (family) and/or tenants. One individual is a construction worker, a second is taking care of the house of their uncle, and in the third no further explanation is provided. There are two further individuals that have been dependents in Christian Village for all of their housing "lives". One individual is a woman (41-50) who is living in her uncle's house following divorce. The second is a man (31-40) who has remained all his life in his father's house

In summary, considering those individuals with an uneven trajectory that includes shifts to more rather than less secure tenure across the four urban centres, the percentage of individuals experiencing such moves is highest in Ifakara where 15 of 45 individuals (33 per cent) have this experience. This is, in part, because some households owned properties in more peripheral locations but have moved to Ifakara for income-related opportunities and only earned enough to rent accommodation. Perhaps paradoxically, the next highest is in the affluent neighbourhood of Golf Hills, where work is also a reason for this housing trajectory; individuals have moved between countries and between salaried employments. These relatively high-income households may rent temporarily or return to one of their family dwellings. Next is Bunju A in Dar es Salaam. In this informal but regularising neighbourhood, 18 per cent of interviewees (14 individuals) had moved backwards at some point. Here and elsewhere a major reason for these shifts is self or family ill-health which results in a dependence on someone else (generally a family member) for accommodation. The vulnerability of women emerges from these housing histories, with some being forced to leave their homes either due to the ill-health or death of their husbands, or the breakdown of relationships. Even in Techiman, where conditions for women appear broadly positive, the experience in Box 8 highlights the challenges faced by women. More generally, in Techiman only three of the 41 individuals (7 per cent) have had periods of increased insecurity which are related to the costs of housing.

5. Conclusion

There are four conclusions we draw from this analysis.

First, the interviewees suggest that housing conditions have improved for individuals as they age. Individuals managed to move from situations of less security to those of more security. Indeed, among the two oldest cohorts, an astonishing number have managed to secure ownership. Second, that the situation for women appears to be improving, although this is clearly difficult to assess. While women in Ifakara are notably disadvantaged as are those in the high-income neighbourhood of Golf Hills (Accra), in the other centres, many women are home owners (in some cases with their husbands). Third, that there is a group, some of which are in the older age cohorts, that are unable to move forward and which remain as dependents (either living in houses of their parents or the extended family, and/or acting as caretakers sometimes for family members). Being so classified as a dependent may reflect a strong family network together with a willingness to support aging parents, rather than a state of incapability. Hence, we should be cautious about associating dependency with a lack of present choice. However, we have to recognise

that these individuals have fewer housing options than those who own. Fourth, there are indications that increasing commodification in land markets will make it more difficult for younger age cohorts to follow older age cohorts into land ownership. The following paragraphs elaborate on these conclusions.

First, as suggested in the literature, processes of housing accumulation and the realisation of strategies that address immediate housing needs take place simultaneously. Tenure security offers – at least in part – livelihood security in the context of actual and potential income insecurities and associated vulnerabilities. Housing is livelihood and livelihood is housing, and both contribute to physical and financial security. In this context, ownership is sought after. Our findings suggest that individuals have had considerable success. Despite evident shortcomings in housing markets, and a lack of quality of housing in many circumstances, the desired transition to home ownership has been achieved for many of those that we interviewed. As seen above, there are high levels of ownership for those above 50. In some cases, these were achieved by people's own efforts. In other cases, they were supported by their families, both through older generations through inheritance and through financial support from children. These are frequently in informal neighbourhoods but there is a strong sense of security. Moreover, in addition to ownership individuals that have this security are in a continuous process of housing improvements adding additional rooms for themselves, their families and/or their livelihoods and raising the quality of the accommodation. While we are not sanguine, this is a remarkable achievement suggesting that, despite evident housing difficulties for younger individuals, for older age groups ownership has been achieved through the life cycle. And we recognise that, while some tenants are stuck in low-quality accommodation, others are constructing elsewhere with their present location being related to their livelihood strategy.

As noted above, support in advancing tenure security comes both from livelihood and employment, and from families. What is notable is that national government programmes do not figure at all in the processes by which interviewees have acquired housing; governments are not present in investing in planning and bulk infrastructure, nor is there support for upgrading. No substantive support appears to have been provided to the interviewees that took part in this research by national government housing programmes. The significance of local governance processes (both local authorities and customary leaders) is more evident both in terms of giving sufficient tenure security (directly and indirectly) for investment to take place, and in terms of supporting access to a wide range of incremental infrastructure and services. The latter also being supported, in some cases, by formal utilities (who are frequently public agencies at arm's length from government).

Second, and as summarised in section 2, that longstanding concerns about the disadvantage faced by women are questioned by this data. We find that there is an apparent improvement related to women's gendered disadvantage in housing markets. Gendered disadvantage remains in both the researched neighbourhoods in Ifakara and Golf Hills (Accra). In other locations there are broadly comparable levels of ownership. Women are, in many of the neighbourhoods that we researched, achieving access to housing with a self-reported ownership status. In some cases, women explained that they are co-owners, sharing properties with their husbands. While we are cautious about apparent improvements, we also note that only in Ifakara were there reported cases in this research component of women being dispossessed by other family members following the death of their partner.

Our research suggests that there are multiple drivers for this, including economic independence and the ability to invest in property autonomously of male support. When women explain their ability to access housing, they emphasised self-building and income related financing. In this context, it appears that the commodification of land may have improved women's access with purchase predominating over gifts dictated by customary practice. Greater appreciation of the costs of discrimination against women (as wives and daughters) may be leading families to be more pro-active in protecting women's claims on property. However, it is also evident that both women and men face gendered portfolios of housing opportunity, with women being more likely to be dependents both as maids and within the family, and men being more likely to be caretakers. Although we also found that neither family care nor caretaking is exclusive to a single gender. There are some indications that the gendered demand for family care in old age results in women being well placed to inherit.

However, while progress is evident, there are reason for concern about both present and future housing outcomes. Our third conclusion is that there is a group that appears, for one reason or another, unable to progress. These are those who remain as dependents and caretakers, either throughout their housing practice or through backward moves when faced with multiple crises in their lives. Hence, although many households achieve ownership, indeed more than we anticipated, there is a small distinct group that appears stuck. This is consistent with other trends in social and economic inequalities in urban areas (Satterthwaite and Mitlin 2014). This conclusion is cautiously made as we recognise its dependence on contextual specificities; for example, in Ifakara where rapid agrarian change has encouraged people to leave rural homes (which they may continue to own) with a high level of tenure security and move to the city anticipating improved livelihood opportunities. The future value of such rural dwellings is unknown; history suggests at least some will gain in value.

The explanations, for both backward moves and remaining in states of dependency and tenancy, are broadly similar across the urban centres that we have studied. These include events that happen to them as individuals, and those that happen to their family with ramifications for the individual, emphasising that people are not autonomous individuals but closely embedded in a host of social relations that are important to and/or which involve substantive social obligations. First, with respect to individual circumstances, there are individuals whose incomes are reduced (requiring changes in housing) due to their ill-health, or due to livelihood changes such as being made redundant, needing to move to secure a demand for their own business, or being required to shift location (with consequences for housing) due to their employer. Second, there are individuals who are forced to abandon their home (asset) due to threats such as domestic violence, crime by non-family members and environmental events such as flooding. Third, there are difficulties facing members of their extended family which mean that an individual can no longer stay in their family home and/or move house to support their family in, for example, cases of parental ill-health.

The fact that this group that is unable to progress appears small should not invite complacency. Indeed, it suggests a policy and programming opportunity; targeted support to facilitate access to low interest loans and/or smaller and more affordable plots may offer appropriate interventions to address such housing disadvantage.

Finally, while housing dynamics are broadly positive, there are reasons for concern. For example, in Dar es Salaam we see that younger generations do not have the benefits of ownership that older generations enjoyed, and in Accra higher income individuals secure housing at an earlier age. It is evident that housing markets are increasingly commodified. In the future, there may be a large group of residents that struggle to move forward with tenure security. The data suggests that land commodification is intensifying meaning that improved tenure security due to gift of land is decreasingly likely. This includes both gifts within the family through the early transfer of land and individuals gaining ownership early in their adult lives, and the transfer of land through customary relations. In Ifakara, six individuals over 41 have always been landowners having been gifted land as young people. None in the younger age cohorts have this benefit. The same processes appear to be benefiting young people in the high-income neighbourhood of Golf Hills (where young people are being given effective possession of familial properties although transfer of title has not taken place) but are not evident elsewhere. In Techiman, six individuals have been gifted land and five of the six are over 51. In a context in which young people are struggling to secure employment, the increased dominance of the market may exacerbate the difficulties this group face in accessing housing.

In summary, housing options have improved for many in the four centres that we study. And these improvements are particularly notable for the older age cohorts. Somewhat reassuringly, women appear to be more secure in their housing options. However, there remains a group that appears unable to secure tenure or even become independent in their tenure as tenants. And there is some indication in the data that older generations are less able or willing to gift land to younger generations suggesting that fewer individuals will progress to ownership status in the future.

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