

WP1
DRAFT SUMMARY OF FINDINGS: CHRISTIAN VILLAGE & GOLF
HILLS, ACCRA

Isaac K. Arthur
Department of Geography & Resource Development/
Centre for Urban Management Studies (CUMS)
University of Ghana, Legon

&

George Owusu
Institute of Statistical, Social & Economic Research (ISSER)/
Centre for Urban Management Studies (CUMS)
University of Ghana, Legon

1.0 Introduction

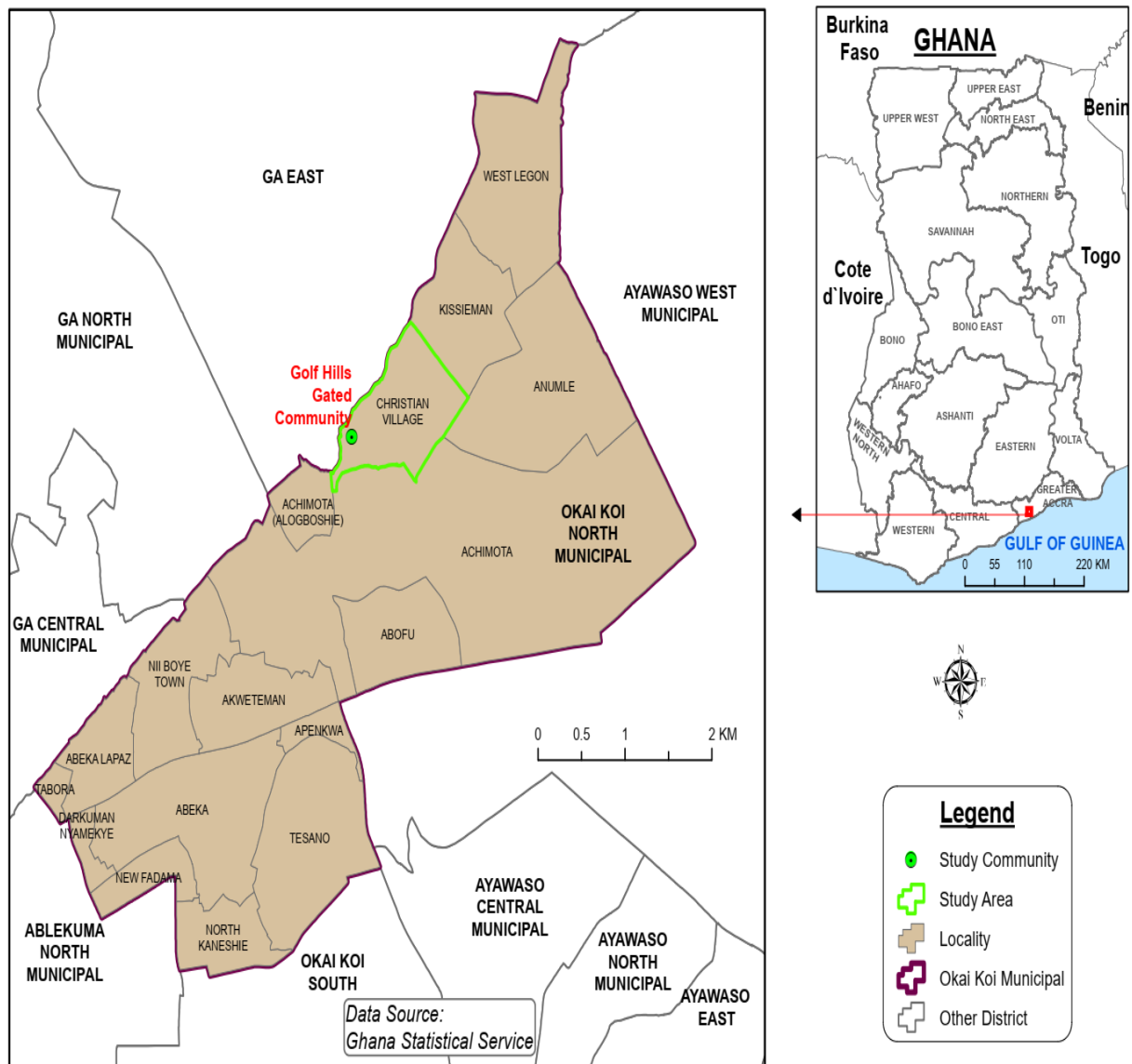
The report presents a summary of the findings of Work Package (WP) 1 of the study on how self-build housing drives urban and economic growth in Ghana. The main objective of WP1 is to determine ‘how people generate the resources for self-build housing in urban Ghana, and how they make the transition to housebuilding through the acquisition of land and finance for incremental improvement of their housing over time’. The analysis presented in this report to achieve the objective of WP1 is primarily based on semi-structured interviews with tenants and homeowners. Other methods include in-depth interviews with policymakers and opinion leaders, desktop review, direct observation, photographs, and oral histories of the selected communities (Christian Village and its adjacent gated community, Golf Hills, in the Greater Accra Metropolitan Area). The report is organised into four sections. The first section focuses on a brief description of the study area, followed by the study's research methodology. Section 3 draws largely on the semi-structured interviews to present the findings, and Section 4 discusses the study's conclusions.

1.1. Profile of Study Area

Christian Village is a high-density neighbourhood located in Accra, the capital of Ghana. It falls within the Okaikwei North Municipal Area (Figure 1) of the Greater Accra Metropolitan Area (GAMA). This municipality, which has a population of 160,446 people (GSS 2021), was carved out of the Accra Metropolitan Assembly in 2018 as one of 38 newly constituted and upgraded District Assemblies. The Size of Christian Village is roughly 20 hectares and has a population of approximately 10,000 people, including residents of Golf Hills. According to the research participants as well as Nyametso (2012), Christian Village was founded in the early 1920s by one Christian Abotsi, who was a member of the workforce that constructed Achimota School, formerly the Prince of Wales College. Christian Village is a migrant community that evolved in the 1950s and 1960s (Asomani-Boateng 2007). The majority of its inhabitants are Ewe speakers. Although Ewes are from Ghana's Volta Region, the dialect spoken by residents of Christian Village is Togolese Ewe. This matches accounts from some of the research participants that Christian Abotsi, as well as his family and friends who accompanied him later to the area, came from Togo.

Levels of unemployment and underemployment are high in the area. Key economic activities include petty trading, urban vegetable cultivators, golf caddies, artisans, metal works, catering, etc. (Asomani-Boateng 2007). Growth takes precedence over area planning in many Ghanaian communities, hence the arrangement of most buildings, particularly in the older section of the community, does not correspond to a grid system. The community has one primary school and access to services such as water and electricity. Water is purchased from vendors by a few families and individuals who are not connected to the national water supply. Christian Village is currently a fully built-up area because there are no lands accessible for growth or new house development. In addition, the neighbourhood suffers from sanitation and drainage issues.

Fig. 1: Map of Study Area



Source: Owusu & Arthur, 2023

Golf Hills is located southwest of Christian Village (Fig. 1) and is bordered by the Achimota Golf Park. It also falls within the Okaikwei North Municipal Area and shares a common member of parliament with Christian Village. The area has transformed from farmlands into a high-income neighbourhood that is considerably different from Christian Village. The neighbourhood features wide street layouts, the majority of which have been tarmacked or are under construction, huge plots, large residences with different aesthetic elements, multiple-story buildings, and a lot of ongoing construction works. The price of land in this neighbourhood is very expensive - ranging from US\$ 500,000 and above. Development of land for residential purposes began in the early 1990s, with personal contributions from the area's resident association providing services such as electricity and water with no government support. The neighbourhood has grown over time from individual dwellings to encompass real estate properties.

2.0 Methodology

This section presents summaries of various methods used in achieving the objectives of WP1.

2.1 Desktop Review

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

2.2 Reconnaissance Visit

This exercise was carried out in September 2022 to familiarize with the study areas, Christian Village and Golf Hills, and to introduce the project to key and relevant stakeholders. The visit offered the research team the opportunity to engage with a gentleman in charge of Christian Village's information centre. He gave us a tour and some history of the place. During this meeting, he introduced us to the Assemblyman for the Anumle Electoral Area, who also happens to be a Christian Village resident. He also introduced the team to the area's traditional ruler. The team later took a tour of Golf Hills. Based on the contrasting levels of development between the two communities, the team decided to settle on them for purposes of comparative analysis. In effect, the team in February and August 2023 conducted semi-structured interviews as well as in-depth interviews of house owners, tenants and operators of home-based businesses and businesses related to the housing sector in both communities.

As indicated earlier, Christian Village is a low-income community with a poor road network and dominated by compound housing (houses occupied by multiple households and sharing common facilities such as a courtyard, kitchen, toilet, bathroom etc). On the other hand, Golf Hills is a high-income community which contains mainly self-contained one-storey and multi-storey houses with fenced walled and exquisite architecture sitting on large plots. Figures 2 and 3 provide examples of the different types of houses prevalent in Christian Village and Golf Hills. As can be observed in Fig. 3, housing in Christian Village is a mixture of mud houses and concrete block housing.

Fig 2: Self-contained houses at Golf Hills



Source: Fieldwork, Golf Hills, 2022/2023

Figure. 3: Christian Village with its old and new compound and houses

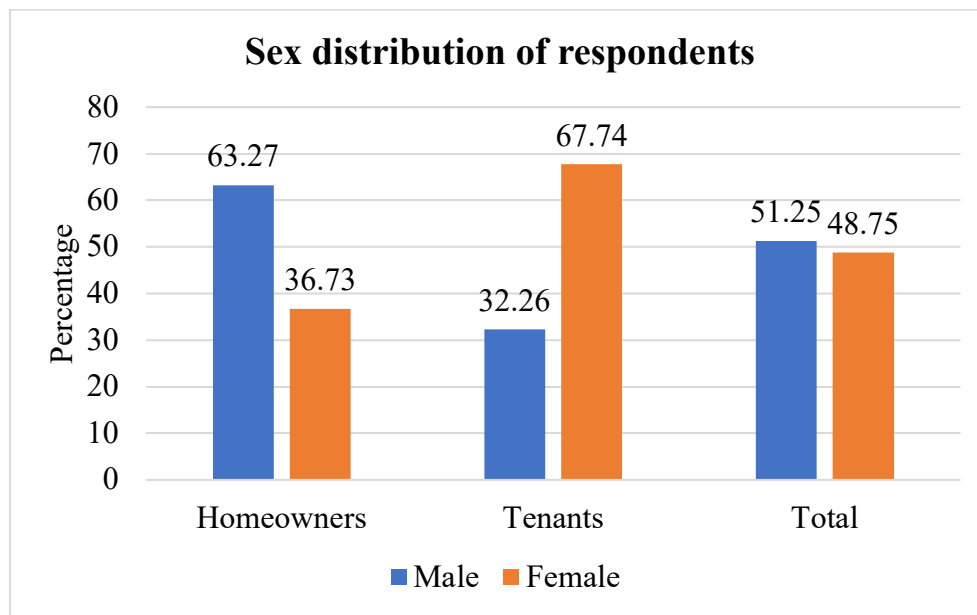


Source: Fieldwork, Christian Village, 2022/2023

2.2 Semi-Structured Interviews and In-Depth Interviews

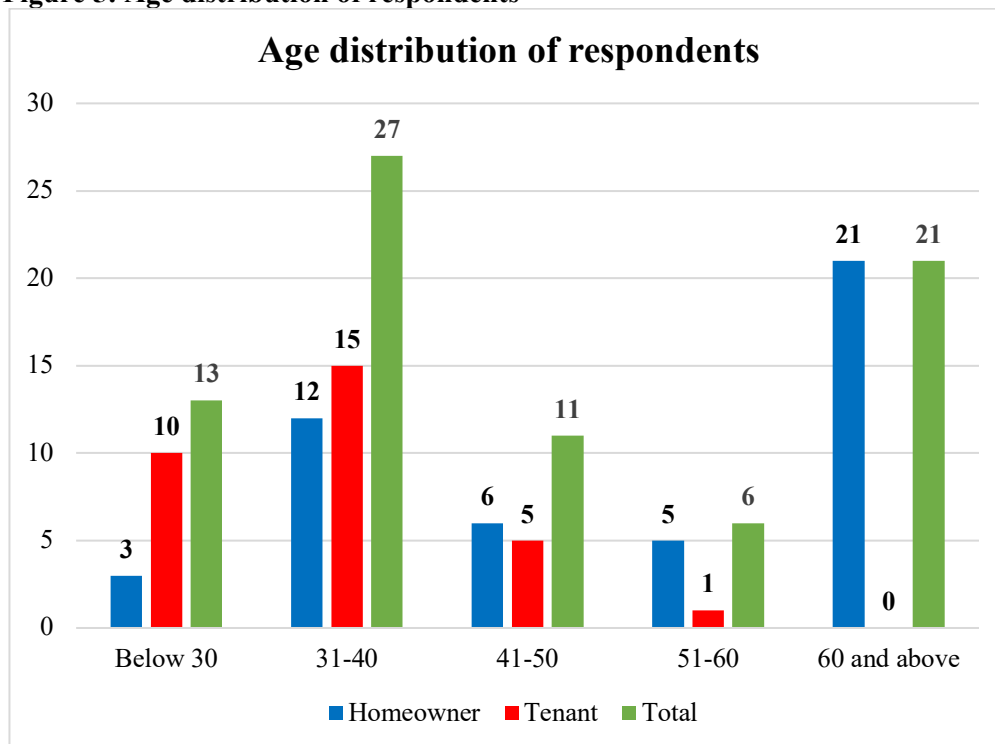
Interviews were conducted with homeowners and tenants of adult households in the two selected neighbourhoods of Christian Village and Golf Hills, with diverse genders, ages, and socioeconomic levels, using semi-structured interview tools including both closed and open-ended questions. Although the interviews were not based on a representative sample, efforts were taken to pick respondents from various sections of the communities in order to portray the communities' diversity. In total, we conducted a total of 80 interviews consisting of 49 homeowners and 31 tenants. Figures 3 and 4 show the sex and age distributions of respondents (house owners and tenants).

Figure 4: Sex distribution of respondents



Source: Semi-structured interviews, Christian Village and Golf Hills, 2023

Figure 5: Age distribution of respondents



Source: Semi-structured interviews, Christian Village and Golf Hills, 2023

2.3 In-Depth Interviews

To have a thorough understanding of the history as well as the socio-economic and spatial transformation of Christian Village and Golf Hills, the study relied on in-depth interviews.

The in-depth interviews were conducted with three opinion leaders and two policymakers (see Table 1).

Table 1: List of In-Depth Interviews

<i>Policymakers and opinion leaders</i>	No.	Total
Traditional leader	2	2
Vice President of the Golf Hills Residential Association	1	1
Municipal Development Planning Officer	1	1
Municipal Community Development Officer	1	1
<i>Total</i>	5	5

Source: In-depth interviews and plot tours, Christian Village and Golf Hills, 2023

2.4 Direct Observations and Photos

In addition to the semi-structured and in-depth interviews, the study made use of direct observation and photos. This involved visiting the Okaikwei North Municipal Area and the selected communities and spending time observing and noting down self-build houses at various stages of completion. It also included taking photos of interesting places in the communities related to housing to reaffirm and support the narratives on self-building housing.

3.0 Findings

One of the key themes in housing research in Ghana has been how to increase the number of dwellings to address the overall housing deficit in the country (Obeng-Odoom & Amedro 2011). Since independence, every government has made efforts to provide or improve the country's housing supply (Ansah & Ametepey 2014). In this context, the National Housing Policy 2015 was formulated with the goal of ensuring that every individual has access to safe, secure, decent, and cheap housing, whether owned or rented (Government of Ghana 2015). Other government efforts are exemplified by several state housing projects, some of which have been successful while others have failed or remain unfinished. Although these state-sponsored initiatives help to reduce housing deficits, particularly in urban areas, they are insufficient, necessitating the need for private real estate development as well as individual self-building to complement the government's efforts.

The practice of self-building has gained considerable cultural endorsement in Ghana. This is exemplified in the case of Accra's Christian Village and Golf Hills, where most houses are self-built. Despite the common interest among residents in both communities in self-building, as previously stated, Christian Village and Golf Hills are distinct communities in terms of housing conditions. Table 2 shows that less than 25% and 20% respectively of respondents have their toilets integrated into their dwelling and toilets exclusive to their families in Christian Village, whereas Table 3 shows 100% for all dwelling types at Golf Hills. Moreover, Table 3 shows that all dwellings for both renters and homeowners at Golf Hills have fence walls, but it is less than 50% for both renters and homeowners in Christian Village. The high number of fence walls in Golf Hills can be attributed to the security and privacy concerns of residents.

Table 2: House conditions at Christian Village

	Tenants	Homeowners	Total
	(n=20)	(n=30)	(n=50)
% of households with			
Bathroom integral to dwelling	60	76.67	70
Toilet integral to dwelling	20	53.33	40
Bathroom exclusive to family	40	76.67	62
Toilet exclusive to family	15	60.00	42
Fence wall	40	43.33	42
Main building materials for			
<i>Wall</i>			
Cement Blocks	95	83.33	88
Bricks, Mud		3.33	2
Cement Blocks, Mud		6.67	4
<i>Mud</i>		6.67	4
<i>Wood</i>	5		2
<i>Roof</i>			
Corrugated sheets	85	93.33	90
Slate	15	6.67	10
<i>Floor</i>			
Cement	70	66.67	68
Tiles	25	33.33	30
Wood	5		2
<i>Window</i>			
Louvres	30	56.67	46
Nets	10		4
Wood	5	20.00	14
louvers and net	15		6
wood and louvers with net	20		8
wood and nets	5		5
Sliding glass	10	23.33	18
Glass	5		2

Source: Semi-structured interviews and direct observation, Christian Village, 2023

3.1. Housing Careers

The findings of the semi-structured interviews reveal that there are more female homeowners (56.67%) than male homeowners (43.33%) in Christian Village. In Golf Hills, however, women account for 26.31% of homeowners, while men account for 73.69%. Females also make up the majority of renters in Golf Hills (63.64%) and Christian Village (70%). This is intriguing given the substantial imbalance in opportunities including employment, available to women in Ghana (ACET, 2022). Notwithstanding, the domination of females in both renting and homeownership represents a shift from men's dominance in such endeavours in Ghana. It shows some improvement in the income statuses of women as well as a decline in some sociocultural factors that discouraged or prevented women from owning or renting houses for themselves.

Table 2: House conditions at Golf Hills

	Tenants	Homeowners	Total
	(n=11)	(n=19)	(n=30)
% of households with			
Bathroom integral to dwelling	100	100	100
Toilet integral to dwelling	100	100	100
Bathroom exclusive to family	100	100	100
Toilet exclusive to family	100	100	100
Fence wall	100	100	100
Wall			
Cement blocks	100	94.73	96.67
Wire mesh		5.27	17.57
Roof			
Corrugated sheets	90.91	94.73	93.33
Concrete	9.09		3.33
Floor			
Cement	9.09	15.79	13.33
Tiles	90.91	84.21	56.67
Window			
Louvres	18.19	26.32	23.33
Nets			
Wood			
Sliding glass	81.81	73.68	76.67

Source: Semi-structured interviews and direct observation, Golf Hills, 2023

Figure 4 above reveals that the majority of homeowners are in the age category of 61 years and above while those between the ages of 31-40 years were found to lead in renting homes. The former may allude to the lengthy duration of building a house in Ghana. Such delays, as explained by Bangdome-Dery et al. (2014), are caused by individuals saving over time to accumulate enough funds for purchasing materials and paying labour and other costs of construction, which tends to prolong the completion of houses as long as 15 years.

The semi-structured interviews revealed that most homeowners moved from different locations within the City of Accra and beyond as tenants before moving to settle in their present homes. Some tenants paid no rent because the owners were family members. Indeed, approximately 92.5% of respondents lived as tenants or rent-free before moving in as homeowners. A respondent at Christian Village presented her life journey as follows:

“I lived in Accra Newtown since I was born until I got married in 2006 and moved to Cantonments where I lived before moving to Christian Village. In Accra Newtown, I was living rent-free. In Cantonments where I lived with my husband, we paid rent of Ghc 2300 each month. I live in Christian Village as a homeowner.”

The housing mobilities of respondents have been influenced by diverse factors such as marriage, work, the inheritance of buildings, security, convenience and the price of land. A respondent at Golf Hills told his story as such:

“When I moved in 1966 from Kumasi to Awudome Estate, it was because I had to continue my education and my father had been transferred to Accra. In 1986, I moved to Dansoman Control because I wanted to be independent of my father and also be closer to my workplace. I eventually moved to Golf Hills because we had built our house.”

The semi-structured interviews also revealed the life journeys of tenants. These tenants have moved around from different places. Reasons for their mobilities include jobs, education, marriage and cost of rents. Some of these individuals live rent-free, while others have their buildings elsewhere (30% of respondents in Christian Village and 18.18% in Golf Hills)

3.2 Self-Building Process: Land Acquisition and Housing Financing

According to Bangdome-Dery et al. (2014 p.81), “the self-build housing process in Ghana is mainly characterized by self-builder who initiates the project, procures and registers the land, procures designs and building materials, and procures development and building permits.” Interestingly in the study of Christian Village and Golf Hills, land acquisition marks an important aspect of the building process. It was revealed in the semi-structured interviews that 33.33% of respondents in Christian Village procured the lands personally. The rest was through the inheritance from family members such as grandparents, parents and spouses. At Golf Hills, apart from 1 (9.09%) respondent who acquired the land through inheritance the rest (90.91%) procured the lands themselves. Apart from a respondent who reported the land was gifted to his parents by the late chief of Christian Village majority of the lands were procured through personal savings which is common in Ghana.

Another common feature of self-building in Ghana is that it is an incremental process, which extends the construction period over a long period. This feature was found in this study. As a respondent in Golf Hills put it:

“... I first built an underground basement to secure the land. It took me about 6-7 years to complete it before I moved. There was no pressure on me because I was already living in my house in Odorkor”.

The above raises an interesting twist to land security in Ghana. Given the increasing number of incidents of land disputes, as evidenced by multiple sales and thefts, it became imperative for the developer to safeguard the site through incremental construction.

A respondent in Christian Village presents his experience of incremental construction of his home as follows:

“We started building the single rooms first. We moved into some and rented some out to give us capital to finish the rest of the house. We even changed the design.”

What is interesting about the above anecdote is how the house under construction became a resource for generating funds to complete the house. Since finance and cost remain major barriers for most self-build developers in Ghana (Bangdome-Dery et al. 2014), renting a portion of the uncompleted house highlights one of the creative approaches to financing

housing construction. The majority of respondents reported that they financed the construction of their houses through savings. As a respondent put it:

“After I had returned to Ghana and was staying with my sister, I had saved money to build a house. We built our house at a go and it took us about two years to complete it. There were some adjustments and tweaks to the initial design of the house.”

Apart from self-building being incremental in Ghana, it is also intergenerational. A respondent in Christian Village confirms this as follows:

“I built a chamber and hall on the plot at first then my first son built two units of the chamber and hall and my daughter also put up another two units. Finally, my second son also put up another chamber and a hall self-contained here.”

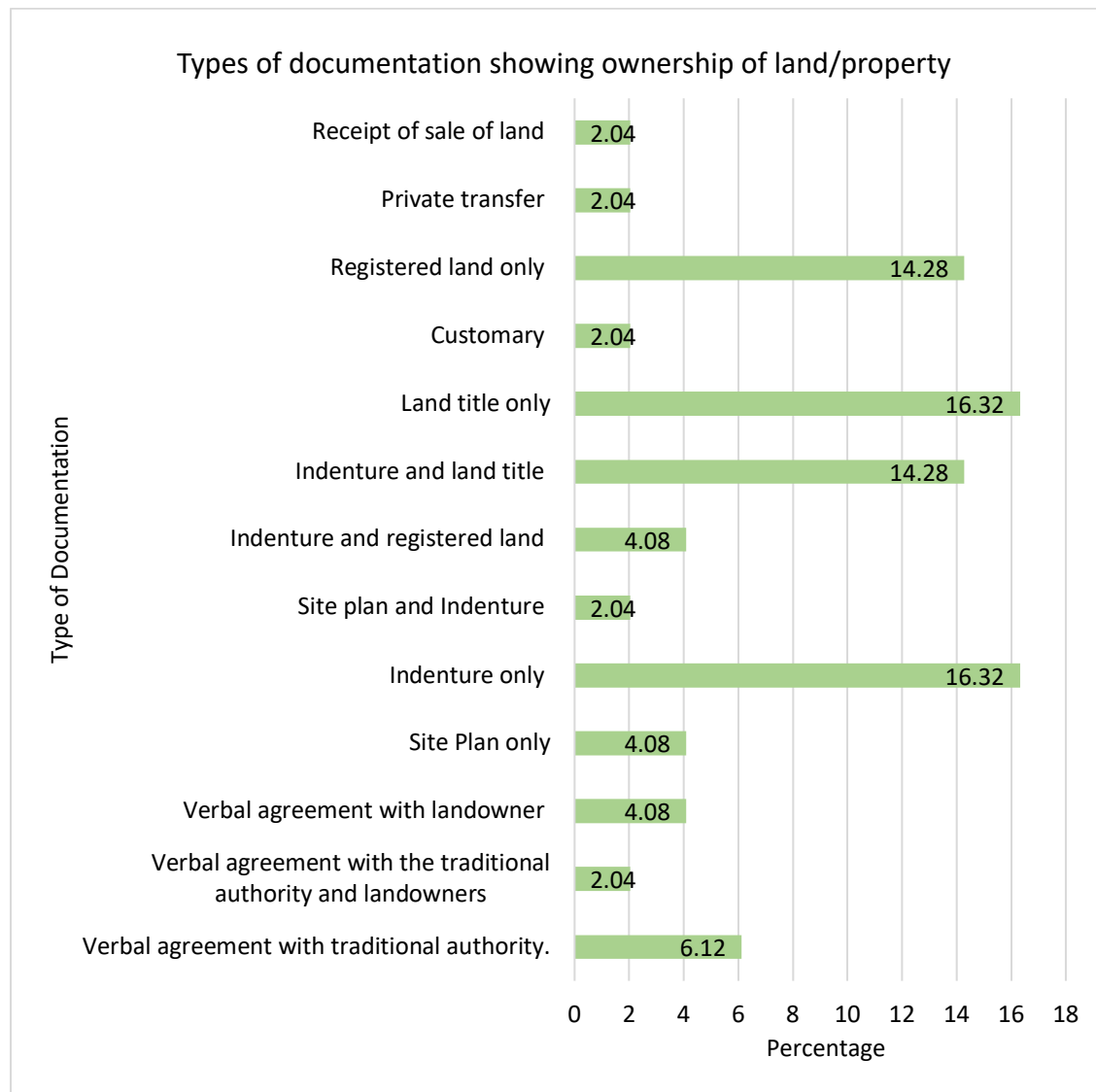
The inter-generational actors’ involvement in the building process as indicated above can be linked to the issue of funding as many self-developers lack the financial capacity to fully complete the house. In this aspect, individuals must rely on other family members.

3.3 Property Ownership and Documentation

In Ghana, registration of documents relating to landed property is compulsory. Moreover, to avoid evictions or other forms of land and property ownership litigation, most people have had to resort to both legal and unconventional means of securing their lands and properties. According to Aryeetey & Udry (2010), 80% of land in Ghana is owned under customary law, while the other 20% is acquired and transferred through official statutory procedures. Customary lands are owned by stools, skins, families, or clans that are usually held in trust for the benefit of members of that group by the chief, head of family, clan, or fetish priests (Azumah & Noah 2023). According to the findings of this study, most respondents obtained customary lands, and about 87.75% of them have documents or agreements to verify ownership. There are approximately 12.25% of respondents who have nothing to prove ownership of their land. It is worth noting the diversity of proof of ownership (see Figure 6).

The findings, as shown in Figure 6, reveal that most respondents have not officially registered their lands as prescribed by the laws of the country. This anomaly can be attributed to the bureaucratic process of land registration in Ghana, especially in Accra. It is undoubtedly tiresome and involves a lot of paperwork that discourages people from applying themselves to the formal process of registering their documents.

Fig. 6: Types of documentation showing ownership of land/property



Source: Semi-structured Interviews, Christian Village and Golf Hills, 2023

4.0 Conclusion

This report considered how urban residents access housing as renters and how they make the transition to housebuilding through the acquisition of land and finance for incremental improvement of their housing. The study shows that although self-building is popular among urban residents in Ghana, it is a very complex incremental process as developers go through a significantly long period to build. It was evident in the analysis that the self-building process is prolonged mostly among the low-income community, where incomes and savings levels are low. The lack of state support and opportunities such as loans and mortgage facilities implies that most self-builders must spend a long time saving to fund their projects. As individuals are unable to construct their buildings on time, the shift from renters or non-homeowners to homeowners becomes intergenerational as evident in the study. While some urban residents can register their properties formally, many do not possess any proof of ownership – threatening the security of their property.

The findings of this study has implications for policy and planning. If self-building is complementing government efforts at reducing urban housing deficits, then measures such as access to adequate funding, and reduction of taxes on building materials among others must be instituted to boost the self-building sector of the country. Besides, to guarantee the security of urban residents' property there is the need for improving public education on landed property registration and processes. This will go a long way to encourage people to obtain official documents and registration of their properties.

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