Self-build housing economy and neighbourhood change in urban Ghana: Case studies of Accra and Techiman

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

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1.0 Introduction

This working paper summarises key findings from the Home-Grown Growth research project that investigated how self-build housing drives urban and economic growth. The research started from the assumption that self-build housing is a significant, yet overlooked part of the urban economy in contexts where there is limited housing provision by private or state actors, and most people build their own homes without access to mortgage finance. The research aimed to better understand the linkages between self-build housing and urban economies.

We report on research undertaken for this project in two locations in urban Ghana – the established major city of Accra, and the fast-urbanizing agricultural town of Techiman. It first introduces the concept of the 'housing economy' as a way of understanding the linkages between self-build housing and the economy. The study areas and methodology are then outlined, followed by an overview of the research findings on self-build housing in contemporary Ghana and the modalities of the housing economy in Ghana.

2.0 Self-Build Housing and Housing Economies

Existing research in Global South contexts has explored the ways in which homes are sites of economic activity. This includes the rental of rooms to generate income (Sheuya 2007, Gilbert et al 1997) and the prevalence of Home-Based Enterprises (HBEs). In Dar es Salaam, Sheuya noted how urban residents supplemented income by extending their homes, often Swahili houses which are very amenable to extension. The building and renting out of additional rooms generate income, or, as Sheuya notes, housing finance, which can be used to further improve or extend the house. Working in the low-income residential neighbourhood of Madina in Accra, Gough (2010) documented the range and extent of HBEs, as well as their longevity and adaptability over a ten-year period. Compound houses provided, or were extended and altered, to provide adaptable space for residents (both owners and tenants) to run small-scale industries, services, kiosks and food businesses; enterprises changed with family and life circumstances; and in some cases, children took over the businesses of their parents. Research in Ghana and beyond demonstrates that HBEs can provide a substantial proportion of a household's income (Gough et al 2003, Tipple 2015). Building and renting, and HBEs, demonstrate the fundamental intertwining of 'home' and 'work' space in these contexts.

There is also research that explores how self-build housing forms are changing. Until recently the most common form of housing in Ghana was the compound house, which consists of rooms built around three of four sides of an open-air atrium (Pellow 2002). Family members can reside in a room in a compound house rent-free, but many rooms are left to tenants to generate income. Pellow's research in the 1990s already showed how the compound house structure was being adapted: her ethnographic exploration of compound houses in Sabon Zongo, Accra, showed how the form and structure of the compound house were being adapted, extended and re-built over time as family compositions and the desired uses of domestic space changed with changing economic circumstances. For example, some

compound owners added toilet and shower facilities to their compounds, building the latter into the external walls facing the street so that they could be used by paying customers.

Despite their popularity and adaptability, the dominance of compound houses in the housing market in Ghana has declined over the last two decades: in the year 2000 compound houses accounted for 45% of all accommodation in Ghana, and 52% in urban areas (ISSER 2022), but by 2021 this had fallen to 21% (Ghana) and 27% (urban Ghana). In contrast, the proportion of the housing stock categorised as detached houses has risen over the same period from 25% (Ghana) and 16% (urban Ghana) to 63% (Ghana) and 54% (urban Ghana). Census data also shows that more housing was built in Ghana between 2010 and 2021 than in any other decade (ISSER 2022). This raises the question: what are people building now, and why? Moreover, what are the implications of this building boom for the wider economy?

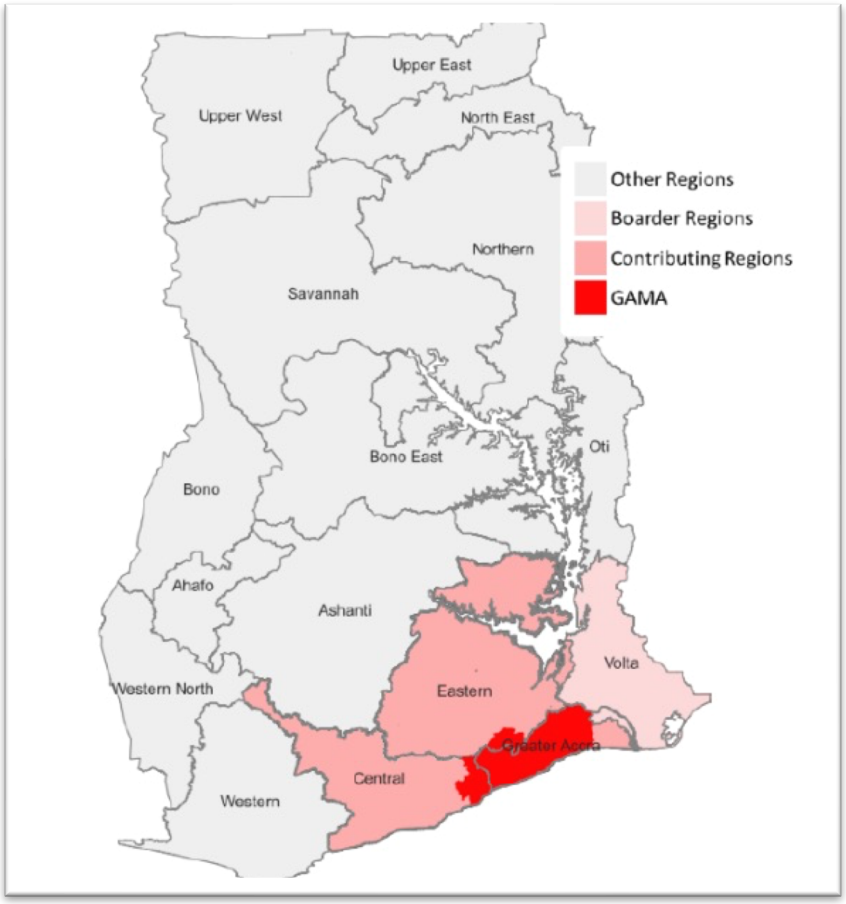
We propose the concept of 'housing economies' to capture the interrelated and dynamic ways in which housing as a form and an assemblage of economic activity can be understood in contemporary urban Ghana. Susan Smith developed the term 'housing economy' to draw attention to the multiple ways in which housing is connected to the wider economy in the UK, Sweden and Australia through mortgage finance, equity release, government policy and consumer desire for home improvements (2013, 2015). Although most housing in places like Ghana is self-built using cash and savings rather than mortgage finance, housing as an activity and long-term investment is nevertheless deeply embedded in local economies. For example, in Armelle Choplin's book *Concrete City,* she describes the West African housing economy through the lens of its foundational material, concrete (2023). Following concrete offers one way to capture the extent of the actors, activities and products that make up the housing economy, from domestic industrial production, transportation, developers, architects and agents in the real estate sector; brokers and casual labourers in the sand winning business; and wholesalers and retailers of cement and other building materials.

3.1 Study Area

This study examines two sites in Ghana, with the first being Christian Village and Golf Hills in the Greater Accra Metropolitan Area (GAMA) —a key urban and economic hub in the Greater Accra Region, located along the Atlantic coast of West Africa. GAMA encompasses the Accra and Tema metropolitan areas, along with several suburban municipalities to the northeast and northwest, collectively forming an agglomeration of autonomous Metropolitan, Municipal, and District Assemblies (MMDAs) (Clark et al., 2021). It is important to note that the new structure plan for GAMA extends its composition to include additional MMDAs from the Central Region (Awutu Senya East, Awutu Senya West, and Gomoa East) and the Eastern Region (Akwapim South and Nsawam Adoagyiri). Fig. 1 illustrates the contiguous regions that now constitute GAMA. With this expansion, GAMA is now over 90% urbanized, making it Ghana's largest metropolitan area, home to six million people, and the region with the lowest multidimensional poverty index in the country (GoG, 2023). Metropolitan Accra, the most economically vibrant area in GAMA, is home to approximately 2.5 million residents, with its population projected to reach 3.6 million by 2035 (Acheampong, 2021). The metropolis contributes approximately one-third of Ghana's annual Gross Domestic Product (GDP) (UNECA,

2021) and serves as a key destination for both domestic and international migrants, fuelling its dynamic physical and population growth.

Fig. 1: The Location of Greater Accra Metropolitan Area in Ghana



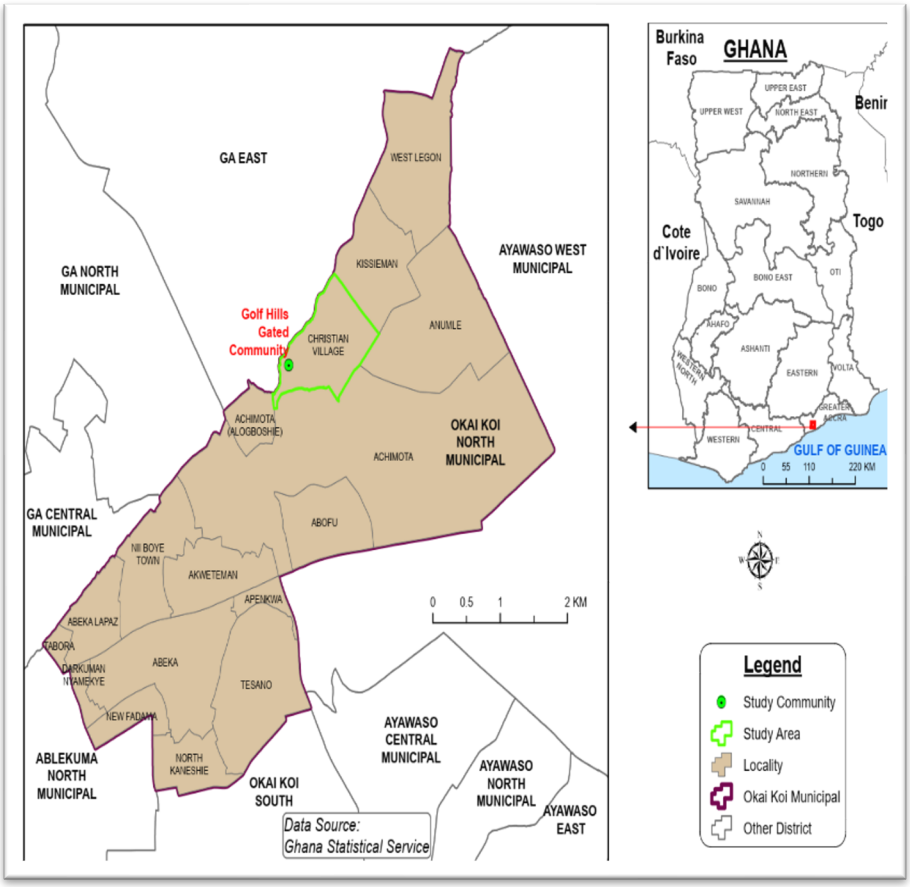
Source: GoG 2023

GAMA represents Ghana's primary administrative and commercial hub, shaped by its colonial history, infrastructural development, and economic growth. Contributing approximately 25% of the nation's GDP, GAMA's economy is dominated by the service sector (65%), followed by manufacturing (24%) and agriculture (Ghana Statistical Service, 2019). Wholesale and retail commerce play a significant role in employment, yet the region's unemployment rate (13.4%) remains higher than the national average (10.4%) (MSWR, 2020). The occupational structure reflects gendered employment patterns, with men concentrated in production, transport, and clerical roles, while women predominantly engage in trade and manufacturing.

Rapid population growth and unplanned spatial expansion have outpaced GAMA's infrastructure, resulting in housing shortages, urban sprawl, and the proliferation of informal settlements (World Bank, 2017). The demand for affordable housing far exceeds supply, particularly for low-income households. Despite government initiatives and private sector interventions, the housing deficit persists, disproportionately affecting marginalized

communities. As aptly argued by Abdulai (2024), policy shortcomings have resulted in a housing landscape dominated by private-sector developments, both formal and informal, which largely exclude low-income residents. Additionally, successive governments frequently discontinue urban housing projects initiated by their predecessors, exacerbating the housing deficit. The inadequate supply of rental accommodation in low-income neighbourhoods has created an environment where landlords can impose excessive rental charges, often requiring tenants to pay substantial advance payments covering two to three years. Although this phenomenon impacts urban centres across the country, its effects are particularly pronounced in GAMA, given its rapidly growing population.

Fig. 2: Map of Study Area



Source: Owusu & Arthur, 2023

Christian Village and Golf Hills are notable examples of self-built housing developments in GAMA. Christian Village and Golf Hills are adjoining communities located within the Okaikwei North Municipal Area of GAMA (see Fig. 2), which has a total population of 160,446 (GSS, 2021a). Christian Village, a low-income, high-density neighbourhood covering approximately 20 hectares, has a population of around 10,000, including residents of Golf Hills. Ewes are the dominant ethnic group in Christian Village. Although Ewes in Ghana primarily originate from the Volta Region, the dialect spoken in Christian Village is Togolese Ewe. This aligns with accounts of the community's founder migrating from Togo, significantly influencing the area's

lingua franca. Levels of unemployment and underemployment are high in Christian Village. Key economic activities include petty trading, urban vegetable cultivation, golf caddying, artisanal work, metal fabrication, and catering (Asomani-Boateng, 2007). As in many urban communities in Ghana, unregulated expansion has outpaced formal urban planning, resulting in a disorganised settlement pattern. The community has one basic school and access to essential services such as water and electricity; however, some households lacking direct access to the national water supply rely on vendors. Additionally, the community is characterised by poor road infrastructure and is dominated by compound housing. Christian Village is now fully built up, with no available land for further expansion, and faces persistent challenges related to sanitation and drainage.

In contrast, Golf Hills, located southwest of Christian Village, is a high-income residential area that has undergone systematic development from former agricultural land into a well-planned urban enclave. Unlike Christian Village, Golf Hills features wide, tarmacked roads, large plots of land, and predominantly self-contained one- and multi-storey houses with distinctive architectural designs. Ongoing construction projects further reflect the area's continuous growth. Notably, land prices in Golf Hills are significantly high, starting at approximately US$500,000. Residential development in the area commenced in the early 1990s, with initial settlers independently financing the provision of electricity and water in the absence of government support. Over time, Golf Hills has expanded from individual residences to include real estate developments, further distinguishing it from the neighbouring low-income settlement of Christian Village.

The second study site, Techiman, has served as the regional administrative capital of the Bono East Region since 2018. Furthermore, it serves as the municipal capital of the Techiman Municipal Assembly, which, under the Local Governance Act, 2016 (Act 936), is responsible for overseeing the overall development of the municipality. Geographically, it lies between latitude $8{,}00^0$ North and $7'35^0$ South and longitude $1'49^0$ East and 2'300 West (Darkwah et al., 2019). Techiman is a small but fast-growing town located in Ghana's transition zone between the southern coastal regions and northern Ghana. The municipality shares boundaries with several neighbouring municipalities: Sunyani West and Wenchi to the west, Nkoranza North and Nkoranza South to the east, Techiman North to the north, and Offin North to the south (see Fig. 3).

Historically, the Techiman township has served as a major transit hub and stopping point for road transport between northern Ghana, the Sahelian countries, and southern Ghana. In addition to its role as a commercial centre, Techiman is an important political and administrative hub. The municipality was originally part of the Brong-Ahafo Region, which was established in 1959 (Owusu and Arthur 2023). However, following Ghana's administrative reorganization in 2018, the Brong-Ahafo Region was divided into three new regions: Bono, Ahafo, and Bono East (Penu, 2022). Despite multiple regional and municipal reconfigurations over the past three decades, the Techiman Municipality has remained intact, allowing for a consistent assessment of its demographic trends and patterns.

As shown in Table 1, the municipality's population has more than doubled over the past 37 years, increasing from 104,720 in 1984 to 243,335 in 2021. The Bono East Region, of which Techiman is the administrative centre, had a total population of 1,203,400 in 2021, with a nearly equal gender distribution (50.1% male and 49.9% female). In contrast, the Techiman Municipality, which accounts for 20.2% of the regional population, has a slightly higher proportion of females (51.2%) compared to males (48.8%). This gender imbalance, evident since 2010, may be attributed to the presence and expansion of the Techiman Market, where economic activities are predominantly female-led (TMA, 2017; 0wusu and Arthur 2023).

Figure 3: Map of Techiman Municipality

Source: Darkwah et al. (2019)

Table 1: Population of Techiman Municipality (1984-2021)

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

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

The economy of Techiman is dominated by agriculture and trade. Agriculture was focused on yam but has diversified into maize, cassava and tomatoes in recent decades. Other agricultural produce in the areas include tree /cash crops such as cashew, cocoa and mango. The town has been the location of the largest wholesale food market in Ghana and West Africa since the 1980s, attracting traders and customers from neighbouring countries such as Mali, Burkina Faso, Nigeria, and Niger (Amanor and Pabi 2007; Appeaning Addo et al., 2020). Techiman serves as a key destination for migrants, particularly from northern Ghana, due to its fertile agricultural lands (Kikido and Bugri, 2019). Techiman has experienced rapid expansion in recent decades. The town has extended outwards along its arterial roads into the surrounding agricultural land, creating an urban periphery with mixed uses including housebuilding, agriculture and small-scale manufacturing.

According to Owusu and Arthur (2023), the pace of urbanisation in Techiman Municipality has accelerated significantly over the past decade, with the proportion of the urban population increasing from approximately 60% in 2010 to 78% in 2021. Concurrently, the rural population has declined sharply from 40% to 22% over the same period. This 17-percentage-point increase in urbanisation within the municipality far exceeds the national urbanisation growth of 6 percentage points (from 50.9% in 2010 to 56.7% in 2021) (GSS, 2021a). Moreover, rapid urbanisation has also led to increased population density. Despite being the smallest municipality in the Bono East Region in terms of land area, Techiman has the highest population concentration (Owusu and Arthur, 2023). Population density rose from 323 persons per square kilometre in 2010 to 381 persons per square kilometre in 2021, compared to the national increase from 103 to 129 persons per square kilometre over the same period (GSS, 2021a). These trends highlight the municipality's rapid spatial and demographic transformation, posing challenges for urban planning and infrastructure development (Owusu and Arthur, 2023).

3.2 Methodology

This study is part of a broader research project titled "Home-Grown Growth in African Cities: How Self-Build Housing Drives Urban and Economic Growth in Ghana and Tanzania." The larger study employs multiple research methods, including a desktop review, direct observation, photography, oral histories, semi-structured interviews, and in-depth interviews**,** to address its core objectives. In this paper, the focus is on examining how individuals engage in self-building and its impact on neighbourhood transformation in urban areas of Ghana. The specific research methods and approaches adopted are outlined below.

Desktop review

The study reviewed a range of secondary sources, including peer-reviewed journal articles, reports, and policy documents on housing. Notably, these included the UN-Habitat's Housing Profile Report (2011)**,** the Ghana National Housing Policy and Action Plan (2015)**,** and the National Urban Policy Framework and Action Plan (2015)**.**

Reconnaissance Visit

The study commenced with reconnaissance visits aimed at identifying suitable research sites within GAMA and Techiman Municipality. The initial exercise was conducted in September 2022, during which the research team explored potential study locations, including Christian Village and Golf Hills. In Christian Village, the team's first point of contact was the manager of the community's information centre, who provided a historical overview and guided tour of the area. During this engagement, he introduced the team to the Assemblyman for the Anumle Electoral Area, a resident of Christian Village, as well as the community's traditional ruler. This meeting allowed the research team to formally present the study's objectives to the traditional ruler and his council of elders. Consulting traditional authorities aligns with customary practices in Ghana, where external researchers or visitors intending to engage a community must first seek the endorsement of its leadership.

Following the engagements in Christian Village, the team proceeded to Golf Hills for an initial assessment. Given the stark contrasts in development between these two communities—particularly concerning infrastructure, housing typologies, and socio-economic characteristics—the research team selected Christian Village and Golf Hills as study sites for comparative analysis. Subsequently, between February and August 2023, the team conducted fieldwork involving semi-structured and in-depth interviews with homeowners, tenants, and operators of home-based businesses and enterprises linked to the housing sector in both communities. These interviews were supplemented by observational studies.

In October 2022, a reconnaissance visit was conducted in Techiman Municipality to familiarise the research team with the study area and introduce the project to key stakeholders. This visit facilitated engagement with the Techiman Municipal Assembly, particularly the Development Planning Office, which provided essential insights into the municipality's socio-economic neighbourhoods—categorized as low-middle-, and high-income areas—and overarching housing challenges. With the support of the Planning Office, the research team was introduced to various communities within the municipality and received a guided tour of these neighbourhoods. Based on the insights gained from the reconnaissance visit, the research team identified Hansua and Takofiano as the focal communities for the study. Subsequent fieldwork involved conducting in-depth interviews with homeowners, tenants, and operators of home-based businesses and enterprises related to the housing sector.

Takofiano is a low-income community characterized by inadequate road infrastructure and a prevalence of compound houses. The community comprises both indigenous residents and migrants, featuring a mix of old and newly constructed houses. Additionally, it has a vibrant informal economy with numerous home-based enterprises, including petty trading, food vending, tailoring, dressmaking, hairdressing, and carpentry. Conversely, Hansua is a high-income peri-urban community predominantly composed of self-contained, one- and multi-storey houses with fenced walls and distinctive architectural designs, situated on expansive plots of land. Formerly agricultural land, Hansua has undergone a rapid transformation into a

residential enclave for affluent households in Techiman. Population projections for these two settlements indicate an increase from 5,933 in 2017 to 6,689 in 2021 for Hansua, while Takofiano's population is expected to grow from 8,866 to 9,997 over the same period (Republic of Ghana/MLGRD, 2017). These trends reflect the broader pattern of population growth observed in the Techiman Municipality.

In-depth Interviews

In-depth interviews were conducted with opinion leaders, policymakers, homeowners, and operators of home-based and housing-related businesses in the selected communities of Accra and Techiman. In total, 45 interviews were carried out, comprising 5 opinion leaders, 20 business and home-based economic activity operators, and 20 homeowners within the Accra communities of Christian Village and Golf Hills (see Table 2). Interviews with homeowners were conducted alongside plot tours to gain deeper insights.

Table 2: Summary of List of Interviews and Plot Tours Conducted

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**
Sub-total	5		***5***
Business/Home-based economic activities	**Christian Village**	**Golf Hills**	**Total**
Sachet water processing		1	1
Cement block processing works	1		
Drinking bar		1	1
Catering service	1		
Interior decorating and Painting		2	
Cornmill Business	1		
Hairdresser	1		
Small aluminium workshop	1		
Provision store/kiosks	2		2
Charcoal Seller	1		1
Small food/ Groceries / Cooking utensils	2		1
Wielder/Metal fabricator	2		2
Sawn wood dealer	1		
Building hardware store owner	1		1
Carpenter	1	1	2
Sub-total	***15***	***5***	***20***
Homeowners & Plot Tours/Histories	**Christian Village**	**Golf Hills**	**Total**
Homeowners and Plot Tours	20	0	20
Sub-total	**20**	**0**	**20**
Grand Total			**45**

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

In the Techiman communities of Hansua and Takofiano, a total of 35 interviews were conducted, comprising 5 opinion leaders, 14 operators of home-based economic activities, and 16 homeowners or plot holders (see Table 3). The in-depth interviews provided valuable insights into the complexities associated with the construction process, housing economy and neighbourhood change, offering a deeper understanding of the dynamics of self-building practices in these communities.

Table: 3 Summary of List of Interviews and Plot Tours Conducted

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

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

Direct observations and photos

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

included taking photos of interesting places in the communities related to housing to reaffirm and support the narratives on self-build housing.

4.0 Self-build Housing in Ghana

As previously noted, policy failures in the housing sector, coupled with the inability of both the state and private sector to deliver housing at the necessary scale and affordability, have contributed to the significant rise of self-building in Ghana. Ahadzie and Badu (2011) argue that self-building has become a dominant mode of housing provision in Ghana, a trend observed across many developing countries. This is evident in our study communities in Accra and Techiman, where self-building by individuals and families is the norm. Furthermore, self-building has gained substantial cultural endorsement in Ghana, being widely regarded as a meaningful endeavour and a major life achievement (ISSER, 2024). In Ghana, as in developed countries such as the UK, self-building is often seen as a more affordable pathway to homeownership compared to purchasing through the emerging speculative housing market (Ahadzie & Badu, 2011).

Fig. 4: Construction material shop in Christian Village

Source: Fieldwork, Christian Village, 2022/2023

Beyond its dominance in the housing sector, self-building plays a pivotal role in job creation and stimulating economic activity at both the local and national levels. In major urban areas of Ghana, self-building has been identified as a key driver of the local economy, with nearly all economic activities either directly or indirectly linked to the self-build process (Owusu & Arthur, 2023). For example, field observations conducted in Accra and Techiman revealed economic activities such as food vending, construction material sales, and artisanal work, often clustered near construction sites or communities associated with individual self-builders.

Fig. 4 illustrates a construction material shop in Christian Village, whose customer base extends to Golf Hills and surrounding areas. Self-building in Ghana is characterised by several features. They include the following:

Incrementalism and flexibility

According to Bangdome-Dery et al. (2014 p.81), "the self-build housing process in Ghana is mainly characterised by self-builder who initiates the project, procures and registers the land, procures designs and building materials, and procures development and building permit". Although this process offers flexibility, allowing builders to work within their own time, it is often time-consuming and costly, particularly for low-income earners. As a result, construction is typically carried out incrementally, extending the overall building period. While some construction projects are completed within two to three years, others take significantly longer, primarily depending on the individual's financial capacity. As one homeowner in Christian Village stated:

> "We began by constructing a single room first and gradually added more. We occupied some of the rooms while renting out others to generate funds for completing the rest of the house".

Moreover, a self-builder in Techiman, who transformed her home into a school, shared her incremental building process as follows:

> *I can't remember exactly how long it took to complete the school building, but it's been over ten years. The process was slow because I didn't have enough funds, so I had to build it gradually. Instead of buying blocks, the masons moulded them on-site. Construction progressed one room at a time. I started everything little by little when I arrived here, and today, the school stands as it is*

Beyond financial constraints driving the incremental construction of homes, there appears to be a notable relationship between land security and the incremental housing construction process in Ghana. Amid the increasing frequency of land disputes—characterised by issues such as multiple sales, land encroachments, and protracted and costly litigation—developers have found it crucial to secure their lands through incremental construction. As a homeowner in Christian Village 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 in".

Self-financing

As ISSER (2024, pp. 4–5) argues, a key distinction between self-build housing in the Global North and the Global South lies in income dynamics and financing mechanisms. In the Global North, self-build housing is predominantly associated with low-income groups and is often facilitated through bank loans or state assistance. In contrast, in the Global South—particularly in Ghana, where state support is virtually absent—self-building is a common practice across all income levels, including among the wealthy. Financing for self-build housing in this context largely depends on personal and household savings, family support, small loans from social

networks, informal moneylenders, communal self-help initiatives, and remittances. Our study of Accra and Techiman reveals that many self-builders finance their housing construction primarily through personal savings. As one homeowner in Christian village explained:

> *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 took us about two years to complete it.*

Owusu and Arthur (2023) observe that self-build housing in Ghana is financed through incremental savings rather than long-term accumulation. These savings are made at intervals, enabling self-builders to undertake specific construction activities as funds become available. The process begins with land acquisition, which may occur through inheritance, membership in a landowning family, or purchase—often on a hire-purchase basis. Subsequently, self-builders enter another phase of savings to acquire essential building materials such as sand, stones, and cement. In-depth interviews with wholesalers and retailers of building materials in Techiman revealed that some self-builders save directly with them toward future purchases, while others procure materials on credit. A female homeowner, who sells food at the Techiman market, recounts how she obtained building materials on credit to begin her construction project, as follows:

> *I went to a building materials shop—a storey building located at the Tamale lorry station at the time—to plead and negotiate with the seller. I explained that I wanted to buy cement and roofing sheets but could only pay in instalments from my daily sales at the market. I had to take that approach because I wasn't financially stable then, as the children were still in school.*

The above suggests a high level of trust and a strong social network among self-builders and material suppliers. This stands in contrast to the formal banking system, where credit is usually granted only when collateral is provided—a requirement that discourages many individuals from pursuing bank loans. Another noteworthy observation of self-financing in this study is its intergenerational nature, wherein the financing of construction extends beyond the household head to encompass younger household members once they become gainfully employed following the completion of their education or apprenticeship.

Extensive use of house owner and family labour in building construction

In Ghana, as in many other developing countries where access to modern technology and equipment is limited, the construction industry remains highly labour-intensive (Bamfo-Agyei et al., 2023). Moreover, as many homeowners are unable to afford the services of construction machinery and equipment, manual labour—often involving the homeowners, their families and close relations —plays a central role in housing construction. Some of these relationships involve individuals serving as artisans (ISSER, 2024). Our study in both Accra and Techiman revealed several instances where homeowners engaged family members and relatives in the construction of their houses, as illustrated by the following quote:

> *The mason was my relative. I told him to help me build this house. My uncles helped to roof the building. Initially, this building was roofed with slates and was roofed to the back. Now I have changed the slates to corrugated iron sheets because the slates kept breaking. My son who is a technician helped with the electrical work* (Male, Sugarcane farmer and Professional wood sprayer, Christian Village)

A similar situation in Techiman can be observed in the quote below:

> *One of my sons is a carpenter and my brother too is a carpenter. Also, my sister's husband is a mason. With plumbing too, my sister's eldest son is a plumber. So, all those who worked on this house are all from this house, virtually all were family members. Oh!!!... I paid for the additional labourers they employed to assist them, that is, the "by-day labourers* (Female Trader, Hansua)

It is important to note that there are instances where the self-builder is not physically present during the construction process. In these cases, they often appoint 'caretakers'—usually close relatives, friends, or other relations—who act as representatives and assist both directly and indirectly in the construction of the house (ISSER, 2024; Gough and Yankson, 2010). Such a situation was observed in Christian Village, where a homeowner, residing in Nigeria at the time, entrusted his wife with overseeing the construction of their home. However, the supervision of self-build projects can be problematic, as self-builders often lack access to experienced artisans or subcontractors during the construction phase (Bangdome-Dery et al., 2014). The use of family labour and caretakers, as highlighted above, underscores Gough and Yankson's (2010) argument that the housing system in Ghana is complex, involving a diverse range of actors in the construction process.

Home occupancy before completion

Occupying homes before completion appears to be a common practice in Ghana among both homeowners and tenants. As observed in this study and noted earlier, some self-builders rent out part of their unfinished homes to generate funds for completing their projects. Similarly, many self-builders move into their uncompleted homes due to their inability to afford rising rental costs. Although Ghana's national daily minimum wage increased from 6% in 2021 to 22% in 2024, the amount remains at GH₵18.15 (Ziblim 2025), which is equivalent to less than US$2. This suggests that the average Ghanaian, without additional sources of income, struggles to afford rents for decent accommodation. This development, along with some self-builders' desire to avoid the ongoing payment of rent at their current location and the strong cultural values and sense of self-worth associated with owning a home, motivates them to move into their unfinished houses (ISSER 2024). The following quote illustrates how a respondent and her family moved into their unfinished home:

> *Before we came here, we had tiled only one room but after we moved in, we tiled all the rooms. We have also done ceilings in all the rooms. The house*

*didn't have a toilet but after we came, we added a toilet facility (*Female Provisions Seller, Christian Village)

The above quote, typical of many self-builders, suggests that savings from not paying rent were redirected toward completing the house. This development further corroborates the earlier argument regarding the incremental nature of self-building in Ghana.

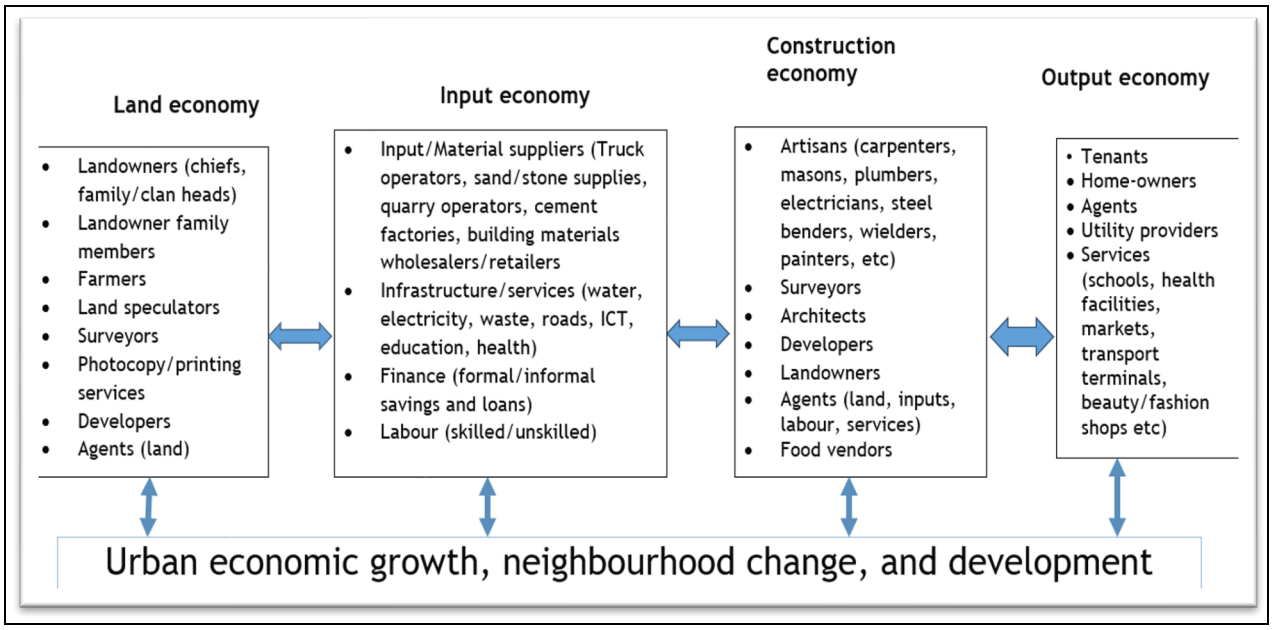
5.0 Self-build housing and the economy

Like other contexts, several studies (see for example, Bank of Ghana, 2007; CAHF, 2020; Owoo and Lambon-Quayefio, 2020; GCB, 2022; GIPC, 2022) on Ghana's housing sector have provided estimates of the huge contributions of the sector to the country's economy. The housing sector, largely driven by self-building, is estimated to contribute 7.3% to Ghana's GDP. This is against the backdrop of a surge in residential development, especially in the last decade, 2020-2021, as revealed by the 2021 Ghana's Population and Housing Census report. The census report revealed that residential dwellings increased from about 3.4 million in 2010 to over 5.8 million in 2021 (GSS, 2021b), the largest increase in a decade since the housing census began in Ghana (ISSER, 2022). The surge in housing development is due to the country's relatively high population, growing middle class and increased urbanisation as well as a strong cultural norm for homeownership (ISSER, 2024). It needs to be further stressed that the increase in residential dwellings is also associated with improvement in housing quality as dwelling structures which can be described as relatively low quality and poor (huts, tents, improved homes, uncompleted buildings, etc) declined from about 8.0% in 2010 to 3.6% in 2021 (GSS, 2021b).

Although national data specifically on employment in Ghana's housing sector is lacking, CAHF (2020) estimated the total number of people employed in the sector in 2015 at 180,000, of which 75% were in the informal housing sub-sector or broad terms, the self-build housing sub-sector. According to ISSER (2024), the contribution of self-build housing in terms of employment is highly likely to be underestimated given the anecdotal evidence of the large number of people who operate directly and indirectly as informal operators in the housing sector including retailers of building materials, artisans (carpenters, masons/block layers, electricians, steel benders, welder, painter, tile layers etc), real estate agents, land agents, transport operators etc.

Our study of self-build housing in Accra and Techiman revealed four interrelated and interconnected economies, namely land, input, construction, and output economies as illustrated in Fig.5. These interrelated and interconnected economies within the self-build housing sector generate several economic activities and supply chains leading to the creation of several direct and indirect job opportunities.

Figure 5: Self-build housing economy



Source: Owusu & Arthur (2023)

5.1 Land economy

The processes of acquiring land for housing by self-builders trigger the development of a land economy involving chiefs and other traditional leaders as well as land owning families and others as the bulk of land for development in Ghana is in the hands of these entities (UN-Habitat, 2011). This leads to the services of surveyors and land agents (both registered and unregistered) as well as the services of cadastral and printing firms, especially drawing and printing of site maps, land zoning and allotted land plots. Even though activities such as land use and zoning are the mandated functions of local governments, the inability of local governments to undertake these functions results in chiefs and other landowning customary institutions employing the services of professionals and others to undertake these tasks. This is clearly the case of Hansua, previously farmland, but was zoned by the Chief of Hansua using the services of surveyors and other professionals to plan, zone and provide layouts for roads, services and open spaces. In other cases, such as in the case of Golf Hills in Accra, landlords who have acquired plots of land and seeking to improve their community came together to employ the services of professionals to undertake the tasks of planning and properly providing layouts for roads and other services in the community.

5.2 Input economy

Perhaps this is the largest subsector of the housing economy and in broad terms the housing sector's contribution to the urban economy. The input economy covers a wide range of economic activities centred on the manufacture and supply of building materials (including truck operators, sand/stone suppliers, quarry operators, sandcrete block manufacturers, cement manufactories, cement wholesalers/retailers, etc), providers of infrastructure/services (roads, water, electricity, waste collection, ICT, education, health etc), finance (formal and informal) and skilled/unskilled labour. In broad terms, it can be argued that the range of

economic activities and jobs of the housing input economy constitute the basis and the foundation of the urban economy. This is because of the multiplier effects and strong linkages with other sectors of the urban economy including the manufacturing of cement, iron rods, paints, plumbing equipment and accessories, floor/wall tiles, building tools etc. In all the study sites, it was very common to come across a range of kiosks, and retail and wholesale shops displaying a range of building materials and tools for sale as illustrated in Fig. 6.

Fig. 6: Building materials shop, Christian Village

Source: Fieldwork, Christian Village, 2022/2023

5.3 Construction economy

The self-build construction economy is noted for the employment of a range of artisans (plumbers, carpenters, masons, welders, electricians etc, Fig 7). Although as earlier noted specific data on employment in Ghana's housing sector is lacking, the 2021 Population and Housing Census report revealed that the employed population 15 years and older by industry had as many as 521,271 and 10,746 workers respectively in construction and real estate activities. This represented about 5.2% of the employed in 2021 compared to 3.0% in 2010 (GSS, 2013, 2021a). In addition, we noted from our field observations and field interviews the presence of both paid and non-paid apprentices, a critical contribution of the self-build economy in terms of preparing the youth for the world of work in the housing sector. Indeed, for many with basic education or even no formal education, apprenticeship training is critical in preparing them for the world of work. As a young apprentice in Takofiano noted:

> *I hail from northern Ghana, and I was brought to Techiman by my father to learn a trade as an electrician after my basic school education. I've been with my master electrician for the past three years and have engaged in several projects, mainly the electrical wiring of new and old houses and assisting homeowners to be connected to the national electricity grid…. I've been here for 3 years but can say I've learned much and can be independent very soon*.

Fig. 7: Artisans at work in a metal workshop, and roofing a house, Techiman

Source: Fieldwork, Techiman, 2022/2023

In general, many of the artisans interviewed expressed satisfaction with their jobs regarding earning incomes and being able to take care of their families. As a welder and metal fabricator in Techiman who produces metal and burglar-proof doors and windows noted:

> *Through this work, I have gotten married, and I've children who are in school. I have built a house where myself, my wife and my children all stay. This is a two-bedroom house with one living room, toilet and bath, kitchen, and dining room. The house also contains four additional single rooms. I have not rented out these single rooms; one of my apprentices lives in one and my younger brother also lives in another. The remaining two single rooms are yet to be completed. I've also helped in the renovation of my extended family's house in Tiobodom. Indeed, I don't do any other work except this one, and I've acquired all these assets through this work.*

However, the artisans cited challenges with access to land or permanent locations for their trade, limited financial resources, inadequate equipment and competition from other artisans as limiting their operations.

5.4 Output economy

The output economy refers to economic activities, services and jobs generated at the stage of community development when enough houses have been built and the presence of population groups (landlords, tenants, and others) and therefore the need for critical infrastructure and services including water, electricity, waste management, educational and health facilities, markets, transport terminals, beauty/fashion, etc. Thus, in both explicit and implicit terms, it is self-building that triggers the formation, and the foundation of such communities as demonstrated in the establishment of Hansua in Techiman. Through collective action, residents and private individuals step in to provide critical amenities, as illustrated in Figs. 8a and 8b.

Fig. 8a: A private school at Hansua

Fig. 8b: Cornmiller at Christian Village

The local economy triggered by self-builders generates economic activities enhancing the attractiveness of the community to businesses and relatively wealthy individuals and households which leads to the demand for land and housing. Consequently, rents and land prices go up simply for the fact that demand outstrips supply. A long-time resident of Hansua commented on land prices in the community and noted the following:

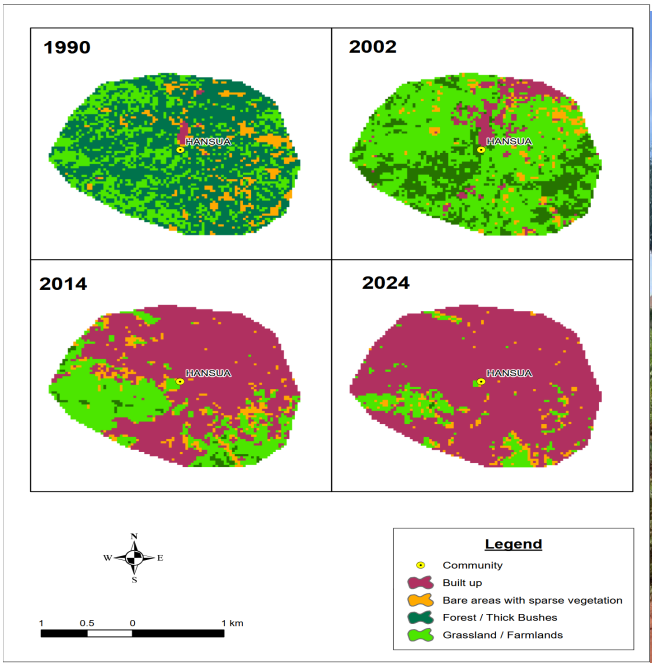
> *If you want to buy land here [Hansua], it depends on how far it is from this area [main road]. The cheapest land will be about GhS 30,000, and that plot will be far away from this area, it will be in the bush. But if you want it around this area [a relatively well-settled and developed part of the community] you will need to have GhS100,000 [about US$9,000 at the time of the fieldwork] or close to that amount. Even with that, the land will be for someone because it won't be easy to get one in this area. This is because all the plots here have already been sold*.

6.0 Neighbourhood Change

Fig. 9a shows the overall effect of the self-build housing economy through the economic activities and jobs generated through the land, input, construction and output economies leading to economic growth, neighbourhood change and overall socio-economic development. As earlier noted, many scholars have delineated a set of factors to capture the dynamics of the neighbourhood, however, housing as a critical and central force has not been given adequate attention.

Fig. 9a based on satellite images reveals land cover change at Hansua between 1990 and 2024, with drastic changes occurring between 2002 and 2024, a period of rapid urbanisation and peri- urbanisation across Ghana (see Amedzro et al., 2024). The change from vegetative cover and farmland to built-up largely due to self-build housing has adverse implications for agriculture and farming as well as livelihood as farmers lose their land. This begins the process of several changes with implications for social inequalities, particularly affecting farming households and their land, and leading to the emergence of new landlords and landowners.

Fig. 9a. Hansua: Land cover change, 1990-2024



Source: Authors' construct

Fig. 9b: Hansua: Vacant plot for farming

Source: Fieldwork in Techiman, 2022-2023

Except for Takofiano which was established by the government as a community for displaced flood victims in the 1970s, all the other study sites, Christian Village and Golf Hills in Accra and Hansua in Techiman were built with little or no support from the state. In the three cases, the oral historical accounts indicate that the communities began with few self-builders and their families, and then over time, others got attracted to the emerging communities, which triggered the processes of intense self-build housing development. In many instances, the uncompleted houses were occupied by caretakers (usually artisans and labourers undertaking the construction or a relation of the house owner) assigned to supervise the construction of the house. According to Adu-Gyamfi (2021), caretakers provide security to the house and its content, as well as provide a sense of liveable community which helps attract others to the newly developing areas.

In terms of services provision, Tieleman (2019) has argued that at the early stages of community development when there is virtually no presence of the state or local government, basic services and infrastructure are procured by chiefs, individual self-builders and resident associations through the process of social bonding. Through social bonding and using social networks such as ethnic, family, religious and political ties, chiefs and others are able to connect with utility providers (water, electricity, waste collection, etc) for services to be extended to their communities. Also, private individuals may step in to provide needed services such as education and health. However, Tieleman (2019) has argued that as the community matures, these original associations and networks may decline with time, and local government may step in. The decline of the association is partly due to the weakening of

social bonds and processes of gentrification as the community expands and attracts new groups and services.

Over time the neighbourhood created by self-builders evolved into one characterised by differentials and inequalities. An obvious factor is the increase in land values and rents which serve as a barrier to entry and exit. In addition, the processes of gentrification may also lead to the dislocation or displacement of the original property owners and renters who either through their own voluntary or involuntary decisions may relocate to other areas, especially the peri-urban areas where land and rent may be relatively cheaper. In addition, higher rents and land prices lead to the subdivision of plots and densification as well as the emergence of high-rise buildings as developers go vertical to make efficient use of relatively small but expensive plots. These changes in the neighbourhoods in terms of the architecture and building designs were observed in all the selected study sites including relatively the low-income communities of Christian Village and Takofiano.

7.0 Conclusions

Overall we find the following:

- Self-build housing constitutes a significant part of the Ghanaian economy in both large established cities and smaller towns.
- The housing economy in Ghana is comprised of actors and activities in the land economy, input economy, construction economy and output economy.
- Self-build housing generates significant opportunities for individual employment and neighbourhood improvement, but these opportunities also create assets that can reproduce existing inequalities.

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