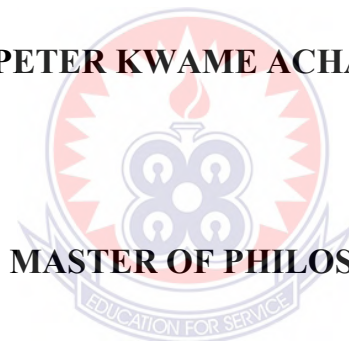


UNIVERSITY OF EDUCATION WINNEBA

**POOR HOUSING AND ITS EFFECTS ON LOW-INCOME RENTERS
IN GHANA: THE CASE OF WENCHI MUNICIPALITY**

PETER KWAME ACHAMWIE



MASTER OF PHILOSOPHY

2021

UNIVERSITY OF EDUCATION WINNEBA

**POOR HOUSING AND ITS EFFECTS ON LOW-INCOME RENTERS IN
GHANA: THE CASE OF WENCHI MUNICIPALITY**

PETER KWAME ACHAMWIE

200026999



**A thesis in the Department of Geography Education,
Faculty of Social Science, submitted to the School of
Graduate Studies in partial fulfilment
of the requirements for the award of the degree of
Master of Philosophy
(Geography with Education)
in the University of Education, Winneba**

MARCH, 2021

DECLARATION

Candidates' Declaration

I, Peter Kwame Achamwie declare that this thesis with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted either in part or whole, for another degree elsewhere.

Signature

Date

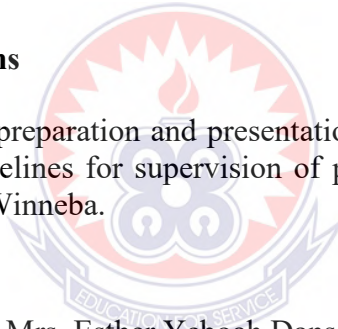
Supervisors' Declarations

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of project work as laid down by the University of Education Winneba.

Name of Supervisor: Dr. Mrs. Esther Yeboah Danso-Wiredu

Signature

Date



DEDICATION

To my late father Mr. Achaw Aduuga Achamwie



ACKNOWLEDGEMENTS

I am most grateful to the Almighty God for His Grace and Mercy. I would like to express my deepest gratitude and appreciation to my supervisor Dr. Mrs. Esther Yeboah Danso-Wiredu for her professional guidance, inspiration, advice and goodwill that offered me throughout this work.

All the lecturers in the Department of Geography education are sincerely appreciated for their hard work.

I am grateful to my family for their support both morally and financially, especially my Wife Mary Nkrumah – Achamwie. My children, my mother, Apkaalie Ayomah and all those who help me in one way or the other.



TABLE OF CONTENTS

Contents	Page
DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LISTS OF TABLES	ix
LIST OF FIGURES	x
ABBREVIATIONS	xi
ABSTRACT	xii
CHAPTER ONE: INTRODUCTION	1
1.0 Introduction	1
1.1 Background to the Study	1
1.2 The Problem Statement	5
1.3 Purpose of the Study	7
1.4 Objectives of the Study	8
1.5 Research Questions	8
1.6 Significance of the Study	8
1.7 Delimitation	9
1.8 Limitation	9
1.9 Organization of the Report	10
1.10 Chapter summary	10
CHAPTER TWO: REVIEW LITERATURE	11
2.0 Introduction	11
2.1 Meaning of Housing	11
2.2 Affordable Housing	13
2.3 Overview of Global Housing Challenge	15
2.4 Housing Sector in Ghana	17
2.5 Historical Overview of Housing Provision in Pre and Post-Independence Ghana	18

2.6	Rental Housing in Ghana	26
2.7	Types of Housing Providers	27
2.8	Importance of Rental Housing	29
2.9	Factors Affecting Housing Delivery in Urban Centres in Ghana	30
2.10	Challenges Associated with Rental Housing Globally	35
2.11	Challenges Associated with Tenants who stay in Bad or Poor Housing Conditions in Urban Centres	40
2.12	Coping Strategies among Low in-come Renters	52
2.13	Regulatory Framework for Renting	54
2.14	Impacts of Rent Control	55
2.15	Theoretical Underpinning: Housing Adjustment Theory	56
2.16	Conceptual Framework	59
2.17	Chapter Summary	59
CHAPTER THREE: METHODOLOGY		61
3.0	Introduction	61
3.1	The Study Area	61
3.2	Research Design	63
3.3	Target Population	65
3.4	Sampling and Sampling Procedure	66
3.5	Sample Size Determination	67
3.6	Research Instruments	68
3.7	Source of Data	69
3.8	Data collection	70
3.9	Pilot Survey	71
3.10	Data Analysis	72
3.11	Chapter Summary	72



CHAPTER FOUR: ANALYSES AND DISCUSSION OF RESULTS	73
4.0 Introduction	73
4.1 Demographic and SOCIO- Economic activities of Respondents	73
4.2 Income Level of Respondents	75
4.3 Types of Housing Units Occupied by Renters	77
4.4 Challenges of Tenants	83
4.5 Tenancy Agreement	98
4.6 Coping Strategies of the Renters	98
4.7 Empirical Findings from the Field	104
4.8 Chapter Summary	106
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	108
5.0 Introduction	108
5.1 Background of the Study	108
5.2 Summary of the Findings	109
5.3 Conclusions	111
5.4 Recommendations	112
5.5 Areas for Further Research	114
REFERENCES	115
APPENDICES	126
APPENDIX A: Questionnaire for Tenants	126
APPENDIX B: Landlords Questionnaire	132
APPENDIX C: Interview with Officials of the Commission of Human Right and Administrative Justice	136
APPENDIX D: Interview Guide for Rental Agents	138



LISTS OF TABLES

Table	Page
1: Number of respondents selected at each community	68
2: Demographic characteristics of respondents	74
3: Income level of respondents	76
4: Type of housing units occupied by renters	78
5: Challenges associated with tenants' in the study area	85
6: Sanitation challenges in the household of renters	89
7: Waste disposal among households	95
8: Cooking space	101
9: Location of toilet facility	102



LIST OF FIGURES

Figure	Page
1: Conceptual framework	59
2: Map of Wenchi Municipality	63
2: Mud/brick houses in Jensos	81
3: Compound houses in Jensos	82
4: A wedged form compound houses in Zongo	82
5: Detached and single storey compound houses in Akrobi	83
6: Household size	87
7: Location of bathrooms and usage	90
8: Bathroom and public toilet facilities in Zongo	93
9: Bathrooms and toilets in Jensos	94
10: Bathrooms and toilets facilities in Akrobi	94
11: Waste bins and containers in Akrobi and Zongo	97
12: Waste disposal site in Zongo and Jensos	97
13: Coping strategies of tenants four bars	99
14. Cooking in open space in Jensos and Zongo	101

ABBREVIATIONS

CHRAJ	Commission for Human Rights and Administrative Justice
ERP	Economic Recovery Programme
HFC	Home Finance Company
NBR	National Building Regulations
IMF	International Monetary Fund
GSS	Ghana Statistical Service
MMDAs	Metropolitans Municipals and Districts Assembles
MCE	Municipal Chief Executive
RCP	Rent Control Department
SAP	Structural Adjustment Programme
SHC	State Housing Corporation
NSS	National Shelter Strategy
TDC	Tema Development Corporation
UN	United Nations
UNCG	United Nation Communication Group
WHO	World Health Organization
CBD	Central Business District
SPSS	Statistical Package for Service Solution
RCD	Rent Control Department
BOG	Bank of Ghana
US	United States
LAP	Land Administration Project
ARHC	African Rental Housing Conference
GoG	Government of Ghana
MWRWH	Ministry of Water Resource Works and Housing
UNCG	United Nation Commission Group
SDG	Sustainable Development Goals

ABSTRACT

Shelter is one of the fundamental needs for human survival aside food and clothing. However, provision of adequate housing to accommodate people especially, the urban poor has been a challenge in developing countries. This has caused many Ghanaians in the low-income group to resort to the rental sector for their housing needs. The study seeks to examine the effects of poor housing on low-income renters in the Wenchi Municipality. It aims at identifying challenges low-income renters face in the Municipality. The study was conducted in the Wenchi Municipality using the mixed methodology approach. A total of 267 participants made up of 245 tenants, 15 landlords, an official each from CHRAJ, Town and Country Planning and the Environmental and Sanitation Unit. The study revealed that security challenges, privacy and health problems were some of the challenges that affect renters in the study area. Relocation of family members and alteration of houses were some of the coping strategies used by tenants. The study has revealed that some families send their adolescents to stay with relatives in order to create space. Education on the need for tenants and landlords to have formal contractual arrangements on rent and strengthen the institutions that are mandated to perform duties in the rental sector were the recommendations made.



CHAPTER ONE

INTRODUCTION

1.0 Introduction

The study seeks to evaluate how poor housing affect low-income renters in Ghana focusing on the Wenchi Municipality in the Bono region of Ghana. This chapter deals with the background of the study, the problem statement, the Purpose of the Study, research objectives, research questions, the study area and the organization of the study.

1.1 Background to the Study

It is a known fact that shelter is one of the fundamental needs for human survival aside food and clothing. However, provision of adequate housing to accommodate people especially the urban poor has been a big challenge, (Bujang, et.al, 2016). The acute shortage of housing is a principal issue for all, especially, low-income earners (Aboagye & Sarpong-Kumankoma, 2011). This is so because many nations especially, in Sub-Saharan Africa over the years have experienced high urban population growth and high housing demands against inadequate supply (Magina, 2016).

According to the United Nation, individuals who live below the international poverty line of \$1.25 per day are people living in extreme poverty (world Bank, 2009). Again, people whose annual household income is below the \$1.25 are described as low-income earners (Ghana Living Standard report, 2019). The Wenchi Municipal medium term development plan and budget (WMTDPB) report also revealed that only 22.6% of households in the Municipality received more than GH¢2,000 annually

(WMTDPB, 2013). The survey further reveals that about 64.51% of the population receives incomes below GH¢1,000. This has created a huge financial disparity among residence in the Municipality. On the basis these analysis people who earn less than GHC 1,000 per year are living below the threshold of \$1.25 per day by the World Bank rating and are classified as low-income earners. Therefore, low-income earners in this study refers to individuals who annual household income was below GH¢1,000.

As a result of the high demand for housing more low-income earners are becoming homeless thus, forcing them to adopt slums and squatter settlements as an option in most cities and towns (Serageldin et al., 2003 cited in Danso-Wiredu and Midheme, 2017; P. 14). A report by the United Nations (UN) estimates that the urban population will increase to about 5 billion by 2030 because of high population growth (Kojo, et.al, 2018). It is also, projected that by 2021, about thirty-five million housing units will be needed on annual basis to cater for newly formed households and replacement of weak ones in the urban centers (Erguden, 2001; cited in Dzangmah, 2012; p 11).

Woetzel, (2017) revealed that more than sixty million households in urban areas of developed nations such as Japan and the United States of America are financially strained because of housing situations. Similarly, a research by (Jiboye, 2011) has estimated that about one billion people live in slums globally. The report emphasized that a large percentage of these people are in developing countries especially Sub-Saharan Africa. This brings enormous challenges to low-income urban dwellers. Research has shown that the major causes of these growth in population emanates from natural population increase and rural urban migration (Owusu, 2010). Rapid population growth and its related factors make housing delivery very problematic,

with low -income earners typically feeling the heat more (Adarkwah & Adarkwah, 2010). Research has revealed that significant number of poor renting families in Africa devote significant proportion of their income to housing costs (Desmond, et al, 2015). When households spend larger portion of their finance resources on housing, it affects their budgets allocation for other necessities such food, education, medication and other social activities (McConnell 2012, Newman and Holupka, 2014).

Housing as a social institution, has been described as not meant for only protection of the physical body, but also serves as a socio-cultural and even economic purposes (Morgan, 1995, cited in Dzangmah, 2012 P. 13). Therefore, shortage in the delivery of this essential commodity affects the success and capability of the individual. The high rate of urbanization remains one of the causes of high demand for housing in urban areas around the world. The wellbeing of people depends largely on the kind of accommodation they occupied. People who live in areas with bad housing conditions are likely to face socio-economic and health challenges. Housing problems in Ghana is not different. According to the GSS, (2012) report, Ghana's urban population is projected to be about 51%. The report further explained that the proportion of urban population increased from 23.1% in 1960 to 50.9% in 2010.

The debate is now whether to accept urban living with slums where housing conditions are appalling, sanitation almost absent, epidemic diseases thrive, exploitation and physical dangers are widespread or welcome opportunities city life offers like jobs, health care, schools and opportunities for women (Ooi, 2007). Housing challenges in Ghana particularly at the urban centers is due to population increases as well as rural urban migration (African Rental Conference, 2014; Afrane, 2016; Alananga, 2017). In the midst of these challenges, there is an urgent need to

manage the housing crisis particularly in Ghana. The management of the housing system in all forms will aid in achieving the United Nations Sustainable Development Goal eleven, which seeks to make cities and human settlements safe, resilient and sustainable for all UN Communications Group (UNCG) Ghana and the Civil Society Platform (Rassanjani, 2018). An individual ability to access safe, decent and affordable rent contribute greatly to his/her wellbeing.

The housing crisis in Ghana started in 1979 when the economic exigency hits the Country. This left the then government with no option than to seek assistance from the World Bank and International Monetary Fund which brought Structural Adjustment Programme (SAP) (Songsore, 1992 cited in Yaro, 2010; P. 149). One of the conditions of the programme was privatization thus, compelling the state then to slow down on its quest to provide housing for the public (Konadu-Agyemang, 2001; Arku, 2009, cited in Danso-Wiredu, 2018, P. 3). Since then, the private sector has championed the role in providing housing with the state always creating an enabling environment. The involvement of the private sector has created unhealthy competition among providers. This has led to the neglect of low-income earners plight to access decent accommodation thereby exacerbating the problems of the urban poor regarding rental accommodation (Danso-Wiredu, 2018). This situation has compelled this urban poor people in society to resort to sleeping in houses that are substandard. Though such houses generally lack the basic amenities, occupants of such facilities are forced to stay in because of their economic status. It is on the basis of these challenges that the research seeks to explore how poor housing affect the wellbeing of low-income earners in Ghana.

1.2 The Problem Statement

In many of the world cities, housing conditions in the informal settlement are known to be in a deplorable state, lacking basic facilities and are in most cases located in places that are not safe nor secured for human settlement (Bramley et al., 2014 cited in Adu, et al, 2016 P. 16). Urban informal settlements are mostly densely populated with inadequate housing (Addo, 2013). Despite the fact that housing in these settlements is in deplorable situation, it still remains a basic necessity in any society because of different economic status of renters (UN-Habitat, 2012). GSS, (2012) report has indicated that Ghana's population in the urban centre now stand at 51%. This current population of 51% residing in cities and towns, compounded the problem. Ghana is facing a housing deficit of well over one million houses (Afrane, 2016). This figure keeps increasing annually due to the failure of various governments over the years to develop better schemes to meet the housing needs of the people (Mahama & Antwi, 2006). It is estimated that by 2021, about thirty-five million housing units will be needed on annual basis to cater for newly formed households and replacement of weak ones (Erguden, 2001 cited in Dzangmah, 2012; P. 11).

Housing inadequacy is a primary problem among most low-income urban households in Ghana (Boamah, 2010). Research data has shown that majority of low-income households live in over-crowded or deteriorating housing units in both urban and pre-urban areas in Ghana (Boamah, 2010a; UN-Habitat, 2010; Danso-Wiredu, 2018). These researchers have explained that housing is one of the fundamental requirements for human survival. Apart from meeting the basic need for shelter, housing also provides a foundation for family security, social stability as well as facilitates social inclusion (Barker, 2019). He further argued that housing also contributes to health,

educational and economic outcomes of households. This means that the nature of the house an individual or group of persons occupy could have an influence on the social, economic and health status of a renter. People who stay in a very decent residential areas are mostly likely to have a guaranteed security, water and sanitation and better physical infrastructure like road because they have the financial muscles to afford these facilities.

Due to financial difficulty, most low-income earners are becoming homeless thus, compelling them to opt for slums and squatter settlements as an option in most cities and towns (Serageldin et al, 2003 cited in Danso-Wiredu and Midheme, 2017; P. 6). Again, a research by Yankson, (2012) titled Rental Housing and Tenancy Dynamics revealed that some low-income earners in Greater Accra who live in compound houses have converted kitchens and bathrooms into sleeping rooms (Yankson, 2012). It is also revealing to note that some low-income urban dwellers live in single rooms with small sizes with those from extremely poor economic status migrants either sharing or perching with friends or relatives (Yankson, 2012). Lamond et al, (2015) observed that poor water and sanitation management, insecurity and lack of privacy as well as diseases are some of the inconvenience tenants of such areas face. Though this category of housing has been described as poor and substandard, occupants of these facilities do not have choice. Though, researchers such as (Danso-Wiredu, 2018, 2017; Addo, 2010; Yankson, 2012), have done a lot of work on housing and its influence on low-income earners in Ghana, little work is specifically done on how poor housing system affect the well-being of low-income earners in Ghana. Especially in preurban areas like Wenchi therefore, creating a gap in literature. It is on this basis that this study seeks to fill that gap by finding out how poor housing affect the well-

being of low-income earners in Ghana focusing on Wenchi Municipality in the Bono region of Ghana.

Well-being in this study refers to the general well-being or comfort of the settlers regarding their security, privacy and health. The security of an individual or a Community is the center of life. If the security of an individual or group of persons are compromised then the entire society will be at stake because no social or economic activity can progress in the midst of insecurity. Thus, if the security is unsafe due to their location, it could affect both their social and economic well-being. Also, the privacy of an individual is his or her primary right. Therefore, if people are unable to leave their private lives because of lack of space, then it put a social restriction on them which could trickle down to affects their socio-economic wellbeing. These two major issues have a great link with the health status of people. The health life of individuals has a direct link with the social and economic functions of people. The World Health Organization (WHO) explained health as a state of complete physical, mental and social well-being of people and not merely the absence of disease or infirmity (WHO, 2018). From this explanation if the individuals are socially and psychologically disturbed because of troubles emanating from poor environmental sanitation and poverty in their homes then, their wellbeing will be curtailed.

1.3 Purpose of the Study

The main purpose of the study is to assess the effects of poor housing on low-income renters in Ghana focusing on the Wenchi Municipality

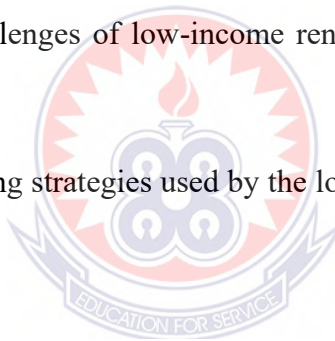
1.4 Objectives of the Study

The main objective of the study is to find out the effects of poor housing on low-income renters in the Wenchi Municipality. Specifically, the study seeks to:

- i. Investigate the types of poor housing renter use in the study area
- ii. Examine the challenges low-income renters face in poor housing.
- iii. Assess the coping strategies adopted by renters in the study area to ameliorate their problem.

1.5 Research Questions

- i. What is the nature of housing that are occupied by low – income earners in the Municipality?
- ii. What are the challenges of low-income renters who occupy poor housing in the study area?
- iii. What are the coping strategies used by the low-income renters in poor housing in the study area?



1.6 Significance of the Study

In Ghana the supply of housing units is less than the quantity demanded by the citizens, particularly in the urban areas (UN - habitat, 2011). This has resulted in the difficulty of accessing decent and affordable housing resulting in many households renting uncondusive housing units. The study seeks to examines the challenges low-income renters face in houses that do not have adequate household facilities and its effects on the livelihood of renters. The study will further add to existing literature on rental housing and its challenges in developing countries and specifically Ghana focusing in the Wenchi Municipality. The study will also help explain issues facing tenants in the rental sector. The output of this study will offer stakeholders and

government some perspectives when it comes to making policies that will benefit tenants. The findings of the research will inform policy makers, government and other stakeholders on the challenges faced by the low-income groups in urban areas. Finally, it will also help make relevant recommendations to help curb these challenges.

1.7 Delimitation

In the Wenchi Municipal Assembly, many low-income communities are characterised with array of household challenges in their respective rental housing units which ranges from poor conditions to higher rents see (Luginaah, Arku, & Baiden, 2010). For this purpose, the study sought to select the three communities (Akrobi, the Zongo and Jensosso which were experiencing similar challenges in the Municipality to help identified their challenges.

1.8 Limitation

The major challenge of the study was the data collection. The study was conducted during Covid 19 lockdown therefore, some of the respondents were reluctant to grant interviews. However, the data collection was successful because the researcher provided nose masks to every respondent who agreed to participate in the study. Again, on the field of data collection, there was a lot of bureaucratic procedure that the researcher had to go through before getting access to some of the official to interview especially those from the Municipal Assembly and other unit heads such the environmental and sanitation unit, the town and country planning, the CHRAJ among others. Another challenge that this study had to grapple with during the data collection exercise was commuting from one community to another. Most the respondents were farmers and some of them prefer the researcher follows them the to their farms to

collect the data. So, the simple means of transport the researcher use was motorking (tricycle) and motorbikes.

1.9 Organization of the Report

The study is divided into five chapters. The first chapter gives the basis of the study which includes the introduction, the problem statement, and purpose of the study, the research objectives and questions as well as the geography of the study. Chapter two looks at the overview of rental housing so as to place the study in its broader theoretical context. Chapter three focuses on the research methodology adopted for the study as well as the conceptual framework. Chapter four will mainly discuss the results of findings gathered from the fieldwork. And finally, chapter five will deal with summary recommendations and conclusion of the research.

1.10 Chapter summary

This chapter dealt with the introduction, background of the study, the problem statement, the purpose of the study, research objectives and research questions, and finally the organization of the research report.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter is centered on various literatures on housing supply, especially, the rental housing sector. The main focus was to examine the body of research done in the study area to understand how low-income renters are exposed to security challenges, and health issues emanating from poor sanitation and bad environmental conditions in their rented houses as well as their coping mechanisms used to curb the problems that resulted from occupying the poor housing. The literature review presents a brief overview of the status of rental housing, history of rental housing challenges globally, Africa and Ghana.

2.1 Meaning of Housing

Housing has been described in various ways by different researchers and institutions. For the purpose of this study the term housing was defined based on the government of Ghana's (GOG) definition. The government of Ghana and the Ministry of Water Resource Works and Housing (MWRWH, 2009) defined housing to include the physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it. Globally, people live in different kinds of houses that meet their needs. The economic status of individuals largely determines the type of house they occupied (Amenyah & Fletcher, 2013). This could be compound houses, huts, detached, semi-detached, flats or apartments.

Formulating appropriate housing policies and ensuring that they are implemented remains a global developmental problem. This is mainly due to the multiple actors

involved and their different interests (Mayo, 1991, cited in Mitullah 1993 P.67). Research has also shown that the dominant housing type occupied in Ghana is the compound house which include single storey traditional compound houses, and multi-storey compound houses (Fiadzo (2004). Further report by the GSS, (2012) Owusu-Ansah, (2012) and Amenyah, (2013)) have eluded this indicating that most compound housing in Ghana remains the most occupied housing type especially in the urban and the pre-urban areas as against the semi-detached, detached and single apartments. These researchers explained further that the reason behind the high demand for compound housing is largely because they are relatively low in terms of rental cost (Owusu-Ansah, 2012; Amenyah, 2013).

There is no doubt the fact that housing serves as a key determinant of human survival as enumerated by Charles-Coll (2011). He indicate in his report that housing plays four main roles in the life of humankind. Apart from serving as basic human needs that protects the body from external attacks, the ability of the individual or a group of persons to access a decent and affordable housing serve as a means for survival. This is so because in the absence of a decent accommodation, all other activities engaged by man for survival will come to a halt. Research has shown that one of the reasons for public health problems is poor housing (Krieger & Higgins, 2002). Also, Article 18 of the 1992 Constitution of Ghana stated categorically that the right to a decent accommodation is highly connected to the citizen right to enjoy other basic human rights such as security/safety, privacy, education and health. It is also argued that there is correlation between good accommodation, crime, disease and poverty. This means that areas with very poor housing system is likely to harbor criminals, as well as diseases and poverty because of the nature of the environment (Chao, 1966 cited in

Nsiah, 2017, p. 31). Anyanwu (2011) report has indicated that decent and affordable housing provision is seen by some institutions and authorities as part of national development. He further explained that the labour force of a Country can only work to contribute to the economic development of their nation when they are able to access a decent accommodation for themselves and their families. Again, research has revealed that sufficient housing supply culminates poverty reduction and increase saving (Adarkwah, 2010). He has argued that majority of renters' usual spent about half of their earnings in paying rent thus, making it difficult to address other necessities of life.

2.2 Affordable Housing

The concept of housing affordability has been a contemporary issue in housing policy debates over some time now. In the developed economies particularly in the USA and UK housing affordability regained grounds in the last two decades when concerns were raised about the growing number of homelessness, rising rent-to-income ratio for lower- and middle-income households. Housing affordability became an issue of concern in housing as countries moved towards a more market-oriented housing sector (Karley, 2008). He further asserts that developing nations housing affordability is also gaining momentum because of rising costs and slums development. Affordable housing includes not just the static structure but the entire spectrum of environmental factors that make living acceptable and comfortable. Among them includes access to good routes, ventilation, sanitation and access to basic human need such as good drinking water. Housing affordability therefore involves the ability of households or renters to consume basic necessities of life such as food and clothing in addition to accessing decent and adequate housing.

However, housing affordability can also be subjective depending on the economics status of the renter. A house that is considered affordable by one may not necessarily be affordable to another. To some people every house is affordable and to others too some houses are unaffordable. A house is affordable only when the renter pays not more than 30% of the rent including utilities (Belsky et al., 2005 cited in Nsiah, 2017, p. 32). The report further explained that if a renter spends more than 30% of his or her income on accommodation it considered as “cost burdened” while somebody who spend 50% or more of his or her income on accommodation is tagged as ‘severe cost burdened’. No matter what the situation will be, there can never be adequate supply of housing in the world for the growing population especially, among the developing economies, particularly the Sub-Saharan Africa. It is imperative to know that the housing market in developing Nations is determined by the demand and supply as well as government policies. The attitude of sellers, buyers, producers, and consumers also, contribute to the problem. Shelter (2014) enumerated the availability of land, cost of building materials and productive labour among others as factors affecting the supply of housing in Africa. He further stated that, demand on the other hand is affected by demographic change, rate of urbanization, rate of household formation, property rights regime, housing finance, fiscal policies, subsidies and the prevailing macroeconomic conditions of a country.

For this singular problem to be addressed properly, especially, in Ghana there is the need for broader consultation with all the stakeholders and authorities concern in the housing industry. For instance, a participatory approach should be encouraged to give opportunity to notable individuals and institutions with expertise in the area to contribute their knowledge to help address the menace. A key example is the research

conducted by (Danso- Wiredu & Midheme, 2017) in Ghana and Kenya. In that study the researchers have identified some elements such as land tenure system or security, Partnership and Social Inclusion, Local Specificity and Replicability, as well as Collaboration between Government and Civil Society as the essentials issues that when addressed adequately could help resolve the housing crises. The researcher's success stories were that when the elements were applied in Communities like Ashaiman, Amui Dzor among others in both Ghana and Kenya, it yielded a positive result. The study revealed that lands that were in the hands of traditional authorities and individuals in communities in both Countries were released through proper consultations, discussions and negotiations.

2.3 Overview of Global Housing Challenge

Both developed and developing countries have had numerous forms of public housing systems to help low-income households address housing challenges in their respective states. However, some problems have emerged during the development process. It is worth to note that the queue of the applicants wanting affordable housing is so long such that it will take many years for some families to own a decent house for themselves (Jingchun, 2011). The research has further explained that demand for housing has become a global challenge to the extent that even the economic giant nations are unable to supply proper and adequate housing for their people. Research has asserted that notable nations like the United States of America have over 75% of low-income earner applicants on the waitlist waiting for supply and an estimated 20% of low-income households some time wait 3 years or more for the housing voucher, on the public housing authority's waitlist (Desmond et. al, 2015), It is quiet revealing to note that the social and economic wellbeing of some low-income earners is

threatening in the USA as women and their children are facing eviction because they were unable to pay their rental bills (Desmond et al., 2015).

Families of such financial groups usually face an endless attack of financial difficulties because of their low earning, (Hyde, 2018). The report further noted that the average family in that category of the income distribution has less than \$500 left after paying rent, making it difficult to meet other essential necessities, such as food, clothing, health care, and transportation. Research has shown that renters especially low-income households' earners are spending more on housing rent in America (Plunkett, 2018). The study further stated that between the year 2001 and 2015, the median rent rose from \$512 a month to \$678, about 32% increase excluding the cost of utilities.

There have also been rising concerns about the increasing number of households across European nations that are suffering inadequate housing (Borg, 2015). The report noted that housing markets are under serious pressure in most of these countries. Research has revealed that there is a great backlog of housing supply in Sweden (Borg, 2015). Low and middle-income groups, in China are unable to buy houses from markets because of non-affordability (Skibniewski, 2017). Research by Chiwenga (2019) indicated that housing provision for the low-income groups in Zimbabwe have been a fundamental challenge as most cities and towns are unable to provide adequate housing to the urban poor. Budgetary constraints among other challenges are the major reason for their inability to provide better housing schemes that are sensitive to the plight of the poor (Chiwenga, 2019). Despite the fact that some significant measures have been put in place to improve housing provision in developing Countries, the sector still have a huge backlog of housing supply.

Research has revealed that much of these challenges are as a result of the increase urbanization particularly, in Sub-Saharan Africa. The pressure in urban centers has resulted in unplanned development in most developing countries causing housing crisis (Appiah – Kusi, 2014). The situation is more worrying in Africa due to the absence of proper housing policies to regulate the system and even nations that have these policies in place, the political will to execute them is little (Appiah – Kusi, 2014).

2.4 Housing Sector in Ghana

Owning a house in Ghana like in some other countries in Africa is a huge investment and indelible mark for the individual as well as the family as a whole. Due to the basic role housing play such as providing physical protection to the body, as well as socio-cultural and economic roles, it becomes very worrying if such essential commodity is absent or not really available to all (Dzangmah, 2012). Research has revealed that it is very difficult for most Ghanaians especially, the low-income earners to access decent accommodation in Ghana particularly among the urban dwellers, (Aboagye & Sarpong-Kumankoma, 2011).

Living standard of most households among low-income earners in urban centres keep deteriorating because after paying for a rent they are unable to afford other necessities like proper health care, good nutrition, sanitation and education (Hyde, 2018). These make it very challenging for many Ghanaian especially, low-income earners in urban and pre-urban areas to access quality and decent accommodation. A revealing report from the Ministry of Water Resources, Works and Housing (MWRWH) indicated that Ghana is having a huge deficit of about 1.7 million housing units (MWRWH, 2015). The report alluded to the fact that about thirty-five percent and eighty-five percent of

Ghanaians do not have financial capacity to afford a house beyond GHS 12,000 and GHS72,000 respectively. This explains how terrible the situation is in Ghana. Areas that are much threatened include Accra, Kumasi Takoradi and Tamale. Due to rural urban migration, these cities are always overwhelmed with population making access to accommodation difficult (Owusu-Ansah & Mensah, 2017; Danso-Wiredu, 2018; UN-Habitat, 2011).

Housing delivery in urban areas in Ghana has been characterized by high and soaring cost for both residential and public buildings (Osei-Tutu and Adjei-Kumi, 2009). The Bank of Ghana, (2007) report asserted that housing is one of the most expensive expenditure in the budget of households in Ghana. There momentous rental rises among households especially low-income earners makes it extremely difficult to compete in the housing market as owners (Arku et al., 2012). The simple reasons are that, land acquisition, and other factors make it difficult for that category in society to own a decent house. Over the years urban house prices continue to soar making it difficult for a significant number of urban low-income households to affordable decent accommodation (Addo, 2015). Although governments have developed housing programmes with the view of addressing urban low-income housing challenges in Ghana, the end products have been taken over by the middle to high-income groups leaving the low-income group to their faith (Addo, 2015).

2.5 Historical Overview of Housing Provision in Pre and Post-Independence

Ghana

Housing the low to moderate or average majority of the population of developing nations remains one of the utmost socio-economic challenges (Fergusson, 2008). As a result, many interventions in the form of housing projects schemes have been evolved

to address these issues. Despite the general acknowledgement of the importance of housing for the physical and social well-being of humanity, its provision, affordability and accessibility appear to be unresolved mostly among nations in Sub-Saharan Africa (Werna, 1998 cited in Adinyira et al., 2011, P. 2). The research further noted that a complete supply of decent housing for the low-income people is still in limbo as issues in several notable cities and towns are still struggling to find space for people to lay their heads.

Research has shown over the years that Ghana's housing delivery and access to decent accommodation in any part of the nation is at a crisis stage (Agyemang, 2001, cited in Adinyira et al., 2011, p. 4). The report revealed that provision of housing in Ghana has witnessed a distorted and unsustain effort by individuals, private developers and the government as a whole. This situation has contributed to the huge housings short fall we encounter today. This shortage continues to be one of the furthestmost social and economic problems facing government today as noted by the (Ghana National Development Plan, 2013).

2.5.1 Housing provision during the pre-independence era

The pre-independence in Ghana witnessed a direct involvement of government in public housing provision to a very few urban dwellers on specific ad hoc situation (Danso-Wiredu, 2018). The emphasis during the period of pre-independence era took the form of provision of staff bungalows for the senior public officers of the colonial governments in many parts of the country especially in regional capitals, towns and mining areas through direct funding by the colonial government (Konadu-Agyemang, 2001a). The challenges with these initiatives were the fact that there was absolutely

no consideration for the poor and average class in society so far as the housing supply was concern. It exclusively for only the working class (Ayeh, 2009).

2.5.2 Housing provision under Gordon Guggisberg government (1919 – 1927)

The Gold Coast government first direct involvement in native housing scheme was in 1920s when Dispossessed Persons Housing Scheme was instituted to provide housing for the natives dispossessed as a part of government's development programmes. The scheme which started in 1923 offered people who were affected personal advance loans to access building materials to put up their own houses. By 1933, about 118 personal loans involving a total of £9,280 had been approved and given. However, in 1933 this scheme was discontinued because it was perceived by the then government to be expensive (Konadu-Agyemang, 2001). However, in 1939 the government intervened to provide affordable housing for people when the earthquake rocked the capital city of Ghana displacing people. The government provided about one thousand (1000) two (2) bedroom units houses at Osu, Mamprobi, Chokor, North-West Korley Gonno, Kaneshie and Abbosey-Okai. By 1955, 1250 units were completed and they exist up to date occupied by civil and public servants and the Armed Forces. The rental units were subsidized and tenants given the opportunity to acquire them through hire-purchase (BRRI, 1970, cited in Adinyira et al., 2011, p. 7).

Alan Burns (1942 – 1947)

The Alan Burns government like others also did a lot in the quest to improve the housing situation under his leadership. His government introduced a four (4) year Development Plan in 1943 of which housing was among the top priority. The aim of the plan was to implement the construction of a decent and affordable housing at a moderate cost using more local materials on a budget of £0.8m (Konadu-Agyemang,

2001). The report noted that in 1946, two (2) housing schemes A and B under Burns government 'plan and policies were instituted. It is fascinating to note that under this scheme three (3), two (2) and one (1) bedroom houses were to be constructed and rented to all people at economic cost. It was directly under the supervision of the department of social welfare. According to the scheme Only labourers were required to pay non-economic rents. The Scheme B aspect was referred to as Town and Council Housing project to be concentrated in Accra, Kumasi and Sekondi-Takoradi. Under this scheme, a person could apply for financial assistance to build within the Municipal or district on his or her own design or under the plan of the Department of Social Welfare which both the plan and contractor must be approved by the Town Council.

Kwame Nkrumah (1957 – 1966)

In the post-independence era, several housing interventions projects were undertaken but considered unsuccessful by experts and stakeholders. Under Dr. Kwame Nkrumah, three (3) Development plans were formulated aimed at providing adequate housing. The first was the five-year plan project from 1951-1956. This plan established the Tema Development Corporation (TDC) and the State Housing Corporation (SHC) (Bank of Ghana, 2007; Benjamin, 2007; cited in Adinyira 2011, P. 8.). The report revealed that the core aim of the TDC project was to provide affordable housing for the low-income workers of the newly created Tema. This project had led to the creation of the various Communities in Tema, which contributed more than 2255 housing units. The Schockbeton Housing scheme was also established under the same government specifically to provide about 168 houses in cities like Accra, Kumasi, and Sekondi-Takoradi.

This scheme was abandoned later when it was discovered that it was expensive. Yet another housing project called the Roof Loan Scheme project which sought to grant loans and assistance to public sector workers under the approval of the United Nations also contributed significantly to the total housing units. However, only two thousand five hundred and seventeen (2517) units out of the proposed six thousand seven hundred was delivered from the two million pounds (£2m) (Nelson & Ayeh, 2009). Again, the SHC was also brought on board to provide housing for the civil and public service workers class as well as provide long term housing finance.

The project activities were directly monitored and supervised under the Ministry of Works and Housing with direct funding of their projects from the central governments (Nsia-Gyabah, 2009). The second Development Plan of Nkrumah's projects was to support the United Nations (UN) commission's recommendations as an initiated programme to put up housing units. This sought to continue with the Roof Loan scheme to help employees to build their own housing (Ayeh, 2011). Though, Nkrumah was unable to implement and execute all his housing projects because of the coup d'état in 1966, his government at least has done well in providing housing for the urban populace at the time when housing in the urban areas were at its peak. Other governments such as the Busia administration, Joseph Ankrah, I K. Acheampong and Dr Hilla Limnan governments also, did their best in contributing to the housing provision. Though, some of them could not do much due to their short period in governance or because of world economic recession especially, around 1981, others instituted a popular housing schemes that are still useful to Ghanaians (Adinyira, et. al 2011). For instance, the National Redemption Council under I. K. Acheampong established the popular National Low-Cost Housing Committee under the auspices of

the Ministry of Works and Housing that delivered a total of five thousand four hundred and sixty-six (5,466) housing units which are currently being used (Ayeh, 2011).

2.5.3 Housing provision under Jerry John Rawlings Administrations

The PNDC/NDC era under J. J. Rawlings saw the formulation and implementation of various schemes aim at solving the housing challenges in the country. Among the schemes were the National Shelter Strategy (NSS), Ghana Vision 2020 and the Structural Adjustment Programme (SAP) as well as Economic Recovery Programme (ERP). The National Shelter Strategy was introduced in 1986 which saw the forming of the National Housing Policy Committee under the Ministry of Works and Housing (MOWH). This was to establish a policy and action plan that seeks to offer decent, adequate and affordable housing unit to improve the quality of life of people particularly among the urban dwellers.

Though the scheme sought to promote the use of local materials, improve rural housing strategy, improve land acquisition and encourage women participation in the housing sector among others, the focus of the policy was to create an enabling environment and framework to enhance housing provision rather than the full participation of the government to deliver housing (Bank of Ghana, 2007). This actually makes the strict enforcement of the scheme to relax. On the other hand, the Ghana Vision 2020 scheme were also implemented to bring housing at the door steps of low-income urban poor as reported by Bank of Ghana, (2007). The interesting aspect of this scheme was that it was directly under the Social Security scheme which allowed workers to withdraw part of their contribution to purchase a house. As noted

by Bank of Ghana (2007), this policy did not see the light of the day because of insufficient funds, and privatization.

Another big challenge that rocked the Rawlings administration which makes it difficult to successfully implement its housing schemes was the economic downturn that hit the world at the time. This economic meltdown forces the then government to rush to the World Bank and International Monetary Fund (IMF) for a bail out to execute their housing projects. However, these programmes such as the Structural adjustment Programme (SAP) and Economic Recovery Programme (ERP) came with conditionalities that did not allow the government to fully participate in certain projects like housing provision but to rather create an enabling environment for the private sector to provide housing (Konadu-Agyemang, 2001; Arku, 2009, cited in Danso-Wiredu, 2018, p. 3). This conditionalities required the country participation in trade liberalization initiatives to opened its market to imported building materials which finally loosed off the rent control.

The private involvement in the housing market led to the soaring up of rental prices thereby necessitated the creation of slums and ghettos in many cities and urban as well as pre-urban areas like Accra, Kumasi and other towns due to high unaffordable rents (Danso-Wiredu, 2018). Additionally, owing to the profitable commercial rents being charged by house owners, several toilets, kitchens and bathrooms facilities are converted into rental units leading to overcrowding and creating serious sanitation problems in cities such as Accra, Kumasi, Takoradi (Gyabaah, 2009; Yankson, 2012; Danso-Wiredu, 2018).

The New Patriotic Party (2001 – 2009)

No significant additions were made to public housing from 1985 to 2000 when the National Democratic Congress (NDC) party exit power in 2001. The coming in of the New Patriotic Party (NPP) government led by John A. Kuffour sought to reduce the housing crisis through the initiation of about 20,000 affordable housing units in 2001. In 2007 about 4,500 units ranging from bed sitter, single- and two-bedroom apartment had started at vantage places like Borteyman and Kpone in Accra, Asokore Mampong in Kumasi in the Ashanti region, Akwadum site Koforidua in the Eastern region and Tamale targeted to be completed by June, 2009 (Nelson and Ayeh, 2009 cited in Ansah, 2014, p. 9). The targeted group of this scheme at that time was mainly the civil and public servants.

Unfortunately, this scheme did not see the day light before the government exited office and the project was discontinued by the new NDC government in 2009 leaving most of them in the hands of squatters (Nelson & Ayeh, 2009 cited in Ansah, 2014; P. 9). The NDC government under John Evans Atta Mills from 2009 in its quest to improving housing delivery in Ghana embarked on a number of housing programmes. The first initiative was the move to build over 300,000 housing units over five (5) years period, through Public Private Partnership. This was referred to as the STX housing project. His focus was to provide housing units for the low to middle income group and 300 units for Senior Public Servants, and State Protocol across all the regional capitals in the Country. The popular STX Engineering and Construction Ghana limited deal was abrogated by the Ghana government as a result of internal problems with its partners. Other projects such as the Guma group housing Project which was to provide five hundred (500) housing units and the Shelter Afrique

housing project was also scheduled to provide affordable housing to close the gap in housing in the Country thought, they were no successful (Addo, 2015).

2.6 Rental Housing in Ghana

Rental housing may be explained as a provisional step to housing ownership. it could also be seen as property owned by someone other than the occupant or by a legal entity for which the occupant pays a periodic rent to the owner (Peppercorn and Taffin, 2013). From this definition, different forms of rental housing can be identified, one of which is known as social rental housing. Peppercorn and Taffin (2013) define “social rental housing” as a rental housing in which the rent is set at a lower level than the prevailing market price so as to make it affordable for disadvantaged individuals in society such as low-income earners, the aged, the physical challenge and migrants. Research has shown that in Ghana, about one in every four households owns their own accommodation, the rest are either renters or live-in rent-free family houses with others living in slums (UN-Habitat, 2011). This authenticates how difficult it is for individuals especially, rural urban migrants and low-income dwellers in urban centres in most developing nations to own houses. In such countries, it is mostly the few rich individuals in urban Centre which are able to own houses. A report by the (Africa Rental Housing Conference, 2014), noted that rental housing in the developed economies is linked to culture, history, availability of credit and proper housing policy issues, rather than wealth.

On the other hand, in developing countries such as Ghana and other African Nations the situation is totally different. The housing industry is one of the major sectors that create livelihood opportunities for owners of houses as well as revenue to the government through the payment of property tax. Rental housing also serves as a

source of income and security for landlords, as well as offer affordable accommodation choice for renters, especially workers and vulnerable households (Lonardoni & Bolay, 2016).

2.7 Types of Housing Providers

The main types of housing providers in the housing market are the demand and the supply side of the rental market. The supply side of rental housing includes owners of the rental housing units who rent houses out to tenants (demand side). The following are included;

2.7.1 The individuals or small-scale suppliers

This group of housing providers are the commonest in many parts of the world where rental houses are found. many of these group operate basically on a small-scale base and some time live with the tenants in the same house (UN-Habitat, 2003). One unique characteristics of these type of suppliers is the fact that sometimes, their prices are quiet low as compare to the other groups (Peppercorn & Taffin, 2013). They have argued that most of these houses are largely built with substandard materials which does not conform with rules and regulations. The report further stated that these group of owners mostly comprise informal rent owners. The informal rental category is more because many of the landlords mostly keep their properties off the books so as to avoid payment of taxes (Peppercorn & Taffin, 2013).

2.7.2 Medium and large-scale institutional owners and investors

This category of providers are the medium and large-scale institutional owners and investors who work purposely with long-term returns (Peppercorn & Taffin, 2013). The institutional owners and investors are typically groups that invest with large asset.

These categories are long-term investors who closely monitor their risk and rate of returns. They tend to prefer financial assets, which are easier to manage or commercial non-residential real estate, which they perceive as less risky. When they have residential real estate holdings, it is often for diversification purposes. They obey all the rules governing the housing industry.

2.7.3 Social housing

This group is purely a non-profit oriented providers or social rental housing. According to Peppercorn and Taffin (2013) their rules of operation are normally not determined by supply and demand in the market, but by a specific criterion such as the maximum income earned by individuals, specific target groups and specific modes of allocation and normally maximum rents. Their main target is to provide accommodation mainly, but not fully to low-income households, the physically challenged and families that have been relocated because of development or disasters. However, the social housing has diminished drastically following world trade liberalization and privatization resulting from the Economic Recovery Programme and the Structural Adjustment programme (Konadu-Agyemang 2001; Arku, 2009 cited in Danso-Wiredu, 2017 p. 18; Adinyira et al., 2011). However, some form of social housing still operates in the Western Europe and the United States of America.

2.7.4 Public sector housing suppliers

These categories of landowners are less common but they still supply large numbers of accommodation in many cities, particularly in China, India and some transitional economies at a moderate price to people (Gilbert, 2004 cited in Nsiah 2017 P. 48). The group may be central government agencies or local governments. Some provide

accommodation only to their employees while others rent out subsidized shelter to the under privilege in urban centres.

2.8 Importance of Rental Housing

Despite the numerous challenges encountered by rental housing, it is not a denying fact that the sector plays a major role in providing available housing at the global and local level that needs to be recognized and accredited. Apart from the benefits tenants enjoy from rental housing, it also provides income to landlords and revenue to the state as well. Rental housing serves as a shelter for households who cannot afford to own a house on their own. Renting is one of the key alternatives for low-income households (Blanco, et al, 2014). Research has alluded to the fact that rental housing contributes immensely to poverty reduction (Kumar, 2012). He further noted that it serves as a form of survival for most vulnerable landlords. Peppercorn and Taffin (2013) asserted that an efficient rental market is essential for workers' mobility. They further argued that rental housing makes it easier for workers to access accommodation when they move to settle in a different area to work.

Also, at the national level rental accommodation helps relieve the challenges in housing provision in many countries especially in developing countries including Ghana. For example, UN-Habitat (2003) noted that rental housing plays a significant role in the housing market in almost all the African Countries. Dzangmah, (2012) revealed that another importance of rental accommodation is that rental housing provides an opportunity for real estate risk to be pooled and diversified by large scale owners who are better positioned to manage and professionally assess real estate risk. Most people engage in the provision of rental accommodation as a source of their main income or to supplement their income. Amenyah and Fletcher, (2013) agree to

this by stating that revenue from rent serves as the main source of income for many real estate developers and house owners. In Ghana like many other African Country rental housing is normally, found among private rental individuals' landlords and its existence is proving a great help to both individuals and the state as a whole.

2.9 Factors Affecting Housing Delivery in Urban Centres in Ghana

In spite of the numerous roles housing played in society, there are still some worrying challenges in the housing industry especially among the developing nations that makes it difficult for low-income earners to access affordable and decent accommodation. Though, there are innumerable problems in the housing sector, for the purpose of this research, the focus will be on only five main factors. They include; housing delivery process, land acquisition or land tenure system, access to housing and mortgage finance, building regulation and standard, and cost of building materials.



2.9.1 Housing delivery process

Even though the 2009 housing policy explained in detail the aims and objectives of housing development in Ghana, the processes involved in house delivery in Ghana is troubled with numerous challenges. Proper housing delivery in Ghana is engulfed by high cost and unwieldy land acquisition, lack of mortgage financing, utility infrastructure issues, inability to procure building materials at lower costs and inadequacy of labour (Karley 2008, cited in Addo 2013, P. 17). The numerous challenges associated with urban housing development conquers government objective of providing accessible and decent housing programmes to the urban poor and improving the quality of their lives.

2.9.2 Land acquisition in urban areas in Ghana

The proportion for the cost of land is projected to be about one fifth of the total cost of housing construction (Karley, 2008). A clear example is the prices of land in notable residential areas in Accra such as Cantonments, Trassaco, Labone and the Airport Residential area in Accra. The range was from US\$250,000 to US\$500,000 for about 30 metres by 25 metres plot of land in 2013 (Addo, 2013). It is worth noting that the usual cost of land in the urban peripheries is lower in price selling between US\$1500 to US\$5000 for a similar size of land according to the report. The location and infrastructure available at the area determine the price. Apart from the high cost of land, the process of acquiring a land comes with its own difficulties. In cities such as Accra, Kumasi, and urban and pre-urban areas in Ghana processing a land is burdened with a lot of litigations as a result of multiple sales by different family members claiming ownership over the same parcel of land (Addo, 2013). According to the report many houses has been destroyed due to litigations associated with land acquisition. Court cases over ownership of land and unreliable documentation has led to the rejection of some houses as collateral in sourcing for housing loans by some financial institutions (Gough & Yankson, 2000 cited in Addo, 2013, p. 23).

Urban low-income families' access to urban land is uptight with innumerable challenges. Beside the fact that in urban areas almost all lands within the urban are almost totally used up, the other areas where few lands are available, they are designated as high-class residential areas while the price of available land in the urban peripheries is unaffordable to the urban low-income household (Addo, 2013). Thus, urban low-income households are obliged to buy uninhabitable lands at a cheaper price

in peripheries where most of the facilities necessary for the wellbeing of dwellers are almost absent.

2.9.3 Access to housing and mortgage finance

The second major factor militating against urban low-income housing delivery in Ghana is lack of access to housing loans. The housing financial situation prevailing in Ghana do not allow the policy objective of promoting private sector-led supply of affordable housing. Only very few households are able to purchase their own houses in cities like Accra, Kumasi and other big towns because of the inaccessibility of mortgage housing finance to the majority of the households particularly the lower income class (Addo, 2013). This normally results in haphazard planning and the use of less durable materials for building among low-income households in urban centres in Ghana.

The 2009 draft housing policy recognized the numerous difficulties associated with urban housing provision to include low capital base, absence of long-term borrowing opportunities, high commercial lending rates and low household incomes (MWRWH, 2009). The collapse of the Bank for Housing and Construction in 2000 also contributed to the weakness of the housing construction and mortgage market for both contractors and prospective home owners project except to complete projects already started. Also, commercial banks and other financial institutions as well as mortgage agencies, such as the Home Finance Company (HFC), offer limited housing mortgagees aiming at only high-income households. Urban low-income households cannot access these mortgages because, apart from their scanty income which could not qualify them for such consideration, the stringent repayment procedures further make it extremely difficult for them to enjoy such facilities.

Research has shown that a huge number of the low-income earners in Ghana work in the informal sector which clearly disqualify them because of the monthly terms of payment arrangement demand by authorities (Tomlinson, 2007 cited in Addo, 2013, p.24).

2.9.4 Building regulations and standards

The restrictive building regulations and standards also serve as barrier to the urban low-income households in cities in Ghana. The National Building Regulations (NBR), 1996 (L.I. 1630), applies to ‘the erection, alteration or extension of a building. They set out regulations framework for constructing a building in Ghana with regards to design, permit, construction and requirements. To construct a house, it is expected that the developer submits detailed plans indicating all aspects of the house from the beginning to the completion of the house including a signed site plan to the planning authority. However, most low-income earners in urban centres in Ghana are unable to certify all these requirements hence, making it difficult for them to put their planned houses (Addo, 2013).

2.9.5 The cost of building materials

The cost of building materials is yet another challenge that contribute the high cost of accommodation in Ghana. Although the use of traditional building material is not banned in housing construction in Ghana, approval for use of local building material such as mud and laterite in buildings is subject to the discretion of the district planning officer. Meanwhile, the modern and acceptable building material such as cement, roofing sheets, woods and others used in building kept soaring up in price making it difficult for the low-income earners to access (UN-Habitat, 2011). Gidigas (2005) noted that about 70% of housing in Ghana is made up of local materials, the

2010 Population and Housing Census report estimated that only 4% of such buildings are currently found in urban centres with Accra constituting the highest with about 60% of all the buildings constructed out of cement-based material (GSS, 2012).

To reduce some of these challenges (Addo, 2013) suggested that Urban land should be managed efficiently through partnership with landowners and families as well as the government in the allocation of land to housing developers. The report also suggested that a common data base of urban lands should be created to monitor the allocation of lands in the urban centres to avoid multiple sale of lands. Monies realized from the registration of such lands should be served as royalties for families and the custodians of the land. In another development, a study by (Danso-Wiredu & Midheme, 2017), also suggested that proper collaboration between civil society, government and land owners is one of the best methods of addressing land tenure system in Africa.

Due to the challenges enumerated above it is difficult if not impossible for people especially, low-income earners in urban centres in Ghana to access proper and decent accommodation for their families. As a result, most of them normally resort to acquiring or living in substandard buildings such as, uncompleted building, staying in overcrowding rooms, sharing washrooms and other private utilities that would have meant for individuals' usage. Some renters sometimes do not even have such facilities in their houses as well as some people paying rent on daily basis (Yankson, 2012; Addo 2013; Danso-Wiredu, 2018). This usually leads to several consequences on the lives of these vulnerable people.

2.10 Challenges Associated with Rental Housing Globally

Despite the benefits rental housing sector has chocked, there still exist a complex challenge associated with the rental housing sector (Arku et al., 2012). Enormous challenges such as rent affordability, inadequate facilities and services and poor housing quality. These challenges tenants face mostly occur as a result of ignoring important aspects of the rental sector having specific impact on the wellbeing and the health of the renters that tend to occupy them.

2.10.1 Rent affordability and system of payment

There are differences in rent setting among landlords based on their target market (Ballesteros, 2004). Rental affordability is ultimately an elusive concept that demands subjective judgments about how much income is too much to spend on housing (Belsky & Drew, 2007) the rental affordability problems of the affected population are hardly a new phenomenon. Evidently, it shows that households spending more on housing leave them with less to spend not only on daily necessities but also on savings for the future (Belsky & Drew (2007) Relatedly, relatively expensive housing may force some low-income tenants to use more of their resources to obtain shelter, leaving less income for the affected households to cater for other necessities such as food (Krieger & Higgins, 2002 cited in Nsai, 2017, p. 36).The effects of unaffordable housing clearly generate negative externalities that have public costs.

Another issue of rental concern beside affordability and availability problems is the nature of the rental payment system. This system put a tremendous pressure on many residents (Luginaah et al., 2010). In Ghana, there is the system of payment where tenants are expected to pay in advance the rent of the house for a given period of time. This system of payment is known as the advance rent. The practice of advance rent is

incoherent with the rent act in Ghana (Arku et al., 2012). Homeowners or landlords in Ghana for instance, typically require private renters to pay a huge sum of monies of about two to five years advance for the rental unit and failure for the tenants to pay this advance rent will result in the eviction of the affected tenants. Usually, advance rent payment creates difficulties for tenants as the amounts they are required to pay sometimes from two to three years of the affected individual's salary. In some instances, some tenants borrow money to pay off their rent. In other instances, homeowners ask existing tenants to pay more in addition to the already agreed amount in order to make up for much better offers coming from others in search for accommodation. When existing tenants fail to pay the additional rent, they may stand the risk of being evicted from their houses which might leave the households homeless.

Due to the absence of legal agreement between most tenant and landlords, especially in the private informal rental housing sector, the problem of eviction is a serious issue for tenants. Usually, there is no agreement between the landlord and the tenant to show when tenure ends and, in some cases, terms of renewal of tenancy is absent. Tenancy agreements are generally oral, landlords/ladies rarely record their tenancy agreements formally and most do not give receipts (Arku et al., 2012). As a result, landlords are left alone to evict tenants within their own power. In most cases landlords do not provide tenants eviction time notice to allow the affected tenants to find a new house within the stipulated eviction time period and this can affect the tenants psychologically. Additionally, the constant anxiety about them being evicted contributes to more stress and ill-health (Luginaah et al., 2010).

2.10.2 Housing quality

Ballesteros (2004) has noted that the quality of rental housing is a key concern to renters. The report further stated that most low rents provide poor facilities. This means that the quality of rental housing is largely a function of rent levels. It is expected that tenants in high and middle-income rental housing units enjoy good or high-quality building because they pay higher rent while tenants with low incomes have poor quality buildings due to their relatively cheaper rents. Housing quality is influenced by several factors, which include materials of the outer walls, type of water services, type of sewage services, tenure and food markets, public transportation, schools and the availability of health clinic/hospitals (UN-Habitat, 2003). The report further added that inadequate maintenance makes the quality of rental housing even more inferior to owner-occupied housing. Timely maintenance depends a lot on where the landlord lives and how good the landlord tenant relationship is. Landlords who live in the same house with the tenants turn to do maintenance on time (UN-Habitat, 2003). The concerns about cost sharing in the maintenance of rental units have been another issue of concern. Tenants are sometimes made to do maintenance work on their own or to pay additional money for maintenance work to be done in their houses and rooms.

There is also the issue of overcrowding in most rental housing units, especially in the low-income communities. The UN-Habitat (2003) identifies that overcrowding is often a problem, especially in situations where tenants have different needs. For example, women with low-income status and young children tend to live in crowded rental units with other people. In an effort to reduce costs, some households live in substandard housing and share with others in residences too small to effectively meet

their needs (Belsky & Drew, 2007). Among low-income households, private renters are no more likely to be overcrowded than are social housing tenants (Kemp, 2011). This makes it difficult for affected persons or renters to earn the money necessary to improve their home or move to a better one (Smith, 1999).

2.10.3 Availability of facilities and services

Most rental houses are associated with poor housing facilities. Another attribute of rental housing which can have a considerable effect on its value is its proximity to places of employment, transport, schools, healthcare, markets, places of worship and other neighbourhood-level social infrastructure (UN-Habitat, 2003). In houses with poor housing facilities and where tenants do not have easy access to transport, schools, healthcare and other social infrastructure, tenants are faced with the challenge of travelling over a long distance to enjoy such facilities. This means that, such residents will have to endure the cost of such movement which may come in the form of money, distance to be covered or both. Also, tenants are inconvenienced when facilities such as toilets, bathrooms, pipes and kitchens are not available or are not located in the house. Most rental housing lack basic housing infrastructure or facilities. This makes it difficult for tenants to live conveniently. The availability of facilities has implications on health and the environment (Amenyah & Fletcher, 2013).

According to Amenyah and Fletcher, concerns about sanitation arise and there is a challenge of refuse management in growing cities. Also, access to utilities such as electricity, water and sanitation is important. Many rental housings particularly in developing countries including Ghana are characterized by poor sanitation, poor drainage and poor waste management practices. These challenges tend to have

negative effects on the health of affected tenants. Usually, in the outbreak of disease such as cholera, diarrhea, and malaria that is associated with poor housing sanitation. The affected tenants spend additional money to treat them, which invariably lower their household income. Poor maintenance Building maintenance is the combination of technical and administrative actions to ensure that the items and elements required for the building of a facility (house) are of an acceptable standard to perform their required functions (Ali et al., 2010). It can be argued that most people do not understand the importance or significance of building maintenance and its management. Particularly, most people do not know that the efficiency of a building maintenance system contributes to the incomes of rental housing companies (in this case landlords/landladies) (Zawawi & Kamaruzzaman, 2009). Maintaining housing units is an important need for rental houses. Successive English House Condition Surveys have shown that for many decades the private rental sector has been characterised by poor dwelling conditions, including high levels of disrepair (Kemp, 2011). Owners must take responsibility for maintenance of the home and the risks associated with uncertain future maintenance costs with rents or monies collected from tenants (Belsky & Drew, 2007). Likewise, tenants are expected to manage the houses they live in and facilities available to reduce damage and to prolong the lifespan of the houses they rent. Despite the importance of housing maintenance, it is not a practice done often in rented houses. This is mainly due to the cost involved in maintenance. Basically, maintenance and operating expense contributes one-third to one-half of the total cost of a house depending on the type of housing, which include apartment and flat.

In most developing countries tenants face the challenge of poor maintenance of houses either by landlords or other tenants expected to do daily cleaning of the housing units. Addo (2015) in her study indicates that the shared facilities in multi-habited dwellings are inadequate and lack regular maintenance. The challenge of poor housing maintenance is common to rented houses. In the middle of the 19th century, pathologist Rudolf Virchow advised city leaders that poorly maintained and crowded housing are associated with higher rates of infectious disease transmission (Krieger & Higgins, 2002). Housing conditions such as electrical faults, exposed roofs and cracked walls if not maintained exposes tenants living in the affected houses to future danger.

2.11 Challenges Associated with Tenants who stay in Bad or Poor Housing

Conditions in Urban Centres

Majority of urban dwellers, especially the low and middle income as revealed in literature, face many challenges in acquiring shelter for rent. Renting of high-priced housing is directly or indirectly link with negative outcomes for children and adults (Pollack et al., 2010). These challenges border around the fact that the rent of housing units available in the cities are expensive and are hard to come by. In other words, the rent charge may take more than 30 percent of the family's generated incomes (UN-Habitat, 2017) and that those that are cheaper are fewer. The challenges may be grouped into three, namely: social, psychological and economic.

2.11.1 Psychological challenges

This refers to the rental challenges that cause anxiety, depression, eating problems and to the extreme, fear of death. Majority of low and middle-income earners face some form of psychological challenges in renting shelter or having to move from one house

to another, and the children are most affected. Research emphasizes that, renting, public renting especially, may cause lack of control, insecurity, vulnerability, and higher levels of psychological distress and downheartedness (Luginaah et al., 2010). Parents of children who happen to live in rented accommodation (preferably compound houses, clustered neighborhoods) face the challenge of protecting their wards from the influence of other children in terms of behavior and habits, which in most cases expose them to violence, criminal activities, post-traumatic stress and sometimes death (Riggio, 2012). To make matters worse, these children are likely to fare worse in other areas like health or intellectual development. According to Vandivere et al. (2006), most families have the need to live in homes and neighborhoods that will have a best impact on their lives. Yet increasing housing costs complicate these housing decisions, as families must compromise among cost, housing quality, and location. Low-income and sometimes middle income families likely face the greater difficulties in their housing choices, thereby settling down on less or indecent housing facilities, which in the long run affects the lives of the children. According to Taylor et al. (2013), a rotten place to live leads to a rotten life, where residents feel less of a human being and neglected.

There is also a challenge of getting to rent accommodation, which fits into their monthly expenditure, because of the fear of being thrown out or evicted due to inability to pay increased rents with unstable incomes (Power et al., 2014). When this happens, residents have no option than to move to, maybe, a less decent accommodation or acquire loans from friends and families, which may not be possible. The move does not necessarily mean increasing status and a better way of life. At best, their style of life remains essentially the same. At worst, the tyranny of

property owners and exploitation of newly found neighbors increase their burden of deprivation and expose them more completely to vulnerabilities. Issues related to renting pose a sense of insecurity which affects general and psychological health (Shaw, 2004). Lower -income private renters are mostly forced to make trade-offs to balance the effect of housing costs, such as deciding to live in less classed areas, renting rather than buying, and making compromises on housing quality and appropriateness.

2.11.2 Social challenges

When people take the decision to move to a decent, modest accommodation, there is a challenge of breaking ties with family and friends and sometimes a particular lifestyle. These challenges one-way or the other affect the individual's social life. Access to social amenities like schools and health centres are some of the social challenges the renters face in renting accommodation in most urban areas (Devoto et al., 2012). According to Yang et al. (2014), compared to economically privileged households, low-income households have limited to access public facilities, which is subjected significantly by the allocation policies of affordable and suitable housing. The absence of government interventions over the years, has pushed the allocation of dwellings to be driven by “market forces” which is determined by the interactions of buyers and sellers, each with their own interests.

In general, households can make decisions based on housing size and other characteristics when choosing housing locations depending on its affordability. The choice of schools for their children is dependent on some factors, for example, the school fees, distance to the school as well as the academic performance. When renters acquire accommodation in new areas, these factors are taken into account in line with

their incomes and the rent charges. In some cases, their children do not get the chance of going back to school. Access to basic services like potable drinking water, security, and toilet facilities, to mention but a few, are some of the social challenges faced by most renters in urban areas (Aseidu, 2012). In Mumbai, for example, the large number of urban dwellers have resorted to having inadequate access to basic facilities: water, sanitation, power and proper waste management. For example, about 71.2 percent of urban households have access to potable drinking water in their homes and by ratio one in five urban households do not have individual toilet facility, but depend on public facilities (WHO, 2006). According to Hiscock et al. (2001), there is the need for confidence, continuity and trust in the world which comprises security, in order for people to live happy and contented lives. Furthermore, living in rented housing units, especially compound houses, may be associated with a number of problems such as noise, violence, vandalism just to mention a few (Belsky et al., 2007). The poor state of rented apartments in Ghana sometimes poses health challenges.

The low and middle-income households have inadequate access to housing (Konadu-Agyemang 2001) and haphazard development, poor-quality neighbourhoods, a sense of physical insecurity, and overcrowded and decaying houses characterize Ghanaian urban centres (Boamah et al. 2012). These are major health challenges for households in the country (Adjei et al, 2013). For instance, it was observe a high incidence of skin diseases, diarrhoea and Buruli ulcer amongst households living in overcrowded conditions in rural Ghana. Also, housing conditions, demand and ownership correlate with households general and mental health status in Accra (Arku et al., 2012). It is however the duty of the property owner to take care of the maintenance of your accommodation, especially in cases of inclusive rent (Aid, 2016). The examples of

defects include lack of ventilation, molds, windows that will not open and rooms that cannot be locked. In most cases, the maintenance of these housing defects are delayed or not fixed at all, posing a lot of physical and health challenges to the renter (Aid, 2016).

2.11.3 Economic challenges

The income of most urban dwellers is less than can satisfy all of their financial needs, especially those basic needs like food, clothing, water and shelter (Chaudhuri, 2015). According to Fields (2014), a greater percentage of the population of most developing countries fall under the informal sector (self-employed), meaning they have more or less unstable monthly incomes. Some do not even have monthly income, and only look for money that can settle their daily needs, having little or nothing to save. In addition to the challenges of rental affordability and accessibility, another bottleneck is the nature of rental payment (Luginaah et al., 2010). This payment system tends to put great stress on many residents in most urban centres. According to Luginaah et al. (2010), although the 'first and last' and subsequent month-to-month rent payment system is undertaken in most countries, on the other hand, homeowners in Ghana require private renters to pay lump sum of rent (two to five years) up front. Such lump sum payments are referred to as advance rent. This advance rent is sometimes equivalent to two to three years' worth of accumulated annual salary. In most instances, renters end up borrowing monies from elsewhere to pay the substantial down payments. Gilbert (2003) also adds that, under the excuse of better bargains from other people searching for accommodation, property owners often ask existing tenants to make extra payments to match or exceed new offers. Failure by the existing tenant to pay this difference could result in ejection with any outstanding balance

from preceding advance rent refunded by the homeowner. This advance rent system, however, contradicts the Ghana rent control Act 220, which states that the legal rent payment is to be at most 6-months' rent advance payment, instead of the 2 to 3 years' payments, which unfortunately has become the norm in the country (Awuvafogbe, 2013).

2.11.4 Security situation of the renters

Housing security is defined differently by different scholars. For Cox et al. (2017) housing security refers to the “availability of and access to stable, safe, adequate, and affordable housing and neighbourhoods regardless of gender, race, ethnicity, or sexual orientation”. In other words, the inability to acquire stable, safe, adequate, and affordable housing and neighbourhoods in socially acceptable ways is termed as housing insecurity. From this explanation, security could be referred to the nature of the physical structures of the housing units occupied by tenants in their Communities, the general environmental conditions within the neighbourhood, and the overall safety of dwellers regarding burglary attack, and health.

The problem of insecurity among low in-come earners in urban centers in Ghana has been long recognized as a growing and a serious concern in both urban and pre-urban areas. Due to the uncondusive, nature of the physical structures of the buildings occupied by the low-income earners and the fact that most people who live in such areas have heterogeneous background, the security of such places are always compromised. Research has shown that such areas are breeding grounds for criminal acts.

Research has asserted that due to both physical and socio-economic decay in many low in-come areas, it has led to high increase in crime, both petty and organized, by some youth in the neighborhood. These crime-related incidences have been reported in the news media over the years about how people living in such areas are always victims of fraud-related incidences, such as Cyberfraud, pickpocketing, armed robbery occultism also termed “sakawa” with the intension of inducing their victims to comply to their demands (Oduro-Frimpong, 2011). The report explained further that these incidences are flamed by high level of unemployment rate and the breakdown of moral values in society. These developments have led to increasing safety concerns among vulnerable groups such as women, elderly persons and even strangers in such Communities (Wrigley-Asante, 2016). It is a plain fact that people who live in such areas are living in perpetual fears with some of them being victims of such crimes. Wrigley-Asante et al. (2019) research has shown that people of Nima, one of the low in-come areas in Accra, Ghana have been victims of such acts. The report revealed that within the last five years about 38% of people within Nima and its environs have experienced insecurity. Also, 93% of respondents who took part in the study stated they had been victims of crime at popular places such as transport terminals, public toilets and at places where there is no street light during the night.

The most affected group of these incident are women and children. According to Wrigley-Asante et al, (2019) about 50% of women agree that there is insecurity among low in-come areas especially where there is crowding. Some of the dwellings do not have secure doors, walls, windows or other security features associated with modern housing because of the nature of the place thus, giving opportunity to robbers to attack people. Apart from this, the weak nature of most the structures that low in-

come households occupy sometime in itself serve as a security challenge. For instance, individuals and families who occupies uncompleted, and dilapidated buildings are usually not safe in terms of natural disasters like flooding and fire outbreak. In the midst of such occurrences, the buildings can easily collapse because of their weak nature. A study by Adu et al. (2016) research has shown that most low in-come households in Wa Municipality who reside in mud houses expressed their frustration of living in a perpetual fear especially, during the rainy season for the fear of their buildings being collapse.

2.11.5 Privacy of renters of low in-come households

Another serious challenge low in-come household face is privacy of the individuals. The right and dignity of the individual life is right to privacy. The economic status of these group of people have thrown them out of the right to privacy which is one of the dignities and integrity of humanity. An environmental psychologist as argued that an individual's personal privacy is closely linked to their psychological functioning. Therefore, an invasion of an individual or a community's living space could result in psychological distress (Margulis, 2003). An individual's personal space is like his/her territory hence the violation of that could result in psychological trauma (Brown, Lawrence et al., 2005; cited in Gwandure, 2009 p.32). The privacy of an individual is the desire to maintain solitude, anonymity, reserve and intimacy with friends and the family (Kaya & Weber, 2003). When these individual preferences are curtailed, it reduces the dignity and the right to proper living. In the context of housing and overcrowding among low-income dwellers in Ghana, many individuals may not be able to sustain personal space and privacy due to limited living space.

This has been confirmed by researchers such as (Yankson, 2012; Danso-Wiredu, 2018; Wrigley-Asante, 2019) who conducted separate studies in many low in-come Communities on housing and rental challenges in the Greater Accra region. Their studies revealed that majority of these low-income renters in Communities such as Old Fadama, Agbogbloshie, Nima, Chorko and other vulnerable Communities mostly compete for space. In a situation where six or more people stay in one single room, the right to privacy naturally ceased. A research by Adu et al. (2016) has demonstrated that the inability of some landlords in Wa to provide bathrooms and toilets facilities for tenants has compelled them to resort to bathing outside either early in the morning or late in the evening exposing themselves publicly. The indirect effect of this act is the fact that most women are usually exposed to rapist and other criminals. The report also asserted that the few ones that provided the bathhouse are very short such that can expose people when bathing. Women also attested to the fact that they normally use their cloths to cover the entrance of their bathrooms because there are no doors. Again, adolescence who are unable to sleep in the same room with their parents because of space resort to pitching with friends within or outside the Community which also has its consequential effects.

It is argued that people who live in an environment where intruders or unwanted visitors might access their privacy without their consent could raise levels of anxiety among the affected individuals. Research has established that invasion of privacy results in the development of emotional disorders, such as anxiety disorders, mood disorders, stress or depression (Friedman & Reed, 2007; Hughes, 2004 cited in Gwandure, 2009, p.34). Children living in unsecured dwellings could fear assault, sexual harassment, or forced sex resulting in HIV infection, sexually transmitted

diseases or unwanted pregnancies (Ollendick et al., 2007). Violence against children because of lack of personal privacy culminating from limited living space which could result in child abuse. It should also be borne in mind that this lack of privacy could have a cumulative effect on the entire community.

2.11.6 Health effects of over-crowding and poor sanitation on dwellers

Another important issue of great concern is how poor housing among low-income dwellers affect their health. Research has revealed that inadequate space and poor sanitation in low income Communities normally put them in a distress health situation (Graham, 2006). Both adults and children are likely to suffer various forms of illness and diseases when the prevailing conditions they live in are not conducive for habitation. The findings of Graham (2006) has disclosed that people who live in overcrowded accommodation or housing with shared facilities puts themselves at greater risk of getting an infectious disease. The report further stated that people living in overcrowded housing are up to ten (10) times more likely to contract meningitis and other infectious diseases, and as many as one in every three persons who grow up in overcrowded housing have respiratory problems in adulthood. Numerous studies have allied respiratory problems in children to overcrowded housing conditions. Poor respiratory health in children living in overcrowded homes is perceived to have caused by that conditions (Graham, 2006).

It was testified by Pearson et al. (2009) that people living in homes that are damp are at great risk of experiencing health problems like respiratory infections. The Presence of such conditions in buildings can pose health risk to the elderly, young children and babies (Olukolajo et al., 2013). It further noted that the most vulnerable group are children and the aged. Tomlinson (2007) demonstrated that poor housing conditions,

high densities and areas with limited space increase the risk of opportunistic infections such as HIV and AIDS. Cooper et al. (2008) established that overcrowding and other poor household environment contribute to mental stress and reduce people's sense of general wellbeing. Researchers have asserted that Crowding is generally considered as more of a threat to mental illness than physical health, despite the fact that the spread of infectious diseases such as tuberculosis and scabies also associate with overcrowding. It has been established that emotional distress in women largely increase with overcrowding (WHO, 2011).

Another serious challenge facing low in-income settlers is sanitation. Current reports have postulated that about 2.6 billion people lack access to improved sanitation, two-thirds of whom live in Asia and sub-Saharan Africa (WHO, UNICEF, 2010, cited in Mara et al., 2010, p.2). This situation has resulted in many people resorting to open defecating (Wolf et al., 2014; Caincross & Bartram, 2010). One of the biggest sanitation conditions besieging urban slum dwellers is poor and inadequate toilet facilities. Accessibility to simple facilities like toilets is a huge task to residents in low-income areas. It not just the availability or inadequate facilities, but they are also not in good shape and intact. This problem places much stress on the very scarce public toilets facilities available though, they are in a very good state. Owusu et al. (2016) report demonstrated that individuals who are unable to access these facilities resort to open defecation in the bush and drains and consequently, resulting in sicknesses and diseases. Research has established that the global communicable diseases are caused by lack of sanitation. Almost 1.1 billion individuals still defecate in open space and many households and communities depends much on dirty and risky latrines facilities thus, jeopardizing their lives (Caincross & Bartram 2010).

According to Jenkins and Curtis (2005 cited in Otiwaa-Borketey, 2017, p. 37), even getting access to these bad sanitation facilities sometimes, leads not only to contamination of the environment and transmission of infections, but the dignity and quality of life of the people is also compromised. Again, poor public sanitation and the physical living environment among low in- come dwellers have a bad social implication for the individuals characterized by stigmatization and loss of respect leading to a psychological trauma (Owusu, 2010). The undesirable characterization of poor urban communities emanating from poor structures and physical environment is connected with stigmatization of individuals living in such communities. Owusu (2010) research in Sabon Zongo in the Greater Accra region revealed that \ residents are much worried about the development and touted it as one of the main reasons why the area is not seeing a face lift over the years.

Another perceived behaviour among low in-come tenants that could result to ill health is the indiscriminate dumping of waste and choked drains with stagnant water serving as breeding grounds for mosquitoes resulting malaria (Owusu, 2010). The research further explained that in almost all the low in- come areas in Ghana waste are scattered chaotically, generating bad smell particularly when it rains. In the midst of these are people still sell and buy food closely to the waste giving opportunity for flies to carry pathogens from the waste unto the food leading to cholera and other infections due to the little cost involve in refuse collection most people in such Communities refuse to use the few containers placed at vantage points for waste collection and resort to indiscriminate dumping with others packaging their and dumping them in drains resulting to flooding and its associated illness in such areas (Owusu, 2010).

Research has asserted that about 95 percent of wastewater, including raw sewage in the city of Accra mostly from low in-come Communities emptied into open gutters and drains which go straight into the Korle Lagoon (Boadi & Kuitunen 2002 cited in Otiwaa- Boretay, 2015, p. 37). Research has postulated that in most low in-come centres in Nairobi Kenya, every three households out of four have no toilet facilities and garbage disposal arrangement, leaving residents with no option than to resort to the use of open defecation and dumping of refuse in nearby rivers and drains as mains of garbage disposal leaving residents vulnerable to diseases (Mohammed et al., 2013). Cholera and diarrhea are lead causes of stomach and small intestines problems like abdominal pain resulting from sanitation (Awuah et al., 2013). Graham (2015) research work on children's health in slums areas reported that cholera and diarrhea are common illnesses among young children. It is also reported in the town of Yopougon in Abidjan that people low in-come urban areas are suffering from malaria, diarrhea and acute respiratory diseases because of poor sanitation (Wolfgang et al., 2013). The report revealed that as many as 58% of malaria cases and 28% of respiratory infections were reported in the area.

2.12 Coping Strategies among Low in-come Renters

Every coping/adaptation strategy is always done in a response to a constraint or threat to life. Across many low-income households in urban centres, adjustment is one of the lifestyles adopted by tenants in responds to the scare resources available to them (White & Finney, 2012). Their research has categorized coping strategies in to two main forms that is reducing household expenditure and increasing income. For individuals in low incomes areas, the later strategy is usually limited to the options of seeking employment, borrowing money, selling possessions or drawing on savings

which are all forms of increasing income. Although these strategies are mostly applied by households, cutting expenditure to live within limited means is the most preferred option by most households (Amendah et al., 2014).

Research has also revealed that renters in poor housing in urban areas resort to the selling of personal properties, reducing daily food consumption, buying on credits, withdrawing children from school, and many others as a means of coping with the situation World Bank Poverty Reduction and Economic Management Unit (Africa Region 2008 cited in Mohammed et al., 2014, p.3). the report further indicated that yet some people also resort to self-medication including the use of herbal medicine for treatment when sick due to financial constraints. Again, low in-come earners in Old Fadama, Agbogbloshie, Chorko, Nima, Sabon Zongo and other vulnerable Communities in Accra as well as Wa in the Upper West region resort to sharing cooking space, bathroom and toilet facilities, daily collective of rental payment, converting of verandas and poches to bed rooms and pitching with friends as a coping mechanism (Owusu, 2010; Yankson, 2012; Adu et al. 2016; Danso-Wiredu, 2018; Wrigley-Asante, 2019).

Research report has established that in the Zongo Community in the Wenchi Municipality in Bono region some tenants use electricity only in the evening as a way of reducing cost in buying credit (Achamwie, 2019). Tenants in most homes in this Community agreed to off their metres in the morning when they are going to work and only on them in the evening when everybody return from work. The report further demonstrated that some tenants even decided to stay without light in other to minimize cost. Others in the Wa Municipality also resort to bathing outside their homes' early morning and late in the evening as a way of coping with problems of

bathrooms though the practices are not the best (Adu et al., 2016). Also, a research by Addo (2013) to access the Perceptions and Acceptability of Multihabitation as an Urban Low-Income Housing Strategy in Greater Accra Metropolitan Area, has demonstrated that most low in-come settlers in towns within the Greater Accra region such as James Town, Tema Manhean, Madina, Ashaiman and Accra New Town resorted to the hiring or renting of compound houses where household facilities are shared within as a means of reducing cost of renting. The report revealed that the cost of renting a compound house is much minimal than that of detached, semi-detached or renting full apartment.

2.13 Regulatory Framework for Renting

2.13.1 Rent Control

Rent control seeks to ensure that wanton rent increases and unnecessary evictions of tenant are curtailed bringing the idea of social justice in the housing market regulation (Mahadevia & Gogoi, 2011). In the works of Nsiah (2017), Rent control is a government policy where ceiling price is placed on rent to help regulate the market. Many European nations adopted a post-world war II goal of guaranteeing housing to all individuals. The rent control was often used as a mechanism to ensure affordability (Mahadevia & Gogoi, 2011). The report further explained that rent control system exists in many parts of the world and more robust in the developed nations as compare to most of the developing countries especially the Sub-Saharan Africa. These control laws vary from one country to another, and may also vary from one jurisdiction to another within a country.

The Rent Control Department (RCD) of Ghana was established in 1963 by Act 220 to create an enabling environment for all citizens to access decent and affordable

accommodation to promote socio-economic development of Country. Dzangmah, (2012) in his study disclosed that the RCD in Ghana is highly under resourced both in human and material resources. The study further explained that in Ghana where rental housing providers are mostly in the private informal sector, the effectiveness of the rent control department is very minimal. Thus, the rent control department in Ghana finds it very challenging monitoring rental housing activities due to lack of financial and human resource problems to carry out their activities effectively by law (Dzangmah, 2012). He further asserted that though, the concept intends to assist people with economic disadvantage in society to access decent and affordable housing it discourages landlords to supply rental units. Therefore, if there is a strict regulation in the pricing of rental housing it could lead to high reduction in housing supply. This is because it will serve as a disincentive to rental housing business.

2.14 Impacts of Rent Control

There are countless cases globally where the imposition of rent controls by governments has led to array of challenges. A study done by Glaeser and Luttmer, (1997) has established that out of 21% of tenants in New York City renters either have more or a smaller number of rooms than they would have stayed in, if there were free market in the housing industry. Additionally, in the works Malpezzi (1998) on the housing market in Cairo discovered that rent payments in the controlled sector were coming with a huge side payment, which significantly reduce any subsidies that renters would have received from a ceiling price on rents. In most cases rental control tends to affect the supply of rental accommodation. In such instances, vacancy levels tend to be relatively low and available units tend to be rented only under strict conditions. This again exacerbates the relations between landlords and tenants. Rent

control also discourages landlords from carrying out their routine maintaining and repairing activities till the end of a tenancy. Because of the reluctant by landlords to improve and maintain their property, they often tend to become 'slumlords' and allow unhealthy conditions or activities to take place in the apartments. The lack of improvement is not only unpleasant to the current renter, but accelerates the end of the usable life of the apartment building.

2.15 Theoretical Underpinning: Housing Adjustment Theory

In this research, the theory of Housing Adjustment by Morris and Winter (1975) was adapted. The theoretical model was used to examine the processes by which American families made decisions about their housing. The model explained that the way a society is structured determines how families are housed, its consequences for families as well as the decisions families make (Morris & Winter, 1978, p. 3). The theory purported that if a household believes that its housing is below the norms of the society (a threat to respect), that household will feel dissatisfied and seek to change its situation. The main components of the theory were to define housing norms, constraints that affect the household's ability to act and resulting housing decisions and behaviours. When the household recognize a housing deficit, possible corrective measures are made which mostly include Housing adjustment, such as moving to a different dwelling or altering the current house. Housing adaptation, in which the household itself makes changes such as reducing needs, removing constrains, or reallocating current resources (Sherman & Comb, 1997) and regeneration, which include the disintegration and reorganization of the household or in social action focused on reorganization of the society (Varady & Walker, 1999). Morris and Winter housing Adjustment theory (1975 – 1978) has been used to study

constrains and residential satisfaction among low-income and single-parent families in America, Africa and many other continents.

The decision by a tenant to rent an apartment or a place of abode is determined by many factors as indicated by Morris and Winters. In the first place, the structure of a particular society within which families found themselves sometimes determines how that family is housed. The theory purported that if a household believes that its housing is below the norms of the society, that household will feel dissatisfied and seek to change its situation. The nature of the society sometimes determines who is welcome in a particular society and who is not. For instance, a well organised communities with proper securities and good environmental conditions sometimes set a standard for themselves and do not accept certain group of people to live in such areas especially the low-income earners. For instance, Communities like Cantonment, trassaco, East Legon among others in Accra and other towns. On the other hand, for some Communities due to the way they are organised makes it easy for everybody to settle there. In most cases such communities are described as nobody's land. A good example includes old Fadama, Sabon Zongo, both in Accra (Danso-Wiredu, 2018; Owusu, 2010). Aboabo No 1 and No 2, Moshi Zongo and Sabon Zongo in Kumasi and most Zongo Communities as wells poor communities in Ghana of which Wenchi is not an exemption (Achamwie, 2019; Owusu, 2010).

Secondly, when a household experience a deficit, they take corrective measures to remedy it. Among the possible measures were housing adaptation, which include making changes such as reducing the needs of family members or relocating to other areas where they can adjust.

lastly, tenants of such low – income houses could also try to alter the houses/ rooms they occupied to cater for their large family members. Yankson (2012) has revealed that many poor income households in poor communities in the Greater Accra region of Ghana have reconstructed their rooms either by adding additional rooms or converted their verandas to rooms to provide for their large families.

In the literature so far, majority of the researchers in Ghana and across the world focus their work on housing affordability, housing delivery and its associated problems among low-income dwellers and factors causing housing deficit. Findings of Prominent works by (Yankson, 2012; Addo, 2016; Danso-Wiredu, 2018) have identified challenges such as inadequate space, lack of household facilities and general housing constrains among low – income earners in urban areas. Again, in the literature research works on poor housing structures and its associated problems and the coping strategies low in-come dwellers adopted over the years in managing the situation was identified. However, this study also added to literature in the following dimensions: While most of the research in the literature were conducted in big cities or urban towns, this study was conducted in a smaller town area where low–income earners surfer similar challenges like that of urban low – income dwellers. The emphasis this study puts on was the perceived health implications on people who live in poor housing which was a unique contribution this study adds to the poor housing research.

2.16 Conceptual Framework

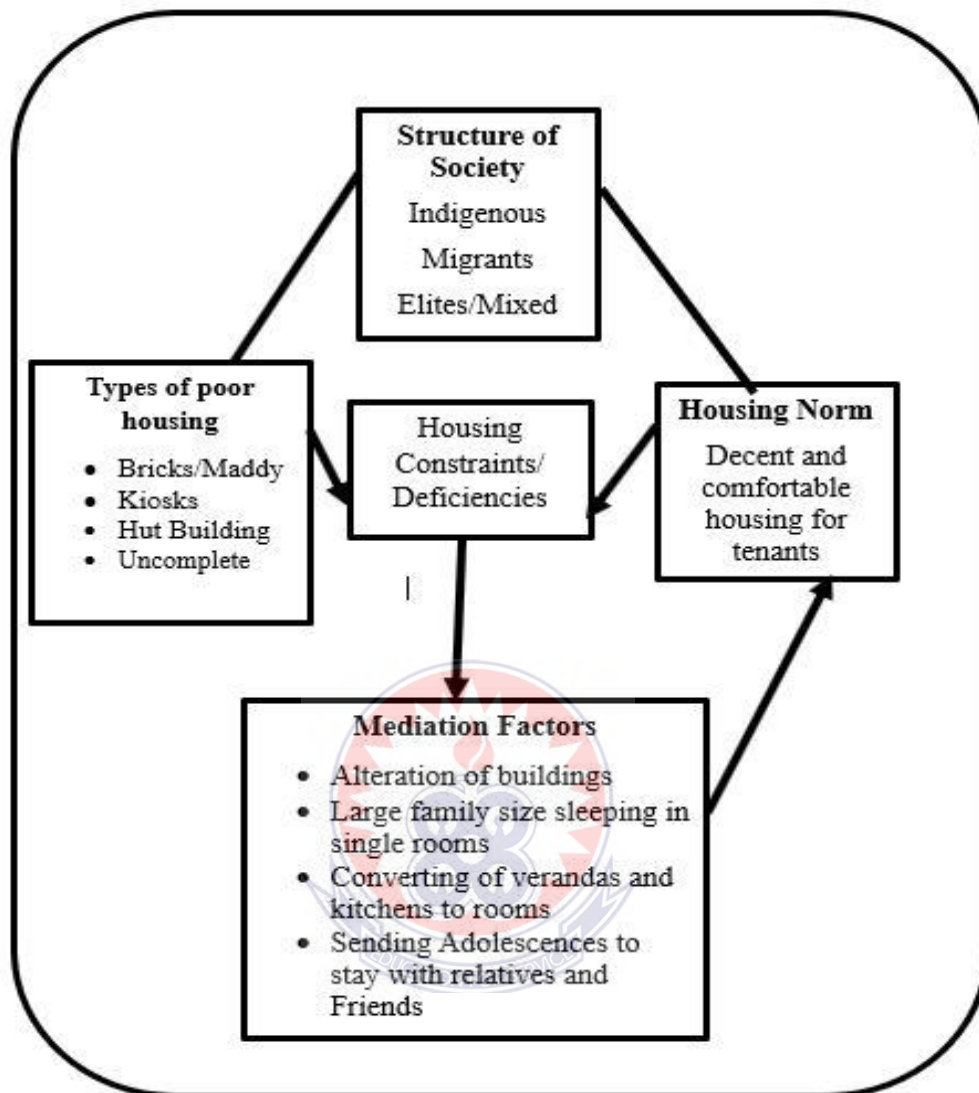


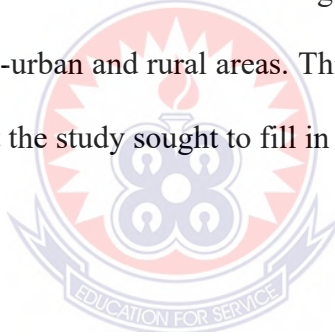
Figure 1: Conceptual framework

Source: Author's adaptation of housing adjustment theory (Morris and Winters, 1975)

2.17 Chapter Summary

This chapter argued that access to adequate housing is a fundamental right for every individual however, many individuals particularly the urban poor are unable to access decent and affordable housing. It further argued that rental housing was an alternative way of providing housing for many urban dwellers who could not afford to own a house. The literature illustrated that there are different groups of housing providers

and users of rental housing in the housing sector. The chapter also argued that economic standing of individuals pushed most renters in low in-come urban areas to resort to renting all manner of housings even though they are aware of the consequences of such buildings on their lives. Again, it was established that security, lack of privacy, health effects of overcrowding and poor sanitation were some of the challenge's renters face. Finally, it was argued that occupants used diverse coping strategies to deal with the challenges. The housing adjustment theory by (Winters & Morris, 1975) was used for the study. Based on the theory three main structures of societies were identified in the study. Most of the empirical studies cited above have focused more on housing challenges among urban poor in major cities and towns. However, there was limited literature and knowledge about housing challenges among similar poor people in pre-urban and rural areas. This has actually resulted in research gap. It is on this basis that the study sought to fill in the gap.

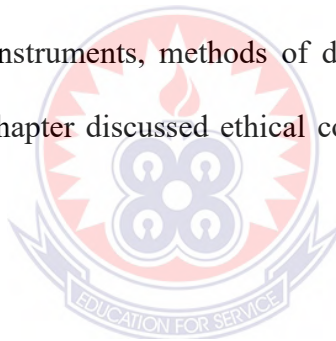


CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter was devoted for detailed discussions of the methodology and techniques that was used to answer the research questions of the study. The study outlines the various activities that was undertaken during the data collection, analysis and interpretation. The rationale for the research design and the methods employed for the study was also elucidated. The chapter explained and justified the reason why the mixed method was the preferred research approach used. This was followed by the study population, target population, sample and sampling procedure, sample size determination, research instruments, methods of data collection, and data analysis. The final aspect of the chapter discussed ethical considerations observed during the data collection.



3.1 The Study Area

Geographically, the research was conducted in the Wenchi Municipality of the Bono region of Ghana. It is located in the western part of the region and bounded to the south by Sunyani West District and to the north by Kintampo South District, Techiman Municipality to the east in the Bono East region and Tain District to the west of the Bono region. It lies within longitude $2^{\circ}6'56.666''$ W and latitude $7^{\circ}46'58.68''$ N. The Municipality has a population of about 89,730, representing 3.9% of the population of the then Brong Ahafo Region (GSS, 2012). The Municipality is noted for its arable food crops production. About fifty – seven percent (57.8%) of the people are engaged in agriculture, forestry and fishery workers while the rest are engaged in other services. The housing stock of the Municipality stands at 11,048

representing 3.3% of the housing stock, (GSS, 2012). The topography of the area is predominantly undulating with gentle slopes of less than 1% inclination (GSS, 2012). The land generally rises from 30m above sea level to over 61m in the North West. Apart from the north-western high land, the other areas are basins of tributaries of the River Volta and therefore low lying and well drained. The Black Volta marks the northern boundary of the Municipality with the Northern Region. The major rivers, which serve the communities in the Municipality, are River Tain, River Subin, Kyiridi, Trome and Yoyo. The research focuses on poor housing and its effects on renters in Ghana and the way forward.

Climate

Temperature in the Municipality is generally high, averaging about 24.5°C. Average maximum temperature is 30.9 (°C) and the minimum is 21.2 (°C). The hottest months are February to April. The municipality has two main seasons - rainy and dry seasons. The rainy season occurs between April to October. The average annual rainfall is between 1,140 - 1,270 mm. The dry season occurs between or from November and February. This long period of dryness makes the Municipality very vulnerable and susceptible to bush fires. This has however, been managed through community education and fire volunteers who are working in the Municipality.

Economic Resources

Activities and potential Granite and sand deposit, forest reserves, clay deposits, streams and rivers are some of the economic resources which can be harnessed. The huge deposit of granite is currently being processed to quarry dust, gravels, chippings for construction of roads and buildings. Despite the environmental implications, the existence of the quarry company has created jobs for the youth. Agriculture and

related trade is the main economic activity in the municipality. The major crops grown are yam, maize, cassava, cocoyam, plantain and vegetables like tomatoes, garden eggs, onions and okro. Cashew and mangoes are also grown on large scale.

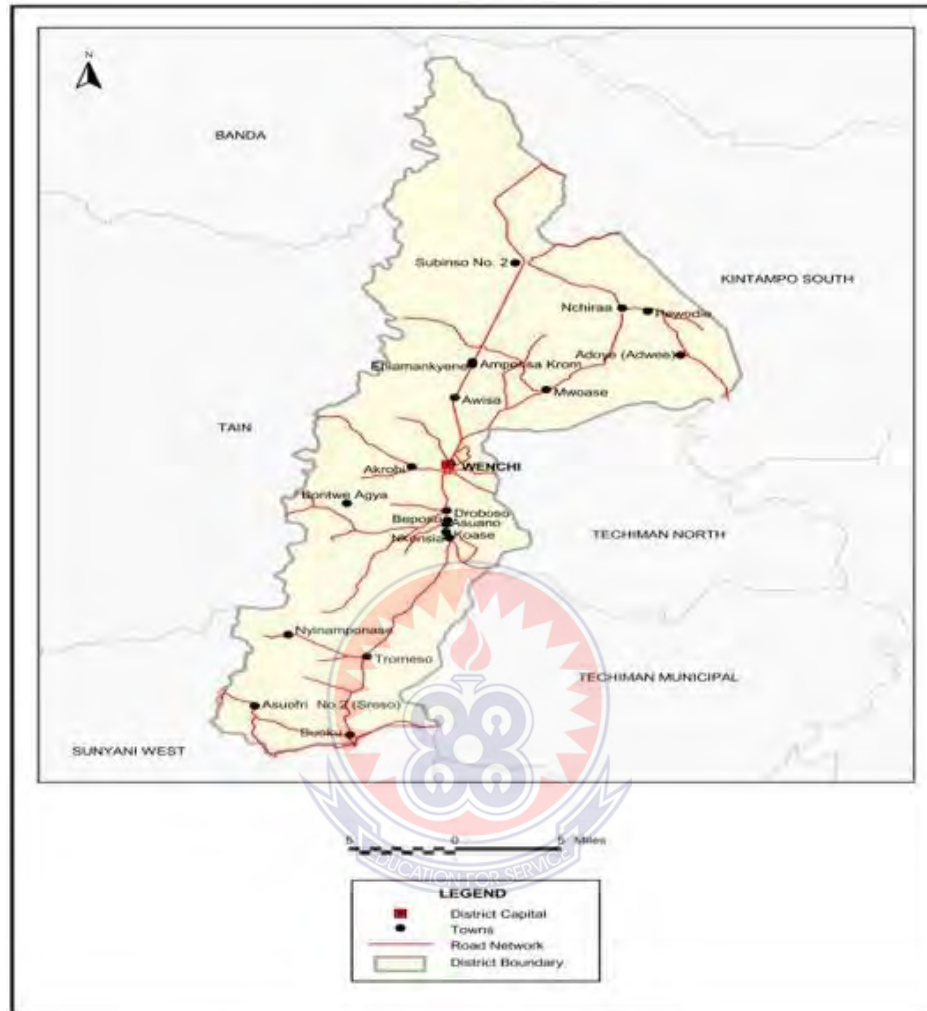


Figure 2: Map of Wenchi Municipality

Source: Author (2020) derived from google map using Arc GIS

3.2 Research Design

The study aimed at examining how poor housing affects the well-being of urban poor. To realize this objective, the study adopted the concurrent triangulation research design using the mixed method approach based on the interpretivist and positivist philosophy. The interpretive paradigm also known as the qualitative approach, is premised on a constructivism philosophical assumption. This assumption argues that

reality is a construction of individuals' understanding of their world and that there is nothing such as a 'real world' out there (Smith, 2005). Therefore, individuals or participants in study are allowed to express themselves and tell their story mostly based on their own interpretation of their environment and cultural context (Creswell, 2014). The positivists on the other hand deal with data collection and interpretation based on objectivity. In other words, positivists hold a deterministic view which emphasizes the use of scientific methods and involves systematic and rigorous steps in conducting research (Creswell, 2014).

According to Creswell (2009), mixed methods approach is a procedure for collecting, analyzing, and mixing or integrating both quantitative and qualitative data at some stage of the research process within a single study. In mixed methods research approach, the researcher uses strategies of inquiry that involve simultaneous or sequential data collection to investigate the research problem (Creswell, 2009). The investigator collected both qualitative and quantitative information under the mixed methods approach to give in-depth explanation to the research problem. The main rationale for using the mixed method is that neither the quantitative nor the qualitative method is deemed sufficient to capture the complex issues of how poor housing affects the well-being of low-income dwellers in urban centres (Eyisi, 2016; Creswell, 2009).

The use of both quantitative and qualitative approaches will provide a better comprehension of the research problem than either approach alone as the two methods will complement each other and facilitate cross-validation and triangulation (Masadeh, 2012). The concurrently triangulation design generally uses separate quantitative and qualitative methods in the same study as a way of offsetting the weaknesses of using one method.

Also, the concurrent triangulation approach is employed due to its integral advantages. In the first place, it is a well-known design that can result in well-validated and corroborated findings. Second, the concurrent data collection can take place within a shorter period of data collection as compared with other approaches (Creswell, 2009). Furthermore, the use of these approaches enhanced the depth and breadth of knowledge by drawing upon the strengths of both methods (Creswell, 2009).

3.3 Target Population

The study area has a population of 89,739 with a rental household of 88,209 and a housing stock of 11, 048 (GSS, 2014). The main target population of the study entailed tenants' household heads from three communities namely; Wenchi Zongo, Jenso and Akrobi. Tenants who are household heads are deemed to be the appropriate respondents for the study because they stay in the houses and are directly affected by poor conditions in the houses and can provide better information relevant to achieving the objectives of the study. Again, the renters are the main focal point in this study because most of the challenges in the rental housing delivery affected them greatly and thus, they were selected to give their perspective on rental housing challenges and how it affects their wellbeing.

Furthermore, landlords from rental housing sector formed part of the study respondents. Their inclusion was important because they are owners of the houses and can respond appropriately to questions concerning the conditions of their houses. Their involvement in this research will give a balanced perspective of the happenings in the rental housing sector because they play a major role in the provision of rental housing to people in the Municipality.

Also, officials from the Commission for Human Right and Administrative Justice (CHRAJ) also formed part of the study respondents. In the absence of the Rent Control Department in the Municipality, Officials of CHRAJ were identified to be included in the study. The reason being that most tenants and landlords usually report rental cases to this office for address hence, their inclusion to deal with issues pertaining to rental housing and to also gain understanding from an independent view point on official field observations and reports with respect to the state of rental housing in the Municipality. The Building Inspectorate Department in the Municipality also form participate in the research. They were included because they issue permits and also inspects the condition of buildings in the Municipality. The Environmental and Sanitation Unit also took part in the study. As well as Persons who acted as rent agents in the Municipality were also included because of the key role they play in the sector.

3.4 Sampling and Sampling Procedure

In this study, a sample was drawn out of the target population using both probability and non- probability sampling technique. Due to the large nature of the target population, it was difficult selecting every individual of the population to form part of the study respondents. Thus, a total sample size of two hundred and sixty -seven (267) respondents were selected to take part in the study. Out of this number, 246 encompass of tenants' households' heads, fifteen (15) landlords, one (1) official from CHRAJ, one (1) from the Building Inspectorate Department (BID), 1 from the Environmental and Sanitation Unit and one (1) from the Town and Country Planning Department as well as 1 each from the two rental agents in the Municipality. The systematic random sampling techniques was used to select the houses where

respondents were interviewed. This technique is appropriate because of the large size of the research area. The convenient sampling technique was also used to select the tenant household heads for the study. This technique was appropriate because of the availability and readiness of the respondents to participate in the study.

3.5 Sample Size Determination

The mathematical method was used to determine the sample size for the study. A confidence level of 95% and a margin of error of $\pm 5\%$ were used. With respect to the mathematical approach, Yamane's formula for sampled size determination was used.

$$n = \frac{N}{1 + N(\alpha)^2}$$

where n = Sample size

N = Population

α = Margin of error

$$n = \frac{11,048}{11,049 \times 0.0025}$$

$$n = 27.6225$$

$$n = \frac{11,048}{27.6225}$$

$$n = 399.96379$$

$$n = 400$$



From this the mathematical formula, the sample size was 400. From this the houses were selected systematically base on

N/n where N= population size

and n= sample size.

That is the target population size divided by the sample size.

That is 11,048/400

= 27.62 = 28.

Therefore, every twenty – eighth (28th) house was selected for the study.

After the selection of the houses systematically, the convenient sampling technique was used to select the household heads who participated in the work. This technique was used because it was the best method at the time because of the outbreak the Covid 19 disease people were feeling reluctant to talk to people. Also, most of the respondents were farmers and not always available at home. In all, 266 respondents were selected for the study.

Table 1 below illustrated the number of respondents selected at each community

Table 1: Number of respondents selected at each community

Communities	Number of Respondents
Jensoso	95
The Zongo	84
Akrobi	67
Total	246

Source: Field Survey, 2021

From table one 84 respondents were selected from the Wenchi Zongo, 67 respondents from Akrobi and 95 respondents from Jensoso. In addition, using a purposive technique, 15 landlords from the three Communities were also selected in addition to an official each from CHRAJ, the Building Inspectorate Department (BID), the Environmental and Sanitation Unit, and the Town and Country Planning Department. In addition, 1 respondent from the rental agent was also selected purposively within the Municipality to take part in the study.

3.6 Research Instruments

Questionnaires and interview guides formed the key research instruments that the study used. The combination of both methods of data collection yielded good and valid results. Hence, in acquiring the quantitative data for the study, the study used

structured and semi-structured questionnaires. However, in the case of the qualitative data collection, interview guides and focus group discussion were deemed to be appropriate. In research, the use of questionnaires is an effective way of collecting data from a large group of respondents at a given period of time. In this research the study questionnaires were categorized into four sections. They included the socio-demographic characteristics, security, health effects resulting from sanitation and overcrowding and coping strategies of renters in poor housing in the study area. Additionally, interview guides and focus group discussions were also applied to conduct an in-depth interview with selected landlords, officials from CHRAJ Town and Country Planning Environmental and Sanitation Unit and the Building Inspectorate respectively

3.7 Source of Data

Data for this study were assembled through literature review and fieldwork, which were from secondary and primary sources respectively. Literature study was needed to gain an insight into what had already been done and written about poor housing and low income renters so as to acquire ideas for the rest of the research. The secondary sources of information included data collected from sources such as published books, articles, journals and lecture notes. The primary data were obtained directly from tenants, landlords/ladies, Town and Country Planning (TCP), Environmental and Sanitation unit (ESU), Commission for Human Rights and Administrative Justice (CHRAJ) and Building and Inspectorate Department (BID) through the administration of questionnaire and interviews. The primary source of data provided the study with information from those who were directly involved in rental housing and therefore have a first-hand information relevant to a study of this nature.

3.8 Data collection

3.8.1 Quantitative data collection

The study used cross-sectional survey to collect the data from the household heads. A survey questionnaire was used for the quantitative data collection. The questionnaire was composed of multiple close-ended questions containing items of different format. This included multiple choice questions that asked for one or more variables that demand respondents to select answers. The questionnaire also had open-ended questions that purposively sought the respondents 'experiences and views on how poor housing affects the well-being of urban poor. The questionnaire captured information on socio-economic characteristics of household such as household size, sex of the head of household, occupation of household head, household income which was based on mean monthly expenditure of the household. It also covered access to dust bins for waste collection, the physical structure of the housing and many more. The questionnaires were administered to the respondents to answer however, in a situation where the respondent found it difficult to read and write, the questions were read and explained in the local language to the to the respondent to answers.

3.8.2 Qualitative data

The qualitative data was collected in two forms. The focus group discussion (FGD) and the key – informant interview. The FGD was necessary because it helped the researcher obtained an in – depth understanding and experience from the people about the challenges low -income earners face. They were purposely selected for the study because of the role they play in the rental sector. In the FGD three stakeholder groups sessions were held separately at the various communities. The groups had a diverse representation of opinion leaders, males and females as well as leaders of the

landlords/landladies' association in the three communities in the Municipality. The group members were made up of 6 from Akrobi, 5 from the Zongo and 6 from the Jensonso. They were selected based on either their leadership positions in the landlords/ladies' associations or landlords/ladies in the various communities. In each session the goals of the research were explained and focus group participants were asked to comment on how the housing challenges affect tenants lives and how they were managing it. Discussions were held at identified convenient locations within the communities such as the assemble man's house, chief's house and at the unity committee chairman's house. The twi Language was used for all the discussions and a mobile phone was used for the recording. On the average, discussions were done between 25 and 60 minutes.

Data was also collected on key – informants through interviews with officials from institutions such as the Commission for Human Rights and Administrative Justice, the Town and Country Planning Unit, the Environment and Sanitation Unit, and the Build and Inspectory Unit as well as Rental Agents in the Municipality. Data from these key informants in these institutions will serve as a check on previous information shared from the household heads and the FGD. In addition, photographs of structures and the environment of the various communities were also taken during the qualitative data collection to augments the FGD and the key – informant data.

3.9 Pilot Survey

The questionnaires were pilot tested at a community with similar characteristic of the study communities in the Municipality. The pilot testing was used to establish the content validity of the research instruments and it helped improve on the questions, format, (Creswell, 2009 cited in Nti, 2015, p. 65).

3.10 Data Analysis

Regarding the data analysis aspect of the study, different data analysis tools were used for effective analysis of the study objectives. In analyzing the data, responses from the completed study questionnaires were computed using the Statistical Package for Social Science (SPSS) version 25 software data editor and excel 2016 for the data analysis. Bar graphs, pie charts and tables were used to analyse the quantitative data.

After the qualitative data were collected, the twi language was translated to English Language and later transcribed for the researcher to have firsthand knowledge about respondents' responses. After the transcription, the researcher went through all the data manually to ensure clarity. Finally, the data was coded manually according to themes that were in line with the study objectives and research questions. The data was presented using narration and quotations of views of the respondents.

3.11 Chapter Summary

This chapter has presented detailed discussion of the research methodology and procedure employed in the research. It has given a justification for the selection of the concurrent triangulation mixed method design as the most appropriate approach to answer the research questions for the study. The design did not only allow the researcher to explore how challenges in poor housing affect the well-being of low-income renters in urban center, but it also helped to confirm, cross-validate, or corroborate qualitative and quantitative findings. It became apparent that by blending both methodologies, better and more comprehensive results could be achieved

CHAPTER FOUR

ANALYSES AND DISCUSSION OF RESULTS

4.0 Introduction

This chapter presents the analyses and discussions of findings of the study based on the objectives. It generally covers the overview of the socio-economic activities of the study area, the demographic background of respondents, house and household characteristics, general challenges of tenants in rental housing, coping strategies of renters and stakeholder's role in the rental housing system.

4.1 Demographic and SOCIO- Economic activities of Respondents

The socio – economic activities of Wenchi is mainly agrarian, followed by the service sector and manufacturing as well as processing activities. The agricultural sector serves as the main source of revenue as compared to the other sectors (Wenchi Municipal Medium-Term Development Plan and Budget, 2013). Apart from the agricultural activities, the trade sector has also seen a massive expansion according to the report. Socio-demographic characteristics of individuals play a central role in individuals' decision to rent an accommodation. The socio-demographic variables obtained from the Communities include the gender status of the respondents, the age cohort of the respondents, marital status of respondents, religion and occupation of respondents.

Table 2: Demographic characteristics of respondents

Response	Akrobi		Zongo		Jensoso	
	Freq	%	Freq	%	Freq	%
Gender Status						
Male	45	67.2	66	78.6	67	71.3
Female	22	32.8	18	21.4	27	28.7
Total	67	100	84	100	84	100
Religion						
Christianity	49	74.6	7	8.3	59	62.8
Islamic	10	22.4	67	80.0	8	8.5
African tradition	8	3	10	11.7	27	28.7
Total	67	100	84	100	94	100
Age						
20 – 29	11	16.4	4	4.8	6	6.4
30 – 39	27	40.4	23	27.4	18	19.1
40 – 49	18	26.9	25	29.8	54	57.4
50 – 59	6	8.9	13	15.4	15	16
60 and above	5	7.4	19	22.6	1	1.1
Total	67	100	84	100	94	100
Marital Status						
Single	13	19.4	7	8.3	21	22.3
Married	41	61.2	61	72.6	42	44.7
Divorce	9	13.4	6	7.1	26	27.7
Widowed/ widower	4	6	10	12.0	5	5.3
Total	67	100	84	100	94	100
Educational status						
JHS/MLC	17	25.4	24	28.5	32	34.1
SSS/WAEC	19	28.5	18	21.4	13	13.8
DIPLOMA	11	16.4	8	9.5	9	9.6
TERTIAR	6	8.9	3	3.6	6	6.4
NONE	14	20.8	31	37	34	36.1
Total	67	100	84	100	94	100

Source: Field Survey, 2021

Table 2 above demonstrated the general distribution of the demographic characteristics of the respondents. The study indicated that majority of the respondent's household heads were males with the Zongo community recording the highest of 73.1%. Again, the Christian and the Islamic religions were the most recognized regions across the three communities recording 74.6% in Akrobi and 80.0% in the Zongo with the African traditional religion recording the least of 3% in Akrobi. On the age cohort, majority of the respondents were within the economic active group across the various communities. Majority of the respondents were married. Though, as high as 27.7% deoiced were recorded from the Jensoso community. Lastly, high number of respondents across all the communities indicated that many tenants did not have formal education. For instance, as high as 20.8%, 37% and 36.1% were recorded across the three communities respectively.

4.2 Income Level of Respondents

The income status of the individuals serves as a determining factor for renting a particular type of house or renting in a specific community. Data from the Wenchi Municipal Assembly Medium Term Development Plan 2013 and the Municipal analytical report of the 2010 population and housing census indicated that the annual household income in the Municipality was generally low. The report postulated that the average annual household income was less than two thousand Ghana cedis per (GH¢, 2000.00) annum. According to the report only 22.6% households in the Municipality receive GH¢ 2000.00 and above yearly and about 64.51% of the population receives household incomes below GH¢1,000.00 (Municipal Medium Term Development Plan, 2013).

Again, per the United Nation classification, individuals who live below the international poverty line of \$1.90 per day are classify as people living in extreme poverty (Neil & Umar, 2016). Again, people whose annual household income is below 1.90 are described as low-income earners (Ghana Living Standard report, 2019). The Wenchi Municipal medium term development plan and budget (WMTDPB) report revealed that only 22.6% of households in the Municipality received more than GH¢2,000 annually (WMTDPB, 2013). The survey further reveals that about 64.51% of the population receives incomes below GH¢1,000. This has created a huge financial disparity among residence in the Municipality. On the basis of these analysis people who earn less than GH¢ 1,000 per year are living below the threshold of \$1.90 per day by the World Bank rating and are classified as low-income earners. Therefore, low-income earners in this study refers to individuals who annual household income was below GH¢1,000.

Table 3: Income level of respondents

Annual income Level	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
100 -500	18	26.9	25	30.0	43	45.7
501 -1000	17	25.3	40	47.5	35	37.3
1001 -1500	13	19.4	7	8.3	8	8.5
1501 -2000	15	22.4	8	9.5	5	5.3
2001-2500	4	6.0	4	4.7	3	3.2
Total	67	100.0	84	100.0	94	100

Source; Field survey, 2021

Table 3 illustrates the income levels of respondents in the study area. Based on the incomes earned by the respondents, 26.9%, 30.0% and 45.7% of respondents from the respective communities have an annual income ranging between GH¢ 100.00 – 500.00. from the table 2 above Jensoso recorded the highest number of people with

low-income level of 45.7%. Against 25.3, 47.5 and 37.3 of the respondents (6%, 4.7% and 3.2% across the various communities earn an annual income ranging between GHC 500.00 to 1000.00. only tenants in the three communities earn GHC 2,000.00 to GHC 2,500.00 This indicated that majority of them have relatively lower income levels juxtaposing their earning with the current economic indicators. this has confirmed the Ghana Statistics Service (GSS) report and the Wenchi Municipal Medium Term Budget report (WMMTB) 2013 which revealed that only 22.6 % of residents in the Wenchi Municipality earn GHC 2000.00 and above (GSS, 2012 and WMMTB,2013). The report further indicated about 64.51% of the population receives incomes below GH¢1,000.00. this makes it difficult for majority of them to live a decent life including affording a decent accommodation. Thus, many of them end up living in substandard structures.

4.3 Types of Housing Units Occupied by Renters

The most common housing typology found throughout the three Communities was the typical Ghanaian compound house, which accommodates multiple households who shared household facilities or exclusively used if the renter rents an apartment. Data from the Ghana population and housing censuses 2010 report demonstrated that, compared to other housing typologies, the share of compound housing increased from 50% to approximately 70% between the year 2000 and 2010 (GSS, 2012). Apart from these houses, tenants also used other houses such as the local houses built with mud and bricks. There were also few detached and semi- detached houses used in Akrobi. Table 4 below gives more information about the housing units used in the study area.

Table 4: Type of housing units occupied by renters

Type of House	Akrobi		Zongo		Jensoso	
	Freq	%	Freq	%	Freq	%
Compound House	31	46.3	38	45.2	69	73.4
Compound House Single store	4	6.0	8	9.5	3	3.2
Local muddy/bricks house	2	3.0	15	4.8	7	7.5
Detached house	26	38.8	4	17.9	8	8.5
Semi-detached house	4	6.0	19	22.6	7	7.4
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

The field survey identified different kinds of houses patronized by renters. They were grouped into five main types; namely, compound house, which made up of a complete house with several rooms where tenants mostly share facilities and a common yard. The common characteristics of this type of house was the fact that some tenants and their landlords stay together in the same house. Facilities were either shared or exclusively used depending on the agreement in the various homes. However, tenants who could afford apartments usually use the facilities exclusively. Compound house single storey was also similar to that of the normal compound house but consist of only one storey. Occupants of the single storey buildings have similar characteristics like the normal compound house. Household facilities in this type of house too were mostly shared among tenants and sometimes with the landlord/landlady as well. Another type of compound house identified was those built with the local materials like mud and bricks. Most of the people who stay in such houses were the most vulnerable in the various communities who household income was below Gh¢ 1000.00 per year and could not afford proper accommodation. Some renters in these houses constructed their own temporal facilities such as bath houses and kitchens as well as toilets. The Detached, and semi-detached houses were also discovered. Table 3

showed that the most occupied type of housing in the study communities were compound houses. These houses recorded the highest of 73.4%, 46.3% and 45.2% in Jensonso, Akrobi and the Zongo respectively as indicated on table 3 above. The second most patronized form of accommodation was the detached and semi – detached housing units which also recorded 38.8% and 22.6% with the mud/bricks houses recorded the least with only 3% occupants.

This essentially, implies that compound house was the most preferred type of housing in the rental housing market in the study area. Tenants explained that they prefer these types of housing because of the comparative advantages they drive. Apart from the relatively moderate cost, tenants could easily share household facilities and utilities with other tenants as compare to the apartments and flats where toilets and bath rooms were exclusively use by only one person which normally comes with high cost. Another significant issue identified was the weak nature of some of the houses. Tenants testified that some of the houses were built with substandard materials like brecks and mud. Especially in the Jensonso and the Zongo communities. The findings affirm (Danso – Wiredu, 2017; Addo, 2016) research in the Greater Accra region which revealed that most low-income earners live in compound houses where they shared household facilities and utilities.

Data was also collected from focus groups discussion (FGD) for the purposes of cross validation. Generally, respondents gave reasons why particular types of housing were preferred by some renters and why some types of housing too were common in certain communities than others. Some of the reasons given by respondents are in the quotes below;

You see that the compound houses are common in this community. Many tenants prefer it because they can easily share the household facilities with other tenants to reduce cost.

(A 68 years old landlord from Jensosso FGD).

In fact, most of the tenants are now shefting from the traditional compound housing to the modern detached and semi-detached types of housing. Though, the compound housing is still common in the Zongo and other vulnerable areas because of their large family size, other communities such the Roman down, Akrobi, Wurompo junction and new areas have totally adopted the modern housing system.

(A lady from the Akrobi FGD, participant).

I cannot compare my house to other houses in town because it does not have standard facilities like other houses. That is the reason why the tenants here are smallholder farmers and artisans. This group of people cannot afford an accommodation with modern facilities. so, you see that without weak houses, weak people will not get places to lay their heads. There is no restriction on tenants in my house. Those with large families are allow to either convert their verandas to rooms or construct verandas attached to their rooms to accommodate their families.

(A landlord from Zongo FGD, participant)

It was clear that the views of the FGD participant have largely agreed with the data collected from the household tenants regarding the common type of housing used and the reasons why renters prefer such houses. People rented some houses because there were no restrictions. Others also thought that the types of houses they rented do not deserve high prices. According to them most of the houses were without household facilities and some were built with substandard materials like mud/bricks and could not be price like other places.

This was confirmed by the CHRAJ officer.

The common cases received here are the refusal of tenants to pay their rents when it is increased. According to the officer in charge, most tenants failed to pay because, they claim the conditions of the rooms, facilities and the general environment of areas such as the Zongo, Jensonso and other poor areas do not merit high prices. Another new trend was that, some landlords also use their tenants as labourers. Every two weeks they take them to work on their cashew farmers as a form of payment for the rent. however, some end up cheating these poor renters because there is no documentary proof to show that the tenant has paid. So, when they bring such cases here it becomes difficult dealing with them

(key informant interview with a CHRAJ officer)



Figure 2: Mud/brick houses in Jensonso

Source: Field Survey, 2021



Figure 3: Compound houses in Jensoso

Source: Field Survey, 2021



Figure 4: A wedged form compound houses in Zongo

Source: Field survey, 2021



Figure 5: Detached and single storey compound houses in Akrobi

Source: Field Survey, 2021

4.4 Challenges of Tenants

Challenges associated with tenants' decisions to rent an accommodation were identified to be security, overcrowding and poor sanitation.

4.4.1 Security situations in the study area

Housing security is defined differently by different scholars. For Cox et al. (2017) housing security refers to the “availability of and access to stable, safe, adequate, and affordable housing and neighbourhoods regardless of gender, race, ethnicity, or sexual orientation”. In other words, the inability to acquire stable, safe, adequate, and affordable housing and neighbourhoods in socially acceptable ways is termed as housing insecurity. In this study, security referred to the nature of the physical structures of the housing units occupied by tenants in the Communities, the general environmental conditions within the neighbourhood, and the overall safety of dwellers

regarding burglary attack, and health. Thus, the study seeks to explain security in the context of both the social organization available in the neighbourhoods, the physical buildings and the design of the built environment as the main risk factors of safety and security.

Firstly, the nature of the social interaction among the neighbourhood in the Communities served as a recipe for crime and insecurity. For instance, most of the settlers in these Communities were migrants especially, the Zongo hence it was open to everybody making it very difficult to be regulated. Secondly, the very weak and poor nature of the physical structures coupled with poor sanitation pose security threat and health risk to the residents.

The problem of insecurity among low-income renters in urban centres in Ghana has been long recognized as a growing and a serious concern in both urban and pre-urban areas (Wrigley-Asante et al., 2019). Due to the uncondusive nature of the physical structures of the buildings occupied by these poor renters and the fact that most people who live in such areas have heterogeneous background, the security of such places are always compromised. Research has shown that such areas like uncompleted buildings in some urban areas serve as fertile grounds for criminal acts (Wrigley-Asante, 2019).

The table below gives details of tenants' perceptions about the factors that influence their decisions.

Table 5: Challenges associated with tenants' in the study area

Factors for Rent payment	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
Security	24	35.8	6	7.1	23	24.5
Availability of Service	10	14.9	12	14.3	2	2.1
Market price	4	6.0	44	52.4	26	27.7
House facilities	29	43.3	22	6.2	43	45.7
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

Table 5 above confirmed the assertion in the literature by (Danso-Wiredu, 2018; Yankson, 2021; Addo, 2016) that low-income renter has challenges with security in their Communities. The study revealed that as many as 35.8% of the respondents in Akrobi rated security as their major priority that determine their decisions to rent an accommodation. Field data collected from respondents in the Akrobi Community indicated that residents were much worried about the general insecurity of the area. Though, the same cannot be said in the other communities, they also acknowledged the need for proper security in their Communities. Apart from the security challenges identified by the communities, the Zongo and Jensoso communities prioritized the cost of rent and household facilities over security. They argued that security situations were not much concern in their areas because, they have formed a community watch dogs with support from the community leaders especially the Zongo and that problem has been minimized. These findings have disagreed with findings by (Oduro – Frimpong, 2011 and Wrigley – Asante, 2016) assertion that both physical and socio-economic decay in many low-income communities in the Greater Accra and Upper West regions respectively, have revealed high increase in crime perpetuation both petty and organized crime. It must however, be noted that though crime activities are

not absent in the other communities, the respondents did not consider it as an important factor that determines their decision to rent.

Focus group discussion affirmed the field results

Hmmm ... I am even worried about the security situation here. In this community one of our biggest challenge is security. Our houses are weak with no walls around them, some rooms do not even have proper doors and windows. So, we are always vulnerable to the criminals. Three days ago, they came here and everybody has to run for his or her life. Especially, when your husband is not around then your case will be serious. If you are not lucky after taken your things they can still sleep with you. For us in this Community it is only God that take care of us.

(A FGD, participant from Akrobi)

Another challenge in this community is reptiles' invasions. Sometimes snakes and other dangerous animals invade our homes and our lives are always in a jeopardy. Also, during the rainy season we always fear that our rooms will collapse on us because they are very weak.

(A FGD participant, Jensos)

The participants explained that there have severally reported to the police through the Assembly man about the security problems but nothing has been done about it. This revelation has also, confirmed a research by Adu, e.tal, (2010) that low-income residents in the Wa Municipality who live in muddy houses expressed their fears of their houses being collapse on them during rainy seasons.

4.4.2 Overcrowding and poor sanitation

Due to the large family size and economic disadvantage among most of the low-income families, rooms that were meant for just a couple were occupied by families of seven or more people. This development was described by the respondents as overcrowding. A situation tenants were critical concern about. Research data from the

communities revealed that the struggling for small space in single rooms have high health implications on renters. The level of overcrowding among the communities was a great concern to most tenants more especially among the Zongo and the Jensosos communities. It was revealed by respondents that a significant number of households' members dwell in single rooms making single-room occupancy the commonest occupancy type. Research data from the field survey demonstrated that due to the inability of most of the renters to rent more than one room, large family size squeeze themselves in single rooms. Most of these were not spacious enough to contain more than three people. However, due to poverty, rooms that were built for just a couple were housing nine to ten family members according to the respondents. Figure 6 below shows the household size among tenants in the study area. These revelations have conformed with (Owusu 2010, Yankson, 2012; Danso –Wiredu, 20180).

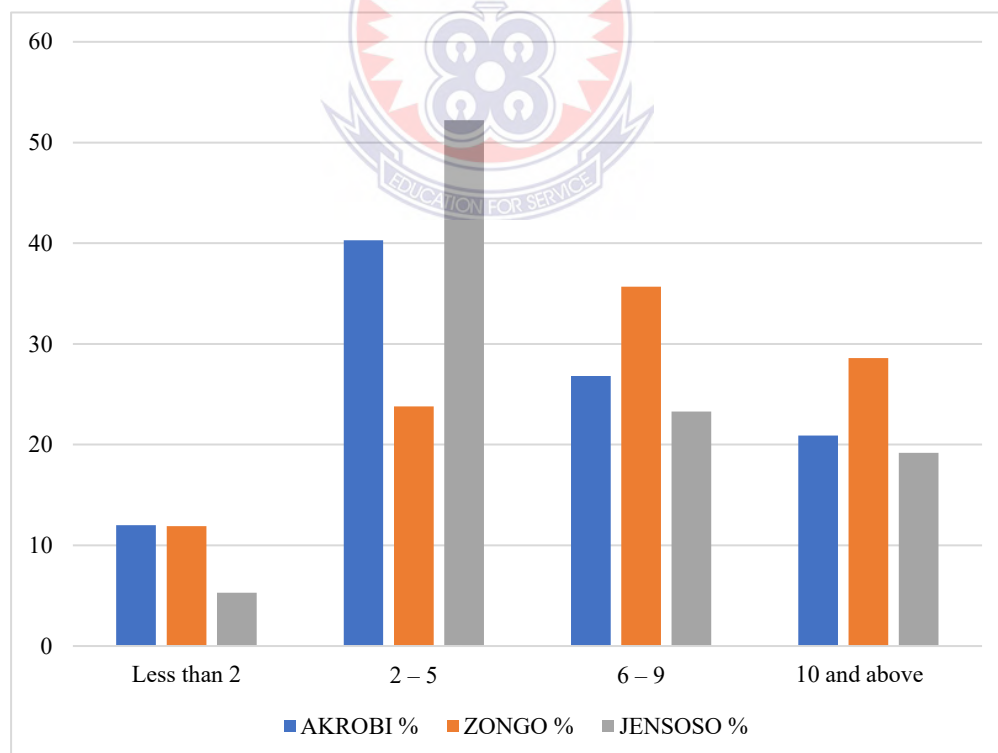


Figure 6: Household size

Source, Field Survey, 2021

Figure 6 above indicated that household size across the three Communities were generally high. The survey data results revealed 52.2%, of the respondents in Jansoso have household members ranging between 2 – 5 persons occupying a single room. With the Zongo community recording the highest number of household members that occupied single rooms. From figure 6 above, about 6 – 9 persons (35.7%) in Zongo reside in a single room and 10 and above representing 28.6% of them stayed in the same room with relatives. This revelation was in agreement with (Danso-wiredu 2018, Yankson, 2012; Addo, 2016) whose work established that large numbers of low-income earners in greater Accra struggle for sleeping space in single rooms.

Besides the overcrowding, sanitation was identified as another huge problem that be devilled households in the communities. Sanitary conditions in the various communities were nothing to write home about. Bad conditions or complete absence of sanitation facilities such as toilets, bathrooms, good drinking water dust bins, containers for waste collection among others, made the sanitation situation a serious challenge for community members. This has significantly influenced the behaviour of some residence as they tend to dump their refuse in nearby drains or open space due to none availability of dust bins or failure by the Assembly to empty waste containers. The table 6 below explained the sanitation situation in the study area.

Table 6: Sanitation challenges in the household of renters

Facilities accessible	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
Bathroom	33	49.3	22	26.2	21	22.3
Toilet	43	45.6	25	29.7	9	13.4
Waste bins	20	29.8	23	27.4	24	25.5
Water	5	7.5	14	16.7	6	6.4
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

From table 6 above basic sanitation facilities were largely missing in most homes. In communities where these facilities were present, they were either deteriorated or were self-constructed by renters thus, not meeting the normal standard of housing facilities as prescribed by the Building Inspectry Unit and the Environmental and Health Unit of the Assembly. From the table only 26.2% and 22.3% respondents from the Zongo and Jensoso have access to standard bathrooms. The rest were either taking their baths in the open or constructed a temporal structure for use as bathrooms. However, participants in Akrobi (49.3%) have standard bathrooms. Ironically toilet and water facilities which are the most important facilities that every house is expected to have were highly inadequate in the Communities. It was interesting to note that Akrobi ranked the lowest in access to good drinking water. Residents in this area mostly resort to buying water from private water venders which is expensive. It must however, be noted that a significant number of respondents 45.6% and 29.7% from Jensoso and Akrobi said they have available toilet facilities. This finding was in consonance with findings by (UNICEF 2010; cited in Mara, et al, 2010; P.2) whose reports have postulated that about 2.6 billion people lack access to improved sanitation and two-thirds of this number live in Asia and sub-Saharan Africa and people mostly resort to open defecation. The report also affirmed Owusu et al, (2016)

report which established that individuals in Sabon Zongo in Accra who were unable to access toilet facilities resort to open defecation in the bush and drains resulting in sicknesses and diseases.

Another interesting observation made during the survey was that, in some houses though, there were facilities alright yet some tenants do not have access to them. This was because they were not economically strong to afford the facilities especially, water and electricity which comes with extra bills. Thus, such individuals tend to rely on public facilities for usage. Most tenants who rented full apartment generally have exclusive or personal access to facilities. While some shared the facilities with other tenants. Again, some households too constructed temporal structures when they are unable to afford the cost of such rooms. The figure 7 below indicated how the various facilities were located and used in the Communities.

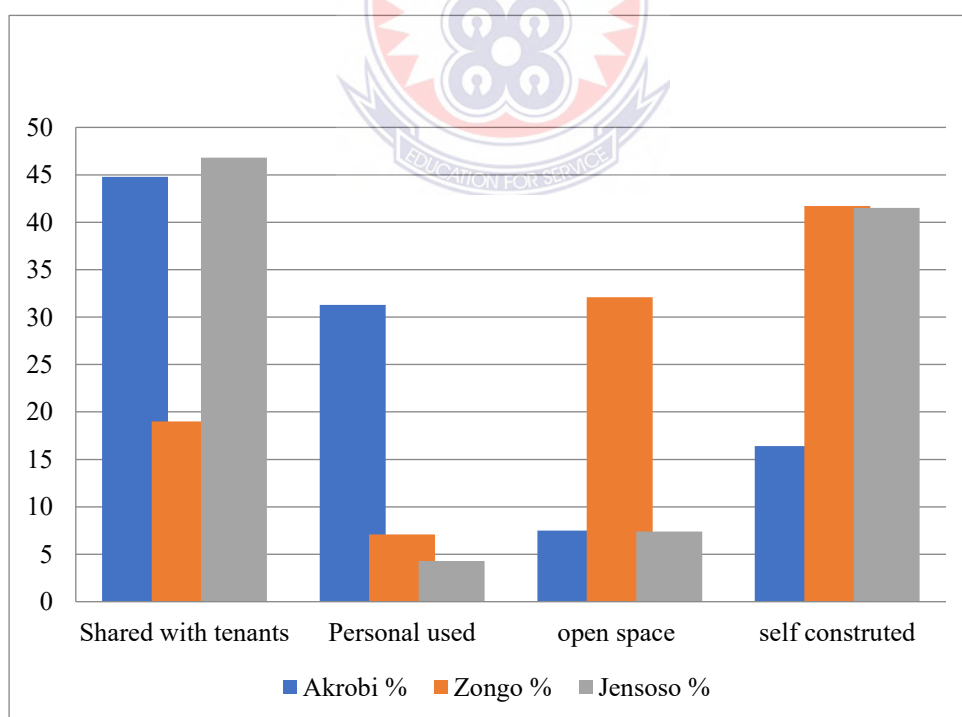


Figure 7: Location of bathrooms and usage

Source: Field Survey, 2021

Figure 7 illustrated the location and type of bathrooms tenants have access to. In the figure above, as high as 46.8% and 44.8% of respondents from Jensonso and Akrobi Communities shared their bathroom with other households. On the other hand, as low as 11.4% of tenants in both Jensonso and Zongo have access to personal bathrooms. It must also be noted that households which have exclusive access to facilities have additional financial commitment to fulfil for the usage of such facilities. The personal used facilities were facilities that were provided by the landlord during the construction of the houses.

Therefore, when a tenant rent an apartment, he or she has exclusive access to those facilities or shared with other tenants depending on the amount of money paid for the facility. On the other hand, the self-constructed facilities were those that were temporary constructed by tenants due to their non-existence in the houses. As indicated, as many as 47% of household tenants in all the three Communities do not have access to bathroom and therefore, resorted to bathing either early in the morning or late in the night. Over 85% of tenants were using self – constructed temporal bathrooms which they described as unhealthy. Tenants in these rental units complained of poor or total absence of household facilities in their places of residence. They always compelled to wake up very early to bath before 5am and late in the night to avoid disgrace. Most of the tenants therefore, resorted to constructing of temporal bathrooms which were substandard and sometimes expose users of such facilities to health hazards. Some of them expressed their fears of being bitten by snakes in such structures. The findings again, were in consonance with (Adu et al, 2016) research on low-income renters in Wa Municipality which demonstrated that the inability of some landlords in Wa to provide bathrooms and toilets facilities for

tenants has compelled them to resort to bathing outside either early in the morning or late in the evening exposing themselves to health and security problems.

This place is meant for those of us that are marginalized in society. You see that they have nicknamed us as James Town. It is because of the poor structures and the general bad conditions of the environment. Our community is bad like that of the James Town in Accra. That is the reason why they called us James town.

We lack all the social amenities. Be it water, toilet, schools, dust bins, name them. Even in some homes here they do not have bathrooms and light. Tenants in such houses have to construct a temporal bathrooms and kitchens for themselves. This makes it difficult to live a decent life. It is the reason why people don't want to come here apart from the poor. Even sometimes, people ridicule us. Our children are mocked when they go to school. It is a pity my brother but we have no option.

(A landlady from Jensosso)

The landlady expressed her frustration indicating that during the rainy season the sanitation situation in their Community becomes unbearable. Chocked gutters and over grown weeds within the environment serve as a breeding grounds for a lot of mosquitos resulting in malarial and other related diseases.

Everything is always done well at the committee level. However, due to poor supervision, landlords/landladies blatantly refuse to adhere to the rules thus, removing sanitation facilities when building. I would not blame the landlords because when the Building Inspectorate Unit is going for supervision, they do not invite us. So, you realize that though all the standard facilities are always provided in the building plan but finally, landlords either reduce the number of the facilities or remove them totally. In such cases tenants are made to construct unapproved ones outside the main building for personal use.

(Officer in Charge of Environmental health unit key in formant)

For us here, we normally, make sure all the due processes are followed before the building permits are issued. Before one is allowed to put up a house, you must submit your plan to us for inspection, which will include all the needed facilities that are up to standard. After inspection, we forward them to the Assembly where a Committee made up of the units in charge of housing will sit on it before the permit is given. However, I think the big problem is those who do the supervision that normal fail to do their work. I cannot understand why people manage to remove certain facilities after we have approved them.

(A key informant from Town and Country Planning department)



Figure 8: Bathroom and public toilet facilities in Zongo

Source: Field Survey, 2021



Figure 9: Bathrooms and toilets in Jensoso

Source, Field Survey, 2021



Figure 10: Bathrooms and toilets facilities in Akrobi

Source, Field Survey, 2021

Apart from these challenges waste disposal was identified as a serious issue in the study Communities. Waste collection and disposal was yet another bottleneck of the residents. Respondents who participated in the research revealed that waste

management situation in their areas of residence was a big challenge. They explained that they cannot access waste bins to collect waste and even the few ones that have access to the dust bins still face challenges disposing them when they are full. Normally, it takes the Assembly more than a month before they carry the bins from the various homes. The residents complained that majority of those who dispose their waste at public dump site sometimes force to dispose their waste on the floor because when the containers are full the Assembly do not empty them. Therefore, leaving residents with no option than to resort to indiscriminate dumping. The table below explain how waste in the various Communities were disposed.

Table 7: Waste disposal among households

Household waste disposal	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
Burnt in open space	45	67.3	3	3.6	15	16.0
Dumping site	7	10.4	43	51.2	55	58.5
Thrown in Open Space	8	11.9	1	1.2	2	2.1
Thrown in open drains	7	10.4	37	44.0	22	23.4
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

In Akrobi where most of the resident largely enjoy access to household facilities, majority 67.3% of the respondents dispose off their wastes by burning them in open space. Though they are aware of the negative effects of this practices both to the environment and their own lives, they were left with no option. According to them, sometimes refuse dump sites are full to capacity such that even if they send the waste, they do not get a place to dispose them.

Though, 51.2% and 58.5% of respondents from the Zongo and Jensosos acknowledge the presence of dump sites in their Communities, lifting of containers by the Assembly when full was a challenge. Thus, some residents resort to alternative ways of dumping. That is, they either dispose their waste in open drains, streams, or open space. A great number of residents especially in the Zongo and Jensosos 44% and 23% respectively dispose-off their waste indiscriminately. This happening could lead to serious health implications. This revelation was in conformity with (Owusu, 2010; Boadi & Kuitunen, 2002 cited in Otiwaa- Boretsey, 2015, p. 37) whose research in Accra revealed that about 95 percent of wastewater, including raw sewage in the city of Accra mostly from low-income Communities emptied into open gutters and drains which go straight into the Korle Lagoon and mostly leads to diseases. Respondents in the study Communities have confirmed that due to the insanitary conditions in their environment, it exposes them to infections.

In a FGD this was what a participant said

If you come here in July or August you have seen things for yourselves. When it rains heavily here the whole place becomes choke and smelly. The results of this happening are sickness and diseases.

A FGD participant, Jensosos



Figure 11: Waste bins and containers in Akrobi and Zongo

Source: Field Survey, 2021



Figure 12: Waste disposal site in Zongo and Jensonso

Source: Field Survey, 2020

4.5 Tenancy Agreement

Another challenge described as minor by the respondents was tenancy agreement. Tenancy agreement was one of the key components in renting. The study therefore, sought to find out the extent to which tenancy agreement was used in the rental housing market, especially, at the small-scale level. It was revealed that apart from Jansoso and Zongo where most of the landlords rented rooms to tenants without tenants' agreement most landlords in the Akrobi Community issued tenancy agreement to tenants. Data From the study revealed 58.4% from Akrobi were issued with tenants' agreement. Also, 33.3% of tenants in the Zongo Community said they had tenancy agreements while 31.6% from Jansoso had tenancy agreement. The findings affirmed the assertion by (Dzangmah, 2012) in the literature that about 57% of landlord/ladies do not provide tenancy agreement to their tenants. This revelation indicated that there exists a lot of work to be done to reduce the large numbers that have not come into full realization of the enormous role of rental agreement in the housing industry. Again, the nature of some agreements also needs to be critically looked at. In most cases tenancy agreements between landlords/ladies and tenants are personal and informal in nature sometimes concluded outside of any formal policy regulatory framework. This gives room for cheating and makes it difficult going to court for enforcement in the event of a breach by any of the partners.

4.6 Coping Strategies of the Renters

The research also sought to find out how the respondents were coping with the challenges they have enumerated. Tenants in their quest to survive in the midst of the challenges, adapted a number of interventions that helped them to cope with their problems. These coping strategies though, some of them were not sustainable, tenants

said they could do nothing about it than to resort to such means. While some said they do not have option than to stay in it like that others converted both their verandas and kitchens as bed rooms for their families. Yet, others too decided to allow their children especially the teenagers to sleep with friends and family relatives in town. Despite acknowledging the dangers involved in such decisions, they said they cannot do anything about it.

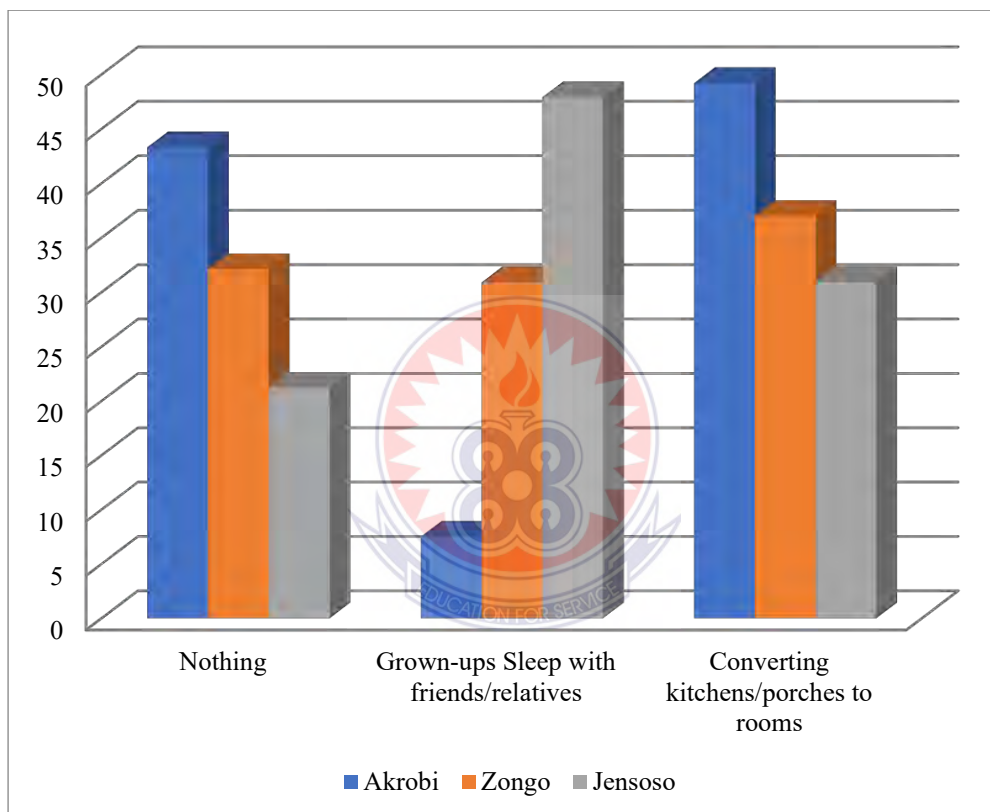


Figure 13: Coping strategies of tenants four bars

Source: Field Survey, 2021

Figure 13 has indicated that a good number of renters (43.3%, 32.1% and 21.2%) respectively across the three Communities said they do nothing about the situation. while majority of the respondents (49.2, 37.0 and 30.9) respectively across the three communities converted their kitchens and porches or verandas to sleeping rooms for the families. Interestingly, a great number of the respondents within the Communities

especially, in the Zongo and Jensonso Communities have resorted to unsustainable means of coping with their problems. It was revealed by the respondents that most of the parents 30.9%, and 47.9% of them from the Zongo and Jensonso respectively either allowed their grown – up children (adolescences) to sleep with their friends in town or send them to stay with other family relatives as a form of decongesting their rooms with Akrobi recording very low responses of 7.5%. participants have described the situation as worrying. Reports from the Communities indicated that most of the young girls who stay away from home due to inadequate sleeping space, end up getting pregnant. The boys on the other hand also, adopting deviant behaviours such as smocking and other antisocial acts which normally leads to dropout from school. The findings affirmed findings by (Owusu, 2010; Yankson, 2012; Adu, et al, 2016; Danso-Wiredu, 2018; and Wrigley-Asante, 2019) whose research have revealed that low income earners in Old Fadama, Agbogbloshie, Chorko, Nima, Sabon Zongo and other vulnerable Communities in the Accra used similar strategies as their coping mechanisms.

Another coping mechanism used by the respondents was sharing of household facilities and utilities to reduce cost. More especially tenants who rented compound houses shared facilities such as toilets, bathrooms, electricity, and water with other tenants to reduce cost. Even some tenants in the Zongo and the Jensonso communities shared cooking space, with majority of them cooking in open space. The research revealed that many of the houses in these Communities were without proper kitchens thus, making it difficult to prepare meals especially when it is raining. Temporal Kitchens were therefore constructed by some tenants to facilitate cooking. Those who cannot afford to construct such personal facilities resort to cooking in open spaces.

Some tenants also use their verandas as kitchens though sometimes the same verandas also serve as temporal sleeping rooms for tenants with large family sizes.

Table 8: Cooking space

Kitchen Location	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
Shared	1	1.5	5	6.0	3	3.2
Personal used	23	34.3	8	9.5	8	8.5
Open Space	15	22.4	54	64.3	38	40.4
Veranda	28	41.8	17	20.2	45	47.9
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

From table 8 above, out of the 246 respondents who took part in the research, only 39 of them have access to kitchens for personal usage. As high as 64.3% and 40.4% of tenants in the Zongo and Jensoso respectively cook their food in open space. While 47.95 and 41.8% of respondents from Jensoso and Akrobi use their verandas as kitchens as a form adjustment.

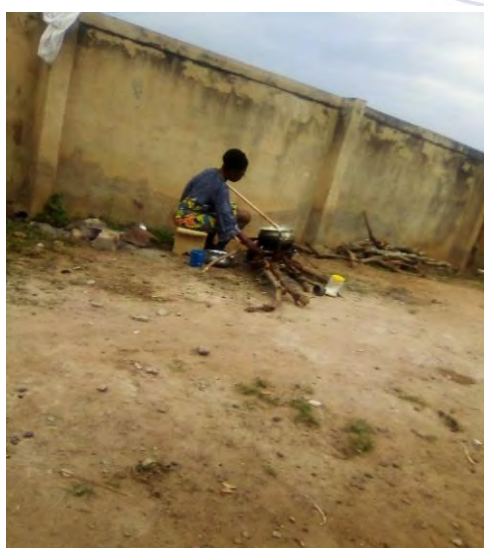


Figure 14. Cooking in open space in Jensoso and Zongo

Source: Field Survey, 2020

Table 9: Location of toilet facility

Location of Toilet	Akrobi		Zongo		Jensoso	
	Frequency	%	Frequency	%	Frequency	%
Shared	30	44.8	19	22.6	19	20.2
Personal used	4	6.4	7	8.3	4	4.3
Public	29	43.3	38	45.2	64	68.1
None	4	6.0	20	23.8	7	7.4
Total	67	100.0	84	100.0	94	100

Source: Field Survey, 2021

Toilet facility was one of the basic facilities needed in the household. Having access to proper toilet facilities improves sanitation and environmental quality with its related benefits of healthy living. However, in most of the communities especially the indigenous and migrant communities these facilities were uncommon in most the houses. Thus, living tenant with an option than to improvise. While some tenants shared the few ones provided by some landlords/ladies, houses without such facilities tenants have no options than to provide temporal ones for themselves. In some homes local dug out toilets were made by tenants for usage while others use public toilets as a way of managing with situation.

From table 9 above out of the 246 persons interviewed across the three communities, very few tenants 6.4%, 8.3% and 4.3% of respondents have access to exclusive use of toilet facilities in their households, while 44.8%, 22.6 and 20.2% tenant shared toilet facility with other households within their homes. Public toilets also form a critical component in the communities. Though, tenants were coping with the situation, they pointed out that it becomes if someone was challenged in the night. From the table, above 68.1% of tenants in Jensoso used public toilet facilities. While 45.2 residents in Zongo use public toilet as well as 43.3% from Akrobi use public toilet facilities.

while 37.2% of respondents across the three Communities have no access to toilets facilities at all. They thus, use open defecation. Some of them defecate in polythene bags and throw dump it in open space which has a negative consequence on their lives and the environment as well. Though, tenants acknowledged the practice was not the best they do not have other means. The results were in agreement with Danso – Wiredu, (2018, Addo, (2016); and Owusu, (2010) findings which revealed that basic facilities in low-income areas are highly inadequate in Agbogbloshie, old Fadama, James Town as well as Sabon Zongo and other vulnerable Communities in Accra therefore, making life very difficult for renters in such areas. Other facilities that were mostly used together were electricity and water.

The rental agents were also interviewed. Their involvement was important because of the role play as middle men between landlords/ladies and tenants. Both tenants and landlords/ladies sometimes rely on these agents for information about accommodation or people who need rooms to rent. There were two main rental agencies in the Municipality but only one was vibrant. Rent agents revealed that they charge their commissions based on the area their client wants the accommodation. According to them areas such as Donkor area, Wurompo Junction, Roman Down and other areas where sanitation and other household facilities are good charges for the commission is higher than areas with bad environmental sanitary conditions.

This is what an agent said during an interview.

As an agent, we mostly provide tenants who are in need of rooms with information on where to get accommodation. We have the phone numbers of most of the landlords. Therefore, as and when there is a vacancy, they call us. It becomes easier therefore for tenants to get access to rooms if they come to us, most especially strangers who have

come to work here and do not know anybody. We normally charge before sending them to the landlord. Depending on the location and the type of room one's want. The charges range from GH¢ 50.00 ,100.00 or 150.00 for single and chamber and hall rooms respectively for ordinary places like the Zongo, Waanoma, Wenchi Fie and GH¢100.00 to 150.00 at Akrobi, Donkor Area, Roman down among other places

(Rental Agent at Wenchi Municipality)

This study has confirmed the study by Nsiah, (2017) which indicated that rental agents played a significant role in the rental housing industry in Ghana

4.7 Empirical Findings from the Field

Results from the communities revealed that those with proper household facilities, good sanitation and better environmental conditions including security mostly attract the middle-income earners. The structure of these communities makes it difficult for people with the very low-income level access accommodation. Again, evidence from the field indicated that slums development in such communities are minimal or not allow hence, making it difficult for the very poor in society to afford accommodation in such areas. On the other hand, the unstructured or poor communities mostly inhabited by low-income level people with poor basic infrastructures. These revelations were actually identified with the Winters and Morris housing Adjustment theory (1975). These findings were really in line with the theory components such as housing constraints and adaptation. For instance, it was revealed by respondents during the field work that despite the weak nature of housing system in the Jensonso and the Zongo communities, many of them were still experiencing shortage of accommodation. The theory again explained that in the midst of the constrains renters take decisions such as relocation and altering of housing as a way of catering for the families.

However, there were some findings from the communities that were not in consonance with the theory as well as most of the literature reviewed. Finding from the field established that though, people in Zongo community held from diverse family backgrounds, they stayed peacefully with each other in their community. While the mixed community (Akrobi) live an individualistic life, residents in the Zongo see themselves as one family hence when one person in the neighborhood is in trouble, it becomes a trouble for everybody in the community. This actually help them to coexist peacefully with one another in the community. This was conspicuously missed in the theory and the literature.

Another interesting practice identified in the study was that there were very rich business men and women who could afford to build or rent outside the Zongo community yet they choose to reside there. Respondents from the community postulated that some people reside in the Zongo due to other reasons than low-income status. Some people stay in the Zongo because of their family lineage. The study revealed that very rich and reputable personalities were residing in the Zongo community though they can afford to put up expensive buildings outside Zongo. For example, such personalities are still clinched to the Zongo because of their long-lasting family relationship. Such personalities according to the respondents gentrified their family houses to upgrade them to the standard of modern housing system.

Also, findings from the field also revealed that tenants in the Zongo and the Jensonso communities mostly altered their rooms to provide space for their large family size. This was done by either converting verandas to kitchens and bedrooms or erecting rooms or verandas at where they exist not to provide space for family members. Key findings from respondents also revealed that some relocated to other places. This was

also done in two forms. There were those who relocated their adolescence boys and girls to their relatives or friends as a way of decongestion their rooms. These group of people could not afford to rent additional rooms to occupy their family members. Thus, the only option for them was to resort to that method though, they acknowledged the dangers it could lead to. Others too relocate to better places where they could enjoy better facilities. These were people who were previously staying in either the migrants (the Zongo) community or the indigenous (Jensoso) community because they were not able to afford accommodation outside these communities. However, when their lives were improved, they moved away from these areas to settle at better places. It was also established that some tenants were staying in some communities because of their family.

Though, these discoveries were in consonants with the structural adjustment theory and other authors in the literature, some of the findings from the study disproved the theory. Relocating adolescences to stay with friends and family relatives as an adaptation was a new discovery that was mission in the theory and the literature reviewed.

4.8 Chapter Summary

The study revealed that majority of the respondents who were household heads were males. Again, it established that most of the respondents fall within the economic active group. The common houses occupied by tenants were compound house with detached housing ranked second as preferred by tenants. It was observed that housing facilities, availability of services, security and income level of renters play a tremendous role in renter's decision to rent. Furthermore, the study established that privacy of renters, poor sanitation and absences of toilet facilities as well as cooking

space and bathrooms were challenges faced by the tenants in the various Communities. Tenants also accused landlords for failing to provide standard housing facilities for use. Stakeholders' role was also identified to be very significant however, they were also challenged with array of problems ranging from inadequate resources to corruption. Lastly, the empirical findings from the field have revealed that although, some findings from the field were in conformity with the theory, there were new findings from the study that disagreed with the theory.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of the main findings of the study, the conclusion and recommendations. It also presents the contributions of the study to knowledge and some areas for further research.

5.1 Background of the Study

The main objective of the study was to find out how poor housing affect the low-income renters in Ghana, focusing on the Wenchi Municipality of the Bono region.

The following were the specific objectives of the study.

1. Investigate the types of poor housing found in the study area.
2. Examine the challenges low-income renters face in poor housing
3. Identify the coping strategies used by renters in the study area

Employing a quantitative and qualitative research approaches, a total of 266 respondents made up of 245 household heads, 15 landlords 1 officer each from CHRAJ, TCP, BID and Environmental Health and Hygiene Unit participated in the study. The houses were selected using systematic sampling technique, while the landlords and other stakeholders were selected using purposive sampling method. Questionnaires and interview guides form the key research instruments used in the study. The data was collected on types of housing in Wenchi, factors that influence the decision by tenant to rent, challenges faced by renters, and the coping strategies they use in midst of the challenges as well as the role stakeholders play in helping

tenants to get secure accommodation. The data collected was analysed and presented using tables, percentages, direct quotations which put respondents' comments in to proper context.

5.2 Summary of the Findings

Summary of the findings have been categorised under themes based on the objectives of the study. The majority of the respondents were within the economic active age bracket of 30 – 59 across the three Communities. 93.6%, 83.7% and 72.7% from Jensonso, Zongo, and Akrobi respectively. Also, respondents who were married also constituted the highest number with the Zongo Community leading with over 72% Akrobi 61.2% and Jensonso recording the lowest married rate of 50% with singles and other groups constating less than 50% indicating that married couples dominated the singles at the time the research was conducted.

Also, household size was considered to be an important factor that determines how a household facility could be used or how many rooms a tenant could rent. The study revealed that 52.2% and 40.3% of respondents from Jensonso and Akrobi have household size of 2 – 5. While, Zongo recorded the highest household size of 35.7% being 6 – 9 and 28.5%. being 10 and above.

5.2.1 Types of rental housing in the study area

The types of housing available for rent in the Communities were compound houses, compound single story, compound multi – story, detached and semi – detached. The results from the study indicated that the compound houses were the most predominant from of rent among the tenants in the Communities.

5.2.2 Challenges renters face and coping strategies adopted

The main challenges identified in the study were poor security situation, privacy of the renters as a result of sharing of single rooms and facilities as well as health issues because of poor sanitation. The study also sought to find out the strategies employed by tenants to curb the situation.

Generally, a great number of respondents across all the communities in the study area agreed that security was a threat to them with Akrobi leading with 35%. Meanwhile, the available facilities in the homes of tenants were highly inadequate. Many of these tenants live in homes where housing facilities were capaciously missing. In some of the communities where these facilities existed were in a very bad state, this actually, leave tenants with no option than to construct temporary ones for use with the rest resorted to open space defecation, bathing or cooking. Only 26.2% and 22.3% of respondents from the Zongo and Jensonso have access to standard bathrooms

In addition, it was found that tenants were primarily vulnerable because their landlords possess tremendous power over them for being property owners. Other factors that were found to have effect on tenants were no reciprocal value for money paid for rent. Though, they expressed worried of not getting value for the monies they paid for the rooms, they often do not have much say.

Again, converting kitchens, verandas and cooking in open space were some of the coping strategies adopted by tenants in their various communities. Some also send their wards to other relatives as way of easing congestion.

Stakeholders identified in the study area were tenants, landlords, house rental agencies, government institutions such as CHRAJ, the Town and Country Planning,

the Building Inspectry unit and the Environmental and Sanitation Unit. The study found that stakeholders were performing their roles. Government institutions like CHRAJ take control of the legal and some provisional aspects of the sector, Town and Country Planning help in issuing permits in collaboration with other departments like the Building and Inspectorate Unit and the Environmental Health and Hygiene Unit as well as the Municipal Assembly despite the routing challenges they face, some of the coping strategies employed by respondents were alteration of building to provide space for family members, sending adolescence to stay with family members and friends to create space, convicting of verandas and kitchens in to sleeping rooms as well as construction or erection temporary bathrooms and toilets facilities by tenants.

Landlords provide suitable houses and agents help potential tenants in finding rental accommodation. Though, they were performing their roles as stakeholders, some were not effectively due to routing challenges such as inadequate human resource, logistics, allegations of corruption and financial constrains which restrained them from functioning well. Also, some landlords and tenants also exhibited bad behaviour.

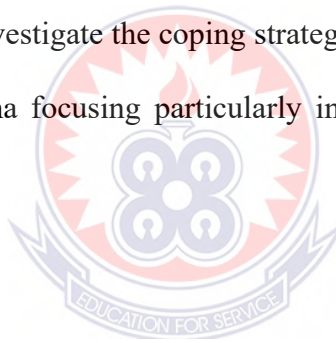
Again, the absence of the Rent and Control Department in the Municipality is a worrying issue. According to tenants CHRAJ which is not actually mandated to adjudicate rental cases makes it difficult for them to get fair judgement when they send rental cases to them.

5.3 Conclusions

The need to provide adequate, decent and affordable housing to improve quality of life of people has remained a major concern of many governments in developing countries including Ghana. However, no nation has been able to provide adequate

housing of acceptable standard for her citizenry. Though, housing is a basic necessity of life, more than half of the population in Ghana lives in poor housing conditions where they have little or no access to adequate sanitary facilities (GSS, 2012).

The GSS, (2012) report indicated that 37% of housing in the Greater Accra Region comes from the rental housing sector which suggested that rental housing is a major housing option particularly in urban settlements. However, this sector has not had the needed attention. This study was therefore set out to assess how poor housing affect low – income renters, focusing much on how the poor nature of the physical structures pose security threat to the lives of tenants. Also, to examine challenges associated inadequate basic facilities affects tenants’ private lives as well as their health status. Lastly to investigate the coping strategies used by tenants in the midst of these challenges in Ghana focusing particularly in the Wenchi Municipality in the Bono region of Ghana.



5.4 Recommendations

- First and foremost, government should strengthen the institutions that are mandated to perform such duties in the rental sector.
- Apart from providing enabling environment to the private sector to provides houses.
- Government should also as a short – term measure constructs social housing for the poor so as to reduce the pressure on the private sector.
- In addition, there should be proper monitoring and supervision. All the institutions and agencies that matters in issuing permits, inspect building projects as well as rental agents should be monitored very well and anyone

found flaunting the rules and regulations governing the housing industry should be punished severely.

- There should also be public education. There should be public education by the Metropolitans, Municipals and District Assemblies as well as civil society to create awareness on the need for tenants and landlords to have formal contractual arrangement when renting an accommodation to reduce litigations and cheating on both landlords/ladies and tenants.
- Again, government should reduce taxes on building materials. Government should do well to reduce taxes on building materials so as to help landlords build at an affordable rate which could trickle down to affect rental prices. The high prices of building materials have an indirect effect on the prices of rental housing. When a house owner build at a very high cost, he or she will by all means push the cost to the final consumer which is the renter. Therefore, if the prices of building materials are reduced house owners will also reduce the prices of renting.
- To add to this, the state should establish offices of the rent and control department at all the Metropolitans, Municipals and District Assemblies. Government should extend the Rent and Control Department to all Metropolitans, Municipalities, and Districts Assemblies (MMDAs) especially, the Wenchi Municipality so as to enable them properly monitor the behaviour of the landlords' activities. The absence of the Rent and Control Department in most MMDAs has caused a lot of problems. Many landlords and landladies have taken the laws in to their own hands and charging exorbitant prices which contravened the rent regulation. The establishment of the Rent and

Control Department will see to the proper regulations of the activities of these people.

- Also, the provision of household facilities in all premises allocated for renting should be enforced by the Assemblies and other agents. All the agents and units in charge of issuing permits for house building should team up with the Wenchi Municipal Assembly to set an active monitoring team who will be responsible for inspecting and making sure houses units meant for renting have adequate basic and standard facilities.
- Landlords should also be educated and encouraged by the District Assembly and National Commission for Civic Education to register their housing units to facilitate easy tracking of landlords and tenants.
- Lastly, tenants, and landlords should be encouraged by the state or district assemblies to act in accordance with the rule and regulations enshrined in the constitution so as to protect the rights of each other in the sector.

5.5 Areas for Further Research

- An assessment of the Housing Delivery and Environmental Conditions in Ghana
- Living in Bad Housing and Health Impacts
- Impact of Affordable Housing and Communities

REFERENCES

- Aboagye, A. Q. Q., Ametefe, F., & Sarpong Kumankoma, E. (2011). Housing and construction finance, deposit mobilization and bank performance in Ghana. *Journal of Property Research*, 28(2), 151-165.
- Achamwie, P. K. (2019). Income disparities and differential housing rent in Ghana: The Case of Wenchi Municipality, Master of Education Geography dissertation in the Department of Geography Education, Faculty of Social Science Education, University of Education, Winneba. Unpublished
- Adamkiewicz, G., Zota, A. R., Fabian, M. P., Chahine, T., Julien, R., Spengler, J. D., & Levy, J. I. (2011). Moving environmental justice indoors: understanding structural influences on residential exposure patterns in low-income communities. *American Journal of Public Health*, 101(S1), S238-S245.
- Adarkwa, P. K. & Adarkwa, K. K. (2010). *Housing as a strategy for poverty reduction in Ghana*. UN - Habitat
- Addo I. A. (2015) Assessing residential satisfaction among low income households in multi-habited dwellings in selected low income communities in Accra. *Journal Urban Studies*, 53(4) 631–650.
- Addo, I. A. (2013). Perceptions and acceptability of multihabitation as an urban low income housing strategy in Greater Accra Metropolitan Area, Ghana. *Urban Forum*, 24(4), 543–571. DOI 10.1007/s12132-013-9192-2 Springer.
- Addo, I. A. (2014). *Urban low-income housing development in Ghana: Politics, policy and challenges*. *Urban planning: Practices, challenges and benefits*. New York: Nova Science Publishers.
- Addo, I. A. (2016). Assessing residential satisfaction among low income households in multi-habited dwellings in selected low-income communities in Accra. *Urban Studies*, 53(4), 631-650.
- Adinyira, E., Kwofie, T. E., & Botchway, E. A. (2011). *Historical overview of housing provision in pre and post-independence Ghana*.
- Adu, M. P, Abedi J. O., Gyan H. B., & Janneth J. J. (2016) A study of residential housing in Ghana's low-income urban areas in Wa Municipality; *African Journal of Geography and Regional Planning*, 3 (4), 3627-8945 pp. 240-254
- Afrane, E., Ariffian, A., Bujang, B., Shuaibu, H., & Kasim, I. (2016). Major factors causing housing deficit in Ghana. *Developing Country Studies*, 6(2), 139-147.
- Africa Rental Housing Conference (2014). *Formal rental housing in Sub Sahara Africa: Opportunities for providing affordable housing for all*. Nairobi:

- Alannanga - Sanga, S. (2007). The impact of traditional house type on rental values in Kinondoni Municipality D'Salaam. *Nordic Journal of Surveying and Real Estate Research*, 12(1), 7-37.
- Ali, A, Kamaruzzaman, S., Sulaiman , R., & Cheong-Peng, Y. (2010). Factors affecting housing maintenance cost in Malaysia. *Journal of Facility Management*, 101, 285-298.
- Amendah, D. D., Buigut, S., & Mohamed, S. (2014). Coping strategies among urban poor: Evidence from Nairobi, Kenya. *PloS one*, 9(1), e83428.
- Amenyah , I. D., & Flecher, E. A. (2013). Factors determining Residential rent price. *Asian Econmic and Finance Review*, 3(1), 39
- Ansah , S. K., and Ametapey , S. O. (2014). Housing deficit and delivery in Ghana. Intevention by various governments. *In African Conference*, 2(1), 183.
- Anyanwu, J. C. (2011). International Remittances and income inequality in Africa. *review of Economic and Business Studies*, 4(1), 117-79.
- Appaih-Kusi, G. (2015). The role of the informal sector in housing provision in Kumasi. (Unpublished Master Thesis), Kwame Nkrumah University of Science and Technology
- Arku, G., Luginaah, I., & Mkandawire, P. (2012). You either pay more advance or you move out; landlord/ladies and tenants dilemmas in the lowincome housing market in accra, Ghana. *Urban Studies*, 49(14), 3177-3193.
- Ayeh U., U., Judith, E. N., Amala-Onye, I. M., & Okusanyo, T. F (2011). Home based health hazards and associated health problems among rural dwellers in Yakurr Local Government Area of Cross River State, Nigeria.
- Ballesteros, M. M. (2004). *Rental housing for urban low-income households in the Philippines*. Discussion Paper Series, 1-21.
- Bank of Ghana (2007). *The housing market in Ghana*. Ghana: Accra,
- Barker A. (2019). *Improving well-being through better housing policy in Organisation for economic co-operation and development*. New Zealand
- Belsky, E. S. & Drew, R. B. (2007). *Taking stock of the nation's rental housing challenges and a half century of public policy responses*. Harvard: Joint Center for Housing Studies of Harvard University.
- Blanco, A., Fretes, C. V., & Munoz, M. A. (2014). *Rental housing wanted. Policy option for Latin America and the Caribbean*.

- Boamah, , N. A. (2010). Housing affordability in Ghana: Focus on Kumasi and Tamale. *Ethiopian Journal of Environmental Studies and Management*, 3(3).
- Borg, I. (2015). Housing deprivation in Europe: On the role of rental tenure types. *Housing, Theory and Society*, 32(1), 73-93.
- Bujang, B., Afrane, E., Ariffian, A., Shuaibu, H., & Kasim, I. (2016). Major factors causing housing deficit in Ghana. *Developing Country Studies*, 6(2), 139-147.
- Byrne, J. P., and Diamond, M. (2007). Affordable housing Land tenure and urban policy; The Matrix revealed . *Forham Urb L J.*, 5, 43-527.
- Cairncross, S., Bartram, J., Cumming, O. & Brocklehurst, C. (2010). Hygiene, Sanitation, and Water: What Needs to Be Done? *PLoS Med.*, 7(11)
- Charles-Coll, J. A. (2011). Understanding income inequality; Concept cause and measurement. *International Journal of Economics and management Science*, 1(3), 17- 28
- Chiwenga, (2019). Low income housing problems and low income housing solutions: Opportunities and challenges in Bulawayo; *Journal of Housing and Built Environment*; 10.1007/10901-019-09676-
- Cooper, J., & Jones, K. (2008). Routine maintenance and sustainability of existing social housing. In *proceedings "CIB W070 conference in facilities management* (pp. 361-368).
- Cox R., Rodnyansky S., Henwood B. and Wenzel S. (2017). Measuring population estimate of housing insecurity in the United States: 1500 K Street NW, Suite 850 Washington, DC 20005
- Creswell, J. W., & Creswell, J. D. (2009). *Research design: Qualitative, quantitative and mixed methods approaches*. Sage Publications.
- Creswell, J.W. (2014). *Research design: Qualitative, quantitative, and mixed methods approach* (4th ed.). Thousand Oaks, California: SAGE Publications
- Crocker, J. (2015). Community-led Total Sanitation in Ghana Findings from. Research Summary, 2.
- Danso-Wiredu, E. Y. (2018). Housing strategies in lowincome urban communities in Accra. *Geojournal Spatially Intergrated Social Science and Humanities*, 12 0343-2521.
- Danso-Wiredu, E. Y., & Midhene, E. (2017). Slum upgrading in developing countries: Lessons from Ghana and Kenya; *Ghana Journal of Geography*, 9(1), 88-108.

- Desmond , M., & Kimbro, R. T. (2015). Eviction's fallout: Housing hardship and health. *Social Force*, 94(1), 295-324
- Dzangmah, H. T. (2012). Prospects and challenges of rental housing in Greater Accra region. (Unpublished Master thesis), Kwame Nkrumah University of Science and Technology College of Architecture and Planning
- Eyisi, D., (2016). The usefulness of qualitative and quantitative approaches and methods in researching problem-solving ability in Science Education Curriculum; *Journal of Education and Practice*, 7, 15, 2222-1735
- Fergusson, A Chinyio, E., &. (2008). A construction perspective on risk management in public-private partnership. *Public-Private Partnerships*, 95.
- Fiadzo, E. (2004). Estimating the determinants of housing quality. Harvard University: *Joint Center for Housing Studies*, 10, 11, 15-18
- Ghana Living Standard (Survey, 2019). *Ghana Statistical Service*
- Ghana National Development Planning Commission, (2013). *National slum upgrading and prevention strategy*. Accra: Ministry of Local Government and Rural Development.
- Ghana Statistical Service (2012). *2010 population & housing census: Summary report of final results. Ghana's population census*. Accra: Ghana Statistical service.
- Ghana Statistics Service, (2014). *District analytical report Wenchi Municipality*. Ministry of foreign affair of Denmark International Development Cooperation
- Ghana. Statistical Service. (2014). *2010 population & housing census report: disability in Ghana*. Ghana Statistical Service.
- Gidigasu, M. D. (2005). Lateritic soil construction for housing in Ghana. *The Journal of the Ghana Institution of Engineers*, 3(2), 19-38.
- Glaeser, E. L., & Luttmer, E. F. (1997). *Cambridge, MA 02138*. Government of Ghana (GoG), "Ministry of Water Resources, Works and Housing (MWRWH) Draft Housing Policy 2009", Accra: Government of Ghana/Ministry of Water Resources, Works and Housing, Institute of Statistical and Social Economic Research, ISSER, 2007, pp 23-31.
- Graham, H. Emerson, E., Hatton, C., Llewellyn, G., & Blacker, J., (2006). Socio-economic position, household composition, health status and indicators of the well-being of mothers of children with and without intellectual disabilities. *Journal of Intellectual Disability Research*, 50(12), 862-873.

- Graham, S. (2015). Luxified skies: How vertical urban housing became an elite preserve. *City*, 19(5), 618-645.
- Gwandure, C. (2009). Life with limited privacy due to housing challenges: Impact on children's psychological functioning. *African Safety Promotion: A Journal of Injury and Violence Prevention*, 7(1).
- Hassan, A. M., & El-Essy, M. (2014). Towards sustainable urban livelihoods and poverty reduction in Gaza: the role of partnership and appropriate technology. *In technologies for sustainable development* (pp. 171-183). Springer, Cham.
- Hyde, S. (2018). The effects of the rent burden on low income families. *Monthly Lab Review*, 8, 141-1.
- Jiboye, A. D. (2011). Urbanization challenges and housing delivery in Nigeria: The need for an effective policy framework for sustainable development: *International Review of Social Sciences and Humanities*, 2(1), 176-185.
- Jingchun, L., (2011); The Development of Affordable Housing ---A Case Study in Guangzhou City, China; Department of Real Estate and Construction Management Division of Building and Real Estate Economics. Unpublished
- Karley, N. K. (2008) Residential property affordability analysis in Ghana. A paper presented at The 13th Asian Real Estate Society (AsRES) International Conference July 12-15, 2008 Shanghai, China Keivani, R. and Werna, E., (2001) Refocusing the housing debate in developing countries from a pluralist perspective. *Habitat International*, 25, 191 – 208.
- Kaya, N., & Weber, M. J. (2003). Privacy regulation and college adjustment: A comparison of American and Turkish freshmen living in residence halls. *College Student Journal*, 37(1), 79-93.
- Kemp, P. A. (2011). Low-income tenants in the private rental housing market. *Housing Studies*, 17, 1019–1034
- Kojo, R., & Paschal, N. (2018). Urban population growth and environmental sustainability in Nigeria: *Journal of Empirical Studies*, 5(1), 12-19.
- Konadu-Agyemang, K. (2001). *The political economy of housing and urban development in Africa: ghana's experiences from colonial times to 1998*. Praeger Publishers Westport, UK.
- Konadu-Agyemang, K. (2001a) A survey of housing conditions and characteristics in Accra, an African city. *Habitat Int.*, 25, 15-34. 3
- Krieger, J., & Higgins, D. L. (2002). Housing and health; time again for public health action. *American Journal of Public Health*, 92(5), 758-768.

- Kumar, S. S. (2012). Motivation as a strategy of enhance organizational productivity. *Advance in Management*, 5(7), 24-27
- Lamond, J. Everett, G., and Lawson, E., (2015). Green infrastructure and urban water management. In *handbook on green infrastructure*. Edward Elgar Publishing.
- Lonardonì, F., & Bolay, J. C. (2016). Rental housing and the urban poor: Understanding the growth and production of rental housing in Brazilian favelas: *International Journal of Urban Sustainable Development*, 8(1), 49-67.
- Luginaah, I., Arku, G., & Baiden, P. (2010). Housing and health in Ghana: The psychosocial impacts of renting a home. *International Journal of Environmental Research and Public Health*, 15, 529-545
- Magina, F. B. (2016). Housing market in redeveloping inner-city areas in Dar Es Salaam: Supply dynamics and their effects on the urban fabric (Published Doctoral dissertation), Universitätsbibliothek Dortmund.
- Mahadevia, D., & Gogoi, T. (2011). *Rental housing in informal settlements a case study of Rajkot*. CEPT University
- Mahama, C. & Antwi, A. (2006) *Land and property markets in Ghana*. In World Urban Forum
- Malpezzi, S. (1998). Welfare analysis of rent control with side payments: A natural experiment in Cairo, Egypt. *Regional Science and Urban Economics*, 28(6), 773-795.
- Mara, D., Lane, J., Scott, B., & Trouba, D. (2010). Sanitation and health. *PLoS Med.*, 7(11), e1000363. <https://doi.org/10.1371/journal.pmed.1000363>
- Margulis, S. T. (2003). Privacy as a social issue and behavioral concept. *Journal of Social Issues*, 59(2), 243-261.
- Masadeh, M. A. (2012). Focus group: Reviews and practices. *The Journal of Applied Science and Technology*, 2(10).
- Mattiello, A., Chiodini, P., Bianco, E., Forgione, N., Flammia, I., Gallo, C., ... & Panico, S. (2013). Health effects associated with the disposal of solid waste in landfills and incinerators in populations living in surrounding areas: a systematic review. *International Journal of Public Health*, 58(5), 725-735.
- McConnell, E. D. (2012). Housing poor in Los angeles; examining patterns of housing-induced poverty by race, nativity and legal status. *Housing Policy Debate*, 23(4), 605-631

- Ministry of Water Resources, Works and Housing (MWRWH) (2009) National Shelter Policy (draft). MWRWH
- Ministry of Water Resources, Works and Housing. (2009). Draft Housing Policy 2009, Accra: Government of Ghana/Ministry of Water Resources, Works and Housing. *Institute of Statistical and Social Economic Research*, 23-31.
- Ministry of Works and Housing, (2005). *Housing in Ghana and investment opportunities*. Accra, Ghana: Ministry of Works and Housing
- Mitullah, W. V. (1993). State policy and urban housing in Kenya: the case of low-income housing in Nairobi (Doctoral dissertation), University of New York
- Mohammed, S. A., & Williams, D. R., (2013). Racism and health, I: Pathways and scientific evidence. *American Behavioural Scientist*, 57(8), 1152-1173.
- Morris, E. W., & Winter, M. (1978). *Housing, family, and society (Vol. 1)*. New York: Wiley.
- Morris, E. W., & Winter, M., (1975). A theory of family housing adjustment. *Journal of Marriage and the Family*, 11, 79-88.
- Neil, F. & Umar S. (2016). *World Bank's classification of countries by income*. Policy research working Paper.
- Newman, S. J., & Holupka, C. S. (2014). Housing affordability and investment in children. *Journal of housing Economics*, 24, 89-100.
- Nsiah, M. D. (2017). Assessing rental housing delivery in Ghana the Case of abeka, A suburb of Accra Metropolitan assembly; (Unpublished Master thesis) Geographpy and Regional Planning of College of Humaninties and Legal Studies University of Cape Co.
- Nsiah-Gyabaah, K. (2009). *Urban housing challenge and prospects for meeting the housing needs of the urban poor in Ghana*.
- Odafivwotu, O. (2018). *Research paper analysis of households' vulnerability to waterborne diseases in Yenagoa, Nigeria*.
- Oduro-Frimpong, J. (2011). Sakawa: on occultic rituals and cyberfraud in Ghanaian popular cinema. *línea:] [http://www. media-anthropology](http://www.media-anthropology)*.
- Ollendick, T. H. & Hannesdottir, D. K., (2007). The role of emotion regulation in the treatment of child anxiety disorders. *Clinical Child and Family Psychology Review*, 10(3), 275-293.

- Olukolajo A. M., Adewusi O. A., & Ogungbenro T. M. (2013). Influence of Housing Condition on the Health Status of Residents of Urban Core of Akure, Nigeria: *International Journal of Development and Sustainability*, 2, 2, 1567-1579
- Ooi, G. L., and Phua, K. H. (2007). Urbanization and slum formation. *Journal of Urban Health*, 84(1), 27-34.
- Osei-Tutu, E., and Adjei-Kumi T., (2009). An Evaluation of Housing Cost Trends in Ghana for the period of 1991-2008. (pp. 166-170). Precedings National housing Conference
- Otiwaa-Borketey, G. (2017). The effect of poor access to water, sanitation and hygiene on health: A study of Agbogbloshie (Sodom & Gomorrah). A suburb of Accra, Ghana and Other Slums Master's Thesis Global Health Care.
- Owusu G., (2010). Social effects of poor sanitation and waste management on poor urban communities: a neighborhood specific study of Sabon Zongo, Accra. *Journal of Urbanism: International Research On Place making And Urban Sustainability*, 3(2), 145-160.
- Owusu, A., Tagbor, H., & Togbe, A. (2016). Access to health in city slum dwellers: The case of Sodom and Gomorrah in Accra, Ghana. *African Journal of Primary Health Care and Family Medicine*, 12, 5, 15-25
- Owusu-Ansah A., (2012). Examination of the determinants of housing values in urban Ghana and implications for policy makers: *Journal of Africa Real Estate Research*, 2(1), 58-85.
- Payne, G., & Majale M. (2012). *The Urban housing manual making regulatory frameworks for the poor*. London: Routledge
- Pearson, C., Montgomery, A. E., & Locke, G. (2009). Housing stability among homeless individuals with serious mental illness participating in housing first programs. *Journal of Community Psychology*, 37(3), 404-417.
- Peppercorn, I., & Taffin, C. (2013). *Rental housing lessons from international experience and policies for emerging markets*. The world Bank.
- Plunkett, D., Phillips, R., & Ucar Kocaoglu, B. (2018). Place attachment and community development: *Journal of Community Practice*, 26(4), 471-482. Rajkot. CEPT University
- Rassanjani, S. (2018). Sustainable Development Goals (SDGs) and Indonesian Housing Policy. Otoritas: *Jurnal Ilmu Pemerintahan*, 8(1), 44-55.

- Shelter, A. (2014). The African rental housing conference; formal rental housing in Sub-Saharan Africa: Opportunities for providing affordable housing for all A white Paper for policy-makers, Practitioners and Academics. Cape Coast: Shelter Afrique Nairobi University of Cape Coast
- Sherman, S. L., and Combs, E. R. (1997). Characteristics related to elderly persons' perceived difficulty of remaining in their current homes. *Family and Consumer Sciences Research Journal*, 26(1), 59-74.
- Skibniewski, M. J., Sun, C., Jiang, S., Man, Q., & Shen, L. (2017). A literature review of the factors limiting the application of BIM in the construction industry. *Technological and Economic Development of Economy*, 23(5), 764-779.
- Smith, J. P. (1999). Healthy bodies and thick wallets: The dual relation between health and economic status: *The Journal of Economic Perspectives: A journal of the American Economic Association*, 13(2), 144
- Tomlinson, D. J., Socha, M. T., & DeFrain, J. M. (2017). *Immunity: housing and management factors affecting immune competence*.
- UN-Habitat (2003). *The challenge of the slums: Global report on human settlement*. United Nations, Nairobi.
- UN-Habitat (2003). *The challenge of the slums: Global report on human settlements*. United Nations Centre for Human Settlements. London: Earthscan
- UN-Habitat (2011). *Global report on human settlements 2011: Cities and climate change*. United Nations Human Settlements Program, Earthscan.
- UN-Habitat (2012), *Sustainable housing for sustainable cities. A policy framework for developing countries*. Un-Habitat Nairobi Kenya
- UN-Habitat (2013). *Planning and design for sustainable urban mobility: Global Report on human settlements 2013- policy directions*. London and Sterling, VA: Earthscan Publications Ltd.
- UN-Habitat, (2013). *State of the world's cities report 2012/2013: Prosperity of cities"*
- UNION, A. (2008). *Assessing Progress in Africa towards the Millennium Development Goals Report 2008*.
- Varady, David P., Carole C. Walker, Kirk McClure, & Sherry Larkins. "Helping families move: Relocation counseling for housing-voucher recipients." *Netherlands journal of housing and the built environment* 14, no. 1 (1999): 33-59.

- Wenchi Municipal, A. (2013). Medium-term Development Plan and Budget. Wenchi, Bono Region
- White, V., Anderson, W., & Finney, A. (2012). Coping with low incomes and cold homes. *Energy Policy*, 49, 40-52.
- Woetzel, J., Ram, S., Peloquin, S., Limam, M., & Mischke, J. (2017). *Housing affordability: A supply-side tool kit for cities*. McKinsey Global Institute Executive Briefing, October.
- Wolf, J. R. de Vet, R., van Luijelaar, M. J., Brilleslijper-Kater, S. N., Vanderplasschen, W., & Beijersbergen, M. D. (2013). Effectiveness of case management for homeless persons: A systematic review. *American Journal of Public Health*, 103(10), 13-26.
- Wolf, J., Prüss-Ustün A., Cumming O., Bartram J., Bonjour S., Cairncross S., Clasen T., Colford J.M., Curtis V., De France J., Fewtrell L., Freeman M.C., Gordon B., Hunter P.R., Jeandron A., Johnston R.B., Mäusezahl D., Mathers C., Neira M., Higgins J.P. (2014). Assessing the impact of drinking water and sanitation on diarrhoeal disease in low- and middle-income settings: systematic review and meta-regression. *Medicine International Health*; 19(8), 928-42
- World Health Organization, (2011). *Health in the green economy: health co-benefits of climate change mitigation-housing sector*. World Health Organization.
- World Health Organization. (2018). WHO housing and health guidelines.
- Wrigley-Asante, C., Frimpong, L. K., Amu, J. T., Owusu, G., & Oteng-Ababio, M. (2019). Determinants of perceived insecurity in a low-income neighborhood in Accra, Ghana. *Journal of Urbanism: International Research on Placemaking and Urban Sustainability*, 12(4), 476-495.
- Wrigley-Asante, C., Owusu, G., Oteng-Ababio, M., & Owusu, A. Y. (2016). Poverty and crime: Uncovering the hidden face of sexual crimes in urban low-income communities in Ghana. *Ghana Journal of Geography*, 8(1), 32-50.
- Yang, Z., Yi, C., Zhang, W. & Zhang, C. (2014). Affordability of housing and accessibility of public services: Evaluation of housing programs in Beijing. *Journal of Housing and the Built Environment*, 29(3), 521–540.
- Yankson, P. W. K.(2012a). ‘Rental Housing and Tenancy Dynamics with Particular Focus on Low-income Households in Greater Accra Metropolitan Area’ in The Mobile city of Accra Eds.Elizabeth Ardayfio-Schandorf, Paul W. K. Yankson. CODESRIA

Yaro, J. A. (2010). *Geography of regional development*. Institute of continuing and Distance Education. University of Ghana.

Zawawi, E. A. & Kamaruzzaman, S. N. (2009). Personnel characteristics of maintenance practice: a case of high-rise office buildings in Malaysia. *Journal of Sustainable Development*, 2(1), 111-116



APPENDICES

APPENDIX A

Questionnaire for Tenants

UNIVERSITY OF EDUCATION WINNEBA

DEPARTMENT OF GEOGRAPHY EDUCATION

QUESTIONNAIRE FOR TENANTS

TOPIC: POOR HOUSING AND ITS EFFECTS ON LOW IN-COME RENTERS IN GHANA. A CASE IN THE WENCHI MUNICIPALITY.

The Purpose of this research is to assess how affect low in-come renters in Wenchi in the Bono region of Ghana. The information you will provide is mainly for academic purpose. It is part of a Master of Philosophy programme pursuing at the Department of Geography Education, University of Education, Winneba. I therefore, assure you of total confidentiality and anonymity thank you.

INSTRUCTIONS:

Please answer the following questions as given below. Tick [] where necessary and write where necessary. Thank you.

Demography of the respondents

1. Gender: Male [] Female []
2. Age group 20 – 29 [] 30 – 39 [] 40 – 49 [] 50 – 59 [] 60 and above []
3. Religion Christian [] Muslim [] Traditionalist [] other (specify)
4. Occupation
5. Marital status Married [] Single [] Divorced [] Cohabitation [] separated [] Widow/Widower []

6. Educational background JHS [1] SSSCE/WAECE [2] Diploma [3] Tertiary

House and household characteristics

7. Household size Less than 2 [1] 2-5 [2] 6 – 9 [3] 10 and above [4]

8. What is your annual income in Ghana Cedi? 100 – 500 [1] 501 – 1000 [2] 1001 – 1,500 [3] 1,501 – 2000 [4] 2001 – 2500 [5] 2501 – 3000 [6]

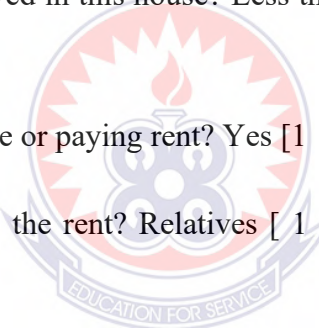
9. What type of house do you live in? Compound House [1] Compound House Single Storey [2] Compound House Multi-Storey [3] Detached [4] Semi-Detached [5] Other (Specify).....

10. What type of dwelling unit do you occupy? Single room [1] Chamber and hall [2] two bed rooms [3] three bed room and above [4]

11. How long have you lived in this house? Less than a year [1] 1 year [2] 2 years [3] 3 years and above [4]

12. Are you living rent-free or paying rent? Yes [1] no [2]

13 a. If yes who provides the rent? Relatives [1] caretaker [2] government [3] work place [4]



Rent charges

14 b. What factors influence your cost of accommodation? Rank with numbers with 6 being the highest factor.

Availability of services [1]

Type of housing [2] Market prices [3]

Housing facilities [4] Population [5]

15. Does the cost of accommodation influence your decision to rent? Yes [1] No [2]

16. What factors contribute to your decision in rent payment?

Income level of renter [1]

Market prices [2] Type of housing [3]

17. Do you have any other form of financial support in paying rent? Yes [1] No [2]

18. If yes what are they?

Poor Housing Challenges in Urban Centres

19. Do you face any challenges in the house you live in? Yes [1] No [2]

20. What challenges do you face in the rental sector?

No place for waste disposal [1] Inadequate Facilities/ Services [2]

Poor Housing Quality [3] Poor Maintenance [4] Other.....

21. How much rent do you pay monthly? (Single room with shared facilities)

30 -60 [1] 60 – 90 [2] 90 – 120 [3] 120 – 150 [4] 150 – 180 [5]

22. Chamber and hall with shared facilities 50 – 100 [1] 100 – 150 [2] 150 – 200 [3]
] 200 – 250 [4] 250 – 300 [5]

23. Chamber and hall with facilities for personal used 50 – 100 [1] 100 – 150 [2]
150 – 200 [3] 200 – 250 [4] 250 – 300 [5]

24. Two bed rooms with facilities for personal used 50 100 [1] 100 – 150 [2] 150 –
200 [3] 200 – 250 [4] 250 – 300 [5]

25. How many years rent advance are you asked to pay? A year [1] two years

[2] three years [3]

26. How do you dispose household waste? Burning in open space [1] throwing in
open space [2] dumpsite [3] throwing in open drains others specific [4]

27. Do you experience challenges in disposing waste? Yes [1] No [2]

28. What is the current situation of waste disposal in your area? Good [1] Very good
[2] Poor [3] Very Poor [4]

29. To what extent are you aware about dangers of inappropriate waste disposal? A larger extent [1] less extent [2] Not aware [3]

30. What level can you rate the effects of drainage in your area of residence on the general well-being? Good [1] Poor [2]

31a. What types of sanitation facilities do you use at home? Household flush toilet [1] Shared water pour toilet [2] ordinary pit latrine

32 b. If your answer is shared how many people on average share the facility? 1-3 [1] 4 - 5 [2] 5 and above [3]

33. Has anybody of your household complained of any of the following conditions diarrhoea [1] abdominal pains [2] fever [3] cholera [4] malaria [5] skin rashes [6]

34. Which of these is the main source of energy used for cooking and heating in your household? Charcoal [1] Firewood [2] Gas [3] Electricity [4] Kerosene [5]

35a. Which is the main source of energy used for lighting in your household? Electricity [1] Kerosene [2] Solar Panel [3] Others specific [4]

b. Explain why if you select any of the options

36 a. Are you aware of any danger a particular source of energy may pose on your health? Yes [1] No [2]

b. If Yes explain the danger.

37. At what level can you rate the effect of energy source used in your households on your general well-being? Good [1] Poor [2]

38a. Over the last three 3 months has anybody in your household experience any of the following conditions? Mucus like toilet [1] Vomiting [2] difficulty in breathing [3] Headache [4] Coughing [5] Body rashes [6]

b. If yes what is the age of the household member?

c. If yes did she/he received treatment at health facility? Yes [1] No [2]

d. If no explain why

39. Do you have access to Health clinic/hospitals? Yes [1] No [2]

40a Do you have access to bathroom in your house? Yes [1] No [2]

41b. Do you have access to water in your house? Yes [1] No [2]

42c. Do you have access to toilet in your house Yes [1] No [2]

43d. Do you have access to Kitchen in your house? Yes [1] No [2]

44a. Where are the following facilities located in your house? (Kitchen): Shared within [1] Personal Use [2] Public [3] None [4]

45b. Bathroom: Shared within [1] Personal Use [2] Public [3] None [4]

46c. Toilet: Shared within [1] Personal Use [2] Public [3] None [4]

47d. Tap/pipe: Shared within [1] Personal Use [2] Public [3] none [4]

48. What is the condition of the house? Good [1] Satisfactory [2] Fair [3] Poor [4] Unsatisfactory [5]

49. How often is maintenance work done in your house? Not often [1] often [2] very often [3] none [4]

50. What maintenance work is done in your house?

51. Who does these maintenance work? Tenant [1] landlord [2] both [3]

52. Do you pay for the maintenance work done in the house? Yes [1] No [2]

53. What forms of agreement exist between you and your landlord? Verbal [1] Written [2]

54. How do you cope with these challenges?

.....

Stakeholder's Role Housing Provision

55. Has there been help from authorities on these challenges? Yes [1] No [2]

56. If yes, what help have they offered?

57. What can tenants do to help solve the poor conditions in housing sector?
.....



APPENDIX B

Landlords Questionnaire

UNIVERSITY OF EDUCATION WINNEBA

DEPARTMENT OF GEOGRAPHY EDUCATION

TOPIC: POOR HOUSING AND IT EFFECTS ON LOW IN-COME RENTERS

IN GHANA. A CASE IN THE WENCHI MUNICIPALITY.

The Purpose of this research is to assess how affect low in-come renters in Wenchi in the Bono region of Ghana. The information you will provide is mainly for academic purpose. It is part of a Master of Philosophy programme pursuing at the Department of Geography Education, University of Education, Winneba. I therefore, assure you of total confidentiality and anonymity thank you.

INSTRUCTIONS:

Please answer the following questions as given below. Tick [] where necessary and write where necessary. Thank you.

Demographic Characteristics of the Respondents

1. Gender Male [] Female []
2. Age
3. Religion Christian [] Muslim [] Traditionalist [] other(specify)
4. Occupation
5. Marital status Married [] Single [] Divorced [] Cohabitation []

House and Household characteristics

6. Household size Less than 2 [] 2-5 [] 6 – 9 [] 10 and above []
7. What is your monthly income?

8. What type of house do you own? Single Storey [1] Multi-Storey [2] Detached [3]
Semi-Detached [4] Compound House [5] Other (Specify).....

9. What type of dwelling unit do you have in your house? Tick where applicable.

10. Single room [1] chamber and hall [2] two bed rooms [3] three bed room and
above [4]

11. What is the total number of rooms in this house?

12. Are you a registered landlord? Yes [1] No [2]

13. If no, why not?

14. How long has it been since the house was built?

15. What materials were used in building the house?

Walls: Blocks [1] Brick [2] Mud [3] Wood [4] Other (Specify).....

16. How many other housing units do you have? 1 [] 2 [] 3 [] 4 [] above 5 []

Rent Charges

17. What factors influence cost of rental accommodation in your house? Rank with
numbers with 5 being the highest factor.

Availability of services [1]

Type of housing [2] Market prices [3]

Housing facilities [4]

18. Does the cost of accommodation influence tenant's decision to rent? Yes [1] No
[2]

19. What is the average household size of renters in your house?

Poor Housing Challenges in Poor Urban Centres

20. What challenges do you face as a landlord in the rental housing sector?

.....

21. What challenges do tenants complain of in the rental sector? Rank with numbers with 4 being the highest factor.

Sanitation/ waste disposal [1] Access to facilities [2]

Poor housing conditions [1] Poor maintenance [2]

22. How much rent do tenants pay monthly?

23. Are tenants able to pay rents within the specified periods of payment? Yes [1] No [2]

24. How many years rent advance do you take? Six months [1] One year [2] Two years [3] Three years [4]

25. Which of the following services do tenants have access to? Tick as many as possible

Water services [1] Sanitation services [2] Energy services [3] Food markets [4]
Public Health clinic/hospitals [5]

26. Which of these facilities do tenants have access to in your house? Tick where applicable. Kitchen [1] Bathroom [2] Tap [3] Toilet [4] Storeroom [5]

27. Where are the following facilities located in the house?

Kitchen: Shared within [1] Personal Use [2] Public [3] None [4]

Bathroom: Shared within [1] Personal Use [2] Public [3] None [4]

Toilet: Shared within [1] Personal Use [2] Public [3] None [4]

Tap/pipe: Shared within [1] Personal Use [2] Public [3] None [4]

Electricity: Shared within [1] Personal Use [2] Public [3] None [4]

28. What is the physical condition of the house? Good [1] Satisfactory [2] Fair [3]
Poor [4] Unsatisfactory [5]

29. How often is maintenance work done in your house? Not often [1] often [2] very
often [3] none [4]

30. What type of maintenance work is done in your house?
.....

31. Who does these maintenance work? Tenant [] landlord [2] both [3]

32. Who pays for the maintenance work done in the house? Tenant [1] landlord [2]
both [3]

Stakeholder's role

33. What efforts have you made to help reduce these challenges as a landlord? ...
.....

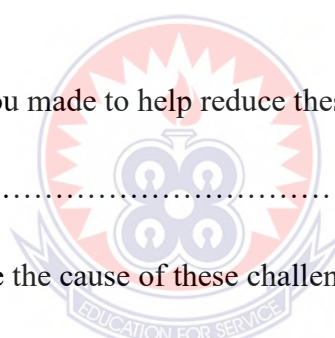
34. What do you think are the cause of these challenges?
.....

35. Has there been help from authorities on these challenges? Yes [1] No [2]

36. If yes, what help have they offered?

37. What do you think these authorities are not doing well in terms of solving these
challenges?

38. What kind of assistance do landlords need to improve on the quality and quantity
of rental accommodation?



APPENDIX C

Interview with Officials of the Commission of Human Right and Administrative Justice

UNIVERSITY OF EDUCATION WINNEBA

DEPARTMENT OF GEOGRAPHY EDUCATION

**TOPIC: POOR HOUSING AND ITS EFFECTS ON LOW IN-COME
RENTERS IN GHANA. A CASE IN THE WENCHI MUNICIPALITY.**

The Purpose of this research is to assess how affect low in-come renters in Wenchi in the Bono region of Ghana. The information you will provide is mainly for academic purpose. It is part of a Master of Philosophy programme pursuing at the Department of Geography Education, University of Education, Winneba. I therefore, assure you of total confidentiality and anonymity thank you.

1. Name of institution

.....

2. Date of establishment

.....

3. Role of the institution

.....

4. Do you have information on landlords and tenants?

.....

5. What is your contribution to solving rental problems in the Municipality?

.....

6. Does the institution play a role in regulating prices and the duration tenants have to pay for renting?.....

7. What do you think are the possible factors that contribute to prices of accommodation in the rental housing sector?

.....

8. Do you receive complains from both tenants and landlords concerning challenges they face?

9. How many rental housing challenges do you receive in a year on the average?.....

10. On what issues do tenants and landlords report on?

.....

11. What measures have been put in place by your institution to help minimize or resolve the problems reported by landlords and tenants?

.....

13. Are these measures effective enough to help reduce the challenges?.....

.....

14. What are some of the challenges does the institution face in carrying out its responsibilities interns of resolving rental problems

.....

.....

16. Do you receive help from the government for your duties?.....

.....

17. Are you able to implement the rent laws effectively without any problems?

APPENDIX D

Interview Guide for Rental Agents

UNIVERSITY OF EDUCATION WINNEBA

DEPARTMENT OF GEOGRAPHY EDUCATION

TOPIC: POOR HOUSING AND ITS EFFECTS ON LOW IN-COME RENTERS IN GHANA. A CASE IN THE WENCHI MUNICIPALITY.

The Purpose of this research is to assess how affect low in-come renters in Wenchi in the Bono region of Ghana. The information you will provide is mainly for academic purpose. It is part of a Master of Philosophy programme pursuing at the Department of Geography Education, University of Education, Winneba. I therefore, assure you of total confidentiality and anonymity thank you.

1. How long have you been in the agent business?.....
2. What do you do exactly?.....
3. How do you get access to vacant rooms?.....
4. Is there a link between you and the landlords?.....
5. How often do renters come to you?.....
6. How do you get paid?.....
7. What are some of the challenges you face in carrying out your duties?.....