

UNIVERSITY OF EDUCATION, WINNEBA



**UNDERSTANDING RENT DYNAMICS IN WENCHI MUNICIPALITY:
KNOWLEDGE OF RENT LAWS, DETERMINANTS OF RENT, AND
LANDLORD EXTORTION PRACTICES**

NANA ANIMAH FELICIA

MASTER OF PHILOSOPHY

2025

UNIVERSITY OF EDUCATION, WINNEBA



**UNDERSTANDING RENT DYNAMICS IN WENCHI MUNICIPALITY:
KNOWLEDGE OF RENT LAWS, DETERMINANTS OF RENT, AND
LANDLORD EXTORTION PRACTICES**

NANA ANIMAH FELICIA

**A thesis submitted to the school of graduate studies in
partial fulfilment of the requirement for the award of
the degree of Master of Philosophy
(Social Studies Education)**

**Department of Social Studies Education
Faculty of Liberal and Social Studies Education
UNIVERSITY OF EDUCATION, WINNEBA**

AUGUST, 2025

All material contained within the thesis, including without limitation text, logos, icons, photographs and all other artwork, unless otherwise stated, is copyright material of University of Education, Winneba. Use may be made of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior, written permission of University of Education, Winneba.

©Copyright, University of Education, Winneba.

DECLARATION

Student Declaration

I Nana Animah Felicia, declare that this thesis, except 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 in this university or elsewhere.

Signature:

Date:.....

Supervisors' Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the Faculty of Social Sciences, University of Education, Winneba.

Dr. Ignatius Joseph Obeng (Supervisor)

Signature:

Date :.....

DEDICATION

To my beloved family

ACKNOWLEDGEMENTS

I am greatly indebted to my supervisor, Dr. Ignatius Obeng, who devoted his valuable time to guide this work and placing at my disposal their splendid academic judgment, thoroughness and usually fine research talents which were of enormous assistance in bringing this study into completion.

During my study, several educational institutions and persons had made significant contribution to the successful completion of this thesis. I wish to extend my genuine gratitude to the people who supported me and provided the necessary encouragement for accomplishment of this study. Finally, I wish to extend my sincere gratitude to my parents – Mr and Mrs Thomas K. Mensah and my children- Saraphin Naana Mensah and Charles Bright Boachie Junior for their prayers, encouragement and support for a successful completion of this thesis, I say thank you all.

TABLE OF CONTENTS

Content	Page
DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	x
LIST OF FIGURES	xi
ABSTRACT	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Problem	3
1.3 Purpose of the Study	5
1.4 Objectives of the Study	6
1.5 Research Questions	6
1.6 Justification of the Study in Social Studies Education	6
1.7 Significance of the Study	10
1.8 Delimitation of the Study	11
1.9 Definition of Terms	12
1.10 Organisation of the Study	12
CHAPTER TWO: LITERATURE REVIEW	14
2.0 Introduction	14
2.1 Theoretical Framework	14
2.1.1 Public Choice Theory	14

2.1.2 Marxist Theory	16
2.1.3 Hedonic Price Model	18
2.2 The Concept of Housing	18
2.3 The State of Housing Situation in Ghana	20
2.4 The State of Rental Housing in Ghana	22
2.5 Types of Landlords	25
2.6 Rental Housing in Ghana	28
2.6.1 The Importance of Rental Housing	31
2.6.2 The Nature and Factors of the Rental Housing Agreement	32
2.7 Factors influencing Pricing of Rental Housing in Ghana	36
2.8 Extortion	44
2.8.1 Impact of Extortion	45
2.9 Rent Control Act and its Impacts	46
2.10 Empirical Review	49
2.11 Summary	58
CHAPTER THREE: RESEARCH METHODOLOGY	60
3.0 Introduction	60
3.1 Philosophical Underpinnings of the Study	60
3.2 Research Paradigm	64
3.3 Research Approach	66
3.4 Research Design	67
3.5 Description of the Study Area	69
Figure 1: Map of Wenchi Municipality Indicating Study Areas	72
3.6 Population of the Study	72
3.7 Sample and Sampling Techniques	74

Table 1: Population and Sample Distribution	76
3.8 Instrument for Data Collection	77
3.8.1 Validity and Reliability of Instrument	79
3.9 Data Collection Procedures	80
3.10 Data Analysis	82
3.11 Ethical Considerations	85
3.12 Chapter Summary	87
CHAPTER FOUR	88
FINDINGS AND DISCUSSION	88
4.0 Introduction	88
4.1 Socio-Demographic Characteristics of Respondents	88
Table 2 Socio-Demographic Characteristics of Respondents	89
4.2 Knowledge of House Owners and Tenants on Rent Control Laws in the Municipality	90
Table 3 Knowledge of House Owners on Rent Laws	91
Table 4 : Knowledge of Tenants on Rent Laws	94
4.3 Factors that Determine Rent in the Wenchi Municipality	97
Table 5: Economic Factors	98
Table 6: Non-Economic Factors	101
4.4 Forms of Extortions by House Owners in the Wenchi Municipality	105
Table 7: Forms of Extortions	106
4.5 Effects of House Owners' Extortion Practices	110
Table 8: The Effect of House Owner's Extortion Practices	111

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND	
RECOMMENDATIONS	116
5.0 Introduction	116
5.1 Summary	116
5.2 Major Findings	117
5.3 Conclusion	122
5.4 Recommendations	124
REFERENCES	127
APPENDICES	138

LIST OF TABLES

Table	Page
1: Population and Sample Distribution	76
2 Socio-Demographic Characteristics of Respondents	89
3 Knowledge of House Owners on Rent Laws	91
4 : Knowledge of Tenants on Rent Laws	94
5: Economic Factors	98
6: Non-Economic Factors	101
7: Forms of Extortions	106
8: The Effect of House Owner's Extortion Practices	111

LIST OF FIGURES

Figure	Page
1: Map of Wenchi Municipality Indicating Study Areas	72

ABSTRACT

The study explored the practices of house owners in the Wenchi Municipality. The study assessed the practices of house owners in the Wenchi Municipality. Specifically, the study (1) assessed the level of knowledge of house owners and tenants on Rent Control laws, (2) determined the factors that influence rent charges, (3) examined the forms of extortion practised by house owners, and (4) evaluated the effects of house owners' extortion practices on tenants in the Wenchi Municipality. Based on the overall research objectives, the study was conducted within the positivist-quantitative framework and employed a descriptive survey design. The target population for the study was all 11,048 houses in the municipality. Simple random and purposive sampling techniques were used to sample 351 participants, made up of 120 house owners and 231 tenants, for the study. The researcher used questionnaires in the form of a Likert scale for the data collection. Data analysis was conducted descriptively, focusing on means and standard deviations. The study found that house owners in the Wenchi municipal are more knowledgeable on rent control laws than tenants; It was also found that economic factors such as interest rate, speculative rise in building materials, high rates of inflation effect, depreciating value of the local currency (cedi), the socio-economic income of individuals and increase in incomes of renters influence rent determination in the Wenchi Municipal. It is recommended that policymakers educate tenants on rent control laws, including tenancy agreement laws, the expiration of tenancy agreements, the one-month renewal period, and the requirement for tenants to obtain the landlord's written consent before subletting their premises.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Among mankind's needs for survival apart from food is housing or shelter. Maslow (1954), affirmed this assertion by adding that out of the five levels of need of humankind, the most basic of them is housing or shelter. Everyone's housing situation is critically important to their health and happiness, as is widely acknowledged. It is, therefore, imperative for society to provide better housing to ensure high living standards for every individual. According to Aribigbola (2011), housing is crucial to the welfare, survival and health of individuals. According to Erguden (2001), housing, in addition to being an extremely valuable asset, has much wider ramifications in terms of the economy, society, culture, and individuals' lives. Housing forms the foundation for an individual or a family to have a sense of stability and security globally. As stated by Dzangmah (2012), international law stipulates that for an individual to be considered to have adequate housing, the individual must be able to obtain a secure tenure from the government, landlords, and landladies. This means that the individual must be free from the fear of being evicted from the rented house that they currently occupy.

Housing has become a growing concern due to unrestrained urban growth in Africa. it has made it difficult for landlords and governments to offer decent accommodation units for households (Chirisa & Matamanda, 2016). With the growing density of people in urban areas of Africa, the demand for housing makes it difficult for the poor to access decent housing due to the rising cost of housing culminating in all forms of extortion by landlords and landladies (Bashir, Julius & Rainer, 2017). A report by Africa Rental Housing Conference (2014) identified the criteria with which the right to adequate housing focuses, and these are; security of tenure (protection from forced eviction and

devoid of extortions), availability of services, facilities and infrastructure, habitability, affordability, accessibility and cultural adequacy.

The phenomenon of rapid urbanisation in Africa has resulted in overcrowding in many African nations. Consequently, a significant proportion of the urban population is unable to secure adequate housing, leading to the emergence of slums and informal settlements that often fail to meet established standards (Bashir, Julius & Rainer, 2017). The shortage of housing in most Africa countries has compelled many people to congest in small rooms in houses, where there are no acceptable housing facilities. These houses are mostly overcrowded and a room, which is meant to accommodate, at most, three persons, in accordance with the UN-Habitat (2016) standard, is used by, at least, six persons. Tenants have to queue in the morning and in the evening to have access to a single bathroom or lavatory, despite the high rent taken by landlords or landladies.

The situation in Ghana is no different based on the world population prospect (2019) which estimated Ghana's population as of 2020 to be 31,072,940, indicating a yearly increase of 655,085(0.40%) with 56.7 per cent of them living in urban areas. According to the GLSS (2017), about 58 per cent of households in Ghana live in compound houses, while 18 per cent of them have five to nine members living in single rooms. This situation has led to high levels of unsafe homes constructed in open spaces without a lavatory, water, light and, sometimes bathrooms by landlords and landladies for rentals leading to extortions (Habitat for Humanity, 2016). This attitude of landlords and landladies in Ghana contravenes Article 18 of the 1992 Constitution which states that the right to adequate housing is a function of enjoyment of other human rights such as the security of a person and availability of facilities among others. Housing as a social

good, must provide core security for families, societies and communities, and had an equal economic quality to stimulate growth and development.

Rental housing is an important component of the housing system in most developing countries, and it is the means through which low and middle-income households are able to afford accommodation at a relatively decent standard. For most people, it is through rental housing that they are able to integrate into urban life, especially for new households. The housing inventory in Ghana and other developing nations is significantly comprised of rental housing, which serves as a lodging option for numerous households (Dzangmah, 2012).

In rental housing, private property owners (landlords and landladies) give out their unoccupied housing units or rooms to people who are in need of housing but cannot afford to own one to beef up the supply chain of housing stock in Ghana. However, in most cases, the provision of these housing units by landlords or landladies is normally costly, considering the low and middle-income earners. Additionally, some housing units for rental lack certain facilities and are thus sub-standards, owners turn out to extort their tenants to provide such facilities after advance payments have been made (Opiyo & Chan, 2018). This research was designed to investigate the extortion practises of landlords and landladies in the Wenchi Municipality. This was done on the basis of the vital role that rental accommodation plays in addressing the needs of housing stock in Ghana. Specifically, this research will focus on the Wenchi Municipality.

1.2 Statement of the Problem

One of a man's most basic needs is housing. To many households or tenants, it provides shelter and to the investor or developer, it is a means of generating income in the form of rent. For these reasons, housing has become an important issue and its pricing in

terms of rent has far-reaching consequences on the social and economic lives of people. Whereas an increase in rent is an advantage to house owners it has an adverse effect on tenants. It is also important to recognize that an increase in house rental prices, even though adversely affects the welfare of a lot more people it also serves as an incentive for investors or house owners to invest more in the housing sector to reduce the housing deficit in countries (Amenyah & Fletcher, 2013)

According to the Ministry of Work and Housing, the housing deficit of Ghana had topped 2 million, up from 1.5million in 2015 and to close the gap, between 190,000 and 200,000 units would need to be built at a cost of \$3.4bn a year over the next decade (Ministry of Work and Housing, 2020). The Ministry further indicated that the existing rent Act, 1963 (Act 220) had been reviewed to incorporate best practices from other countries to safeguard the rights of tenants and house owners. Also, the existing rent Act of 1963, Act 220, explicitly states that house owners are legally to collect a maximum of six months' rent advance. Many house owners in Ghana violate these rent control laws to the disadvantage of tenants and extort them due to housing deficits (Amenyah & Fletcher, 2013). The questions are: Do house owners or tenants in Ghana have adequate knowledge of Rent Control Laws? Are the Laws been implemented by the actors? Or have the Laws been violated due to market forces?

A recent Ghana living standard survey (2019) indicated that, apart from the Western, Volta and Upper East Region, more than fifty per cent of households in the remaining regions reside in compound houses and many of the occupants are tenants. The Wenchi Municipal is in one of the regions identified in the survey, this feed in to justify there are some households and individuals in the Municipality who rent from landlords and landladies. Again, according to the 2010 Population and Housing Census, the housing

stock of Wenchi Municipality was 11,048 representing 3.3 per cent of the total number of houses in the Region. The Wench Municipality is also a transit point for most migrants from Upper West, Savanna and Northern Regions in their movement to the southern part of Ghana, who in one way or another may need to rent for accommodation. The problem is that is the existing rent Act, 1963 (Act 220) well implemented in the Municipal to control extortion by house owners to the disadvantage of tenants and migrants.

Although there are studies on housing and rental prices in Ghana, none focus on Wenchi Municipal, For example, Daawah (2017) found that income, number of rooms and location play important roles to influence rental prices in Abeka. Wuni, Boafo, Yeboah and Dinye (2018) looked at the extent of the housing shortage in Ghana's urban cities and link the shortage to extortion by house owners, Ofori (2019) found out that many households in Kumasi live in an indecent house and are low-income earners. Again, Ofori (2020) found that the majority of houses in Swedru Township share common housing facilities while Nyamekye (2019) found that residents preferred to access housing units themselves but face extortion from house owners. Again, there are cultural, income and tribal differences among the citizens used in the above studies, so it may not be prudent to draw a link or apply their results to fill the gap of extortion practices of house owners in Wenchi municipality. It is based on this background that this study sought to investigate the extortion practices of house owners in the Wenchi Municipality.

1.3 Purpose of the Study

The study sought to investigate the extortion practices of house owners in the Wenchi municipality in the Bono Region of Ghana.

1.4 Objectives of the Study

The objectives of the study were to:

1. assess the level of knowledge of house owners and tenants on Rent Control laws in the Wenchi Municipality
2. determine the economic and non-economic factors that influence rent charges in the Wenchi Municipality
3. examine the forms of extortion practised by house owners in the Wenchi Municipality
4. evaluate the effects of house owners' extortion practices on tenants in the Wenchi Municipality

1.5 Research Questions

To achieve the above objectives, the study was based on the following research questions.

1. What is the knowledge of house owners and tenants of the rent control laws in the Wenchi Municipality?
2. What are the factors that determine rent in the Wenchi Municipality?
3. What are the forms of extortion by house owners in the Wenchi Municipality?
4. What are the effects of house owners' extortion practices in the Wenchi Municipality?

1.6 Justification of the Study in Social Studies Education

The study on “Understanding rent dynamics in Wenchi Municipality: Knowledge of rent laws, determinants of rent, and landlord extortion practices” is justified on several academic, social, and policy grounds, particularly within the discipline of Social Studies Education. Social Studies, as an interdisciplinary field, addresses real-life

issues that shape human interaction, governance, and sustainable community development. Housing, of which rent is a central component, forms an essential part of human needs, community welfare, and the socio-economic environment. It is significant within the context of Social Studies education because it addresses a critical socio-economic issue that has direct implications for citizenship, governance, and sustainable community development. Social Studies, as a multidisciplinary field, emphasizes equipping learners with the knowledge, skills, and values necessary to understand and respond to real-life societal challenges (Barr, Barth, & Shermis, 2013). The dynamics of rent in local communities, particularly in Wenchi Municipality, directly intersect with civic responsibilities, socio-economic equity, and the exercise of legal rights, all of which are central to the aims of Social Studies education.

Firstly, housing and rental systems are critical to the quality of life and social stability. In Ghana, and specifically in Wenchi Municipality, rental housing remains a primary source of accommodation for a significant proportion of the population, especially low- and middle-income earners. Yet, issues such as arbitrary rent increases, non-compliance with rent control laws, and exploitative landlord practices persist. These challenges not only affect individual well-being but also have broader implications for social cohesion, justice, and equitable development, core concerns of Social Studies education. In Ghana, the rental housing sector plays a pivotal role in meeting urban and peri-urban accommodation needs, yet it is often fraught with challenges such as inadequate knowledge of tenant rights, arbitrary rent increases, and exploitative landlord practices (Arku, Luginaah, & Mkandawire, 2011). The Rent Act, 1963 (Act 220) and the Rent Control Law, 1986 (PNDC Law 138) were instituted to regulate the relationship between landlords and tenants, but evidence suggests low public awareness and weak enforcement (Owusu-Ansah & Amoako, 2015). In Wenchi Municipality, anecdotal

reports indicate growing disputes between tenants and landlords, which may be linked to gaps in legal knowledge, socio-economic determinants of rent pricing, and instances of extortionate practices.

Secondly, knowledge of rent laws is a civic competence aligned with the goals of Social Studies. The Ghana Rent Act, 1963 (Act 220) and its amendments provide legal frameworks to regulate tenancy relations. Still, evidence suggests that many tenants and even landlords remain unaware of their rights and responsibilities. In Social Studies education, fostering legal literacy is essential for developing informed, responsible, and active citizens who can contribute to democratic governance and social justice. This study will bridge the gap between civic knowledge and everyday lived experiences in housing markets.

Thirdly, examining the determinants of rent, including socio-economic, demographic, and infrastructural factors, offers an opportunity to integrate economic literacy into Social Studies. Understanding how supply, demand, urbanisation patterns, and public policy affect rent prices helps learners connect abstract economic concepts to concrete local realities. This enhances problem-solving and decision-making skills, which are essential for participatory citizenship.

Furthermore, landlord extortion practices such as demanding rent advances beyond legal limits, imposing arbitrary charges, or engaging in discriminatory tenancy selection raise ethical, legal, and human rights concerns. In the Social Studies framework, addressing such practices reinforces values of fairness, empathy, and equity, while also equipping learners to challenge injustices through lawful and peaceful means.

From a research perspective, Wenchi Municipality presents a unique case for exploring rent dynamics, given its mix of rural and urban features, growing population, and emerging economic activities. Findings from this study will contribute to local policy formulation, Rent Control Department interventions, and community advocacy efforts, while also enriching the body of scholarly work on housing markets in medium-sized Ghanaian municipalities.

Lastly, the study aligns with experiential and problem-based learning approaches in Social Studies education. By investigating a real and pressing socio-economic problem, the research offers empirical data that can inform teaching materials, case studies, and civic engagement projects. In doing so, it strengthens the subject's role as a vehicle for social transformation and sustainable development. From a Social Studies perspective, this research will foster understanding of how legal literacy influences civic engagement and peaceful coexistence in communities. It also provides an opportunity to examine socio-economic forces—such as inflation, migration patterns, and housing demand that affect rent dynamics, enabling students to appreciate the interconnections between economics, law, and social justice. Furthermore, by investigating landlord extortion practices, the study situates itself within the discourse on human rights, ethical citizenship, and social responsibility, which are integral components of Social Studies curricula (NCSS, 2010). Empirically, this research fills a knowledge gap by providing context-specific data on rent issues in Wenchi Municipality, contributing to both academic discourse and policy discussions. The findings will support the development of educational materials and case studies that make Social Studies instruction more relevant to students' lived experiences. It will also empower learners to critically evaluate social problems, engage constructively in civic life, and advocate for reforms that promote fairness and social cohesion.

Despite the centrality of housing to everyday citizenship and community stability, Social Studies scholarship and classroom practice often treat housing challenges as a peripheral welfare issue rather than a structured civic and governance problem. This creates a gap in legal literacy and practical civic competence, where learners may know general civic duties but lack applied knowledge of tenancy rights, enforcement pathways, negotiation practices, and the ethical dimensions of power relations in landlord tenant settings. By generating evidence on knowledge levels, determinants of rent, and patterns of extortion, this study positions housing as a concrete context for teaching citizenship, rule of law, social justice, and responsible participation. In particular, the findings can inform Social Studies content on consumer protection, rights and responsibilities, local governance accountability, and peaceful conflict resolution, using rent and tenancy as real community cases through which learners build applied civic reasoning and problem solving skills

In essence, the study is justified not only for its potential to generate locally grounded insights into housing and rent regulation but also for its contribution to the transformative goals of Social Studies education, developing informed, responsible, and active citizens who can respond to pressing socio-economic issues with knowledge, empathy, and critical thinking.

1.7 Significance of the Study

The significance of this study can be seen from both policy and theoretical standpoints. From the policy standpoint, the findings of this study will serve as a guide to governments to undertake well-structured policy measures to address housing issues in Bono Region, specifically the Wenchi Municipality to ensure that tenants are free from unnecessary extortions to have peace and contribute to the economy and Ghana. In

particular, as the study seeks to unravel landlords' and landlady's extortion practices in Wenchi municipality, the government and other policy makers can have greater insights into the nature of housing issues and direct intervention policies in the area. Again, the study can help stakeholders and policymakers to know landlords, landladies and agents in the municipal extort tenants and provide corrective measures for the benefit of tenants.

From the theoretical standpoint, the study can serve as a foundation upon which future research can be conducted. Generally, research is iterative, that is, examining and re-examining a research problem from different perspectives. Granted this, some interesting findings of this study may motivate other researchers to explore the research problem from different perspectives to cast a broader picture of extortion practices of landlords, landladies and agents' patterns in Ghana. The study can contribute to current literature on extortion practices of landlords, landladies and agents' patterns in Ghana in particular and the world in general.

1.8 Delimitation of the Study

The Wenchi Municipal is characterised by many low-income communities of migrants from the Upper West, Savanna and Northern regions, with challenges of rental housing units. For this purpose, the study selected Wenchi Municipality to focus on the extortion practices of landlords and landladies towards tenants, as this is a common transition point for migrants from other parts of the neighbouring regions before proceeding down south. The study acknowledged that using only a sample of respondents (tenants, landlords, landladies and agents) from Wenchi in the Bono Region to generate data, the views that respondents will express may not entirely represent the views of others not sampled in the study.

1.9 Definition of Terms

Landlord: A landlord is an individual, business, or other entity who owns real estate and subsequently rents or leases the property to another party in return for rent payment.

Tenant or leaseholder refers to the party who is renting.

Landlady: A woman who owns and rents out properties like homes, apartments, and land to other people; a female proprietor or manager of a boarding house, inn, or rooming house.

Extortion: It is characterised as the act of attempting to obtain something through coercion, intimidation, or blackmail, illegal use of one's official position or authority to gain access to resources like money or favours. It can also be described as the unlawful acquisition of property from another person with that person's consent and with the use of actual or threatened force, violence, fear, or an official right.

Practices: The activity of doing something again and again to become better at it or something that **is** done often or regularly.

1.10 Organisation of the Study

The study is organised into five chapters. The first chapter, which is Chapter One, comprises the introduction, background to the study, statement of the problem, objectives of the study, relevance of the study, limitations, delimitations and definition of terms. A review of relevant prior literature on theories of rent pricing, housing issues in Ghana, challenges of tenants in Ghana, and an empirical review constitute Chapter Two. Chapter Three focuses on the method used for the study, followed by Chapter Four, which presents the findings and discussions of the four research questions.

Chapter Five gives an overview of the research findings, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews study-related literature. The literature was reviewed under the following sub-themes:

- (i) Theoretical Framework
- (ii) Concept of Housing
- (iii) The State of Rental Housing in Ghana
- (iv) Types of Landlords
- (v) Nature and Factors of the Rental Housing Agreement
- (vi) Extortion and Impact of Extortion
- (vii) Rent Control Laws and their Impact
- (viii) Empirical Review.

2.1 Theoretical Framework

Many people have thought about what rental systems are, how they start and work, and what effects they have on society. Such frames are important to look at because they help us understand what's going on around us and, more specifically, help us answer our research questions better. Three of these theories, Public Choice Theories, Marxist Theories, and the Hedonic Price Model, are especially important because of how they affect people.

2.1.1 Public Choice Theory

George Stigler (1971) developed the Public Choice Theory, which postulates that rental housing markets are 'political markets' (Epstein, 1989). This theory was supported by the findings of Epstein (1989). The work of Stigler was given a substantial update in

the 1990s by Milton Friedman (1999), who is considered to be a towering figure in the field of neo-classical economics. In more recent times as well, Stigler's work has been put to use in relevant contexts (Felgendreher & Lehmann, 2016). According to these hypotheses, landlords and renters should be compared to voters, while politicians in charge of setting rent policy should be compared to salespeople. Everyone who participates in the market is motivated solely by their own self-interest. In this sense, politicians will resort to any means necessary in order to secure voter support. Renters and landlords cast their votes in a manner designed to maximise the degree to which they are happy with the housing and housing services they receive for their own personal gain.

In a society dominated by renters, tenants could use their position of strength to push for rent control and improved amenities from their landlords. Because of (a) high transaction costs (which make it difficult for renters to move to new housing in terms of getting information about movement, etc.), (b) a focus on greater social networks and relationships, (c) a concern for equality, and (d) an inelastic supply of rental housing, landlords are more likely to exert their power. The landlord class can maintain their status through the sponsorship of bills, laws, and programmes, even if they do not merit it. Landlords can increase the power of their class by working with state agencies to enact new regulations.

Because politicians are self-interested individuals who are seeking re-election, the more they satisfy landlords or tenants (depending on who is in the majority), the higher their chances are of being re-elected. Therefore, politicians are obligated to do what landlords and tenants want. According to Stilwell (2012), public choice theory depicts politicians and bureaucrats as a subspecies of *Homo economicus*, meaning that they are

individuals motivated by their own self-interest and whose actions are calculated in response to procedures designed to maximise votes. They have the propensity to enact policies in order to gratify the demands (and win the votes) of particular interest groups, despite the fact that doing so routinely violates any overarching national interest. Tenants in housing get rent control, manufacturers get the tariff protection they were looking for, and unions succeed in getting minimum wage legislation passed.

In fact, landlords are more likely to support a tenant-friendly regime when tenants are in power for two reasons: (a) they are afraid of revolution, which could cost them everything, and (b) they are afraid that, through revolution or other uncontrollable circumstances, they will become tenants as well and suffer. The implication is that property owners have a right to the value of their assets because they put forth the effort or use the talent necessary to create that value. Therefore, it is just for landlords to keep their property and value from a substantive and normative perspective. In turn, Stilwell's (2012) public choice theory supports property-based neoliberalism.

2.1.2 Marxist Theory

Marxist Theory is quite different, both in how they explain how rental systems work and in how they think the government should act. As a large body of work in this field (Stilwell, 2012; Munro, 2013; Obeng-Odoom, 2015) shows, they look to the structure of the economy as a whole to explain rental regimes. In particular, they look at how capitalists use conflict and exploitation of labour to get extra value from work. In this process, landlords take rent from tenants, which is part of the surplus value. This is similar to how capitalists take advantage of workers. But, unlike profits, which are usually re-invested in the process of building up capital, landlords' rent can slow down and stop the process of building up capital (Obeng-Odoom, 2015). In this way,

landlords have more power than most people. Their power comes from the type of rent they get: (a) if it comes from location (differential rent), they get rental power just from owning land in a better location; and (b) if it comes from some investment in location (differential rent 2), they get rental power that isn't always proportional to how much they've invested.

Location rent can lead to another type of rent called absolute rent, which depends on the fact that landlords can charge rent. Absolute rent is not a monopoly rent, but it can lead to monopoly conditions. Marx says that differential rent is part of surplus value and has no effect on price. However, absolute rent can be used as a basis for getting more rent.

The Marxist Theory of rent offers important theoretical insights. For instance, their descriptions of how rent came to exist imply a robust connection between utility and monetary worth. When people stop using land to meet their own needs and start using it to make money and collect rent, the land's use value changes into its exchange value, which is bad for people's needs. In this sense, while public choice theories see a total disconnect between use and exchange value, the Marxist theories of rent show a dialectical relationship between use and exchange value.

The policy implications of these theoretical analyses are advocated by Friedrich Engels in his books "The Conditions of the English Working Class in England" and "The Housing Question," but they have been updated in various publications by Harvey (2012). These formulations claim that the only way to adequately address the housing issue is through the abolition of capitalist systems whether private provision of "affordable rental housing" or public provision of private rental systems. Social housing

systems managed by workers and social co-operatives can be effective, but only if they are viewed as complementary to programmes that end worker exploitation.

2.1.3 Hedonic Price Model

Theoretical support for the hedonic price model comes from Griliches (1971) and Rosen (1974). The hedonic price model sees housing as a composite good with a variety of bundles of desirable and undesirable characteristics, according to Melichar, Vojacek, Rieger, and Jedlicka (2014) (Cebula, 2009). The central tenet of the hedonic price model is that housing is a composite good with a variety of structural and local characteristics, each of which influences the cost of renting a home (Cebular, 2009; Melichar et al., 2014).

Rosen (1974) wrote about and used the hedonic model in his seminar paper. The hedonic model says that goods are valued by their characteristics and that the total price of a good is the sum of the values of all of its similar characteristics. This shows that each part of the composite good has an implicit price that adds to the price of the whole thing. Hedonic products have sensory, emotional, and pleasure value (Hirschman & Holbrook, 1982), so the value that consumers put on them varies (Verhagen, Boer, & Adelaar, 2010). House is made up of many parts, some of which are useful and some of which are nice to look at or feel. All of these parts work together to make a whole. As a result, consumers have different ideas about how much a house is worth because many of the things that make up a house have a subjective value.

2.2 The Concept of Housing

Housing is defined to encompass all factors and conditions that go to produce a dwelling with all the attributes of an adequate and decent dwelling (Leaf, 1993; Gillespie, 2018). It consists of the actual building itself, as well as the internal and

external services and infrastructure, as well as the input markets (land, materials, labour, and finance) necessary to produce and maintain it. The term "housing" typically pertains to any approach employed to enhance a residence and its environs. According to the report by GoG/MLGRD in 2012, when housing is limited to serving as mere shelter or living space, the construction of dwellings tends to disregard the environment and necessary amenities required to sustain their occupants. Housing structures in Ghana can be broadly classified into the following categories:

(i) Compound house

According to Afram (2009), a compound house is commonly referred to as Ghana's traditional house. According to ISSER (2013), the typical configuration of these dwellings involves compact chambers accommodating multiple households, complemented by a communal courtyard and amenities such as lavatories, bathing areas, and culinary spaces. The affordability and potential for cost reduction through shared facilities make this particular housing unit highly sought after by low-income demographics.

(ii) Slum

Although it can be easy to spot this type of building or residence on the urban landscape, it is challenging to define precisely. However, it is assumed that it refers to housing that is below a certain standard required for human development.

(iii) Squatter settlement

The term "squatter settlement" pertains to a residential unit or abode that has been established through either unlawful seizure or unauthorised construction (Aldrich & Sandhu, 1995).

2.3 The State of Housing Situation in Ghana

Housing is a significant development challenge worldwide, particularly in developing countries, and has been characterised by some experts as a global crisis (Tipple 1994; ISSER 2013). The issue of housing can be attributed to a situation where the demand for housing surpasses its supply, and/or the cost of housing exceeds the average worker's income level, as stated by the Ministry of Work and Housing in 2020. In either or both scenarios, individuals and households turn to methods that are not officially sanctioned in order to obtain housing. The outcome is that the housing is obtained, however, it lacks the assurance of tenure security, convenient accessibility to services, proximity to amenities, and availability of infrastructure.

The UNFPA (2007) has posited that a significant proportion of the difficulties encountered by impoverished individuals can be attributed to inadequate housing. As per the observations made by Songsore and McGranahan (1993), it can be inferred that while all elements of the surroundings have an impact on human health and welfare, the most significant and direct impact is exerted by the proximate environment of an individual's residence and locality. As per Bonnefoy's (2007) argument, the housing environment and neighbourhood are considered as an everyday-landscape that can either facilitate or hinder the physical, mental, and social well-being of the inhabitants. According to Newman (2008), there exists a perspective that posits a positive correlation between adequate housing and socio-economic benefits for both the occupants and the wider society. Newman posits that advantages such as enhanced physical well-being, reduced incidence of behavioural issues particularly in juveniles, heightened academic accomplishments, and amplified workforce involvement are among the benefits.

The relationship between housing and health has been emphasised, specifically due to its subsequent influence on other dimensions of socio-economic welfare, particularly productivity. Bonnefoy (2007) and Aribigbola (2011) have asserted that the health status of residents is significantly influenced by the quality of housing conditions. This is due to the fact that numerous health issues are either directly or indirectly associated with the construction materials used, equipment installed, or the size and design of individual dwellings. Bonnefoy posited that the concept of dwelling encompasses not only the physical location serving as a point of reference for individuals but also exerts a significant impact on their psychosocial and mental well-being. This is achieved by facilitating the development of place attachment and identity, as well as serving as a sanctuary from the demands of everyday life.

As per the report by GoG/NDPC (2010), the swift surge in the populace of Ghana has led to a substantial inadequacy of housing, particularly in metropolitan regions. According to current estimations, the country's annual demand for housing units is at least 100,000, whereas the supply is only estimated to meet 35% of the total demand. According to ISSER's report in 2013, various studies have indicated that the nation's yearly deficits range from 70,000 to 120,000 housing units, with only 30 to 35 per cent of the annual estimated demand being met. Although there may exist divergent viewpoints regarding the precise calculation of the yearly demand, a prevailing agreement exists regarding the inadequacy of the housing provision, particularly in the urban areas of Ghana. Moreover, there exist several challenges that have adverse effects on the housing supply. These challenges include but are not limited to complex land acquisition procedures, inadequate enforcement of design and construction standards and codes, ineffective rural housing policy, unregulated land development, and insufficient housing finance. The latter encompasses limited funds to support the

construction industry, high mortgage costs, and low utilisation of local building materials.

As per ISSER's report in 2013, the issue of housing in Ghana is predominantly observed in urban areas. According to data from the Ghana Statistical Service in 2013, the overall assessment of housing inventory reveals that approximately 58% of the nearly 3.4 million available housing units in 2010 were situated in rural areas, despite the fact that these areas only comprise approximately 49% of the total population. The aforementioned pattern has exhibited a persistent nature throughout the census, albeit the proportion of housing inventory in rural areas has been diminishing due to the process of urbanisation. The primary obstacle facing rural housing is the utilisation of substandard building materials such as clay or mud, which are susceptible to the effects of inclement weather. Conversely, urban housing faces a dual challenge of inadequate quantity and quality, resulting in homelessness and the prevalence of streets, as noted by ISSER in 2013.

2.4 The State of Rental Housing in Ghana

In numerous nations, including some of the most advanced societies globally, rental housing presently represents a substantial portion of the housing inventory. According to UNCHS (1990), approximately 50% of the urban population in developing nations consists of individuals who rent their homes. Although significant advancements have been made in developing nations over the last 20 years, with a shift in the public sector's focus from directly providing rental housing to leveraging the potential and capacity of the informal sector, there remains a substantial disparity between policy development and its execution, particularly with regards to rental accommodations. The impact of this phenomenon has had significant implications for the availability and distribution

of rental accommodations, resulting in a current state of housing provisions that fall short of meeting acceptable standards.

Irrespective of the change in the proportion of owner-occupiers, it is a prevalent characteristic of housing in many developing nations that there has been a rise in the count of urban households residing in rental dwellings. The significant expansion of urban areas, resulting from both natural population growth and migration, has fostered a proclivity towards renting or sharing accommodations among the majority of new urban households and migrants. This trend is accompanied by associated costs and exploitation by landlords and landladies, as noted by Bashir, Julius, and Rainer (2017).

Rental and sharing concerns were not prioritised on the policy agendas of developing nations approximately twenty years ago, resulting in the neglect of rental housing matters. UN-Habitat (2003) reported a significant lack of knowledge regarding the identities of the majority of tenants and sharers, as well as the living conditions they experienced. Additionally, there was a dearth of information available on those who offer rental accommodations. Furthermore, the notion that possessing a house leads to an improved quality of life has garnered the interest of developing country governments, resulting in a lack of concern for tenants and those who share residences, unless they can be transformed into homeowners. Presently, there exists a greater understanding regarding tenants as per the findings of UN-Habitat in 2003. Since the 1990s, significant efforts have been made to reintroduce renting as a topic of discussion in the housing sector. However, there remain certain areas of uncertainty and concerns that require further examination. However, the general features of the unregulated rental housing industry are now more transparent, as noted by Dzangmah (2012).

In 1989, UN-Habitat convened a gathering of specialists who acknowledged the significant contribution of rental housing in addressing housing requirements. The experts concluded that it was imperative for governments to evaluate their housing policies and formulate suitable approaches to rental housing that eliminate prejudices against non-owners (UNCHS 1990). Regrettably, the implementation of policies aimed at acknowledging the significant contribution of the rental sector towards fulfilling the housing requirements of developing nations has been minimal. This inadequacy remains a prominent deficiency in the majority of national housing policies. Locating a substantial number of instances where developing country governments acknowledge the existence of a rental housing market is a challenging task, with only a few examples available in the public domain (UN-Habitat 2003).

The condition of housing rentals exhibits similarities to that of other jurisdictions. The housing policy in Nepal lacks recognition and emphasis on rental housing, as noted by Tarki (2002). Dubel and Pfeiffer (1996) assert that in South Africa, the government's neglect of rental housing results in its inability to fulfil its traditional social role of providing housing for the impoverished segments of the population who have limited or no access to formal dwelling ownership. Rental housing is a topic that is not extensively deliberated by many governments. In cases where it is included in public policy, it is often discouraged due to the influence of outdated regulations on rent control. As per Datta's (1996) assertion, disregarding rental housing, which accommodates half of the population, would be deemed an act of irresponsibility. The disregard for rental housing by several governments can be attributed to ideological factors. Throughout time, political figures have frequently asserted that individuals who own their own homes are in a more advantageous position than those who rent.

Numerous political figures have posited the notion that proprietors exhibit greater levels of maturity than lessees and make more substantial contributions to both the economy and society. Moreover, proprietors tend to hold conservative political views and make significant contributions to the economy by means of their savings and investments. One argument posits that constructing residences for the purpose of owner-occupation generates employment opportunities and yields positive economic outcomes. Insufficient empirical evidence has been presented to substantiate these claims; however, they appear to have garnered favour among the voting populace (UN-Habitat, 2003).

The majority of the aforementioned arguments exhibit significant flaws. There exist individuals with average and above-average incomes who opt to rent accommodations, yet their financial status surpasses that of certain landlords. The significance of owner-occupation should not be undermined, as it undeniably provides families with substantial benefits. However, it is worth noting that the purported advantages are often overstated. The criticisms directed towards rental housing tend to be hyperbolic in nature, as they fail to acknowledge the advantages that renting provides to both tenants and landlords, as well as governmental entities. Furthermore, these criticisms propagate erroneous misconceptions regarding the essence of landlords. As evidenced by the subsequent data and ensuing discussions, rental housing has been subject to a regrettable lack of attention.

2.5 Types of Landlords

Gilbert (2004) posits that landlords can be classified into various categories based on their financial status, ranging from affluent to indigent. Nonetheless, it is possible to

categorise all of them into five distinct groups, which will be examined in the following sections:

(i) Small-Scale landlords

They represent the majority of landlords. The prevalent characteristic shared by these homeowners is their tendency to utilise their available resources, including capital and space, for the purpose of generating rental income, often due to a lack of alternative means of financial gain. Individuals who fall within the spectrum of low to middle-income brackets may exhibit either formal or informal behaviour. A common feature among these individuals is that the revenue generated from renting out their housing property assists them in fulfilling their financial obligations such as mortgage payments, covering the costs of repairs, maintenance, or upgrades, and in some cases, even paying their own rent. The generation of rental income has the potential to function as a safeguard against employment instability or during the transition from traditional salaried employment to self-employment. It has the potential to serve as a supplementary or alternative source of income in lieu of a pension during retirement. In certain instances, the act of renting may commence inadvertently, as homeowners find themselves with surplus rooms at their disposal due to changes in familial structure, such as the departure of a partner, the passing of a relative, or the relocation of adult offspring. The onset of the situation could be attributed to a change in employment of the primary income earner, resulting in an inability to travel to the new place of work. In light of the current market conditions, if one is unable to sell their property, the sole recourse may be to consider renting it out. In each of these instances, the act of leasing land, residences, or individual living spaces serves as a means of bolstering a household's overall survival tactics. Home-based economic activities can serve as a means of sustaining the status quo, ensuring food security, generating supplementary

income, and leveraging a family's most valuable asset, namely their residential property. Certain individuals perceive renting as a viable means to attain improved circumstances. They allocate additional resources towards rental activities, expanding the dimensions of their property and leasing out a greater number of rooms. Certain individuals may opt to purchase or build supplementary real estate assets. A small proportion of individuals transition into the role of commercial landlords

(ii) Commercial Landlords

This cohort of property owners functions on a grander scope and conducts themselves in a more formal and business-like manner. Frequently, they tend to lease to households with middle or high income as opposed to those with low income, utilising documented rental agreements and adhering to the established building and safety regulations. A significant number of individuals will opt to utilise management agents. Some entities function within the lower spectrum of the market and might construct multiple dwellings, commonly known as tenements, which may exhibit substandard features and offer limited amenities. Certain individuals will conduct themselves in a responsible manner, while others will engage in highly questionable practises. Commercial landlords have diverse backgrounds, ranging from formal incorporation as companies to individuals who have gained wealth in other industries.

(iii) Public Sector Landlords

As per Gilbert's (2004) findings, this particular group of landlords, while not as prevalent as in the past, continue to provide a significant number of housing units in numerous urban areas, particularly in China, India, and certain economies undergoing transition. The lessors could potentially comprise governmental bodies at either the central or local level. Certain entities exclusively offer lodging to their staff, whereas

others provide reduced-cost housing to individuals residing in urban areas who are experiencing financial hardship.

(iv) Social Landlords

Social landlords are organisations that offer housing primarily, though not exclusively, to individuals with low income. These entities operate on a non-profit basis. The entities encompassed within the purview of institutions may vary, spanning from philanthropic organisations and residential societies to academic establishments. In numerous regions of Western Europe, housing associations have assumed an expanding role in the provision of affordable rental housing, supplanting governmental entities in this responsibility in recent times. Certain regions offer lodging facilities for students at educational institutions such as schools and universities.

(v) Employer Landlords

Employer landlords offer lodging to their workforce as a means of facilitating recruitment, typically due to the exorbitant costs of housing in the surrounding area, which would otherwise impede their ability to attract and retain personnel. Instances of such lessors consist of medical institutions offering accommodations for their nursing staff, academic institutions providing rental lodgings for their faculty, and military personnel. In certain circumstances, governments may offer housing as an additional perk to their public officials, particularly in cases where lodging is in short supply, such as in recently established national capitals.

2.6 Rental Housing in Ghana

The rental housing sector is a significant and progressively expanding form of tenure within Ghana. According to UN-Habitat's 2010 report, rental housing accounted for approximately 22.1% of the total housing stock in Ghana prior to the 2010 Population

and Housing Census. However, the Ministry of Water Resources, Works and Housing reported that after the Census, rental housing had increased to 31.1% of the total housing stock in Ghana in 2015. According to Co-operative Housing Foundation International (2004), the State only owns 2% of this share. It can be inferred that private renting is the prevailing form of rental tenure in Ghana. Despite its pro-market orientation, Ghanaian housing policy maintains rent control law as a notable feature.

As early as 1947, a decade prior to its independence, the nation had already begun implementing said policy. Since the attainment of independence, rent control has remained in place throughout successive military regimes and civilian governments (Kufuor, 1993; Grant & Yankson, 2003). The Rent Act of 1963 provides regulatory frameworks for rental housing, encompassing aspects such as bonds, dispute resolution mechanisms, and upfront rental fees. According to Obeng-Odoom (2011a), in Kumasi, which is Ghana's second-largest city, the proportion of the urban populace who are tenants is 57 per cent. Similarly, Gough and Yankson (2011) report that in Accra, 67 per cent of inhabitants are renters. The significant amount of housing stock is a result of the challenges that households encounter when attempting to participate in the Ghanaian housing market as property owners. These challenges include limitations in land acquisition (Abdulai & Ndekugri, 2007), escalating costs associated with homeownership (Arku et al., 2012; Awanyo, 2009), insufficient income levels for the majority of the population (Ametefe et al., 2011), and the issue of acute housing shortages.

According to Arku et al. (2012), the predominant explanation for this issue is that it stems from an insufficient supply of rental housing, which can be best addressed by private landlordism. The Ministry of Water Resources, Works, and Housing (2015)

states that a significant goal of the present National Housing Policy is to establish a favourable atmosphere for investing in rental housing (p. 17). The state aims to achieve its goal through a blend of market-based and regulatory strategies. These include offering incentives for rent-to-own programmes, facilitating the restoration and repurposing of dilapidated housing into rental units, and mandating property developers to construct rental housing. (Ministry of Water Resources, Works, and Housing, 2015, pp. 17-18).

Arku et al. (2012) posited that the rental market encompasses dwellings that are subject to rent-free tenancies, dwellings that are occupied by caretakers, and dwellings that are constructed by small-scale landlords. According to Addo (2016), the construction of cost-effective housing units through gradual means and with a focus on low-income urban households by small-scale landlords is a unique characteristic of this housing market. However, due to the scarcity of housing, all income groups have started to explore this sector, as noted by Arku et al. (2012). The comprehensive documentation of the overall housing inventory within Ghana's informal rental housing market remains officially unrecorded. The informal sector housing accounts for a significant proportion of the national and urban housing stock, as reported by UN-Habitat in 2011. In Ghana, a considerable percentage of households pay rent, live rent-free, perch, or squat, as reported by the Ghana Statistical Service in 2019. The estimated national housing stock as of 2018, as reported by the Government of Ghana in 2014, is 5.8 million. Based on these figures, it can be inferred that the stock of informal rental housing in Ghana is approximately 3.2 million. The prevalent residential structures in this domain consist of compound and family dwellings that primarily provide single-room units, double-room units, and two-bedroom units, as reported by Korboe (1991) and Tipple & Korboe (1998).

2.6.1 The Importance of Rental Housing

It's important that rental housing is an important option for housing, and governments, especially in developed countries, are working to make sure it's available and that no artificial barriers are put up that make owning a better choice. Costs go down with rental housing, which makes it easier for people to move around. Economists take note of this because it makes it easier for the labour market to adjust when the demand for workers changes in different areas (Green & Hendershott, 2001). So, renting lets people keep their options open and move when they find good work elsewhere, without being tied down to one place.

Haurin and Gil (2002) found that when there are inefficiencies in the market and deadweight losses happen, transaction costs go down. Goetzmann and Spiegel (2002) say that renters don't have to deal with the risks that come with putting all of their money into a single home. Real estate risks can be pooled and spread out by larger owners who are better able to manage and assess real estate risks. This is made possible by rental housing. Rents are set by the market, while the costs of owning a home depend on the mortgage choices each homeowner makes (Belsky & Calder, 2004). Avery and Canner (2005) say that more households can rent homes because they don't have to get a mortgage. Because you don't have to qualify for a mortgage, renting can be a better deal for households that don't have or have bad credit. This is because the costs of renting are usually not tied to the renter's credit history.

When people rent, they have more options for how to manage their household budgets. For example, they can move to cheaper housing when times are tough and to better housing when their incomes go up. This gives them more money to spend on things like food, education, medical care, or emergencies. People who rent can send more of the

money they make in the city back to their families or save it to buy land or build a house back in the village (Gilbert, 2004). It also gives low-income and middle-income landlords, such as women and the elderly, a way to make more money (Gilbert, 2004). Also, renting gives city governments the chance to reduce the lack of housing (Gilbert, 2004). People rent homes all over the world, but renting is more common in cities because there are more jobs and other opportunities there, which makes people want to move there and drives in-migration. There is strong evidence that any society that ignores the issue of renting does so at its own risk.

2.6.2 The Nature and Factors of the Rental Housing Agreement

The number of rental homes varies from country to country, even within a country, and from city to city (Dewandeler, 2006). If diversity is the most important thing about how people live in their homes around the world, then the same must be said about how people rent their homes. Dewandeler says that in some countries, most of the rental housing comes from the government, while in others, it comes from private landlords or both. Also, there are many different kinds of rental housing. Most types of renting are regulated by the law in developed countries, but not in most developing countries (Lowe, 2017). It is very hard, and often impossible, to make broad statements about rental housing.

Most of the different kinds of rental agreements come from the fact that they are personal agreements between landlords and tenants (Daawah, 2017). The landlord agrees to let the tenant live there for a certain amount of time, and the tenant agrees to pay the landlord on a regular basis. The place to stay could be a house, a floor or room of a house, a section of a room, or even just a bed. What kind of compensation is given depends a lot on how the landlord and tenant get along. The landlord might let family

or close friends stay for free. He or she may also offer housing as a perk to domestic staff or employees in exchange for their work. Or, the landlord may ask for money in exchange for the room (Dewandeler, 2006).

The amount of rent depends on the quality of the place to live, which includes things like whether there is potable water, electricity, a toilet, and a kitchen, as well as things like the location and how easy it is to get to public services (Daawah, 2017). The size of the room and the location of the rental unit both have an effect on how much the rent is. Rental units that are closer to the city's business areas tend to have higher rents than those on the city's outskirts. This is because the city's outskirts are still growing and don't have the same amenities as the city centre. The rent prices are also based on how easy it is to get to the Central Business District (CBD) by public transportation. The relationship between landlords and tenants has a lot to do with whether a rental arrangement is profitable, economical, or subsidised.

Landlords can either work for the government or for themselves. In the public sector, there is a difference between purpose-built housing for low-income tenants and institutional housing given to civil servants as a perk (Dzangmah, 2012). In the private sector, rental agreements with juristic persons (like companies or housing cooperatives) leave less room for informal arrangements than agreements with private people. Dzangmah also said that access rules are important because they change the way the free market works, which often leads to lower rents. In markets with a limited number of rental homes, access is often based on how well you know the landlord. As Asia has a mostly rural past, rapid industrialization, and rapid urbanisation, most people who live in cities have roots in the countryside and are willing to give friends and family free temporary housing. This kind of arrangement is very important for seasonal

migrants who need this kind of housing because they only stay for a short time or have unstable jobs.

Over time, Ghana's political economy has had some effect on the rental housing market. In fact, major events have had a huge impact on both the way Ghana's housing policy works and its rental housing market. Since the end of the Second World War, housing policies haven't done much to meet the needs of Ghanaian households with low incomes. Malpezzi et al. (1990) and Tipple and Korboe (1998) say that giving subsidised housing to war veterans didn't take into account the needs of the rest of the population. Between the early 1960s and late 1970s, state agencies did not do much to meet the housing needs of the poor, and almost all of the state housing institutions no longer exist (Arku, 2009; Aziabah, 2018; Government of Ghana, 2014a). Since the 1980s, governments have supported neoliberalism, cut back on housing, and encouraged people to buy their own homes (Konadu-Agyemang, 2000; Ofosu-Kusi, & Danso-Wiredu, 2014). 47.2% of Ghanaian households owned their own homes, according to the 2010 census. This sector mostly serves people with high and middle incomes. The Government of Ghana (2014a, p. 16) says that 31.1% were renters and 20.8% lived in their homes for free. Only 0.8% of people who live in their own homes squat and perch. There are some differences between the tenure numbers in rural and urban areas. More people rent in cities, where most of the demand is still at the lower end of the market. (Arku et al., 2012) look at Ghana's rental housing market in terms of a formal and an informal market.

The private/commercial rental housing market and the public rental housing market are two parts of the formal rental housing market. Most of the houses for sale in the formal private rental market are built by real estate developers who are looking to make money.

These developers build everything from two-bedroom units for the growing middle class to five-bedroom units for high-income families (Acheampong & Anokye, 2015). About 2.2% of Ghana's housing stock is made up of commercial rental properties that are owned by the private sector (Government of Ghana, 2014a). Students often live in private housing that is set aside for them. Other examples are hostels for women and low-income housing built by NGOs or charity groups. Access to the rental market must be both open and unrestricted for it to work well.

In most Asian countries, there isn't much "demand" for housing because people care more about their extended families than their own comfort (Dzangmah, 2012). Once the needs of the whole family have been met, there may be a need for individual housing. This demand could make people switch from sharing to renting, make it possible to rent a bigger, better-equipped place, or make people move to safer places with better social infrastructure. Over time, some renters may want to buy their own homes. Renting out part of their property may be one way they can afford to make this change.

State agencies like the State Housing Corporation, the Tema Development Corporation, and the Social Security and National Investment Trust (Arku et al., 2011, 2012; Aziabah, 2018) offer subsidised rents to civil servants and people who work in the public sector when they rent public housing. They make up about 3% of all housing in Ghana and about 9% of all housing in cities (Government of Ghana, 2014a; UN-Habitat, 2011).

The length of the agreement is the last thing to think about. A rental agreement can be made for a certain amount of time or for all time. Most countries have laws that limit the length of a lease, but once that time is up, the lease can be renewed (Lowe, 2017).

Short-term rentals only need a few pieces of written proof, but other types of long-term rentals need a signed, written contract. In a hire-purchase agreement, for example, a landlord agrees to let his property to a tenant with the promise that the tenant will own the property if he pays a certain amount of money every month for a certain amount of time. This arrangement started in the market for dividing up the land, but it is also used in public low-income housing projects. In the private sector, developers often use a similar plan to bridge the time between buying the project site and starting construction.

2.7 Factors influencing Pricing of Rental Housing in Ghana

The housing crisis is caused by three important and interconnected factors: the number of homes, their quality, and how much they cost. Akumu (2007) called this "housing poverty." The quantity of housing is the number of homes made in a certain amount of time. This affects the price and quality because it changes the way supply and demand work. It has been said that a lack of housing stock (the number of homes) can cause people to be homeless, live in overcrowded conditions, and buy low-quality goods (ISSER, 2013). This is also a reason why houses made in Ghana cost so much.

Quality housing also affects how much it costs and how many people can live in it. For example, not all households can afford high-end quality housing because of its price. One of the most important things that affect access is how much and how well housing costs (ISSER, 2013). The high cost of building homes, which can be seen in things like land prices, housing prices, and rent, is one of the main reasons why informal settlements are growing. These are communities that don't meet approved standards and regulations, both in terms of the building materials they use and the services they offer (like water, sanitation, and solid waste disposal).

All over the world, housing policies, institutions, and legal frameworks are made with the explicit or implicit goal of addressing the interconnected issues of housing quantity, quality, and cost. When coming up with ways to deal with these problems, it's important to strike a careful balance between providing housing and making sure that most people can get to housing, taking into account quantity, quality, and cost. Even though Ghana's housing market has a lot of problems with quantity, quality, and cost, the country doesn't have a complete National Housing Policy Framework (NHPF), even though a draught of one has been in the works since the 1990s (UN-Habitat, 2011). The lack of a complete NHPF seems to make it harder for agencies that work on housing to have consistent policies, which leads to problems like high rental costs. Also, like in other Sub-Saharan African countries, housing policies in Ghana are made by many public agencies based on their own ideas about how the world works, and they don't seem to work together (UN-Habitat, 2011).

Rental housing that works well gives people a variety of places to live at prices they can afford and close to their jobs. A household's choice of tenure is affected by a number of factors, including income, location, occupation, family situation, lifestyle, and mobility. Income, location, occupation, family situat (Songsore & McGranahan, 1993)ion, lifestyle, and mobility are all important factors. Housing economists (Leaf, 1993; Gillespie, 2018) say that housing is a "bundle of attributes." When we say "attributes," we don't just mean the physical parts of the house. We also mean all the other services that come with buying or renting a house. Leaf (1993) and Gillespie (2018) say that the price a buyer or renter is willing to pay shows how much they value the features of the house they will live in. Because of these things, two identical houses built in two different places can be sold or rented for very different amounts of money. When judging the quality of both rented and owned housing, at least three sets of factors

need to be taken into account: the quality of the housing, access to basic infrastructure and services, and social and economic access to public services and the neighbourhood.

Several things affect the quality of housing, such as the materials used for the outside walls and roofs, the type of water service, the type of sewage service, the length of time someone lives in a home, the availability of food markets, public transport, primary schools, secondary schools, health clinics, and hospitals (Fiadzo, 2004). Materials for walls and roofs are valued by how long they last. The cleanliness of the water source determines the quality of the water. Water from an indoor tap is safer than water from rivers, lakes, or ponds.

In terms of basic infrastructure, you can tell how good a house is by how easy it is to get to utilities like electricity, running water, and toilets. Self-contained housing units are the easiest to get to, while rooms, where access is shared, get lower scores. The quality of housing goes down as utilities are moved farther away or aren't available at all. Another thing to think about is the quality of the neighbourhood, which includes things like how close it is to work or school, how easy it is to use public transportation, and how good the services and social infrastructure are. These are usually easier to get to in the middle of the city than on the edge of the city.

Location means you can get to the city, which means you can get to work and make money. Unstable jobs, different ways to make money, and unexpected costs force tenants to rely heavily on family support and informal networks while avoiding spending too much on utilities, services, or transportation (Gillespie, 2018). Also, the level of safety may be less fragile in inner city areas because there are more social networks and more housing options. This is because there are many different kinds of

jobs and income levels. Location, therefore, affects rent prices and, by extension, choice of tenure. The rent for apartments in the inner city, where social infrastructure and services are easily accessible, would be higher than in the urban periphery, where these amenities are harder to come by or nonexistent. In the past few decades, there has been a lot of push for people to buy their own homes, which has led to the mistaken belief that most people who rent do so because they can't afford to buy. This misunderstanding will probably be hard to get rid of for a long time because there will always be groups that are close to being homeless. They may only want a place to sleep, whether it's in public or at their job (UNCHS, 1996).

In general, the reason people choose to rent is the same as the reason people choose to buy a home: they want to feel safe in the long run. The only difference is that tenants, like other poor households and people, don't always have a steady source of income in the long run. Because of this, they may choose to save their limited funds for other long-term investments, such as helping their extended family or sending their children to college. Unaffordable rental housing forces families to make hard choices, like skimping on basic needs, taking long, expensive trips, and living in housing that isn't up to par. This hurts health and work, reduces savings, and puts children at risk.

(Mckee, Moore, Soaita, & Crawford, 2017) More and more people are realising that renting is where most 20–39-year-old households live and that it serves a growing market of young professionals. Since it's easy to move in and out, renting is a must for people who change jobs or want a home quickly (Clapham, Mackie, Orford, Thomas, and Buckley, 2014; Soatia, Munro, and McKee, 2020). Many people, especially in developing countries where there is a big difference between rural and urban areas (Clapham et al., 2014), now live in and out of cities all the time. You can't avoid the

city if you want to go to college, get a job to help pay the bills, do business, or build a professional career. Students who just graduated and other young people who want to get more work experience are always looking for new and better-paying jobs and change jobs often. People who are single may want to save enough money to move back to their home province, while others are set on staying in the city once they find a stable job. Because of this and many other things, some families may choose to rent instead of buy. So, tenants choose based on how easy it is to move out quickly and with as few steps as possible.

Discrimination is a big part of many housing markets all over the world. Women and immigrants are less likely than other groups to be able to own their own homes, and people with political connections are more likely to be able to get public housing than others. In Ghent, Belgium, people who are at risk, like single people, single mothers, asylum seekers, and people who live on social allowances, are treated unfairly (UN-Habitat, 2003).

Racism has been around for a long time because of race and ethnicity. In Muslin, Lagos, Nigeria, landlords are more open to people who are not from the area. Barnes (1982) says that private owners prefer to rent to people from different ethnic groups than their own because it is easier to get rent from people you don't know well. Also, strangers are more likely to leave when asked, while some family members might stay. Also, a landlord's decision to rent out a space depends on the tenant's age, gender, and marital status. In Surat, India, Guadalajara and Pueblo, Mexico, landlords don't like single men. In Bangalore, India, widows and single women who run their own homes are less welcome, according to Kumar (2001). Also, landlords in many countries are less likely to rent to people with pets.

By far, the most common housing problem that renters have is that they can't afford their rent. This is because Ghana's housing policy has become more pro-market in recent years, which has made it harder to strictly enforce the Act 220 provisions (Adu-Gyamfi et al., 2019). So, landlords in both the formal and informal housing sectors have taken it upon themselves to have unrestricted rights to ask tenants for at least two years' worth of rent in advance. In contrast, to rent deposits in the West, the tenant does not get back the two years' worth of rent that was paid in advance. This is because the two years' worth of rent was paid all at once to cover rent for the length of the tenancy. If the tenant wants to stay in the flat after two years, they have to pay another two years' worth of rent in advance. This starts a vicious cycle.

There are several reasons why landlords charge too much advance rent, which is a lot more than the average household income. (Arku et al., 2012) Some landlords say that they ask for rent in advance for longer periods because they need to make repairs. Others say that they do this to keep tenants from not paying their rent. Importantly, Obeng-Odoom and Amedzro (2011) and Addo (2016) show that landlords' advance rents have not led to a big change in how well they take care of their rental homes, especially in the informal sector. There is also not much evidence to show that most tenants don't pay their rent, which makes it hard to justify charging such high costs up front.

The US Department of Housing and Urban Development (HUD), on the other hand, says that housing is affordable if a household pays no more than 30% of its net income in rent. The rent should be no more than 30% of a person's income, which is the standard set by HUD. In the same way, the Victorian Council of Social Services (VCOSS) in Australia uses the National Centre for Social and Economic Modelling's definition of

housing stress, which says that a household is in housing stress if it spends 30% or more of its disposable income on housing.

The main thing that determines whether housing is affordable or not is a person's income, but income also affects the price of housing on the market (Lecat & Mesonnier, 2005). So, housing is a normal "good," and as incomes rise, we can expect more people to want housing, which will cause the average price of housing to rise. Demography also plays a similar role because people need a place to live, so as the population grows, so does the demand for housing. As more people want to live in a home, housing prices go up. Developers will be more likely to build more homes if there is more demand for them. If enough new housing is built to meet the needs of a growing population, the price of housing shouldn't change much.

Again, Lecat and Mesonnier (2005) said that the costs that developers have to pay will also have a big effect on how affordable housing is. Land needs to be bought, and the people who are building the new homes need to be paid. The goal of new housing developments will be to meet as much of the new demand as possible, and because land and building costs are so high, homes will only be built above a certain price level. This means that there probably won't be enough affordable housing to meet the demand for new homes. This is a big problem for people with low incomes whose wages may have gone down or only gone up a little bit. Interest rates are also very important because they affect both the demand for housing and the supply of it. If the interest rate goes down, it will be cheaper for developers to get money to run their businesses, which will make development more profitable. At the same time, a drop in interest rates will make it possible for people to spend more money on housing.

Policies and programmes at the national and local levels that support this type of housing are still rare, and international aid programmes for rental housing are still not given enough attention (UN-Habitat 2003:166). Slowly, governments and international groups are starting to realise how important the rental market is in informal settlements.

In cities in developing countries where there aren't enough affordable housing units for low-income families, there is a need to improve the quality and number of rental housing. Rental housing hasn't been talked about enough in discussions about how to help people get out of poverty. In most developing countries, renting is mostly done by poor people from two different groups. Poor landlords make it possible for poor people to rent from them. Since the rent paid by one group of poor people helps pay the bills for another group of poor people, housing is a very important part of how people make money and how much money they spend. But in recent discussions about how to help people get out of poverty, the housing question is often left out (UN-Habitat 2003:179).

In the past, for example, the World Bank did some important research on rental housing, and its policy statement from 1993 did sometimes mention rental housing. Since then, though, the Bank hasn't said much about rental housing and hasn't given any loans to help the rental housing market (UN-habitat, 2003. p. 1781). Most rent control laws in Europe and the United States go back to the Second World War when they were put in place to protect tenants from skyrocketing rents during times of scarcity and inflation (Alison, 1988). People often think that rent control is a simple policy in which the government sets a cap on how much rent can be charged on the market. In reality, rent control rules are neither simple nor uniform (Malpezzi and Ball, 1991). Rent control is one of the most common ways that the housing market is regulated. After World War

II, many European countries made it a goal to give everyone a place to live, and rent control was often used to make sure it was affordable.

Rent control is a term for laws or ordinances that limit how much people can pay to rent a home. For example, the Rent Act of 1963 (ACT 220) is an example of such a law. It works as a way to control prices. There is rent control in a lot of places around the world. Laws about rent control vary from country to country, and even from one part of the same country to another.

2.8 Extortion

Extortion is a widespread issue that poses a threat to both developing and developed nations on a global scale. Extortion, which involves the use of violence or the threat of violence to extract monetary or other forms of payments, has become ubiquitous in various levels and aspects of commerce. It has also extended its reach to all strata of society across the globe, encompassing large corporations, small-scale enterprises, and informal businesses (Ogunyemi, 2014). Extortion is the act of procuring property from another individual through the illegitimate utilisation of force, violence, or intimidation, whether actual or threatened. The act of coercive extortion is commonly referred to as blackmail, a term that has been historically utilised to denote the act of extortion. In common law jurisdictions, extortion is also defined as the act of taking money or property by a public officer that is not rightfully due to them, under the guise of their official position or authority. This can occur with or without the use of force, threats, or intimidation, as explained by Neumann and Elsenbroich (2017).

As previously mentioned, it is commonly posited that individuals who have fallen prey to extortion opt to acquiesce to the demands made of them when the alternative proves

to be more financially burdensome. According to Smith and Varese's (2001) research on game theoretical models of extortion, the victim's perception of the probability of punishment for non-compliance is the primary factor influencing their compliance. Konrad and Skaperdas (1997) asserted that victims take into account threat credibility, which refers to the frequency with which extortionists have punished noncompliant victims in the past, given the unknown probability of such an event occurring. In contrast, Smith, and Varese (2001) expanded this notion to encompass more subjective perspectives, positing that the propensity of groups to employ violence, rather than tangible consequences for nonconformity, is the most influential factor in determining compliance likelihood.

2.8.1 Impact of Extortion

Extortion creates and keeps alive a culture of fear that affects societies on many different levels. Because of the nature and complexity of the practise, it often affects people who are weak, like children. Extortion hurts people's ability to make a living, makes it hard for them to move around, and breaks down trust in communities and in the government. When people living in poor areas are targeted for extortion, as is the case in some parts of the Northern Triangle, threats often get worse and the value of life goes down (Woodrow, 2014). Albin and McIllwain (2012) found that extortion is as big a cause of homicide in some places as drug trafficking.

Extortion is often done by criminal groups that want to control whole areas and communities. This makes the effects of this crime permanent and widespread in some areas. If someone refuses to give in to extortion demands, the extortionists often use violence to scare other people who might be thinking of standing up to them. In this way, extortion is based on making people afraid of the perpetrators' ability to hurt them.

Extortion is a common practise that makes it hard for the government to run and protect a community. When people don't trust state institutions or when the state isn't very strong, criminal governance tends to grow. When people or groups can't resist extortion, it leads to violence and makes it harder for the state to be there. People who live in this kind of environment are always afraid, so it's a cycle that keeps going. Armed groups and criminal organisations are very careful to protect where their money comes from, and they are quick to punish those who don't help them. When money is involved, and violence is a threat, government or state officials are often forced to turn a blind eye or join in the extortion economy. Extortion is also a big reason why people leave their homes and move (Platas-López, Alejandro, and Grimaldo, 2020). When people are threatened by extortion demands, they are forced to leave their homes and are displaced within their own country.

2.9 Rent Control Act and its Impacts

People with low incomes are the ones hit the hardest by the persistent rise in the price of accommodation in most of Ghana's urban dwellers. This is the case across the country. According to Zahidul and Muhammed (2016), the existing laws relating to house rent in a number of different jurisdictions contain a lot of inconsistencies in terms of the application and implementation of those laws. Tenants become vulnerable to the various exploitations made by landlords/ladies as well as agents in the absence of effective instruments and monitors to curb the landlord's/lady's extraction of profit from their unit of the accommodation offered for rent. In many instances, it appears that both the tenants and the landlords are unaware of the existence of the rent law. Tenants become vulnerable to the various exploitations made by landlords/ladies as well as agents.

Both tenants and landlords or ladies are required by law to sign a written house agreement as part of a proper tenancy agreement; however, many people do not comply with this provision because they are afraid that such agreements will have full legal backing, meaning that tenants will be able to seek legal protection from a court of law in the event that the deeds are broken (Zahidul & Muhammad, 2016). In many cases, landlords or ladies demand a significant advance payment from the tenant, much to the chagrin of the rent laws, which require an advance payment of not more than six months in the jurisdiction (Block & Walter, 2002). However, despite the fact that the Rent Act (ACT 220) of 1963 has been in effect for a significant number of years, the provisions of the act are still not being fully complied with by landlords. This is the case in Ghana, where the rental of housing is governed by legislation.

It is against the law for landlords to collect an increase in rent that is the result of an increase in rates without providing prior notice, as stated in Section 19 of the Act, which also makes the following specific provisions: When only a portion of a property is rented out and there has been an increase in the rates that apply to the entire property, a landlord is not allowed to do any of the following: (a) fix the amount of the rates that apply to the rented portion of the property; (b) collect any additional rent that is attributable to an increase in the rates that apply to the rented portion of the property; (c) collect any additional rent that is attributable to an increase in the rates that apply to the

On the other hand, section 29 of the act indicates that a statutory tenant must, for as long as he retains possession, hold the premises of the house owner upon the following terms and conditions, which are as follows: (a) he or she shall hold as a tenant from month to month, and, subject thereto, shall observe and be entitled to the benefit of all

the terms and conditions of his original tenancy, as the case may be, so long as the same is consistent with the provisions of this Act.

It is not unrealistic to expect that a rent control act or laws would have an impact on Ghana. A cursory examination of rental act systems anywhere in the world reveals that these laws are not followed and are disregarded by house owners with impunity. This is especially true in the case of Ghana, where the situation is particularly dire. Glaeser and Luttmer (1997) discovered that 21 per cent of tenants in New York City have either a greater number of rooms or a smaller number of rooms than they would have stayed in if there had been a free market in housing at the time. In addition, a study on the housing market in Cairo that was carried out by Malpezzi (1998) found that rent payments in the controlled sector were accompanied by enormous side payments. This significantly reduces any subsidies that the tenants would have received from a ceiling on rent.

There is evidence to support the assertion that rent controls may lead to an increase in homelessness by driving up rents in the uncontrolled sector while simultaneously driving down vacancy rates in the controlled sector. Using data from the US census taken in the 1990s, Grimes and Crescent (1997) were able to prove this point. The incentive for landlords to provide rental units is diminished when rents are controlled. When rents are regulated, there are typically fewer available units for rent. Ironically, this results in an increase in the number of complaints lodged against landlords in general. Again, tensions between landlords and tenants are exacerbated by the low vacancy rates and the fact that available units are typically rented only under stringent terms. Because of rent control, landlords are less likely to maintain and repair their properties until the end of a tenant's tenancy. Landlords also have the incentive to

discriminate against prospective tenants who are likely to remain in the unit for an extended period of time, such as retirees or couples with children.

Because the price is predetermined under rent control, and there are many people applying for apartments, landlords have the incentive to choose tenants based on factors other than price. According to Zahidul and Muhammad (2016), a good landlord will examine applicants' income and credit histories with greater scrutiny. This is exactly what a landlord should do. A landlord might decide that renting to families is not as desirable as renting to attractive young women, especially if the families have children. Renting decisions have frequently been influenced by racial preferences, which have traditionally worked against the interests of underrepresented groups. As a result, rent control can make segregation problems worse because it encourages landlords to refuse to rent to people who would alter the demographics of an area. As was mentioned earlier, it has been observed that the length of time spent living in a rent-controlled apartment is three times as long as the length of time spent living in apartments charging market rates. It is clear that there is a disincentive to relocate due to the incentive to hoard rent-controlled apartments.

2.10 Empirical Review

Market forces (Watson, 2013), structural characteristics (Rieger & Jedlicka, 2014), locale characteristics (Haninger & Timmins, 2012), and the economy (Ruivo, 2010) are the four most commonly cited factors in the literature on residential rental prices. This suggests that a number of factors, each of which contributes somewhat marginally to the total, determine the cost of renting a home.

Using an explanatory research design and a mixed-method approach, Daawah (2017) analysed the factors and challenges that affect rental prices in Abeka, a suburb of the

Accra Metropolitan Assembly. Poor housing quality, rent affordability, limited access to services and facilities, poor maintenance, and crowded and overcrowded living conditions that put much burden on renters emerged as the challenges, and the study found that income, number of rooms, population, and location play important roles in determining rental prices.

Ofori (2019) used a mixed and cross-sectional approach to investigate the regulatory framework for relevant authorities in promoting the efficient and effective operation of rental housing on semi-detached houses in Kumasi, Ghana. As 45.3% of respondents earn less than GH600 (UD\$115) per month, the data suggests that most Kumasi households are comprised of low-income earners who likely live in squalor. The majority of Zimbabwe's poor do not have access to safe, affordable housing, according to research by Sagia and Leonard (2017). Furthermore, some neighbourhoods are overcrowded, and the country's ageing infrastructure makes life difficult for those who live there.

Using a public choice approach, Dinca, Dinca, Negri, and Barbata (2021) assessed the effect of corruption and rent-seeking on economic prosperity across the member states of the European Union from 2000 to 2019. All countries studied, but especially the group of new member states were found to have a negative correlation between corruption and economic prosperity. It appears that the variables measuring governance quality contribute to economic prosperity across the EU. According to public choice theory, prosperity results from better governance, which is associated with fewer instances of rent-seeking, self-interest, and political pressures within state administrations.

Private courtyards, decks, pools, stucco construction, and underground sprinkler systems are all factors in a home's asking rent, according to research by Cebula (2009), who applied the hedonic pricing model to the housing market in Savannah and the Savannah Historic Landmark District. In a similar vein, Oloke et al. (2013) looked into how the age of a house, among other structural characteristics, affected the value of a home. According to the study's application of the relative importance index, age is the fourth most influential of the seven factors that influence the price of single-family homes. While variables like water and electricity availability were not significant, Babalola et al. (2013) did find a significant inverse relationship between building age and house rent in a university setting.

Using a relative importance index, Abdulai and Ndekugri (2007) determined that the number and size of bedrooms is the most influential structural feature on the value of a residential property. Toilets and bathrooms, as well as common areas like the kitchen, dining room, and living room, are other structural characteristic variables that have come to play a significant role in determining the rental price or market value of a home.

Similar results have been found in studies using different statistical methods, such as chi-square analysis (Amenyah & Fletcher, 2013), relative importance index (Oloke et al, 2013), hedonic regression (Cebula, 2009), and stepwise regression (Wickramaarachchi, 2016). Michaescu and Hofe's (2012) research showed, however, that while ordinary least square (OLS) regression and spatial autoregressive (SAR) models produced similar results, the spatial error model produced results that were slightly different from those of OLS and SAR. Thus, using SEM, the presence of a heating system had a substantial effect on the value of a home, whereas using OLS and SAR, it had no effect at all.

According to some research, a home's rental price can be affected by its location and its curb appeal. Some of these include proximity to work (Wickramaarachchi, 2016; Babalola; Amenyah & Fletcher, 2013) and wooded areas (Melichar, Vojáek, Reiger, & Jedlicka, 2014). A home's locale is defined by its location, its proximity to major points of interest, and the overall quality of the neighbourhood. House prices are determined by a combination of both desirable and undesirable structural and neighbourhood characteristics, which interact with one another and have a marginal effect.

According to Chiesura (2004), the quality of life of city dwellers is enhanced by the presence of parks, lakes, and other natural features. This agrees with the argument put forth by Jim and Chen (2006), who noted that urbanisation is occurring rapidly across the globe. The rising cost of housing as a result of rising urbanisation is well documented (Li, Paulussen, & Liu, 2005). Rents and home values may be higher in urban centres for other reasons as well. According to Chiesura (2004), a neighbourhood's rental rates and property value can benefit from the presence of green spaces, water bodies, and a generally positive environment.

Ottensmann et al. (2008) used a hedonic model to analyse the correlation between urban location and housing prices, but they abandoned the traditional metric of a property's proximity to the CBD as a proxy for its significance or value. According to the authors, the financial district isn't always the main draw. Therefore, the authors considered both distance and travel time when evaluating the proximity of a home to a central business district and several potential places of employment. The authors found that a model that relied solely on a city's central business district as a draw compared unfavourably to one that considered a number of different employment hubs.

Melichar et al. (2014) applied the hedonic price model to the Prague real estate market and found that proximity to the city centre was a significant factor in determining home values there. The four regression equations developed by the authors are linear, linear-log, log-linear, and log-log. The research showed that in all four models, the selling price of a home decreased as the distance from the city centre increased.

In addition, Zou (2015) conducted a study to examine CBD's impact on home values. The study used the hedonic approach to determine the relationship between the log of house prices and the log of structural features and locale features, such as distance to the central business district. The study found that the logarithm of a home's distance from the central business district was significantly correlated with its price. This may imply that the central business district still exerts an agglomerative pull-on society and, by extension, affects the value of houses, despite the opinion of authors like Ottensmann et al (2008) that the monocentric approach to determining the centre of attraction is not realistic.

The impact of home accessibility on home prices has also received attention in the literature on house price determinants. Getting to the closest transport hub is typically used as a metric of accessibility in the existing literature. Some examples include proximity to public transportation (Melichar et al., 2014), proximity to a major intersection (Wickramaarachchi, 2016), and ease of getting to and from work (Kockelman, 1997). Conventional measures of accessibility have focused on how long it takes to get from a home to a major transit hub or tourist attraction. In this view, the distance or travel time to the central business district is used as an indicator of accessibility by some authors.

Melichar et al. (2014) used a hedonic price model and discovered that the log of property prices dropped as the distance from the nearest tube station increased. Similarly, de Vor and de Groot (2011) used a hedonic pricing model and found that the further away from an industrial area a home is, the less valuable it is. The authors argue that a home's location has a significant impact on its value and that people are willing to pay more for a property that is convenient to public transport and major employment hubs. It's also worth noting that this "attraction sport" contributes significantly to noise pollution. Cebula (2009) found the same thing when he applied the hedonic pricing model to the real estate market; he discovered that homes in cul-de-sacs commanded a premium. No traffic ever goes through a cul-de-sac, so there isn't much going on there. Umar and Sulaiman (2013) used a hedonic price model to investigate the factors that influence the cost of renting on college campuses. Age expected lifespan of a house, tenement rates charged by the local government, and the number of houses available served as independent variables, while rent served as the dependent variable. The research found that factors such as age, local government rates, housing supply, and distance to universities all have an impact on rental costs. The research also found that community housing provision led to an increase in local wealth.

Using a hedonic pricing method, Mongare (2017) evaluated the demand for homes in both affluent and less affluent neighbourhoods of Nairobi. Fifty Nairobi households were randomly selected to provide primary data for the study. The study found a positive relationship between rent and factors like the number of bedrooms, proximity to parks, and convenience of trash pickup and disposal, but a negative relationship between rent and pollution levels in the area.

Using the spatial hedonic pricing model, Maslianskaia and Baumont (2016) investigated the effect of environmental externalities on home prices. The authors divided environmental impacts into two categories: regional and worldwide. The empirical research was conducted in the French estuary of the Loire, paying special attention to the estuary's frontage to the ocean, rivers and riparian land, and road noise pollution. The research found that the implicit prices are the result of a synergy between a reaction and a spread effect and are not greater than the value of the coefficient.

Mbugua (2014) applied the hedonic price model to determine the relative importance of various home characteristics to selling prices. Age, number of bedrooms, distance from the central business district, average income, and macroeconomic variables such as the prevailing interest rate and inflation were among the predictors studied. Results show that income, the presence of amenities like a gym, swimming pool, and sauna, and the number of bedrooms all have a positive effect on selling prices. The age of the building, distance from the central business district, and macroeconomic variables (inflation, interest rates) all had a negative effect on the selling price.

Nakamura (2017) estimated the willingness to pay for formalised and secure tenure by residents of informal settlements and slums using primary data collected from a household survey in Prune in 2013. This study examined the effect of regularised tenure on housing markets. The average rent in these communities increased by 19.2 per cent, which is the marginal gain attributable to the regularised tenure. Furthermore, households were willing to pay 6.7% of their average service condition, depending on other legal conditions and casts.

Won and Lee (2017) compared traditional hedonic and spatial models to learn more about how the characteristics of the environment in which small houses, typically

inhabited by one or two people, can affect their value. Geographic information systems were used to track geographical indicators. The results showed that relative to other models, the spatial hedonic pricing model provided a better fit. This research examined the effect of locational characteristics on rental prices and found that proximity to public transport, other commercial areas, and the city's three central business districts all contributed positively to rental prices. At the same time, rents were found to be lower close to the nearest university, as measured in kilometres, indicating an inverse relationship. The park's accessibility did not have a major bearing on rental costs.

Yayah and Demir (2014) applied a hedonic approach to structural and spatial attributes in order to estimate the cost of housing in Turkey. The 2010 Housing Budget Survey was used for the analysis. There were 45 different factors considered. Price was used as the independent variable in linear, logarithmic, linear, and full-logarithmic regression analyses. Both regression models were statistically significant with relatively stable levels of significance. The study found that amenities like a Jacuzzi, a water tank, a swimming pool, a parking lot, cable and phone lines, the size of the plinth, proximity to commercial areas, banks, schools, and other essential services, and the quality of the bedroom's furnishings all contribute to the property's overall market value. Houses are worth less due to their age and the presence of a ground-floor flat. However, the research appeared to have zeroed in on affluent neighbourhoods that lacked neither infrastructure nor resources.

Miller (2014) did some research on what influences rental rates in Ghana's Wa Municipality. Analysis of Municipality field survey data was used to compile the study's findings. According to the results, the cost and availability of electricity had a significant impact on the choice to rent. House characteristics such as self-sufficiency,

number of bedrooms, number of bathrooms, water availability, and waste management were also identified. Safety and connectivity to the internet were seen as secondary concerns.

Ahned (2015) investigated the need for housing in urban Pakistan and utilised Predictive variables to estimate the roofing and walling materials, sanitary facilities, water availability, and electricity for middle- and high-income areas. The availability of electricity, flush toilets, lavatories, outdoor toilets, piped water, utility services; a concrete roof; cement bricks; stone walls; and so on all contributed to higher rental prices.

Babawale and Adewunmi (2011) conducted an analysis of the effect of local churches on real estate values. Four hundred and fifty apartments were analysed using the hedonic pricing model. The effect of churches on the market value of condominiums was examined. A flat's proximity to the church was determined by the travel time it took to get there on foot. According to the results, houses near churches tend to be worth less. Churches were found to have a negative effect on home values, offsetting the positive effect of other neighbourhood features.

Melichar et al. (2014) explained the negative impact of churches on property value: the noise produced by churches and other houses of worship. Therefore, it can be argued that those who attend these houses of worship will view their close proximity to their homes as an advantage, while those who live nearby may view the noise coming from the house of worship as a disadvantage. This means that the overall effect of a worship house on a residential house's value is determined by weighing the advantages and disadvantages of having a worship house nearby.

According to research conducted by Sale (2015), the value of nearby homes can be negatively affected by the presence of a shopping mall. Walmer Park Shopping Mall's proximity to the homes in Nelson Mandela Bay, South Africa, has both positive and negative effects on property values, according to the author. Using seven different hedonic model specifications, Sale (2015) found that the overall effect of proximity to commercial amenities on neighbouring homes was negative and statistically significant. The opposite is true, according to Melichar et al. (2014), who found that the harm caused by noise sports outweighs any potential benefits to nearby homes. Therefore, it is sufficient to argue that noise has a negative impact on the value of homes in general.

The empirical analysis shows that rental rates are affected by factors such as location (city, workplace, and religious institution), building features, economic conditions, leisure and entertainment options, and other amenities. The overall impact on rent value or the value of a residential property is determined by the sum of the factors' positive and negative effects.

2.11 Summary

Various theoretical frameworks have attempted to explain rental pricing with respect to some factors. The chapter has discussed three theories under the theoretical framework namely: Public choice theory, Marxist theory and Hedonic price model. The chapter also discussed the concept of housing in Ghana, the state of housing in Ghana, types of landlords, the rental housing context in Ghana, the importance of rental housing, and factors influencing pricing for rental housing in Ghana. Empirical studies carried out in both global and local contexts have been covered and their findings discussed in this chapter. The underlying literature on both international and local studies with regard to factors influencing rental prices did not extensively examine extortion practices of

landlords/ladies and their agents. Again, local studies focused their work on other regions, municipalities and districts to the neglect of Wenchi municipality in the Bono region as a gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes the research methodology adopted for the study on the practices of house owners in the Wenchi Municipality. Methodology is a vital component of academic research as it explains the rationale behind the methods used to obtain and analyze data. Specifically, this chapter outlines the philosophical underpinnings of the study, the research paradigm, the approach and design employed, a detailed description of the study area, population, sampling strategies, research instruments, procedures for data collection, data analysis techniques, validity and reliability of instruments, and ethical considerations. The methodology seeks to demonstrate that the research design is sufficiently rigorous to ensure credible, replicable, and valid results.

3.1 Philosophical Underpinnings of the Study

The philosophical underpinnings of any research study form the foundation upon which the entire research process is constructed. This foundational layer informs the selection of the research paradigm, shapes the research questions, guides the methodological choices, and ultimately influences how data are interpreted. In essence, the philosophical orientation adopted by a researcher determines what is considered valid knowledge, how such knowledge is acquired, and how reality is perceived and engaged with throughout the research process (Crotty, 1998; Guba & Lincoln, 1994).

This study adopts a positivist philosophical orientation, which has traditionally dominated the natural and social sciences, particularly in studies that emphasize the collection and analysis of empirical data. Positivism is grounded in the belief that reality is objective, stable, and external to the researcher, and that this reality can be observed,

measured, and understood through the use of scientific methods (Creswell, 2014). Positivist scholars maintain that through rigorous observation, measurement, and experimentation, the researcher can uncover general laws and causal relationships that explain how the social world operates.

Central to positivism is the principle of objectivity, which demands that the researcher remains detached from the subject of study and refrains from introducing personal biases into the research process. This objectivity is achieved by employing standardized tools, structured methods of inquiry, and statistical analysis to ensure that the findings are not only reliable and valid but also replicable. In this context, knowledge is not co-constructed between the researcher and the researched as is the case in interpretivist paradigms but is instead discovered and verified through empirical observation and logical reasoning (Neuman, 2014).

The selection of the positivist philosophy in this study is deliberate and directly tied to the nature, purpose, and objectives of the investigation. The research aims to examine and describe the observable and measurable practices of house owners (landlords) in the Wenchi Municipality of Ghana. These practices include, but are not limited to, rent determination, compliance with rent control regulations, landlord-tenant interactions, and housing quality standards. Each of these practices can be operationalized into variables that lend themselves to quantitative measurement. For instance, extortionate rent charges can be assessed by comparing rent levels to standardized benchmarks, while knowledge of rent control laws can be evaluated through structured survey questions administered to landlords and tenants.

Furthermore, the study intends to identify patterns and trends in landlord practices across the municipality, thereby allowing for generalizations to be made from the

sample to the larger population. This is a hallmark of positivist research, which assumes that social phenomena exhibit regularities that can be detected, measured, and used to inform broader theoretical propositions or policy interventions. The ultimate aim is to produce findings that are not only empirically sound but also capable of informing housing policy and administrative reforms within the Wenchi Municipality and possibly beyond.

The quantitative nature of the study further justifies the adoption of a positivist stance. Quantitative research, as aligned with positivism, seeks to test hypotheses and quantify relationships between variables using numerical data. This approach is particularly suited for studies that aim to assess the prevalence, frequency, or magnitude of certain practices or behaviors. In this study, structured questionnaires, frequency distributions, and inferential statistical tools are employed to generate data that is both quantifiable and statistically analyzable. The use of such methods underscores the commitment to objectivity and rigor, as the findings are not subject to the interpretive biases of the researcher.

Another critical element of the positivist paradigm that underpins this study is the emphasis on replicability and reliability. A core assumption in positivist research is that reality is governed by laws or principles that can be discovered and tested through repeated observation. Therefore, if another researcher were to adopt the same methods, in the same context, using the same population, the results should be comparable. This aspect of replication ensures that the study's findings can withstand scrutiny and be used as a solid basis for further academic inquiry or practical policymaking.

Additionally, positivism's focus on detachment and neutrality is particularly important in studies that deal with potentially contentious or sensitive issues, such as housing rights, landlord-tenant disputes, and regulatory compliance. By maintaining a neutral stance, the researcher avoids inserting subjective interpretations into the data collection or analysis processes, thereby allowing the data to speak for itself. This neutrality enhances the credibility and acceptance of the research findings among stakeholders, including policymakers, civil society actors, and academia.

However, it is essential to acknowledge that while positivism offers several advantages, particularly in terms of objectivity, generalizability, and empirical rigour, it is not without limitations. Critics argue that positivism often overlooks the complex, subjective, and context-dependent nature of human behaviour, especially in social settings. It may fail to capture the underlying motivations, power dynamics, and lived experiences that influence how landlords and tenants interact. Nevertheless, given the scope and goals of this study, which is to systematically document and quantify observable landlord practices within a specified geographical location, the positivist framework remains the most appropriate and pragmatic philosophical orientation.

In sum, the positivist philosophical underpinnings of this study are clearly aligned with its objectives, methodology, and anticipated outcomes. The approach facilitates the systematic observation, measurement, and analysis of landlord practices in the Wenchi Municipality, with a view to producing findings that are objective, replicable, and useful for policy and decision-making. By embracing a positivist stance, the study positions itself within a tradition of empirical inquiry that seeks to generate reliable knowledge about social phenomena through the lens of scientific investigation.

3.2 Research Paradigm

The research paradigm adopted for this study is the quantitative paradigm, which aligns with the study's objective to empirically investigate the practices of house owners in the Wenchi Municipality. A research paradigm refers to a set of beliefs, values, and assumptions that guide the actions and interpretations of researchers in the process of inquiry. Paradigms serve as philosophical and methodological frameworks within which scientific research is conducted (Creswell & Creswell, 2018). In social science research, the quantitative paradigm is closely associated with positivism, which emphasizes objectivity, measurement, hypothesis testing, and the use of statistical tools for data analysis (Cohen, Manion, & Morrison, 2018).

The quantitative research paradigm rests on the assumption that social phenomena can be objectively measured and quantified. It holds that reality is external, observable, and stable, and thus can be captured using scientific methods. Knowledge, within this framework, is derived from observable and measurable facts rather than subjective interpretations or personal experiences (Neuman, 2014). This epistemological stance positions the researcher as a neutral observer who collects data without influencing the subject of investigation.

The adoption of the quantitative paradigm in this study was informed by several considerations. First, the research sought to assess the practices of house owners using measurable indicators that could be captured through structured instruments such as questionnaires. The goal was to produce data that would reflect the trends, patterns, and commonalities in housing practices within the Wenchi Municipality. These include areas such as rent collection procedures, tenant-landlord interactions, maintenance responsibilities, and responses to rent-related conflicts.

Secondly, the quantitative paradigm was deemed appropriate because it facilitated statistical analysis and hypothesis testing. By employing statistical tools such as frequency distributions, cross-tabulations, and inferential statistics, the study was able to explore associations between variables such as the socio-economic background of house owners and their management styles, or between rent rates and tenant satisfaction. These analytical techniques allowed the researcher to move beyond anecdotal evidence to derive empirical conclusions that could support or refute theoretical assumptions (Bryman, 2016).

Moreover, the structured nature of the quantitative approach enhanced the reliability and validity of the findings. By administering a standardized questionnaire across a representative sample, the study ensured consistency in the responses collected. This uniformity enabled the data to be analyzed in a manner that minimized researcher bias and subjective interpretation. The structured format also made it easier to compare results across different demographic groups and residential zones within the municipality (Babbie, 2020).

Importantly, the quantitative paradigm supports the aim of producing generalizable findings. The standardized data collection and statistical analysis methods enable the results to be extrapolated beyond the sample to the broader population of house owners in the Wenchi Municipality. This contributes significantly to academic knowledge and provides a robust evidence base for policy recommendations. The findings can therefore inform local government authorities, housing policy makers, urban planners, and civil society organizations on best practices in housing management and rental governance.

3.3 Research Approach

In consonance with the overarching quantitative paradigm adopted for this study, a quantitative research approach was employed. A quantitative research approach is characterized by the collection and analysis of data in numerical form and is grounded in the positivist epistemological stance, which assumes that reality can be measured objectively through empirical methods (Creswell & Creswell, 2018). This approach is particularly suited for research that seeks to test hypotheses, identify patterns, examine relationships between variables, and generalize findings from a sample to a wider population (Bryman, 2016).

The quantitative approach was appropriate for this study, which investigated the practices of house owners in the Wenchi Municipality, particularly focusing on issues such as compliance with rent control regulations, the prevalence of tenant exploitation, and factors influencing rental pricing and decisions. These phenomena are quantifiable and lend themselves to structured data collection procedures that produce measurable outcomes. Specifically, the use of structured questionnaires allowed for the systematic collection of data on key indicators such as the level of knowledge of rent control laws, frequency of tenancy-related disputes, and the socio-demographic characteristics of both landlords and tenants. This facilitated a statistical assessment of trends, associations, and differences among sub-groups within the study population.

One of the key strengths of the quantitative approach is its capacity for generalizability. By employing a representative sample of house owners and tenants within the municipality, the findings from the study can be reasonably extended to reflect the experiences and practices of the wider population. Additionally, the approach enabled the use of inferential statistical techniques to test relationships between variables, such

as whether a landlord's educational background correlates with compliance with rent regulations, or whether economic status influences the likelihood of rent-related disputes. These insights would have been difficult to uncover with non-numerical or anecdotal data alone.

Moreover, the objectivity and replicability of the quantitative approach enhanced the credibility and trustworthiness of the research. Standardized instruments such as close-ended questionnaires were used to collect data in a consistent and unbiased manner, reducing the influence of researcher subjectivity. The approach also allowed for the application of reliability tests (e.g., Cronbach's alpha for internal consistency) and validity checks to ensure that the instruments accurately captured the intended variables (Punch, 2014).

Another notable advantage of the quantitative approach in this study was its efficiency in handling large-scale data. Given the population size and diversity of the Wenchi Municipality, quantitative methods facilitated the collection and processing of data from a substantial number of respondents within a manageable timeframe. The data were subsequently analyzed using statistical software, which permitted robust analysis, including descriptive statistics, cross-tabulations, and regression analyses.

3.4 Research Design

The research adopted a descriptive cross-sectional survey design, a widely used methodological framework in social science research for investigating patterns, behaviours, perceptions, and practices within a given population. The descriptive survey design is particularly suitable when the aim is to gather quantifiable information that illustrates existing conditions without manipulating the study environment. It provides a detailed depiction of the subject matter, making it suitable for social studies

that focus on understanding community practices and individual experiences (Creswell & Creswell, 2018).

The cross-sectional element of the design refers to the collection of data at a single point in time rather than over an extended period. This approach provides a snapshot of the phenomenon under investigation, enabling the researcher to understand the current state of affairs in this case, the rental practices, behaviours, and interactions between landlords and tenants in the Wenchi Municipality. Unlike longitudinal designs that track changes over time, the cross-sectional design prioritises breadth of coverage over depth of temporal analysis, making it ideal for this study's objectives (Bryman, 2016). This design was considered methodologically appropriate for several reasons. First, it allowed the researcher to explore landlord-tenant relationships, rent pricing mechanisms, tenure arrangements, and awareness of regulatory frameworks in their natural context without experimental manipulation. The intention was not to test hypotheses or determine causal relationships but to describe patterns and associations among variables. According to Babbie (2020), descriptive research is valuable in forming the foundational understanding needed for more complex inferential studies.

Second, the cross-sectional nature of the survey facilitated comparisons across different socio-demographic subgroups such as age, gender, income level, and neighborhood type. By collecting data from a broad and diverse population within Wenchi Municipality, the study was able to uncover variations in rental practices across various social and economic strata. These comparisons are essential for informing local policy and community planning.

Furthermore, this design was both cost-effective and time-efficient, critical considerations for research with limited resources and time constraints. The ability to

gather large quantities of data within a short timeframe and without the need for repeated observations is particularly advantageous in community-based studies where prolonged engagement may be logistically difficult or financially unfeasible (Fowler, 2014).

Nevertheless, the limitations of a descriptive cross-sectional design must be acknowledged. Chief among them is the inability to establish causality. While the design permits the identification of associations and trends, it cannot determine cause-and-effect relationships between variables. Additionally, the findings represent conditions at only one moment in time and may not capture changes due to evolving socio-economic dynamics.

Despite these limitations, the descriptive cross-sectional survey design proved ideal for the current research. It offered a rigorous yet flexible framework for exploring the practices of house owners in the Wenchi Municipality and provided reliable insights that can inform housing policy, tenant rights education, and regulatory enforcement mechanisms in similar Ghanaian settings.

3.5 Description of the Study Area

The Wenchi Municipality, located in the Bono Region of Ghana, served as the geographical focus of this study. Geographically, Wenchi is situated between latitudes 7°30'N and 8°15'N and longitudes 1°30'W and 2°15'W. It lies in the western corridor of the Bono Region, sharing borders with the Techiman Municipal Assembly to the east, Sunyani West District to the south, Tain District to the west, and Kintampo South District to the north. The municipality spans a total land area of approximately 1,296.6 square kilometers, making it one of the relatively large administrative areas in the region (Ghana Statistical Service [GSS], 2021).

The 2021 Population and Housing Census reports that the Wenchi Municipality has a total population of 123,867, reflecting a notable increase from the 89,739 figure recorded in 2010 (GSS, 2021). This demographic growth has been driven by both natural increase and internal migration, with people moving into Wenchi for its perceived socio-economic prospects. The population is unevenly distributed across urban and rural settings, with Wenchi town—the municipal capital—being the most urbanized settlement.

Economically, the municipality is predominantly agrarian. Agriculture employs over 60% of the working population, with the cultivation of staple crops such as yam, cassava, maize, and plantain being the most common. Animal rearing especially poultry, sheep, goats, and cattle is also widespread. Wenchi's fertile lands and favorable rainfall patterns support both subsistence and commercial farming. The abundance of agricultural produce has positioned Wenchi as one of the leading food baskets in the Bono Region (Ministry of Food and Agriculture [MoFA], 2022).

Infrastructure in Wenchi is moderately developed. The area has a functional road network connecting it to Techiman, Sunyani, and other major towns, facilitating trade and mobility. Educational institutions include several basic and junior high schools, Wenchi Senior High School, and the Wenchi College of Education, which trains professional teachers. The presence of the Wenchi Methodist Hospital, health centers, and Community-Based Health Planning and Services (CHPS) compounds ensures access to healthcare, albeit with varying quality and reach (GSS, 2021).

The socio-economic landscape of Wenchi is further influenced by its proximity to Techiman, a major commercial hub in Ghana. This proximity has led to significant cross-district migration, boosting local commerce and intensifying the demand for

rental housing. As a result, house owners have become key players in the local real estate sector, especially in Wenchi town and its adjoining suburbs.

The municipality's population is ethnically and culturally diverse, attracting settlers from all parts of Ghana, including the Northern, Ashanti, Volta, and Eastern regions. This diversity creates a dynamic housing market, marked by fluctuating rental prices and varying landlord–tenant relationships. The study purposively selected three suburbs to capture this heterogeneity:

- **Bana Line:** A high-density migrant community characterized by informal housing and diverse ethnic backgrounds.
- **Jensoso:** A predominantly indigenous suburb with more stable land ownership and family housing systems.
- **Akrobi:** A mixed demographic area exhibiting both traditional and contemporary housing patterns.

These communities were selected to provide a balanced understanding of the rental practices and challenges within Wenchi Municipality. Figure 1 shows the Wenchi Municipality map indicating district boundaries.

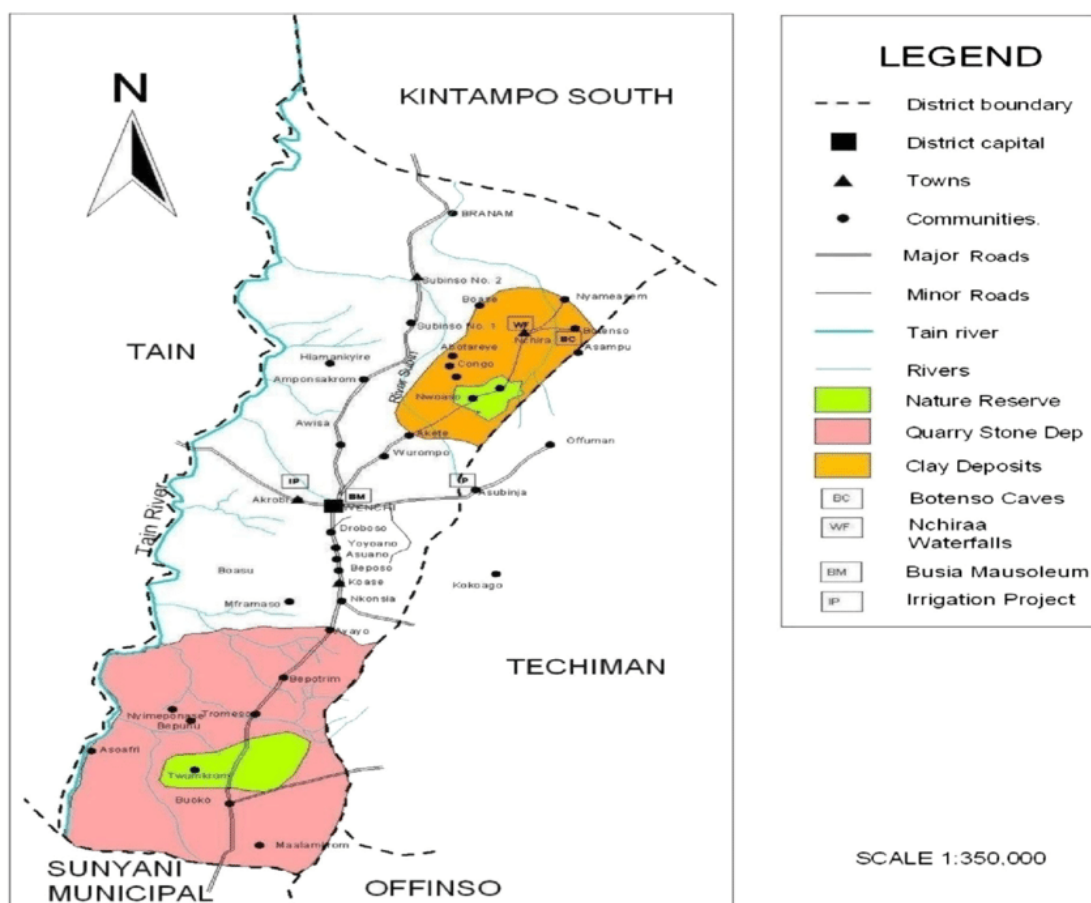


Figure 1: Map of Wenchi Municipality Indicating Study Areas

Source: Wenchi Municipal Assembly (2020).

3.6 Population of the Study

The population of a research study encompasses the entire group of individuals or entities that possess the characteristics of interest to the researcher and from whom data can be potentially gathered. In this study, the target population consisted of landlords, landladies, and household heads residing within selected suburbs of the Wenchi Municipality in the Bono Region of Ghana. The selection of this population was underpinned by the relevance of these groups to housing-related issues, particularly the practices and dynamics that shape landlord-tenant relationships and residential arrangements in urban Ghana.

According to data from the Ghana Statistical Service (GSS, 2014), the Wenchi Municipality had a total housing stock of 11,048 residential structures, which supported a household population of approximately 88,209 people. These were distributed across 19,138 households, suggesting a housing deficit and pointing to potential overcrowding, as the average number of individuals per house was estimated at 8. This figure is consistent with national patterns observed in many urban and peri-urban communities, where increasing population growth and internal migration exert pressure on housing infrastructure (GSS, 2021).

However, the accessible or study population was narrowed to three suburbs within the municipality: Bana Line, Jensoso, and Akrobi. These suburbs were strategically selected to reflect the municipality's diverse socio-demographic and spatial characteristics. Bana Line is predominantly migrant-dominated, housing a significant number of people who have moved into Wenchi from other regions in search of employment and trade opportunities. Jensoso is mainly indigenous, representing long-settled, native populations with inherited housing structures and land tenure systems. Akrobi, on the other hand, is a mixed community, combining both migrant and indigenous residential patterns, thereby providing a holistic view of the residential landscape of the municipality. Together, these three suburbs comprise an accessible population of 2,924 households residing in 2,458 houses.

The decision to focus specifically on landlords, landladies, and household heads within these areas was intentional and methodologically significant. These actors are considered to have firsthand knowledge and experience with the various dimensions of housing practices in their communities. Landlords and landladies are typically responsible for the construction, maintenance, and management of rental facilities and

often play a central role in setting the rules that govern tenancy. Similarly, household heads are usually involved in decision-making related to housing consumption, rent negotiation, tenant relations, and housing adaptation. As such, their perspectives are invaluable for understanding the challenges, expectations, and customary practices that define housing in the Wenchi Municipality (Arku et al., 2012; Yeboah, 2020).

By targeting these key informants, the study was able to gather nuanced data on issues such as rental arrangements, infrastructural adequacy, tenancy conflicts, and informal housing norms. This approach aligns with best practices in housing and urban studies, which advocate engaging stakeholders directly involved in housing provision and consumption (UN-Habitat, 2020; Owusu-Ansah & O'Connor, 2019). The selected population thus served as a reliable foundation for examining housing practices in the municipality.

3.7 Sample and Sampling Techniques

Sampling is a crucial aspect of quantitative research, as it enables the researcher to conclude a population based on data collected from a subset of that population. In this study, the sample was drawn from an accessible population comprising 2,924 households and 2,458 houses within three selected suburbs of the Wenchi Municipality: Bana Line, Jensoso, and Akrobi. These areas were chosen to reflect the socio-spatial diversity of the municipality, incorporating migrant-dominated, indigenous, and mixed settlement patterns. To ensure that the findings are statistically valid and generalizable, Yamane's (1967) formula for sample size determination was employed:

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

Where:

- n is the sample size,

- N is the population size, and
- e is the margin of error (typically 0.05 for 95% confidence level).

Applying this formula, a total sample size of 351 households and 344 houses was determined, representing approximately 12% of the total accessible population. The use of Yamane's formula is widely accepted in social science research for its simplicity and reliability, particularly when working with large and finite populations (Israel, 1992; Creswell & Creswell, 2018).

The sampling procedure employed a multi-stage approach, combining stratified random sampling and purposive sampling techniques to enhance both representativeness and relevance. In the first stage, the population was stratified according to suburb: Bana Line, Jensonso, and Akrobi. This stratification was done to reflect the distinct socio-demographic and spatial characteristics of each community. Stratified sampling increases precision by ensuring that each subgroup (stratum) is proportionately represented in the sample (Etikan & Bala, 2017).

Within each stratum, simple random sampling was used to select individual households and houses. This ensured that every unit within a stratum had an equal probability of being selected, thereby reducing sampling bias and enhancing the external validity of the study (Bryman, 2016). The number of households and houses sampled from each suburb was proportional to their size in the accessible population, as shown in Table 1. This proportional allocation allowed for fair representation across the suburbs, ensuring that data collected reflected the residential dynamics in each area.

Following the household and housing unit selection, purposive sampling was applied to identify specific respondents within the selected units. In each case, the researcher targeted the household head or the landlord/landlady, as these individuals were most

likely to possess detailed knowledge about housing arrangements, rental practices, and related challenges. Purposive sampling is a non-probability technique widely used in applied social research when the researcher seeks information-rich cases relevant to the study objectives (Palinkas et al., 2015).

The combination of probability (stratified and random) and non-probability (purposive) sampling techniques allowed the study to meet the dual criteria of representativeness and relevance. This mixed sampling strategy is particularly appropriate for urban housing research, where capturing both the breadth and depth of experiences is critical for drawing valid and actionable conclusions (UN-Habitat, 2020).

Table 1: Population and Sample Distribution

Suburb	Households	Houses	Households Sample	Houses Sample
Bana Line	1,074	905	129	126
Jensoso	1,005	945	121	132
Akrobi	845	608	101	85
Total	2,924	2,458	351	344

3.7.1 Respondent identification and selection procedures

Respondents for this study comprised landlords, landladies, and tenants within the selected suburbs. Because tenants are not organised as a formal group and may be scattered across housing units, respondent identification followed a structured household based procedure. First, the accessible population was stratified by suburb, after which houses and households were selected through probability procedures within each stratum. After a house or household was selected, the researcher used a short screening process to identify eligible respondents within that housing unit. For

landlords and landladies, eligibility required ownership responsibility for the rented premises or decision making authority over rent setting and tenancy conditions. Where the landlord or landlady did not live in the sampled house, contact was established through a caretaker, household head, neighbours, or telephone contact provided by occupants, after which the landlord or landlady was invited to respond. For tenants, eligibility required that the respondent was currently renting in the sampled house and had lived in the premises for at least six months to ensure sufficient exposure to tenancy practices. Where multiple tenants occupied the same compound, one tenant respondent was selected using a simple random method, for example ballot selection among eligible tenants present at the time of visit. Where eligible tenants were unavailable at first contact, repeat visits were conducted at alternative times including evenings and weekends, and where applicable telephone contact was used to schedule completion and retrieval.

3.8 Instrument for Data Collection

The primary instrument used for data collection in this study was a structured questionnaire. Structured questionnaires are widely utilized in social science research due to their ability to standardize responses, ensure comparability across participants, and facilitate quantitative analysis (Creswell & Creswell, 2018; Bryman, 2016). The use of this instrument was particularly suited for the study's objectives, which required capturing data from a large sample of landlords, landladies, and household heads regarding housing practices in the Wenchi Municipality.

The questionnaire was carefully designed to address the key objectives of the study and was divided into five main sections:

- Section A: Demographic Information – This section collected background data such as age, gender, educational level, occupation, type of housing, and length of residence. These variables were necessary to contextualize the responses and examine patterns across demographic groups.
- Section B: Knowledge of Rent Control Laws – This section assessed the respondents' awareness and understanding of Ghana's Rent Control Act (Act 220 of 1963) and other housing regulations. Questions probed whether respondents knew their rights and responsibilities under the law.
- Section C: Factors Influencing Rent Charges – This section explored economic and non-economic determinants of rent pricing, including location, demand, infrastructure, and landlord discretion. These factors are crucial in understanding housing affordability and access.
- Section D: Forms of Extortion by Landlords – This section captured unethical or illegal practices by landlords, such as demanding multiple years of advance rent, charging illegal fees, or threatening eviction. Such practices have been documented as persistent challenges in Ghana's urban housing market (Yeboah, 2020).
- Section E: Effects of Extortion Practices – This section examined the socio-economic consequences of landlord extortion on tenants, such as displacement, financial strain, and housing insecurity. The section aimed to highlight the broader implications of housing injustices.

The questionnaire employed Likert-scale items to measure respondents' levels of agreement or disagreement with specific statements. Likert scales are appropriate for

capturing attitudes, perceptions, and opinions, allowing for nuanced statistical analysis (DeVellis, 2016). The use of closed-ended questions also facilitated coding and data entry, thereby reducing interviewer bias and improving consistency across respondents.

3.8.1 Validity and Reliability of Instrument

To ensure the accuracy and trustworthiness of the data, rigorous steps were taken to establish both the validity and reliability of the instrument. Content validity was established through expert review. Specialists in rent control policy, housing studies, and urban governance were consulted to assess the relevance, clarity, and comprehensiveness of the questionnaire items. Based on their feedback, certain items were revised, reworded, or removed to ensure the instrument adequately captured the intended constructs and minimized ambiguity (Bolarinwa, 2015).

The reliability of the instrument was assessed through a pilot test involving a small sample of respondents in a suburb not included in the main study. The responses were analyzed using Cronbach's alpha, a widely accepted measure of internal consistency. All constructs recorded alpha values above 0.7, which indicates strong reliability and suggests that the questionnaire items consistently measured the intended variables (Tavakol & Dennick, 2011).

To enhance internal validity and minimize potential biases, data collection was restricted to household heads and landlords who were directly involved in housing decisions. Additionally, data were collected over a one-week window in each suburb, reducing the influence of temporal factors such as changes in local events or housing conditions. Enumerators were trained to ensure consistency in the administration of the instrument.

These measures collectively strengthened the methodological rigor of the study and ensured the credibility of the findings.

3.9 Data Collection Procedures

Data collection procedures are fundamental to ensuring the integrity, reliability, and validity of research findings. In this study, a field-based data collection strategy was employed to gather responses using structured questionnaires from landlords, landladies, and household heads in the selected suburbs of the Wenchi Municipality: Bana Line, Jensosso, and Akrobi. The process was meticulously planned and executed to ensure both high response rates and data quality.

To optimize participant availability, questionnaire administration was conducted in person by the researcher and trained research assistants, primarily during the early morning hours. This time was deliberately chosen based on preliminary observations and community consultations, which revealed that most household heads and landlords were likely to be present at home in the mornings before leaving for work or daily economic activities. Early engagement allowed for personal interaction with respondents and provided an opportunity to address questions, clarify ambiguities, and build rapport, factors known to improve data quality and response rates (Dillman, Smyth, & Christian, 2014).

At the point of contact, each respondent was briefed on the purpose, scope, and confidentiality of the study. This was done both orally and in writing, with the information sheet attached to each questionnaire. The researcher emphasized that participation was voluntary, and respondents could withdraw at any time without consequence. Respondents were then asked to provide informed consent by signing a consent form before completing the questionnaire. This procedure adhered to ethical

research standards as outlined by the international ethical norms in social science research (Bryman, 2016; Creswell & Creswell, 2018).

After obtaining consent, each participant was given a one-week window to complete and return the questionnaire. This time frame was considered adequate for respondents to reflect on their answers without feeling rushed, thus enhancing response accuracy. To ensure timely returns and reduce non-response, follow-up visits were conducted midway through the collection week. Additionally, telephone reminders were placed to participants who had not yet returned their questionnaires, where applicable.

Supervision and quality control were integral components of the data collection process. The researcher personally supervised the distribution and collection of questionnaires and reviewed completed forms for completeness, legibility, and logical consistency. In cases where responses were ambiguous or incomplete, follow-up visits were made to clarify such responses. This process helped to minimize data entry errors and missing values during analysis.

The data collection period in each suburb spanned one week, allowing for focused and localized fieldwork. By staggering data collection across suburbs, the researcher was able to dedicate adequate time to each area, monitor progress, and address any challenges as they emerged. This approach contributed to achieving a high response rate and collecting high-quality data reflective of housing practices across diverse community contexts.

This data collection protocol is consistent with best practices in field-based social research and enhances both internal and external validity by ensuring that the data are

contextually grounded, ethically obtained, and methodologically robust (Babbie, 2020; Neuman, 2014).

Data collection in rental settings involves practical access challenges, particularly for tenants who may be away at work, migrants with unstable schedules, and landlords who do not reside at the premises. To ensure inclusion of diverse respondent groups, the researcher combined morning visits with alternative contact periods including evenings and weekends. Repeat call backs were used to reduce non response. Where literacy levels or time constraints limited self completion, research assistants provided neutral clarification of items without prompting responses. In addition, the researcher used community based entry support, including guidance from local opinion leaders and caretakers, to locate absentee landlords and to identify eligible tenants within scattered housing arrangements. These strategies reduced systematic exclusion of harder to reach respondents and improved representativeness across respondent categories.

3.10 Data Analysis

The process of data analysis is critical in transforming raw data into meaningful insights that address the research objectives. For this study, Statistical Package for the Social Sciences (SPSS) Version 23 was employed as the main analytical tool. SPSS is widely regarded for its efficiency in handling large datasets and performing both basic and advanced statistical analyses, making it suitable for quantitative research in the social sciences (Field, 2018).

Given the non-experimental, descriptive cross-sectional design of the study, the data analysis was primarily descriptive in nature. Descriptive statistics were used to summarize, organize, and present the data in a meaningful way, without attempting to establish causal relationships between variables. This approach was consistent with the

study's aim to assess and document the practices of landlords and household heads in relation to rental arrangements, extortion practices, and their consequences within the Wenchi Municipality.

The first stage of analysis focused on demographic variables. Frequencies and percentages were calculated to describe characteristics such as age, gender, educational background, occupation, and tenure status of respondents. This allowed for a clear understanding of the socio-demographic profile of the sample, and facilitated subgroup analyses when comparing responses across different residential areas or types of respondents (landlords vs. tenants).

For Sections B to E of the questionnaire, which contained Likert-type scale items, measures of central tendency and variability were employed. Means were calculated to assess the average level of agreement or disagreement with specific statements, while standard deviations were used to evaluate the extent of variability in the responses. These statistical measures allowed for the identification of dominant perceptions, common practices, and the degree of consensus among respondents on key issues such as knowledge of rent laws, factors influencing rent prices, and experiences of extortion. Likert scale items were coded as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. To ensure consistent interpretation of mean scores, the study applied a fixed decision rule based on equal class intervals. The interpretation thresholds were:

1.00 to 1.80 = Strongly Disagree

1.81 to 2.60 = Disagree

2.61 to 3.40 = Neutral

3.41 to 4.20 = Agree

4.21 to 5.00 = Strongly Agree

Accordingly, mean values were interpreted using the above thresholds, while standard deviations were used to comment on the degree of consensus or heterogeneity in the responses.

While the study did not involve inferential analysis (e.g., hypothesis testing or regression), the use of descriptive statistics provided a reliable and valid basis for interpreting patterns and trends in the data. This approach aligns with scholarly guidelines that recommend descriptive analysis for survey-based studies aiming to document phenomena as they exist at a specific point in time (Creswell & Creswell, 2018; Neuman, 2014).

Data analysis was guided by the research questions, which sought to explore the extent of awareness of rent control laws, common determinants of rent pricing, prevalent forms of extortion, and the perceived effects of such practices. Each research question was analyzed using relevant descriptive techniques, and findings were presented in tables and figures to enhance clarity and interpretability. Cross-tabulations were occasionally used to compare responses across different demographic categories where relevant.

Finally, to ensure data accuracy and analytical rigor, the dataset was cleaned and validated prior to analysis. This included checking for missing values, inconsistencies, and outliers, which were resolved through consultation with the original field data or through imputation where appropriate. By adopting a systematic and transparent

approach to data analysis, the study ensured that its conclusions were based on credible and empirically grounded evidence.

3.11 Ethical Considerations

Ethical considerations are central to the integrity and credibility of any research, particularly those involving human participants. In this study, all phases of the research from design to data collection and analysis were guided by strict adherence to established ethical standards to ensure the rights, dignity, and welfare of participants were protected. The ethical procedures followed align with the principles outlined by Blumberg, Cooper, and Schindler (2005), as well as international and national ethical guidelines, including the Belmont Report (1979).

At the outset, informed consent was a cornerstone of the data collection process. Prior to administering the questionnaires, participants were provided with a detailed explanation of the study's purpose, objectives, academic relevance, and the nature of their participation. This information was shared both verbally and in writing through a participant information sheet. Respondents were informed that the research was being conducted solely for academic purposes and that there would be no commercial or political use of the data. Participation was entirely voluntary, and individuals were made aware of their right to refuse or withdraw from the study at any point without facing any form of penalty or disadvantage (Resnik, 2020).

To protect anonymity and confidentiality, no names or personally identifiable information were recorded on the questionnaires. Instead, coding systems were used to manage the data. This ensured that responses could not be traced back to specific individuals, thus reducing the risk of privacy violations or social harm. All data collected were stored securely, and access was restricted to the researcher and academic

supervisors involved in the study. The handling and storage of data adhered to principles of data protection and confidentiality, consistent with international norms (British Psychological Society [BPS], 2014; Creswell & Creswell, 2018).

Furthermore, ethical approval for the study was sought from relevant institutional authorities. Although formal ethical review board clearance was not explicitly mentioned, the research process adhered to the ethical requirements of the University of Education, Winneba, where the study was situated. This included submitting the research proposal for academic scrutiny and obtaining clearance from faculty supervisors.

Another critical ethical aspect observed was the avoidance of deception and coercion. Respondents were not misled about the intent of the research, and no incentives were offered that could unduly influence their decision to participate. This was especially important given the sensitive nature of the study, which explored landlord-tenant dynamics, rent control, and extortion, topics that could provoke apprehension or fear of reprisal.

Finally, cultural sensitivity was maintained throughout the data collection process. The researcher and assistants demonstrated respect for local customs, used appropriate language, and ensured that communication was conducted in a manner that was understandable and respectful to all participants. This approach was particularly crucial in communities with diverse cultural norms and varying literacy levels (Israel & Hay, 2006).

In all, by integrating ethical principles into every stage of the research process, the study upheld academic integrity while fostering trust and cooperation among participants thereby enhancing the credibility and reliability of the findings.

3.12 Chapter Summary

This chapter has provided a comprehensive account of the research methodology used in studying the practices of house owners in the Wenchi Municipality. The choices of research design, approach, data collection instruments, and sampling methods were guided by the objectives of the study and the need to generate reliable, valid, and generalizable results. The general population for the study was all house owners and household heads in Wenchi Municipality. Percentages and descriptive statistics were used for the analysis of all the latent variables in the study.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the Findings of the study and discusses them in light of the research objectives that guided this study. The specific objectives of the study were to: explore the knowledge of house owners and tenants of Rent Control Laws in the Wenchi Municipality, assess the factors that determine rent in the Wenchi Municipality, examine the forms of extortion by house owners in the Wenchi Municipality, and evaluate the effects of house owners' extortion practices in the Wenchi Municipality. Questionnaires were used to gather information from the respondents. 351 questionnaires were given out to house owners and tenants and 343 were retrieved, indicating a response rate of 97.72%. The presentation of findings is organised according to the research questions. Each subsection begins by stating the specific research question, followed by results for the constructs and indicators used to answer that question. This structure ensures that interpretation remains directly tied to the study objectives and avoids mixing results across outcome areas.

4.1 Socio-Demographic Characteristics of Respondents

This section discusses the socio-demographic characteristics of respondents and the variables were gender, age, qualification and status. Table 2 shows the distribution of gender, age status and qualifications of respondents.

Table 2 Socio-Demographic Characteristics of Respondents

Variables	Category	Frequency	Percentages
Gender	Male	202	58.9
	Female	141	41.1
Age	20 – 29	36	10.5
	30 – 39	79	23.0
	40 – 49	86	25.1
	50 – 59	95	27.7
	60+	47	13.7
Qualification	Diploma	104	30.3
	Degree	122	35.6
	Masters and above	22	6.4
	Others	95	27.7
Status	House Owners	117	34.1
	Tenant	226	65.9

Source: Field Survey (2022)

Table 2 shows that 202 (58.9%) of the respondents were male and 141 (41.1%) were female. Also, the majority of the respondents had degrees totalling 122 (35.6%), 104(30.3%) had a diploma, 22(6.4%) had a master's degree and above and 95(27.7%) possessed other qualifications. On age distribution, the results indicate that 95 (27.7%) were within the age range of 50 – 59, 86 (25.1%) were within the age range of 40 – 49, 79 (23%) were within the age range of 30 – 39, 47(13.7%) were 60 and above years while 36(10.5%) were within the age range of 20 – 29. Again results indicate that 117(34.1%) of the respondents were house owners and 226 (65.9%) were tenants

4.2 Knowledge of House Owners and Tenants on Rent Control Laws in the Municipality

Research Question 1: *What is the level of knowledge of house owners and tenants on Rent Control laws in the Wenchi Municipality?*

To assess respondents' knowledge of rent control laws in the municipality, the research categorizes the respondents into house owners and tenants. Seven items were used to assess house owners' knowledge on rent control, and the variables used to assess knowledge of house owners on rent laws were; no house owners shall increase the rent of his or her premises without duly informing the tenants reasons, no house owner shall collect increase in rent attributable to an increase in rates in respect of any period before such increased rates, every house owner within seven days after the commencement of the tenancy should issue rent card specifying name and address of the house owners and tenant and amount charged, no house owners shall use any form of inducement to eject a lawful tenants for whatever reasons from his or her house, house owners are obliged and are ultimately responsible for the major maintenance of their houses, at the time of payment to a landlord of any sum in respect of rent for premises, the landlord should provide receipt of payment duly stamped covering the payment and duration of the tenancy, and house owners do not have authority to charge rent exceeding six months advance payment. Variables were rated 1 as the least agreement of knowledge and 5 as the highest agreement of knowledge. Means, standard deviation, disagree, agree, and neutral of all variables were computed and analysed with respect to their initials as shown in Table 3.

Table 3 Knowledge of House Owners on Rent Laws

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
No house owner shall increase the rent of his or her premises without duly informing the tenants' of reasons	16(13.7)	69(58.9)	32(27.4)	3.78	1.168
No house owner shall collect an increase in rent attributable to an increase in rates in respect of any period before such increased rates	15(12.9)	67(58.0)	34(29.1)	3.69	1.004
Every house owner within seven days after the commencement of the tenancy should issue a rent card specifying the name and address of the house owners and tenant and the amount charged	25(21.4)	62(53.0)	30(25.6)	3.70	1.212
No house owners shall use any form of inducement to eject a lawful tenant for whatever reason from his or her house	18(15.4)	65(55.5)	34(29.1)	3.71	1.182
House owners are obliged and are ultimately responsible for the major maintenance of their houses	18(15.4)	90(76.9)	34(7.7)	4.16	1.106
At the time of payment to a landlord of any sum in respect of rent for premises, the landlord should provide a receipt of payment duly stamped covering the payment and duration of the tenancy	12(10.3)	61(52.2)	44(37.6)	3.79	1.057
House owners do not have the authority to charge rent exceeding six months' advance payment	21(17.9)	60(51.3)	36(30.5)	3.68	1.179
Mean				3.78	0.713

Source: Field Survey (2022)

Table 3 shows the means, standard deviations, disagree, agree and neutral of seven items used in assessing the knowledge of house owners on rent laws. Results indicated

that out of 117 house owners who participated in the study, 90(76.9%) of them have the knowledge that house owners are obliged and are ultimately responsible for the major maintenance of their houses while 18(15.4%) do not have such knowledge. The assessed variable recorded a highest mean value of 4.16 and a standard deviation of 1.106, indicating heterogeneous views of the respondents. Out of 117 house owners who participated, 61(52.2%) of them have the knowledge that at the time of payment to a house owner of any sum in respect of rent for premises the house owner should provide a receipt of payment duly stamped covering the payment and duration of the tenancy while 12(10.3%) do not have such knowledge. The assessed variable recorded a second-highest mean value of 3.79 and a standard deviation of 1.057 indicating heterogeneous views of the respondents. Out of 117 house owners who participated, 69(58.9%) of them have the knowledge that no house owner shall increase the rent of his or her premises without duly informing the tenants of the reasons while 16(13.7%) do not have such knowledge. The assessed variable recorded a third highest mean value of 3.78 and a standard deviation of 1.168 indicating heterogeneous views of the participants.

Out of 117 house owners who participated, 65(55.5%) of them have the knowledge that no house owners shall use any form of inducement to eject a lawful tenant for whatever reasons from his or her house while 18(15.4%) do not have such knowledge. The assessed variable recorded a fourth highest mean value of 3.71 and a standard deviation of 1.182 indicating heterogeneous views of the respondents. Out of 117 house owners who participated, 62(53.0%) of them the knowledge that every house owner within seven days after the commencement of the tenancy should issue a rent card specifying the name and address of the house owners and tenant and the amount charged while 25(21.4%) do not have such knowledge. The assessed variable recorded the fifth highest

mean value of 3.70 and standard deviation of 1.212 indicating heterogeneous views of the respondents.

Also out of 117 house owners who participated, 67(58.0%) of them have the knowledge that no landlord shall collect an increase in rent attributable to an increase in rates in respect of any period before such increased rates while 15(12.9%) do not have such knowledge. The assessed variable recorded a sixth-highest mean value of 3.69 and a standard deviation of 1.004 indicating heterogeneous views of the respondents. Again out of 117 house owners who participated, 60(51.3%) have the knowledge that house owners do not have the authority to charge rent exceeding six months' advance payment while 21(17.9%) do not have such knowledge. The assessed variable recorded a mean value of 3.68 and a standard deviation of 1.179. The overall mean of the responses of house owners on their knowledge of rent laws is 3.78 which skewed towards the highest rating values and the standard deviation of 0.713, indicating house owners have knowledge of rent laws in the municipal.

Again five items that were used to assess the knowledge of tenants on rent laws were; no tenant shall sub-let his or her premises without the written consent of his landlord, tenants be made a party to any proceedings for the fixing of the recoverable rent for such premises before the appropriate rent officer, tenants after the expiration of tenancy agreement have the period of one month to renew their agreement or otherwise be ejected, it is the duty of the tenants to pay bills and other levies as agreed with the house owners in the tenancy agreement and where a tenant who has made improvements to his premises, with the approval of the house owner is obliged to pay compensation for the improvements to the tenant when the tenant is ejected before the agreed tenancy. Items were rated 1 as the least agreement of knowledge and 5 highest agreement of

knowledge. Means, standard deviation, disagree and agree of all items were computed and analysed with respect to their initials as shown in Table 4.

Table 4 : Knowledge of Tenants on Rent Laws

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
No tenant shall sub-let his or her premises without the written consent of his landlord	86(38.1)	60(26.5)	80(35.4)	2.78	1.167
Tenants be made a party to any proceedings for the fixing of the recoverable rent for such premises before the appropriate rent officer	78(34.6)	74(32.7)	74(32.7)	2.92	1.206
Tenants after the expiration of the tenancy agreement have the period of one month to renew their agreement or otherwise be ejected	55(24.3)	86(38.1)	85(37.6)	3.15	1.078
It is the duty of the tenants to pay bills and other levies as agreed with the house owners in the tenancy agreement	48(21.2)	87(38.5)	91(40.3)	3.25	1.138
A tenant who has made improvements to his premises, with the approval of the house owner is obliged to pay compensation for the improvements to the tenant when the tenant is ejected before the agreed tenancy	95(42.0)	69(30.5)	62(27.5)	2.76	1.348
Mean				2.97	0.824

Source: Field Survey (2022)

Table 4 indicates that, out of 226 house owners who responded to the questionnaires, 87(38.5%) of them had the knowledge that, it was the duty of the tenants to pay bills and other levies as agreed with the house owners in the tenancy agreement while

48(21.2%) did not have such knowledge. The assessed variable recorded a mean value of 3.25 and a standard deviation of 1.138, indicating heterogeneous views of the respondents. Out of 226 tenants who responded to the questionnaires, 86(38.1%) of them had the knowledge that tenants after the expiration of tenancy agreement had the period of one month to renew their agreement or otherwise they should be ejected while 55(24.3%) did not have such knowledge. The assessed variable recorded a mean value of 3.15 and a standard deviation of 1.078, indicating heterogeneous views of the respondents. Out of 226 tenants who responded to the questionnaires, 74(32.7%) of them had the knowledge that, tenants should be made a party to any proceedings for the fixing of the recoverable rent for such premises before the appropriate Rent Officer while 78(34.6%) did not have such knowledge. The assessed variable recorded a mean value of 2.92 and a standard deviation of 1.206, indicating heterogeneous views of the respondents.

Out of 226 tenants who responded to the questionnaires, 60(26.5%) of them had the knowledge that no tenant shall sub-let his or her premises without the written consent of his house owner while 86(38.6%) did not have such knowledge. The assessed variable recorded a mean value of 2.78 and a standard deviation of 1.167, indicating heterogeneous views of the respondents. Out of 226 tenants who responded to the questionnaires, 69(30.5%) of them had the knowledge that, where a tenant has made improvements to his premises, with the approval of the house owner is obliged to pay compensation for the improvements to the tenant when the tenant is ejected before the agreed tenancy while 95(42.0%) did not have such knowledge. The assessed variable recorded a mean value of 2.76 and a standard deviation of 1.348, indicating heterogeneous views of the respondents. The overall mean of the responses of tenants on their knowledge of rent laws is 2.97 and this is skewed towards the lowest rating

values and the standard deviation of 0.824, indicating that the tenants' knowledge of rent laws in the Wenchi Municipality is low.

The study revealed that the dominant rent laws that house owners knew about were: house owners are obliged and are ultimately responsible for the major maintenance of their houses; at the time of payment to a house owner of any sum in respect of rent for premises the house owner should provide receipt of payment duly stamped, covering the payment and duration of the tenancy; no house owner shall increase the rent of his or her premises without duly informing the tenants the reasons for the increase; no house owner shall use any form of inducement to eject a lawful tenant for whatever reasons from his or her house; every house owner within seven days after the commencement of the tenancy should issue rent card, specifying the name and address of the house owner and tenant, and the amount charged; also, house owners are prohibited from collecting rent increases attributable to increased rates for any period before the increased rates.

Again the study revealed that less percentage of tenants had knowledge of the rent laws in the Wenchi Municipal. Few of them said that they know that, it was the duty of the tenants to pay bills and other levies as agreed with the house owners in the tenancy agreement after the expiration of the tenancy agreement has a period of one month to renew their agreement or otherwise be ejected; tenants be made a party to any proceedings for the fixing of the recoverable rent for such premises before the appropriate rent officer; no tenant shall sub-let his or her premises without the written consent of his/her house owner; and where a tenant who has made improvements to his premises, with the approval of the house owner is obliged to pay compensation for the improvements to the tenant when the tenant is ejected before the agreed tenancy.

Results confirmed by Einstein, Ornstein, and Palmer (2019) as they indicate that, renters particularly low-income renters and renters of colour, are less politically represented and engaged in rent issues than their house owner counterparts in formal land use, zoning, and overall policymaking processes. The results contradict the findings of Trounstein (2020), who advocate that renters in regulated units build stronger social networks, tenant associations, and unions to understand rent control laws and have acquired knowledge to speak to issues confronting tenants and house owners. Additionally, results contract Sims (2011) examined knowledge of rent control in Cambridge, Mass., increased economic and racial segregation and found that rent control knowledge appeared to increase the share of minority residents in the city, but it was associated with a decrease in the proportion of very low-income residents.

4.3 Factors that Determine Rent in the Wenchi Municipality

Research Question 2: *What factors influence rent charges in the Wenchi Municipality?*

To determine the factors that determine rent in the Wenchi Municipality, the researcher categorised the factors into economic and non-economic factors. Eight variables were used to determine the economic factors. The economic factors variables were; high rising costs of key building materials is a factor, high rates of inflation affecting building materials, the depreciating value of the local currency (cedi) is a factor, speculative housing rise in the price of building materials can let the cost of rent increase, the socio-economic income of individuals is a factor, the increase of incomes of renters can lead to increase in the cost of renting, an increase in the wages of renters can increase cost and price of renting and increase in interest rate affect the cost of renting. Variables were rated 1 as the least agreement and 5 highest agreement. Means, standard deviation, disagree agree and neutral of all variables were computed and analysed, as shown in Table 5.

Table 5: Economic Factors

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
High rising costs of key building materials	20(5.8)	271(79.0)	52(15.2)	4.37	0.943
High rates of inflation affect building materials	16(4.7)	236(68.8)	91(26.5)	4.08	0.944
The depreciating value of the local currency (cedi)	30(22.7)	133(38.8)	132(38.5)	3.17	1.068
Speculative housing rise in the price of building materials can let the cost of rent increase	6(1.7)	187(83.4)	50(14.6)	4.39	0.798
The socioeconomic income of individuals	71(35.0)	124(36.2)	99(28.1)	2.92	1.293
The increase in incomes of renters can lead to an increase in the cost of renting	82(23.9)	123(35.9)	138(40.2)	3.08	1.070
An increase in the wages of renters can increase the cost and price of renting	49(14.6)	151(44.0)	143(41.7)	3.36	1.008
An increase in interest rate affects the cost of renting	15(4.3)	312(90.0)	16(4.7)	4.43	0.862
Mean				3.73	0.430

Source: Field Survey (2022)

Table 5 summarizes the means, standard deviations, disagree, agree and neutral of eight variables used in examining the economic factor of rent prices in the Wenchi Municipality. Results indicated that the majority of the respondents 312(90.0%) had the view that, an increase in interest rate affects the cost of renting while 15(4.3%) of them did not agree. The variable recorded the highest mean value of 4.43 and standard deviation of 0.862 indicating, homogeneous views of the respondents, 187(83.4%) of the respondents indicated that speculative housing rise in the price of building material can let the cost of rent increase while 6(1.7%) of them did not agree. The variable

recorded a second highest mean value of 4.39 and a standard deviation of 0.798 indicating homogeneous views of the respondents, 271(79%) of the respondents indicated that high rising costs of key building materials is a factor to determine rent price in the municipality while 20(5.8%) did not agree. The variable recorded a mean value of 4.37 and a standard deviation of 0.943 indicating, homogeneous views of the respondents, 236 (68.8%) of the respondents indicated that high rates of inflation affect building materials while 16(4.7%) of them did not agree. The variable recorded a mean value of 4.08 and a standard deviation of 0.944 indicating, homogeneous views of the respondents.

The least variables leading to rent determination with regard to economic factors as indicated by the respondents revealed that 151 (44%) of the respondents indicated that, an increase in the wages of renters can increase the cost and price of renting while 49 (14.6%) of them did not agree. The factor recorded a mean value of 3.36 and a standard deviation of 1.008 indicating, heterogeneous views of the respondents, 133 (38.8%) of the respondents indicated that the depreciating value of the local currency (cedi) is a factor while 30(22.7%) of them did not agree. The variables recorded a mean value of 3.17 and a standard deviation of 1.068 indicating, heterogeneous views of the respondents, 124 (36.2%) of the respondents indicated that the socio-economic income of individuals is a factor while 71 (35.0%) of them did not agree. The variable recorded a mean value of 2.92 and a standard deviation of 1.292 indicating, heterogeneous views of the respondents, 123 (36.2%) of the respondents indicated that an increase in incomes of renters can lead to an increase in the cost of renting while 82 (23.9%) of them did not agree. The variable recorded a mean value of 3.08 and a standard deviation of 1.070 indicating, heterogeneous views of the respondents. The overall mean of the respondents on determining rent prices based on economic factors is 3.73 and this is

skewed towards the highest rating values and the standard deviation of 0.430, indicating that the rent price is been affected by economic factors in the Wenchi Municipality.

Again nine items were used to examine the construct of non-economic factors. The non-economic factor was; rent is determined due by available facilities such as toilets, water, and washrooms in the house, quality materials used in the building is a factor to determine the cost of rent in the municipality, location of the area determines the cost of rent of a house, rent of premises is determined by the income level of the house owner, availability of housing unit in an area is premises to determine rent cost, the material used in doing the building is a factor to determine the rent price, rent is determined by absence of the enforcement of rent control laws in the area, availability of social amenities such as nearness to market, schools, and other recreational centres determine rent cost and availability of hospital, electricity, network determine rent cost. Variables were rated 1 as the least agreement and 5 highest agreement. Means, standard deviation, disagree, agree and neutral of all items were computed and analyzed with respect to their initials as shown in Table 6.

Table 6: Non-Economic Factors

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
Available facilities such as toilet, water, and washrooms in the house	40(11.7)	297(86.6)	6(1.7)	4.09	1.016
Quality materials used in building	34(9.9)	271(79.0)	38(11.1)	3.99	1.010
The location of the area determines the cost of rent of a house	30(8.7)	284(82.8)	29(8.5)	4.18	0.983
The rent of a premise is determined by the income level of the house owner	48(14.0)	159(46.4)	136(39.7)	3.47	1.025
Availability of housing units in an area is premises to determine rent cost	44(12.8)	172(50.2)	127(37.0)	3.52	0.982
The material used in doing the building is a factor to determine the rent price	53(15.4)	196(56.4)	94(27.4)	3.70	1.070
Rent is determined by the absence of the enforcement of rent control laws in the area	39(11.4)	262(76.4)	42(12.2)	4.13	1.038
Availability of social amenities such as nearness to market, schools and other recreational centres determine rent cost	36(10.5)	284(82.6)	23(6.7)	4.22	1.055
Availability of hospital, electricity, and network determine rent cost	58(16.9)	223(64.6)	62(18.1)	3.84	1.122
Mean				3.90	0.430

Source: Field Survey (2022)

Table 6 summarizes the means, standard deviations, disagree, agree and neutral of nine variables used in examining the non-economic factor of rent prices in the municipality. Results indicated that the majority of the respondents, 297(86.6%) had the view that, rent is determined due to available facilities such as toilets, water, and washrooms in

the house while 40(11.7%) of them disagreed. The variable recorded a mean value of 4.09 and a standard deviation of 1.016 indicating, heterogeneous views of the respondents, 284(82.8%) of the respondents indicated that the location of the area determines the cost of rent of a house while 30(8.7%) of them disagreed. The variable recorded a mean value of 4.18 and a standard deviation of 0.983 indicating, homogeneous views of the respondents, 284(82.6%) of the respondents indicated that the availability of social amenities such as nearness to market, schools and other recreational centres determine rent cost while 36(10.5%) of them disagreed. The variable recorded a mean value of 4.22 and a standard deviation of 1.055, indicating heterogeneous views of the respondents, 271(79.0%) of the respondents indicated that, the quality of materials used in the building is a factor to determine the cost of rent in the municipality while 34(9.9%) of them disagreed. The variable recorded a mean value of 3.99 and a standard deviation of 1.010, indicating heterogeneous views of the respondents, 262(76.4%) of the respondents indicated that, rent is determined by the absence of the enforcement of rent control laws in the area while 39(11.4%) of the disagreed. The variable recorded a mean value of 4.13 and a standard deviation of 1.038, indicating heterogeneous views of the respondents, 223(64.6%) of the respondents indicated that, availability of hospital, electricity, and network determine rent cost while 58(16.9%) of them disagreed. The variable recorded a mean value of 3.84 and a standard deviation of 1.222, indicating heterogeneous views of the respondents.

The least factors leading to rent determination with regard to non-economic factors as indicated by the respondents revealed that 196(56.4%) of the respondents indicated that, the material used in the building is a factor to determine the rent price while 53(15.4%) of them disagreed. The variable recorded a mean value of 3.70 and a standard deviation of 1.122, indicating heterogeneous views of the respondents, 172(50.2%) of the

respondents indicated that, the availability of housing units in an area is premises to determine rent cost while 44(12.8%) of them disagreed. The variable recorded a mean value of 3.52 and a standard deviation of 0.982, indicating homogeneous views of the respondents, 159(46.4%) of the respondents indicated that the rent of a premise is determined by the income level of the house owner determines rent cost while 48(14.0%) of them disagree. The variable recorded a mean value of 3.47 and a standard deviation of 1.025 indicating heterogeneous views of the respondents. The overall mean of the responses of respondents on non-economic factors leading to rent determination is 3.90 and this is skewed towards the highest rating values and the standard deviation of 0.517, indicating rent price in the Wenchi Municipality is been influenced by non-economic factors.

The study found that the majority of respondents had the view that, based on economic factors, an increase in interest rate affects the cost of renting, and speculative housing rise in the price of building materials can let the cost of rent increase high rising costs of key building materials is a factor, high rates of inflation affect building materials while an increase in the wages of renters can increase cost and price of renting, depreciating value of the local currency (cedi) is a factor; socio-economic income of individuals is a factor, increase in incomes of renters can lead to increase in the cost of renting.

In addition, the study revealed that the majority of respondents had the view that based on non-economic factors rent is determined by the availability of facilities such as toilets, water and washrooms in the house. Also, the study established that the location of the area determines the cost of rent; the availability of social amenities such as nearness to market, schools and other recreational centres determine rent cost; quality

materials used in the building is a factor that determines rent in the municipality; rent is determined by absence of the enforcement of rent control laws in the area; availability of hospital, electricity, the network determines rent cost; the material used in doing the building is a factor to determine the rent price; and availability of housing units in an area is a premise to determine rent cost. Findings are in line with Simon and Adesule (2013) as they found the number and size of bedrooms to be the most important structural characteristic affecting residential property value and revealed that major determinants of house rental price or house value are toilets and bathrooms and public rooms such as kitchen, dining hall and living rooms. Consistent with Darfo-Oduro, R. (2020), also conducted a study that sought to investigate the effect of the central business district on house prices. The study used a hedonic approach to housing market analysis by performing a log regression on house prices against structural and neighbourhood characteristics, such as distance to the central business district. According to the results of the research, there is a statistically significant inverse relationship between the logarithm of house prices and the logarithm of the distance to the central business district.

In a study of a similar nature, Miller (2014) looked into the factors that influence the cost of rent in Ghana's Wa Municipality. The analysis of data gathered from field surveys conducted by the Municipality was used to carry out the study. According to the findings of the study, the availability of electricity was a significant factor in both the determination of rental price and the choice to rent. The study identified a number of other factors, such as the type of house, whether or not it was self-contained, the number of bathrooms, the water supply, and the waste disposal. Both safety and connectivity to the internet were regarded as optional. The findings are consistent with previous empirical research on the factors that determine house prices. According to

Wickramaarachchi (2016), the existing empirical studies typically measured accessibility based on the distance to social amenities such as schools, markets, stations, workplaces, and hospitals.

4.4 Forms of Extortions by House Owners in the Wenchi Municipality

Research Question 3: *What forms of extortion do house owners in the Wenchi Municipality practise?*

To examine the forms of extortions by house owners in the Wenchi Municipality, eight forms of extortions were identified namely; house owners in this municipal sublet their premises to other tenants while tenancy agreement with others has not elapsed, house owner take more years advance payment rather than the statutory six provided by the rent law in this municipality, after the expiration of tenancy agreement, house owners do not give any advance notice for further agreement to be made but rather offer the premises to whoever with huge sum to pay , house owners usually do not give valid tenancy agreement stating the terms and conditions in this municipality, house owners induce tenants to eject them when they want to offer their premises to prospective tenants who has come with huge money, house owners inflate bills, utilities and take illegal fees from tenants, house owners coerce the tenants to do major maintenance on their premises without factoring it into the tenancy agreement and house owner increase rent without advance notification of the tenants. Forms of extortion were rated 1 as the least agreement and 5 highest agreement. Means, standard deviation, disagree, agree and neutral of all the forms of extortion were computed and analyzed as shown in Table 6.

Table 7: Forms of Extortions

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
House owners in this municipal sublet their premises to other tenants while tenancy agreement with others has not elapsed	185(53.9)	137(40.0)	21(6.1)	2.83	1.305
House owners take more years of advance payment rather than the statutory six provided by the rent law in this municipality	30(8.8)	302(88.0)	11(3.2)	4.35	0.961
House owners do not give any advance notice for further agree to be made but rather offer the premises to whoever with a huge sum to pay	23(6.7)	306(89.2)	14(4.1)	4.38	0.928
House owners usually do not give valid tenancy agreements stating the terms and conditions in this municipality	58(16.9)	159(46.4)	126(36.7)	3.40	1.015
House owners induce tenants to eject them when they want to offer their premises to prospective tenants who have come with huge money	214(62.4)	100(29.2)	29(8.4)	2.52	1.256
House owners inflate bills, and utilities and take illegal fees from tenants	198(57.7)	108(31.5)	37(10.8)	2.62	1.287
House owners coerce the tenants to do major maintenance on their premises without factoring it into the tenancy agreement	195(56.9)	115(33.5)	33(9.6)	2.65	1.296
House owners increase rent without advance notification of the tenants	38(11.1)	235(68.5)	70(20.4)	3.81	1.002
Mean				3.32	0.624

Source: Field Survey (2022)

Table 7 summarizes the means, standard deviations, disagree, agree and neutral of eight forms of extortion practices in the Wenchi Municipality. The Table indicates that the

majority of the respondents 306(89%) had the opinion that, after the expiration of the tenancy agreement, house owners do not give any advance notice for further agreements to be made, but rather offer the premises to whoever with more money to pay while 23(6.7%) did not agree. Such extortion practice recorded a mean value of 4.38 and a standard deviation of 0.928, indicating the homogenous views of the respondents. It was revealed that 302(88.0%) of the respondents indicated that, house owners take more years of advance payment rather than the statutory six months provided by the Rent Law in the Wenchi Municipality while 30(8.8%) did not agree. The extortion practices recorded a mean value of 4.35 and a standard deviation of 0.961, indicating homogeneous views of the respondents. Again results revealed that 235(68.5%) of the respondents indicated that, house owners increase rent without advance notification of the tenants while 38(11.1%) did not agree. The extortion practice recorded a mean value of 3.81 and a standard deviation of 1.002, indicating heterogeneous views of the respondents. Also, it was revealed that 159(46.4%) of the respondents indicated that, house owners usually do not give valid tenancy agreements stating the terms and conditions in Wenchi municipality while 58(16.9%) did not agree. The extortion practices recorded a mean value of 3.40 and a standard deviation of 1.015, indicating heterogeneous views of the respondents.

The least extortion practices as indicated by the respondents revealed that 185(53.9%) of the respondents disagreed that house owners in the municipal sublet their premises to other tenants while tenancy agreement with others has not elapsed while 137(40.0%) of them agreed. The extortion practices recorded a mean value of 2.83 and a standard deviation of 1.305, indicating heterogeneous views of the respondents. Also, 214(62.4%) of the respondents disagreed that house owners induce tenants to eject them when they want to offer their premises to prospective tenants who have come with more

money while 100(29.2%) of them agreed. The extortion practices recorded a mean value of 2.52 and a standard deviation of 1.256, indicating heterogeneous views of the respondents. Again, 198(57.7%) of the respondents disagreed that house owners inflate bills, and utilities and take illegal fees from tenants while 108(31.5%) of them agreed. The extortion practices recorded a mean value of 2.62 and a standard deviation of 1.287, indicating heterogeneous views of the respondents. Furthermore, 195(56.9%) of the respondents disagreed that house owners coerce the tenants to do major maintenance on their premises without factoring it into the tenancy agreement while 115(33.5%) of them agreed. The extortion practices recorded a mean value of 2.65 and a standard deviation of 1.296 indicating heterogeneous views of the respondents. The overall mean of the responses of respondents on the extortion practices in the municipality is 3.32 and this is a little higher than the midway value and the standard deviation of 0.624, indicating extortion practices in the municipality are moderately practised.

The study revealed that the majority of respondents had the opinion that, the main forms of extortions in the Municipality are: after the expiration of the tenancy agreement; house owners do not give any advance notice for further agreements to be made but rather offer the premises to whoever with more money to pay; house owner take more years advance payment, rather than the statutory six provided by the rent law in this municipality; house owner increase rent without advance notification of the tenants and house owners usually do not give valid tenancy agreement stating the terms and conditions in the Wenchi Municipality

It was also revealed that the majority of respondents disagree that house owners in the municipal sublet their premises to other tenants while tenancy agreement with others has not elapsed, house owners induce tenants to eject them when they want to offer

their premises to prospective tenants who have come with huge money, house owners inflate bills, utilities and take illegal fees from tenants and house owners coerce the tenants to do major maintenance on their premises without factoring it into the tenancy agreement. It was again observed that the overall mean of forms of extortion practices in the municipal is a little above the midway rating.

This finding lends support to Owusu-Ansah, Ohemeng-Mensah, Abdulai, and Obeng-Odoom (2017), who investigated rental housing in Ghana in addition to the global literature on the criticism of public choice analysis. According to what they discovered, at least in Ghana, housing policy is not influenced by either house owners (thanks to their stronger financial background and political power) or tenants (thanks to their greater numbers). Both landlords and tenants have some power, but landlords use theirs to arbitrarily change rents and choose who to invite or keep as tenants, while tenants try to use their power by filing complaints with the state, despite the fact that this has little impact because the power of landlords is overwhelming. Since there is a solid foundation for doing so, the public choice argument that it is just for landlords to collect windfall rent from tenants even though their efforts or skills do not increase rent could be challenged. In addition, Gilbert (2003) discovered that property owners frequently ask existing tenants to make additional payments to match or exceed new offers (or to account for inflationary burdens) in order to justify the fact that they are providing better deals to other people who are looking for accommodation. This is done under the pretext that other people who are looking for accommodation are providing better bargains. If the current tenant is unable to pay the difference, the homeowner may decide to evict them, at which point they will be responsible for paying back any remaining balance from any previous advance rent payments.

4.5 Effects of House Owners' Extortion Practices

Research Question 4: *What are the effects of house owners' extortion practices on tenants in the Wenchi Municipality?*

To evaluate the effect of house owners extortion practices in the Wenchi Municipality, nine effect variables of extortion practices were used. The key issues identified are as follows. First, some house owners rent out their premises primarily to maximise profit, which makes renting expensive in the municipality. Second, extortionary practices by house owners create an uneasy living environment and reduce tenants' enjoyment of the premises. Third, the tendency of some house owners to demand multiple years of rent in advance has contributed to the proliferation of unauthorised and illegal housing structures in the municipality. Fourth, landlord extortion contributes to workplace corruption among some tenants who seek illegal means to raise funds or secure substitutes to meet rent demands. Fifth, extortion increases tenants' financial and emotional strain, and this burden is associated with poor mental health outcomes driven by persistent frustration. Sixth, rental extortion frequently results in disputes and litigation between house owners and tenants. Seventh, high rent costs have adversely affected tenants, including through interest charges on loans contracted to pay rent. Finally, extortion undermines tenants' livelihoods, limits their mobility, and weakens trust between tenants and house owners. As a result, very low income households facing severe cost burdens often end up in crowded living conditions because they cannot afford better accommodation.. The effect of extortions was rated 1 as the least agreement and 5 highest agreement. Means, standard deviation, disagree neutral and agree of all the forms were computed and analyzed with respect to their initials as shown in Table 8.

Table 8: The Effect of House Owner's Extortion Practices

Variables	Disagree(%)	Agree(%)	Neutral(%)	Mean	SD
The intentions of house owners to rent their premises solely for extraction of profit makes renting expensive in this area	33(9.2)	213(62.0)	97(28.3)	3.88	1.047
Extortion of house owners creates uneasy and reduces the enjoyment of the premises by tenants in this municipality	16(4.7)	323(94.1)	4(1.2)	4.58	0.775
The tendency of house owners to take more years advance before renting their premises has contributed to illegal structures in the municipality	15(4.4)	323(94.1)	5(1.5)	4.69	0.760
Extortion of house owners contributes to a high spate of corruption of tenants in their place of work in order to find substitutes	48(14.0)	216(63.0)	79(23.0)	3.97	1.135
Extortion of house owners has increased the burden of tenants to poor mental health out of frustrations in this municipality	34(9.9)	226(65.9)	83(24.2)	4.05	1.079
Rental extortion creates frequent litigations between house owners and tenants in this municipality	71(20.7)	221(64.3)	51(14.9)	3.93	1.226
High rent cost has affected me badly due to interest on the loan charge amount used for renting	28(8.2)	253(73.8)	62(18.1)	4.21	1.011
Extortion of house owners affects tenant livelihoods, limits their mobility and undermines their trust in the house owner	33(9.6)	261(76.1)	49(14.3)	4.20	1.012
Extortions very-low-income households with severe cost burdens get crowded conditions because they cannot afford a better apartment	34(9.9)	265(77.3)	44(12.8)	4.19	1.005
Mean				4.18	0.719

Source: Field Survey (2022)

Table 8 summarizes the means, standard deviations, disagree, agree and neutral of nine effect variables of house owners' extortions in the Wenchi Municipal. The study shows that the majority of the respondents 323(94.1%) had the opinion that, the tendency of house owners to take more years advance before renting their premises has contributed to the springing up of illegal structures in the Wenchi Municipality while 15(4.4%) disagreed. Such extortion effect variable recorded a mean value of 4.69 and a standard deviation of 0.760, indicating homogeneous views of the respondents. Also, 323(94.1%) of the respondents agreed that extortion of house owners creates uneasiness and reduces the enjoyment of the premises by tenants in the municipality while 16(4.7%) of them disagreed. The extortion effect variable recorded a mean value of 4.58 and a standard deviation of 0.775, indicating homogeneous views of the respondents, 265(77.3%) of the respondents indicated that, due to extortions very-low-income households with severe cost burdens get crowded conditions because they cannot afford better apartment while 34(9.9%) disagreed. The extortion effect variable recorded a mean value of 4.19 and a standard deviation of 1.005, indicating heterogeneous views of the respondents, 261(76.1%) of the respondents indicated extortion of house owners affects tenant livelihoods, limits their mobility and undermines their trust with house owner while 28(8.2%) of them disagreed. The extortion effect variable recorded a mean value of 4.20 and a standard deviation of 1.012, indicating heterogeneous views of the respondents.

Again results revealed that 253(73.8%) of the respondents agreed that, high rent cost has affected them badly due to interest on loan charge amount used for renting while 28(8.2%) of them disagreed. The extortion effect variable recorded a mean value of 4.21 and a standard deviation of 1.011, indicating heterogeneous views of the respondents, 226(65.9%) of the respondents agreed that extortion of house owners has

increased the burden of the tenant to poor mental health out of frustrations in the Wenchi Municipality while 34(9.9%) of them disagreed. The extortion effect variable recorded a mean value of 4.05 and a standard deviation of 1.079, indicating heterogeneous views of the respondents, 221(64.3%) of the respondents agreed that rental extortion creates frequent litigations between house owners and tenants in Wenchi Municipality while 71(20.7%) of them disagreed. The extortion effect variable recorded a mean value of 3.93 and a standard deviation of 1.226, indicating heterogeneous views of the respondents.

Results further indicated that 216(63.0%) of the respondents agreed that extortion of house owners contributes to a high spate of corruption of tenants in their place of work in order to find substitutes while 48(14.0%) of them disagreed. The extortion effect variable recorded a mean value of 3.97 and a standard deviation of 1.135, indicating heterogeneous views of the respondents, 213(62.0%) of the respondents agreed that the intentions of house owners to rent their premises solely for extraction of profit makes renting expensive in the municipal while 33(9.2%) of them disagreed. The extortion effect variable recorded a mean value of 3.88 and a standard deviation of 1.047, indicating heterogeneous views of the respondents. The overall mean of the responses of respondents on the extortion practices in the municipality is 4.18 indicating the existence of the effect of extortions in the municipality and the standard deviation of 0.719.

The majority of respondents, according to the results, believed that the following were the main consequences of house owners' extortion practises in the municipality: house owners demanded longer advance payments before renting out their properties; house owners made tenants in the Wenchi municipality uncomfortable; as a result of

extortions, extremely low-income households with high-cost burdens experienced crowded conditions in their homes; and extortion of house owners has an impact on tenant livelihoods. Additionally, it was noted that extortion tactics restricted their mobility and damaged their relationship with the home's owner; for many years, advance payments had helped build illegal structures in the Wenchi Municipality, which frequently resulted in disputes between tenants and landlords. Once more, it was noted that the municipal extortion rate is slightly above average on a scale of 1 to 10. The findings are consistent with those made by Albini and McIllwain (2012), who found that in some communities, extortion is a significant cause of homicide and frequently results in disputes between tenants and property owners. Additionally, findings support Luginaah et al. (2010), who discovered that most countries now use a monthly rent payment system instead of paying the full amount of rent upfront over a period of two to five years. These one-time payments are known as advance rent. Renters frequently borrow money from other sources to cover the sizeable down payments.

In addition, findings corroborate with Platas-Lopez, Alejandro and Grimaldo (2021) as they found that extortion practice is a major driver of displacement and migration, under threat, residents are forced to escape their homes and occupy illegal structures. Again, findings support Luginaah, Arku and Baiden (2010) who found that extortion practices of house owners cause anxiety, depression, eating problems, extreme insecurity and higher levels of psychological distress in addition to the hazards to renter's physical health, these precarious environments poor ventilation, insect and rodent infestation, overcrowding and poor building maintenance chip away individual's self-esteem, dignity, sense of hope.

The results confirm those of Arku, Luginaah, and Mkandawire (2012), who used a qualitative approach to examine the rental housing situation in Accra, Ghana, with 21 property owners and 23 tenants in an unregulated private housing market. The investigation specifically focuses on perceptions of the advance rent system, a tenancy management practice that is becoming more prevalent. Overall, the results show that there are significant pressures on rental housing and tense relationships between tenants and landlords that are a result of asymmetrical perceptions of this system. The conditions that determine how landlords/ladies behave towards tenants and how they respond are described in the paper as fraudulent tenure terms that landlords arbitrarily impose on tenants.

The findings confirm Riggio's (2012) assertion that parents of children who live in rented housing, preferably compound houses or clustered neighbourhoods, face the challenge of shielding their charges from the influence of other kids' habits and behaviour, which in most cases exposes them to violence, criminal activity, post-traumatic stress disorder, and occasionally even death.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter focuses on the summary, conclusions and recommendations of the study.

5.1 Summary

5.1.1 Research Objectives

The objectives for the study were to;

- (i) explore the knowledge of house owners and tenants of Rent Control Laws in the Wenchi Municipality.
- (ii) assess the factors that determine rent in the Wenchi Municipality.
- (iii) examine the forms of extortions by house owners in the Wenchi Municipality.
- (iv) evaluate the effects of house owners' extortion practices in the Wenchi Municipality.

5.1.2 Research Procedure

The research was aimed at investigating the extortion practices of house owners in the Wenchi Municipality. Stratified random sampling techniques were used to draw proportional samples from the selected suburbs to form the sample size. Simple random sampling and purposive sampling techniques were used to sample 351 participants made up of 120 house owners and 231 tenants were used for the study. The researcher used questionnaires in the form of a Likert scale for the data collection. In all 351 questionnaires were given out to house owners and tenants and 343 were retrieved indicating a response rate of 97.72%. Analysis of data was done quantitatively using frequency count, percentages, mean and standard deviations.

5.2 Major Findings

5.2.1 Knowledge of House Owners and Tenants on Rent Control Laws

High awareness of rent laws among house owners

The study revealed that house owners in Wenchi Municipality generally demonstrated a relatively high level of awareness regarding rent control laws. The overall mean score for their knowledge was 3.78, indicating agreement with most legal provisions.

Specific laws well known among landlords include: Their responsibility for major maintenance of rental properties (76.9% agreed, highest mean = 4.16); The need to issue receipts for rent payments (52.2% agreed, mean = 3.79); Obligation to inform tenants of rent increases and their justification (58.9% agreed, mean = 3.78); Prohibition against inducement to eject tenants (55.5% agreed, mean = 3.71); Requirement to issue rent cards within seven days of tenancy (53.0% agreed, mean = 3.70); The illegality of charging rent increases retroactively before rate changes (58.0% agreed, mean = 3.69); and Restriction from charging more than six months' advance rent (51.3% agreed, mean = 3.68).

Low knowledge of rent laws among tenants

Conversely, tenants demonstrated significantly lower awareness of rent-related legal provisions. The overall mean score for tenant knowledge was 2.97, suggesting limited familiarity with their rights and obligations.

Only a minority of tenants were aware of key provisions: Duty to pay agreed utility bills and levies (38.5% agreed, mean = 3.25); Grace period of one month after tenancy expiration to renew or vacate (38.1% agreed, mean = 3.15); Right to be party to rent determination proceedings (32.7% agreed, mean = 2.92); Prohibition of sub-letting without written consent (26.5% agreed, mean = 2.78); Right to compensation for

approved improvements upon early ejection (30.5% agreed, mean = 2.76); and tenants' weak legal position due to low awareness. The significant knowledge gap places tenants in a weaker legal and negotiation position, making them more vulnerable to exploitation and non-compliance by landlords.

5.2.2 Key Findings on Factors Determining Rent in the Wenchi Municipality

The study categorised rent determinants into economic and non-economic factors, both of which were found to influence rent pricing in Wenchi Municipality significantly.

Economic factors

Overall, the influence of economic factors showed a strong influence on rent determination, with an overall mean of 3.73, indicating agreement among respondents. Top economic determinants were: Increase in interest rates – identified by 90% of respondents as a key driver of rent increase (Mean = 4.43); Speculative rise in building material prices – acknowledged by 83.4% (Mean = 4.39); High cost of key building materials – noted by 79% (Mean = 4.37); and High inflation rates affecting materials – supported by 68.8% (Mean = 4.08).

Least recognised economic factors: Socio-economic income of individuals (Mean = 2.92) and depreciating cedi (Mean = 3.17) were seen as having comparatively lower influence; Increased wages and incomes of renters had mixed views, with means of 3.36 and 3.08, respectively, indicating heterogeneous responses.

Non-economic factors

Overall, the non-economic factors showed an even stronger influence, with an overall mean of 3.90, indicating a high level of agreement among respondents. Top Non-Economic Determinants were: Availability of social amenities (markets, schools,

recreation) – 82.6% agreement, Mean = 4.22; Location of the property – 82.8% agreement, Mean = 4.18; Absence of rent law enforcement – 76.4% agreement, Mean = 4.13; Availability of toilets, water, and washrooms – 86.6% agreement, Mean = 4.09; and Quality of building materials – 79% agreement, Mean = 3.99.

Other influential factors were the availability of hospitals, electricity, and network services (Mean = 3.84); and the Material used in construction and the availability of housing units were also recognised, but with slightly lower means (3.70 and 3.52, respectively).

5.2.3 Forms of Extortion by House Owners in Wenchi Municipality

Common and widely practised forms of extortion

The study identified several extortion practices commonly perpetrated by landlords in the Wenchi Municipality. The most frequently reported practices included: Failure to give prior notice after tenancy expiration: 89.2% of respondents agreed that landlords offer premises to new tenants who can pay higher sums without consulting existing tenants. This form had the highest mean score (4.38); Demanding rent advance beyond the statutory limit: 88.0% agreed that landlords often demand more than the legally allowed six months' advance rent. This recorded a high mean of 4.35; Rent increments without prior notification: 68.5% of tenants indicated that landlords raise rents without proper notice, with a mean of 3.81; and Lack of valid tenancy agreements: 46.4% of respondents noted that landlords fail to provide written contracts, with a moderate mean of 3.40.

Less common or disputed extortion practices

Several practices were reported but not widely acknowledged across the tenant population: Subletting without consent: 53.9% of respondents disagreed that landlords

sublet properties while existing tenancy agreements are in effect (mean = 2.83); Inducing tenants to vacate for higher-paying prospects: 62.4% of respondents disagreed with this practice being common (mean = 2.52); Inflating utility bills and illegal charges: 57.7% of respondents disagreed that landlords inflate bills or impose illegal charges (mean = 2.62); and Forcing tenants to undertake major repairs: 56.9% of respondents disagreed that landlords coerce tenants into doing major maintenance without contractual agreement (mean = 2.65).

Overall perception of extortion practices

The overall mean score of 3.32 across all forms of extortion indicates that, on average, extortion practices are moderately prevalent in the Wenchi Municipality. The standard deviation of 0.624 suggests some level of consensus among tenants on the existence of these practices.

5.2.4 Effects of House Owners' Extortion Practices in Wenchi Municipality

Prevalence of rental extortion practices. The study revealed a widespread perception of rental extortion among house owners in the Wenchi Municipality. Tenants overwhelmingly indicated that house owners often demand exorbitant and unjustified advance payments, primarily motivated by profit rather than service.

Contribution to illegal housing structures. The most significant finding (Mean = 4.69) showed that the practice of demanding multiple years of rent advance has driven many individuals to resort to constructing or inhabiting unauthorized and illegal housing structures, thereby contributing to urban sprawl and planning challenges in the municipality.

Negative impact on tenants' quality of life. Rental extortion was found to create unease and reduce tenants' enjoyment of the premises (Mean = 4.58). The discomfort experienced by tenants was attributed to the exploitative relationship dynamics and power imbalance favoring landlords.

Overcrowding among low-income households. The inability of very-low-income households to afford decent accommodations due to high rent led many to live in overcrowded and often substandard conditions (Mean = 4.19), reflecting housing insecurity and poor living standards.

Mental health challenges and emotional distress. A substantial number of tenants (Mean = 4.05) reported mental health challenges, including stress and frustration, arising from financial pressure and insecurity linked to exploitative rent demands.

Financial burden and debt exposure. Many respondents (Mean = 4.21) admitted to resorting to loans with high-interest rates to pay for housing, further exacerbating their financial vulnerability and perpetuating cycles of debt and poverty.

Frequent tenant-landlord disputes. The study showed that rental extortion contributes to frequent litigations and disputes between tenants and landlords (Mean = 3.93), reflecting systemic tension and a lack of trust in the tenancy relationship.

Increased corruption and compromised integrity. A significant portion of tenants (Mean = 3.97) disclosed that corruption at their workplaces, such as misappropriation of funds or dishonest acts, was sometimes a desperate response to afford advance rent payments.

Erosion of tenant mobility and trust. The findings revealed that rental extortion limits tenant mobility, undermines their livelihood choices, and damages trust in the landlord-tenant relationship (Mean = 4.20). Tenants often feel trapped and powerless.

Moderately high overall effect. The overall mean score for all extortion-related effects was 4.18, indicating a moderately high level of perceived impact. This suggests that while the effects vary in intensity, they collectively represent a serious challenge to renters in Wenchi.

5.3 Conclusion

The study concludes that there is a significant disparity in the knowledge of rent control laws between house owners and tenants in Wenchi Municipality. House owners generally exhibit a high level of awareness regarding critical legal obligations, including maintenance responsibilities, issuance of receipts and rent cards, limitations on advance rent, and requirements for informing tenants about rent changes. This legal literacy enables landlords to navigate the rental system in ways that reinforce their authority and limit tenant recourse. In contrast, tenants display limited knowledge of their legal rights and obligations, such as the prohibition of unauthorized subletting, entitlement to compensation for improvements, and participation in rent negotiations. This knowledge gap renders tenants vulnerable to exploitation, weakens their ability to enforce their rights, and contributes to an imbalanced power dynamic in the landlord-tenant relationship. These findings emphasize the urgent need for targeted tenant education programs and broader public awareness campaigns on rent laws to ensure equitable tenancy practices.

The findings demonstrate that both economic and non-economic factors significantly shape rent pricing in the Wenchi Municipality, with non-economic factors exerting a

slightly stronger influence. On the economic side, macroeconomic pressures such as inflation, high interest rates, and speculative increases in the cost of building materials are major drivers of rent hikes. However, non-economic determinants including the location of properties, availability of social amenities, enforcement of rent laws, and quality of infrastructure emerge as even more influential. These findings suggest that rent levels in the municipality are not purely a reflection of economic fundamentals but are also deeply affected by structural and service-based disparities. Additionally, the absence of consistent rent law enforcement further incentivizes arbitrary pricing. Policymakers must, therefore, adopt multifaceted approaches including urban planning reforms, infrastructure development, and rent regulation enforcement to create a fairer and more predictable rental market in Wenchi.

The study reveals that extortion practices by landlords are moderately prevalent in the Wenchi Municipality, with certain abusive practices being widespread. Chief among these are demands for advance rent payments beyond the legal limit, unauthorized rent increases, failure to issue valid tenancy agreements, and denial of prior notice upon tenancy expiration. These actions highlight systemic non-compliance with rent control laws and exploit tenants' limited awareness of their rights. However, other alleged practices such as forced maintenance, inflated utility bills, and induced evictions were less frequently acknowledged, suggesting either their rarity or the lack of tenant awareness about their illegality. The overall picture points to a rental landscape where landlord impunity thrives amid weak enforcement mechanisms, creating uneven power relations and eroding tenant protection. Stronger institutional frameworks, tenant education, and rent control enforcement are critical to curbing these exploitative practices and ensuring legal compliance.

The study concludes that landlord extortion practices have serious and far-reaching effects on the well-being of tenants in Wenchi Municipality. Financially, these practices have pushed tenants into cycles of debt, forced them into overcrowded or substandard housing, and, in many cases, driven the construction or occupation of illegal housing structures, thereby worsening urban planning issues. Socially and psychologically, tenants report stress, mental health issues, and emotional distress, mainly stemming from power imbalances and insecurity in housing arrangements. These hardships have also fostered tenant-landlord conflicts, eroded trust, and even led to acts of corruption or misappropriation of funds by desperate tenants trying to afford housing. The inability to move freely or contest rent increases compounds the issue, leaving many feeling trapped. The overall high mean effect score (4.18) underscores the pervasive and damaging nature of extortion practices. Addressing these impacts requires holistic interventions, including rent regulation, tenant support services, access to affordable housing, and stronger monitoring systems to safeguard tenant welfare.

5.4 Recommendations

The following recommendations were made based on the findings of the study:

To enhance understanding of rent dynamics, the Rent Control Department, in collaboration with the NCCE and the Wenchi Municipal Assembly, should initiate a comprehensive rent law education programme targeting both landlords and tenants. This initiative should leverage community durbars, local FM radio stations, door-to-door sensitization, posters in local dialects, and digital media to disseminate simplified information about the Rent Act 1963 (Act 220) and related amendments. Regular "Know Your Rental Rights" workshops and mobile legal literacy clinics should be conducted in local communities to empower tenants to recognize and report rights violations and equip landlords with legal guidelines for tenancy.

To promote fairness in rent determination within the Wenchi Municipality, the Municipal Assembly should work jointly with the Town and Country Planning Department and Rent Control to establish a localized rent assessment and regulation framework. This framework should be guided by data on housing quality, infrastructure availability, and economic indicators such as inflation and average household income. Periodic zoning reviews and rent ceiling benchmarks should be implemented to reflect property value in various communities. Additionally, the Rent Control Department should be resourced to carry out routine inspections and approval of rent agreements, to prevent arbitrary pricing and ensure compliance with standard rental practices.

To address unethical rent practices and extortion by landlords, the Rent Control Department in the municipality should be granted enhanced enforcement authority to investigate, mediate, and sanction breaches such as illegal rent advances, non-issuance of tenancy agreements, and unjustified rent increases. A dedicated Tenant-Landlord Complaint Unit should be established within the Wenchi Municipality to manage and fast-track the resolution of housing grievances. Further, the Legal Aid Commission should provide accessible legal support and pro bono representation for tenants exploited by landlords, especially low-income or marginalized renters, to improve justice delivery and tenant protection in housing disputes.

To reduce the adverse effects of landlord extortion on vulnerable tenants, particularly women, children, and low-income earners, the Ministry of Gender and Social Protection in collaboration with the Ministry of Works and Housing should develop a Tenant Protection and Social Support Strategy. This should include the establishment of a Tenant Assistance Fund to provide rental subsidies and temporary housing relief for victims of exploitative practices. Furthermore, public-private partnerships should

be encouraged to expand access to affordable and decent rental housing within the Municipality, reducing dependency on exploitative private landlords and improving housing security for all socio-economic groups.

REFERENCES

- Abdulai, R., & Ndekugri, I. (2007). Customary landholding institutions and housing development in urban centres of Ghana: Case Studies of Kumasi and Wa. *Habitat International Journal*, 31(2), 257-267.
- Achamwie, P., & Danso-Wiredu, E. (2021). The rental system in Ghana's low-income housing communities, challenges and adaptation strategies. *Town and Regional Planning*, 79, 67-78.
- Acheampong, R., & Anokye, P. (2015). Housing for the urban poor: Towards alternative financing strategies for low-income housing development in Ghana. *International Development Planning Review*, 37(4), 445-465.
- Addo, I. (2016). Assessing residential satisfaction among low-income households in multi-habited dwellings in selected low-income communities in Accra. *Urban Studies Journal*, 53(4), 631-650.
- Adu-Gyamfi, A., Cobbinah, P., Gaisie, E., & Kpodo, D. (2019). *Accessing private rental housing in the absence of housing information in Ghana*. *Urban Forum*, 32 (1), 67-85.
- Afram, S., & Korboe, D. (2009). Continuity, utility and change: The urban compound house in Ghana. *Open house international journal*, 34(4), 36-45.
- Ahmad, D., & Afzal, M. (2015). Flood hazards and factors influencing household flood perception and mitigation strategies in Pakistan. *Environmental Science and Pollution Research*, 27(13), 15375-15387.
- Ahned, A. (2015). *Housing demand urban areas of Pakistan*. Department of Economics Pakistan Institute of Development Economics.
- Akumu, O. (2007). *The dynamics and implications of residential segregation in Nairobi*. *Habitat International*, 31(1), 87-99.
- Albini, J., & McIlwain, J. (2012). *Deconstructing organized crime: An historical and theoretical study*. McFarland.
- Aldrich, B., & Sandhu, R. (1995). *Housing the urban poor: Policy and practice in developing countries*. Zed Books.
- Amenyah, I., & Fletcher, A. (2013). Factors determining residential rental prices. *Asian Economic and Financial Review*, 3(1), 39-50.
- Ametefe, F., Aboagye, A., & Sarpong-Kumankoma, E. (2011). Housing and construction finance, deposit mobilisation and bank performance in Ghana. *Journal of Property Research*, 28(2), 151-165.

- Aribigbola, A. (2011). Housing affordability as a factor in the creation of sustainable environment in developing world: The example of Akure, Nigeria. *Journal of Human Ecology*, 35(2), 121-131.
- Arku, G. (2009). Housing policy changes in Ghana in the 1990s: Policy review. *Housing Studies Journal*, 24(2), 261-272.
- Arku, G., Luginaah, I., & Mkandawire, P. (2012). You either pay more advance rent or you move out: Landlords/ladies' and tenants' dilemmas in the low-income housing market in Accra, Ghana. *Journal for Urban Studies*, 49(14), 3177-3193.
- Awanyo, L. (2009). Meeting housing-space demand through in situ housing adjustments in the Greater Accra Metropolitan Area, Ghana. *Environment and Planning: Government and Policy*, 27(2), 302-318.
- Aziabah, S. (2018). Better public housing management in Ghana: An approach to improve maintenance and housing quality. *Architecture and the Built Environment*, 7, 1-292.
- Babalola, S., Umar, A., & Sulaiman, L. (2013). An economic analysis of determinants of house rents in the university environment. *European Scientific Journal*, 9(19), 223-233.
- Babawale, G., & Adewunmi, Y. (2011). The impact of neighbourhood churches on house prices. *Journal of Sustainable Development*. 4(1), 246-253.
- Babbie, E. R. (2020). *The practice of social research* (15th ed.). Cengage Learning.
- Barnes, S. (1982). Public and private housing in urban West Africa: the social implications. *Journal for Housing the Urban Poor in Africa*, 5(2), 222-234.
- Bashir, O., Julius, A., & Rainer, H. (2017). Sustainable housing financing model to reduce South Africa's housing deficit. *International Journal of Housing Markets and Analysis*, 10(3), 410-430.
- Bashir, O., Julius, A., & Rainer, H. (2017). Sustainable housing financing model to reduce South Africa's housing deficit. *International Journal of Housing Markets and Analysis*, 10(3), 410-430.
- Belmont Report. (1979). *Ethical principles and guidelines for the protection of human subjects of research*. U.S. Department of Health and Human Services.
- Block, W. (2002). A critique of the legal and philosophical case for rent control. *Journal of Business Ethics*, 40, 75-90.
- Blumberg, B., Cooper, D. R., & Schindler, P. S. (2005). *Business research methods* (9th ed.). McGraw-Hill Education.

- Bolarinwa, O. A. (2015). Principles and methods of validity and reliability testing of questionnaires used in social and health science researches. *Nigerian Postgraduate Medical Journal*, 22(4), 195–201.
- Bonnefoy, X. (2007). Inadequate housing and health: an overview. *International Journal of Environment and Pollution*, 30(3-4), 411-429.
- British Psychological Society (BPS). (2014). *Code of human research ethics*. BPS.
- Bryman, A. (2016). *Social research methods* (5th ed.). Oxford University Press.
- Bryman, A., Becker, S., & Ferguson, H. (2012). *Understanding research for social policy and social work: themes, methods and approaches*. The Policy Press.
- Cebula, R. (2009). The hedonic pricing model applied to the housing market of the city of Savannah and its Savannah historic landmark district. *Review of Regional Studies*, 39(1), 9-22.
- Chiesura, A. (2004). The role of Urban Parks for the sustainability of cities. *Landscape and Urban Planning*, 3(1), 111-123.
- Chirisa, I., & Matamanda, A. (2016). Addressing urban poverty in Africa in the post-2015 period: Perspectives for adequate and sustainable housing. *Journal of Settlements and Spatial Planning*, 7(1), 79-87.
- Clapham, D., Mackie, P., Orford, S., Thomas, I., & Buckley, K. (2014). The housing pathways of young people in the UK. *Environment and Planning*, 46(8), 2016-2031.
- Cohen, L., Manion, L., & Morrison, K. (2018). *Research methods in education* (8th ed.). Routledge.
- Creswell, J. (2013). *Steps in conducting a scholarly mixed methods study*. University of Nebraska Press.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications.
- Crotty, M. (1998). *The Foundations of Social Research: Meaning and Perspective in the Research Process*. London: Sage Publications.
- Daawah, M. (2017). Assessing rental housing delivery in Ghana. The case of Abeka, a suburb of Accra Metropolitan Assembly. Cape Coast: University of Cape Coast Press.
- Darfo-Oduro, R. (2020). *Determinants of residential house rental prices in Accra Metropolis*. SSRN.
- Datta, K. (1996). Women Owners, Tenants and Sharers. A place to live. Gender research on housing in Africa, 112.

- DeVellis, R. F. (2016). *Scale development: Theory and applications* (4th ed.). SAGE Publications.
- DeVor, F., & DeGroot, H. (2011). *The impact of industrial sites on residential property values: A hedonic pricing analysis for the Netherlands*. Tinbergen Institute.
- Dewandeler, K. (2006). *A quick guide on rental housing*. UNESCAP/UN-Habitat.
- Dillman, D. A., Smyth, J. D., & Christian, L. M. (2014). *Internet, phone, mail, and mixed-mode surveys: The tailored design method* (4th ed.). Wiley.
- Dinca, G., Dinca, M., Negri, C., & Barbata, M. (2021). The impact of corruption and rent seeking behavior upon economic wealth in the European Union from a public choice approach. *Journal for Economic Sustainability*, 13, 68-70.
- Dubel, A., & Pfeiffer, U. (1996). *A critical appraisal of rent control in South Africa: Report on a study project commissioned by the Ministry of Housing of the Republic of South Africa*. Republic of South Africa.
- Dzangmah, H. (2012). *Prospects and challenges of rental housing in Greater Accra Region*. (Doctoral dissertation). Legon, University of Ghana.
- Einstein, K., Ornstein, J., & Palmer, M. (2019). Who represents the renters? *Housing Policy Debate*, 9, 1-15.
- Epstein, G., Gintis, H., & Wider. (1989). *International capital markets and the limits of national economic policy*. World Institute for Development Economics Research.
- Erguden, S. (2001). *Low cost housing: Policies and constraints in developing countries*. In: International Conference on Spatial Information for Sustainable Development, 2-5 October, Nairobi, Kenya. International Federation of Surveyors (FIG) Office, 1-11.
- Etikan, I., & Bala, K. (2017). Sampling and sampling methods. *Biometrics & Biostatistics International Journal*, 5(6), 00149.
- Felgendreher, S., & Lehmann, P. (2016). Public choice and urban water tariffs analytical framework and evidence from Peru. *The Journal of Environment and Development*, 25(1), 73-99.
- Fiadzo, E. (2004). *Estimating the determinants of housing quality: The case of Ghana* (No. 6). Harvard University Press.
- Field, A. (2018). *Discovering statistics using IBM SPSS Statistics* (5th ed.). SAGE Publications.
- Fowler, F. J. (2014). *Survey Research Methods* (5th ed.). Sage Publications.
- Friedman, M. (1999). *Speaking the truth about social security reform*. Cato Institute.

- Ghana Statistical Service (2014). *2010 Population and Housing Census: District Analytical Report – Wenchi Municipality*. GSS.
- Ghana Statistical Service (GSS). (2010). *2010 Population and Housing Census: District Analytical Report – Wenchi Municipality*. GSS.
- Ghana Statistical Service (GSS). (2010). *Collective bargaining agreement*. Ghana Statistical Service.
- Ghana Statistical Service (GSS). (2021). *2021 Population and Housing Census: Bono Region – District Profile for Wenchi Municipality*. GSS.
- Gilbert, E. (2004). *Dhows and the colonial economy in Zanzibar, 1860-1970* (pp. 123-130). James Currey.
- Gilbert, P. (2003). Evolution, social roles, and the differences in shame and guilt. *Social Research*, 70(4), 1205-1230.
- Gillespie, T. (2018). *Custodians of the internet: Platforms, content moderation, and the hidden decisions that shape social media*. Yale University Press.
- Glaeser, E., & Luttmer, E. (2003). The misallocation of housing under rent control. *American Economic Review*, 93(4), 1027-1046.
- Gough, K., & Yankson, P. (2011). A neglected aspect of the housing market: The caretakers of peri-urban Accra, Ghana. *Journal for Urban Studies*, 48(4), 793-810.
- Grant, R., & Yankson, P. (2003). City profile: Accra. *Journal for Cities*, 20(1), 65-74.
- Green, R., & Hendershott, P. (2001). Home-ownership and unemployment in the US. *Urban studies Journal*, 38(9), 1509-1520.
- Griliches, Z. (1971). Introduction: Hedonic price indexes revisited. *Studies in New Methods of Measurement*, 22, 7-15.
- GSS. (2010). *Population and Housing Census*. Ghana Statistical Service.
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 105–117). Thousand Oaks, CA: Sage.
- Haninger, K., & Timmins, C. (2012). The value of brownfield remediation. *Journal of the Association of Environmental and Resource Economists*, 34, 14-24.
- Harvey, D. (2012). *Rebel cities: From the right to the city to the urban revolution*. Verso books Inc.
- Israel, G. D. (1992). *Determining sample size*. University of Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences.

- Israel, M., & Hay, I. (2006). *Research ethics for social scientists: Between ethical conduct and regulatory compliance*. SAGE Publications.
- ISSER. (2013). *Land ownership systems and security of tenure and rights associated with customary grants in Ghana*. ISSER Publication.
- Jim, C., & Chen, W. (2006). Impact of urban environmental elements on residential house prices in Guagzhou (China). *Landscape and Urban Planning*, 5, 234-256.
- Kockelman, K. (1997). *The effects of location elements on home purchase prices and rents: Evidence from the San Francisco Bay Area*. SAGE Publication.
- Konadu-Agyemang, K. (2000). The best of times and the worst of times: Structural adjustment programs and uneven development in Africa: the case of Ghana. *The Professional Geographer*, 52(3), 469-483.
- Konrad, K., & Skaperdas, S. (1997). Credible threats in extortion. *Journal of Economic Behaviour and Organization*, 33(1), 23-39.
- Korboe, D. (1991). Family-houses in Ghanaian cities: To be or not to be? *Urban Studies Journal*, 29(7), 1159-1171.
- Kufuor, K. (1993). Private sector housing in Ghana: Some of the legal aspects of state control since 1982. *Journal of African Law*, 37(1), 46-51.
- Kumar, S. (2001). *Room for manoeuvre: Tenure and the urban poor in India*. World Bank.
- Kuranchie, A. (2016). *Research made easy*. Book worm publications.
- Leaf, P., Costello, E., Burns, B., & LAngold, A. (1993). How can epidemiology improve mental health services for children and adolescents? *Journal of the American Academy of Child & Adolescent Psychiatry*, 32(6), 1106-1117.
- Lecat, R., & Mesonnier, J. (2005). What role do financial factors play in house price dynamics. *Banque de France Bulletin Digest Journal*, 134, 1-37.
- Li, F., Wang, R., Paulussen, J., & Liu, X. (2005). Comprehensive concept planning of Urban greening based on ecological principles: A case study of Beijing, China. *Landscape and Urban Planning*, 4, 335-366.
- Lowe, A. (2017). *On economic knowledge: Toward a science of political economics*. Routledge.
- 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*, 7(2), 528-545.

- Malpezzi, S. (1998). Welfare analysis of rent control with side payments: A natural experiment in Cairo, Egypt. *Regional Science and Urban Economics*, 9, 773-795.
- Malpezzi, S., Tipple, A., & Willis, K. (1990). *Costs and benefits of rent control*. World Bank.
- Maslianskaia-Pautrel, M., & Baumont†, C. (2016). Environmental spillovers and their impacts on housing prices: A spatial hedonic analysis. *Revue D'économie Politique*, 6 (5), 921-945.
- Maslow, A. (1954). The instinctoid nature of basic needs. *Journal of Personality*, 839.
- Mbugua, D. (2014). Personal selling strategies and performance of pharmaceutical firms in Nairobi, Kenya. Nairobi: Kenyatta University Press.
- McKee, K., Moore, T., Soaita, A., & Crawford, J. (2017). Generation rent'and the fallacy of choice. *International Journal of Urban and Regional Research*, 41(2), 318-333.
- Melichar, J., Vojáček, O., Rieger, P., & Jedlička, K. (2014). *Application of hedonic price model in the Prague property market*. Prague Daily Monitor Publication.
- Mihaescu, O., & Hofe, R. (2012). The impact of brownfields on residential property values in Cincinnati, Ohio: A spatial hedonic approach. *Journal of Regional Analysis and Policy*, 42(3), 223-236.
- Miller, H. (2014). What are the features of urbanisation and cities that promote productivity, employment and salaries? In E. Peaks (Ed.), *Helpdesk request*. EPS-PEAKS.
- Ministry of Food and Agriculture (MoFA). (2022). *Agriculture in the Bono Region: District Profiles and Reports*.
- Mongare, C., & James, R. (2017). *Project management practices and implementation of information technology projects among selected commercial banks in Kenya*. Kenyatta University Press.
- Munro, R. (2013). Crowdsourcing and the crisis-affected community. *Information Retrieval Journal*, 16(2), 210-266.
- Nakamura, S. (2017). Tenure security premium in informal housing markets: A spatial hedonic analysis. *World Development Journal*, 89, 184-198.
- Neuman, W. L. (2014). *Social research methods: Qualitative and quantitative approaches* (7th ed.). Pearson Education.
- Neumann, M., & Elsenbroich, C. (2017). Introduction: The societal dimensions of organized crime. *Trends in Organized Crime*, 30, 1-15.

- Newman, J., Cooper, M., Davis, M., Faber, S., Coil, A., Guhathakurta, P., & Schiavon, R. (2013). The deep2 galaxy redshift survey: Design, observations, data reduction, and redshifts. *Astrophysical Journal Supplement Series*, 208(1), 5.
- Newman, S. (2008). Does housing matter for poor families? A critical summary of research and issues still to be resolved. *Journal of Policy Analysis and Management*, 27(4), 895-925.
- Nyamekye, A. (2019). *Challenges in rental housing and coping strategies among residents in Madina, Accra, Ghana*. University of Ghana Press.
- Obeng-Odoom, F. (2011). Real estate agents in Ghana: A suitable case for regulation? *Regional Studies Journal*, 45(3), 403-416.
- Obeng-Odoom, F. (2015). The social, spatial, and economic roots of urban inequality in Africa: Contextualizing Jane Jacobs and Henry George. *American Journal of Economics and Sociology*, 74(3), 550-586.
- Obeng-Odoom, F., & Amedzro, L. (2011). Inadequate housing in Ghana. *Urbanization Journal*, 22(1), 127-137.
- Ofori, P. (2019). Efficiency of rental housing in mitigating housing challenges in Ghana: The case of Old-Tafo semi-detached houses in Kumasi Township. *Ethiopian Journal of Environmental Studies and Management*, 12(2), 167-180.
- Ofori, P., & Danso-Wiredu, E. (2014). *Neoliberalism and housing provision in Accra, Ghana: The illogic of an over-liberalised housing market*. Governance and the Environment, 95-109.
- of-Water-Resources-Works-and-Housing, T.-M. (2015). In ASSUMENG, D. T. (2014). Report Of The Committee On Works And Housing On The 2015 Annual Budget Estimates Of Ministry Of Water Resources Works And Housing. Parliament of Ghana. Accra: Parliament Of Ghana.
- Ogunyemi, E., & Ayeni, A. (2014). *Assessment of urban poverty, water and sanitation in Alimosho Local Government Area, Lagos State*. Lagos State Publication.
- Oloke, D., Ahiakwo, O., Suresh, S., & Khatib, J. (2013). A case study of last planner system implementation in Nigeria. In 21st Annual Conference of the International Group for Lean Construction. Fortaleza, Brazil: IGLC Publication.
- Opiyo, N., & Chan, P. (2018). *The problem of demand in affordable housing*. ARCOM
- Ottensmann, J., Payton, S., & Man, J. (2008). Urban location and housing prices within a hedonic model. *Journal of Regional Analysis and Policy*, 38(1), 19-35.
- Owusu-Ansah, A., & O'Connor, K. (2019). Housing and urban development in Ghana: An overview. *Housing Studies*, 34(4), 563-582.

- Owusu-Ansah, A., Abdulai, R., Ohemeng-Mensah, D., & Obeng-Odoom, F. (2017). *Public choice theory and rental housing: An examination of rental housing contracts in Ghana*. Taylor & Francis (Routledge).
- Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 533–544.
- Platas-López, A., Guerra-Hernández, A., & Grimaldo, F. (2021). On the macroeconomic effect of extortion: an agent-based approach. *Journal of Artificial Societies and Social Simulation*, 24(1).
- Platas-López, A., Guerra-Hernández, A., Cruz-Ramírez, N., Quiroz-Castellanos, M., Grimaldo, F., Paolucci, M., & Cecconi, F. (2020). Towards an agent-based model for the analysis of macroeconomic signals. *Theory and Applications Journal*, 551-565.
- Punch, K. F. (2014). *Introduction to social research: Quantitative and qualitative approaches* (3rd ed.). SAGE Publications.
- Rent-Act. (1963). In Ofori-Boateng, J. (1969). *Ejectment orders and procedure under the Rent Act, 1963 (Act 220)*. *Rev. Ghana L.*, 1, 87. HeinOnline.
- Resnik, D. B. (2020). *What is ethics in research and why is it important?* National Institute of Environmental Health Sciences. <https://www.niehs.nih.gov/research/resources/bioethics/whatis/index.cfm>
- Riggio, E. (2012). *Children in an urban Tanzania*. Taylor & Francis.
- Rosen, S. (1974). Hedonic prices and implicit markets: Product differentiation in pure competition. *Journal of Political Economy*, 82(1), 34-55.
- Ruivo, R. (2010). Determinants of rental rates in major cities in the United States. *Empirical Economic Bulletin, An Undergraduate Journal*, 3(1), 6.
- Sagia, S., & Leonard, C. (2017). *The efficacy of rental housing in addressing housing challenges in Zimbabwe: The case of Vundu Flats Makokoba Bulawayo, Zimbabwe*. Makokoba Bulawayo Publication.
- Sale, M. (2015). The impact of a shopping centre on the value of adjacent residential properties. *Studies in Economics and Econometrics*, 41(1), 55-72.
- Sidhu, M., Gale, N., Gill, P., Marshall, T., & Jolly, K. (2015). A critique of the design, implementation, and delivery of a culturally-tailored self-management education intervention: A qualitative evaluation. *BMC Health Services Research*, 15(1), 1.
- Simon, F., Adesulu, A., & Oloke, O. (2013). An Examination of the Factors Affecting Residential Property Values in Magodo Neighbourhood, Lagos State.

- International Journal of Economy, Management and Social Sciences*, 2(8), 639-643.
- Sims, M., & Stephens, M. (2011). *Living folklore: An introduction to the study of people and their traditions*. University Press of Colorado.
- Smith, A., & Varese, F. (2001). Payment, protection and punishment: The role of information and reputation in the mafia. *Rationality and Society Journal*, 13(3), 349-393.
- Soatia, A., Munro, M., & McKee, K. (2020). *Private renters' housing experiences in lightly regulated markets*. UK Collaborative Centre for Housing Evidence.
- Songsore, J., & McGranahan, G. (1993). Environment, wealth and health: Towards an analysis of intra-urban differentials within the Greater Accra Metropolitan Area, Ghana. *Environment and Urbanization Journal*, 5(2), 10-34.
- Stigler, G. (1971). The theory of economic regulation. *Bell Journal of Economics and Management Science*, 3-21.
- Stilwell, F. (2012). Teaching political economy: making a difference? *Journal of Studies in Political Economy*, 89(1), 147-163.
- Tarki, T. (2002). *Policies to improve the quality of life in the private rental housing of the Kathmandu Metropolitan city, Research proposal*. Mimeo Publications.
- Tavakol, M., & Dennick, R. (2011). Making sense of Cronbach's alpha. *International Journal of Medical Education*, 2, 53-55.
- Tipple, A. (1994). The need for new urban housing in sub-Saharan Africa: Problem or opportunity. *African Affairs Journal*, 93(373), 587-608.
- Tipple, A., & Korboe, D. (1998). Housing policy in Ghana: Towards a supply-oriented future. *Journal for Habitat International*, 22(3), 245-257.
- Trounstine, J. (2020). The geography of inequality: How land use regulation produces segregation. *American Political Science Review*, 114(2), 443-455.
- Umar, A., Sulaiman, L., & Babalola, S. (2013). An economic analysis of determinants of house rents in the university environment. *European Scientific Journal*, 9(19), 721-750.
- UNCHS. (1990). *The global strategy for shelter to the Year 2000*. UNCHS Publication.
- UN-Habitat (2020). *The state of African cities 2020: Housing and sustainable urban development in Africa*. UN-Habitat.
- UN-Habitat. (2003). The challenge of slums: global report on human settlements 2003. *International Journal for Management of Environmental Quality*, 15(3), 337-338.

- UN-Habitat. (2011). *Global report on human settlements 2011: Cities and climate change*. Earthscan: United Nations Human Settlements Program.
- UN-Habitat. (2016). *World cities report: Urbanization and development*. UN-Habitat.
- Verhagen, T., Boter, J., & Adelaar, T. (2010). The effect of product type on consumer preferences for website content elements: An empirical study. *Journal of Computer-Mediated Communication*, 16(1), 139-170.
- Watson, T. (2013). *Global pension assets study 2013*. Towers Watson Publications.
- Wickramaarachchi, N. (2016). *Determinants of rental value for residential properties: A land owner's perspective for boarding homes*. Sri Lanka Institute of Architects.
- Won, J., & Lee, J. (2017). Investigating how the rents of small urban houses are determined: Using spatial hedonic modelling for urban residential housing in Seoul. *Sustainability Journal*, 10(1), 31.
- Woodrow, L. (2014). *Writing about quantitative research in applied linguistics*. Springer Publication.
- Wuni, I., Bofo, H., Yeboah, M., & Dinye, R. (2018). Probing the drivers of housing deficit in Ghana: A fresh scoping review. *Journal of Sustainable Rural Development*, 2(1-2), 3-16.
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper and Row.
- Yayar, R., & Demir, D. (2014). *Hedonic estimation of housing market prices in Turkey*. Destek Publication.
- Yeboah, E. (2020). Urban housing and the poor in Ghana: Rent control, landlord practices and urban governance. *African Studies Review*, 63(1), 85–104.
- Yeboah, E. (2020). Urbanisation and housing challenges in Ghana: A critical perspective. *Journal of African Urban Studies*, 1(1), 22–40.
- Zahidul, I., & Muhammad, H. (2016). House rent hiking and its impact on the life of city dwellers: A study on Badda Area of Dhaka City. *ASA University Review*, 10(1), 1.
- Zou, G. (2015). The effect of central business district on house prices in Chengdu Metropolitan Area: A Hedonic Approach. *International Conference on Circuits and Systems*, 173-185.

APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA
FACULTY OF SOCIAL SCIENCES EDUCATION
DEPARTMENT OF SOCIAL STUDIES EDUCATION

Dear respondent,

Please find some time to answer the following questions, leading to “Understanding rent dynamics in Wenchi Municipality: Knowledge of rent laws, determinants of rent, and landlord extortion practices” in partial fulfilment of the requirements for the award of a master’s degree from the University of Education, Winneba

SECTION A: DEMOGRAPHIC BACKGROUND OF PARTICIPANTS

- 1 Gender: Male [] Female []
2. Age: 20 - 29 [] 30 – 39[] 40 – 49 [] 50-59 [] 60+[]
- 3 Status: Landlord [] Landlady [] Tenant []
4. Qualification: Diploma [] Degree [] Masters and above [] Others []

SECTION B. KNOWLEDGE OF HOUSE OWNERS AND TENANTS ON RENT CONTROL LAWS

Section part A are to answer by house owners only while part B are to be answered by the tenant only. Please, indicate the extent of your knowledge of the following rent laws as it pertains to Wenchi municipality. The ratings have been made as; Strongly Agree (5), agree (4), Not Sure (3), disagree (2) and strongly disagree (1).

	Knowledge of house owners on Rent Laws	Responses				
S/N	House owners	1	2	3	4	5
1	No house owner of premises shall increase the rent of his or her premises without duly informing the tenants of reasons occasioning the increase					

2	No landlord shall collect an increase in rent attributable to an increase in rates in respect of any period before such increased rates were assessed					
3	Every house owner within seven days after the commencement of the tenancy should issue a rent card specifying the name and address of the house owners and tenant and the amount charged					
4	No house owners shall use any form of inducement to eject a lawful tenant for whatever reason from his or her house					
5	House owners are obliged and are ultimately responsible for the major maintenance of their houses					
6	At the time of payment to a landlord of any sum in respect of rent for premises, the landlord should provide a receipt of payment duly stamped covering the payment and duration of the tenancy					
7	The landlords do not have the authority to charge rent exceeding six months' advance payment					
S/N	Knowledge of Tenants of Rent Laws	1	2	3	4	5
8	No tenant shall sub-let his or her premises without the written consent of his landlord.					
9	Tenants be made a party to any proceedings for the fixing of the recoverable rent for such premises before the appropriate Rent Officer					
10	Tenants after the expiration of the tenancy agreement have the period of one month to renew their agreement or otherwise be ejected					
11	It is the duty of the tenants to pay bills and other levies as agreed with the house owners in the tenancy agreement					
12	Where a tenant has made improvements to his premises, with the approval of the landlord the landlord is obliged to pay compensation for the improvements to the tenant when the tenant is ejected before the agreed tenancy					

SECTION C. FACTORS DETERMINING RENT

Please, rate the extent to which the following factors determine the rent as it pertains to Wenchi municipality. The ratings have been made as; Strongly agree (5), agree (4), Not sure (3), disagree (2) and strongly disagree (1).

	House owners and Tenant	Responses				
S/N	Factors determining rent	1	2	3	4	5
12	Economic Factors					
13	High rising costs of key building materials are a factor					
14	High rates of inflation affect building materials					
15	The depreciating value of the local currency (cedi) is a factor					
16	Speculative housing rise in the price of building materials can let the cost of rent increase					
17	The socioeconomic income of individuals is a factor					
18	The increase in the incomes of renters to increase can lead to an increase in the cost of renting.					
19	An increase in the wages of renters can increase the cost and price of renting.					
	An increase in interest rate will rile an effect on the cost of renting					
	Non-Economic Factors					
20	The cost will be high due to available facilities such as toilets, water, and washrooms in the house					
21	Quality materials used in the building are a factor to determine the cost of rent in the municipality					
22	The location of the area determines the cost of rent of a house					
23	The rent of a premise is determined by the income level of the house owner					

24	The availability of housing units in an area is premises to determine the rent cost					
25	The material used in doing the building is a factor to determine the rent price					
26	Rent is determined by the absence of the enforcement of rent control laws in the area					
27	Availability of social amenities such as nearness to the market, schools and other recreational centres determine rent cost					
28	Availability of hospital, electricity, and network determine rent cost					
29	characteristics such as square footage, number of bedrooms, number of other sizes and other structural characteristics such as pool and natural gas have some					

SECTION D. FORMS OF EXTORTIONS BY HOUSE OWNERS

Please, indicate the forms of extortions of rent as it pertains to Wenchi municipality.

The ratings have been made as; Strongly agree (5), agree (4), Not sure (3), disagree (2) and strongly disagree (1).

S/N	Tenants and Tenant Forms of extortions by the landlords	Responses				
		1	2	3	4	5
30	House owners in this municipal sublet their premises to other tenants while tenancy agreement with others has not elapsed					
31	Houseowner take more years of advance payment rather than the statutory six provided by the rent law in this municipality					
32	After the expiration of the tenancy agreement, house owners do not give any advance notice for further agree to be made but rather offer the premises to whoever with huge to pay					

33	House owners usually do not give valid tenancy agreements stating the terms and conditions in this municipality					
34	House owners induce tenants to eject them when they want to offer their premises to prospective tenants who have come with huge money					
35	House owners inflate bills, and utilities and take illegal fees from tenants					
36	House owners coerce the tenants to do major maintenance on their premises without factoring it into the tenancy agreement					
37	Houseowner increase rent without advance notification of the tenants					

SECTION E. EFFECTS OF HOUSE OWNERS' EXTORTION PRACTICES

Please, indicate the effects of extortions practices of the house owners as it pertains to Wenchi municipality. The ratings have been made as; Strongly agree (5), agree (4), Not sure (3), disagree (2) and strongly disagree (1).

House owners and Tenants		Responses				
S/N	Effects of extortions Practices by the Landlords	1	2	3	4	5
38	The intentions of house owners to rent their premises solely for extraction of profit makes renting expensive in this area					
39	The extortion of house owners creates uneasy and reduces the enjoyment of the premises by tenants in this municipality					
40	The tendency of house owners to take more years advance before renting their premises has contributed to illegal structures in the municipality					

41	Extortion of house owners contributes to a high spate of corruption of tenants in their place of work in order to find substitutes					
42	Extortion of house owners has increased the burden of tenants to poor mental health out of frustrations in this municipality					
43	Rental extortion creates frequent litigations between house owners and tenants in this municipality					
44	High rent cost has affected me badly due to interest on the loan charge amount used for renting					
45	Extortion of house owners affects tenant livelihoods, limits their mobility and undermines their trust in the house owner					
46	Due to extortions very-low-income households with severe cost burdens get crowded conditions because they cannot afford a better apartment					
47	Unaffordable housing or rent has adverse consequences for the households that suffer from them due to extortion					