



## Developing Affordable Public Housing Policy in Ghana: The Significant Impact of Beneficiaries' Involvement

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**Abstract:** *The persistent challenge of affordable public housing has consistently drawn the attention of governments, leading to various programmes and interventions. However, these efforts often overlook the vital role of beneficiaries in the policy development process. This study analyses the significant impact of involving the intended beneficiaries in developing and implementing affordable public housing policies in Ghana. Data were collected through semi-structured interviews using a qualitative approach. The study employed a key informant purposive sampling approach targeting fifteen (15) participants from public and private institutions and public sector workers' unions in Ghana. The findings reveal that involving beneficiaries in policy development enhances policy relevance, improves legitimacy, and improves policy implementation and accountability. This study suggests that beneficiary-driven housing policies are more likely to succeed and are essential in addressing the complex affordable housing challenges facing public sector workers in the low- and middle-income brackets.*

**Keywords:** affordable housing; integration; beneficiaries; Ghana.



## Introduction

Housing is essential for shelter, safety, and well-being (Henilane 2016). Despite its importance, many economies face significant housing inadequacies (Olanrewaju and Idrus 2020). Major cities, including London and New York, as well as rapidly growing megacities in Asia and Latin America, struggle with housing provision and access (UN-Habitat 2015; Gurran and Bramley 2017). The issue affects developing and developed nations (Hudecek et al. 2019). In Africa, inadequate housing is widespread, with an urgent need for affordable options, especially for low- and middle-income households (Odoyi and Riekkinen 2022). Ghana, facing similar challenges, has seen many citizens struggle to find suitable housing (Arku 2020; Afrane et al. 2024). Although affordable housing is crucial for urban low- and middle-income populations (Adedeji 2023), government initiatives have not fully addressed these needs, resulting in increasing unaffordability (Boamah 2014; Odoyi and Riekkinen 2022).

Housing provision requires active participation from beneficiaries for effectiveness and sustainability (Ssekibuule 2012). Governments often struggle with implementing mass housing initiatives for low-income populations without meaningful community involvement (Adeogun and Taiwo 2011). Engaging beneficiaries in policy formulation is crucial for aligning initiatives with their needs, thereby enhancing policy outcomes (Ssekibuule, 2012). Unfortunately, many governments, including Ghana, often neglect this involvement (Ramovha and Thwala 2012). Policies are typically developed top-down (Jaiyeoba and Asojo 2020), seeking input only after designs are finalised, which results in consultation that merely validates prior decisions (Botes and Van Rensburg 2000). This approach leads to housing projects that are based on stakeholders' perceptions rather than the actual needs of beneficiaries (de Pacheco Melo, 2017), ultimately resulting in ineffective solutions due to a lack of understanding of these needs (Davy, 2006).

The United Nations (2017) has called for renewed efforts to address the widening affordable housing gap for low- and middle-income populations—a concern also highlighted by Monteiro and Veras (2017). Despite substantial research on housing policies in Ghana, this study identifies a significant knowledge gap: the meaningful engagement of key stakeholders in government policymaking, such as labour unions (representatives of the intended beneficiaries). This lack of engagement has resulted in a limited understanding of the beneficiaries' affordability levels. Addressing this gap could lead to a more responsive implementation of affordable housing initiatives for these groups. Consequently, this study draws on a participatory model for effective policy development and implementation in the affordable housing sector. This participatory approach challenges traditional top-down models, revealing that incorporating direct stakeholder feedback is crucial for creating policies that reflect the actual needs and financial realities of low- and middle-income groups. The following section provides a detailed discussion of this model.

## A Brief Literature Review

Participation has become fundamental in contemporary development strategies, prioritising stakeholder involvement at every stage of intervention. Oakley (1991) defines participation as a transformative process that empowers individuals, allowing them to influence development activities that directly impact their lives. This empowerment deepens the understanding of local challenges, resulting in more relevant policies that are responsive to beneficiary needs. Cornwall and Gaventa (2000) argue that engaging stakeholders, particularly beneficiaries, in policy formulation enhances transparency, as policymakers



become more accountable, potentially reducing political interference and ensuring policy continuity across administrations. Policies designed through active participation are often more sustainable, as they are grounded in broad consensus and support, thereby reducing the risk of policy failure, especially in democratic contexts where public exclusion can be detrimental (Wildavsky 2018).

However, there is scepticism about the actual value of participation. Oakley (1991) argues that it often occurs post-design to gain acceptance of predetermined plans, a view supported by Botes and Van Rensburg (2000), who criticise this kind of participation for undermining genuine consultation. Chiodelli (2016) connects this approach to policy failures, as it uses public input to legitimise prior decisions. In contrast, Cohen and Uphoff (1980) suggest that genuine participation varies from information sharing to decision-making, ensuring all stakeholders, especially marginalised groups, have a role in shaping outcomes. According to the World Bank (2013), the participatory model emphasises stakeholder involvement and empowerment in development and policymaking processes to ensure that interventions align with the needs and perspectives of the intended beneficiaries directly impacted by them. Programmes that involve beneficiaries, as highlighted by the World Bank (2013) and Roitman (2016), are more likely to meet their needs better. Magalhães (2018) shows that including beneficiaries in housing policy decisions enhances housing quality, targets low-income families more effectively, and optimises resources. Brazil's 'Minha Casa, Minha Vida' programme illustrates this by engaging beneficiaries in local councils, enabling them to influence housing design and location based on their preferences. Advocates such as Adeogun and Taiwo (2011) emphasise the importance of genuine participation in mass housing schemes. Roodt (2001) and Ssekibuule (2012) note that this involvement fosters stakeholder responsibility, which improves implementation outcomes. In conclusion, the participatory model is grounded in the principles of inclusivity, collaboration, and empowerment, ensuring that those directly affected by policies have a voice in shaping them.

## Research Methodology

This study employed qualitative research to explore the integration of beneficiaries in affordable public housing policy. A qualitative method was chosen for its ability to provide deep insights into complex social issues. Given the limited prior research, this approach helped to gain a comprehensive understanding of public housing dynamics. Data were collected through semi-structured interviews, employing a purposive sampling strategy that targeted key informants carefully chosen based on their roles (see Table 1). These included policymakers from the housing ministry, developers (both public and private) involved in both policy and project implementation, and eight (8) different labour unions representing prospective tenants or beneficiaries of the government's affordable housing project. These labour unions are key stakeholders and strong advocates for influencing government policies that benefit their members. Importantly, in terms of housing, they could play a crucial role in advocating for affordability and quality for their members. As such, government engagement with them ensures that the perspective of general workers is included in the policymaking process. In light of this, we engaged with the leadership of these unions to solicit their valuable views. Moreover, interviews with former union executives provided essential historical context. Overall, this targeted selection of participants enabled a detailed examination of the challenges associated with affordable public housing and the benefits of involving beneficiaries in policy development.

**Table 1: Profile of participants**

Code	Job title/Position	Type of Organization	Years of Experience
PD 1	Coordinator, Affordable Housing	Public	11
PD 2	Estate Officer	Public	14
PD 3	Head of Estate Management	Public	27½
PD 4	Executive Secretary	Private	13
PD 5	Consultant and Project Manager	Private	16
PD 6	Executive Member	Labour Union	15
PD 7	Executive Member	Labour Union	23
PD 8	Executive Member	Labour Union	27
PD 9	Executive Member	Labour Union	20
PD10	Executive Member	Labour Union	13
PD11	Executive Member	Labour Union	19
PD12	Executive Member	Labour Union	24
PD13	Executive Member	Labour Union	26
PD14	Former Executive Member	Labour Union	20
PD15	Former Executive Member	Labour Union	20
Average Years of Experience			19.23

*Source: Authors' construct.*

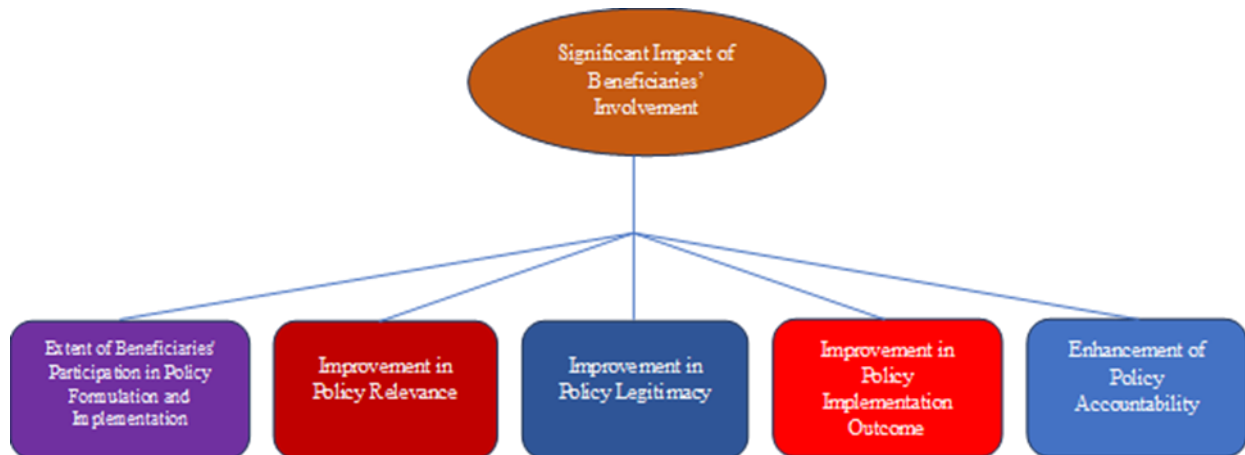
Fifteen (15) participants with an average of 19 years of experience were recruited (see Table 1) to conduct this study to ensure diverse insights and data saturation (Galvin 2015). Before the interviews, participants were contacted via letters and calls to confirm availability. The interviews lasted between 22 and 48 minutes and were arranged at convenient times, with questions provided in advance. Ethical guidelines ensured informed consent, confidentiality, and the option to withdraw. Audio recording permissions were obtained, and data validity was enhanced by sharing transcripts for participant feedback (Merriam and Tisdell 2016). The interviews, conducted in English for more straightforward transcription, were analysed using NVivo 2022 software with a thematic analysis approach based on Braun and Clarke's process (2006). The analysis involved familiarising ourselves with the data, generating initial codes, organising them into themes, and reviewing these themes for coherence. The final thematic map (see Figure 1) and a report detailing key themes were created, supported by literature and participant quotes to validate findings (Fossey et al. 2002). The following section presents the study's findings and discusses these themes.

## Results and Discussion

This section discusses how beneficiary input can enhance the effectiveness of housing policies. Understanding beneficiaries' perspectives is crucial for evaluating the impact of policies. The study's framework was developed around themes involving the beneficiaries of an affordable public housing policy. An interview guide focused on these themes to gather insights. The identified themes (see Figure 1) offered a structured approach for data analysis, revealing ways to improve affordable public housing policy. The following subsections explore the various aspects and implications of beneficiary engagement for shaping these policies and initiatives.



**Figure 1: Themes for the significant impact of beneficiaries' involvement**



Source: Authors.

### **The Extent of Beneficiary Participation in Policy Formulation and Implementation**

This theme encapsulated participants' views on the current state of beneficiary participation in housing policy. It was a crucial aspect of the study, as the level of involvement—especially among labour unions—highlighted the importance of a comprehensive policy development process incorporating diverse perspectives and expertise to create more sustainable and inclusive housing solutions. The study's findings revealed that some participants had limited engagement in specific stages of policy development, while others were entirely excluded. When seeking insights from participants, particularly participants from implementing agencies, regarding their lack of involvement in certain aspects of the policy process, the interviewee (PD2) responded that the state does not value their contributions. To emphasise, the interviewee (PD2) had this to say:

*I think they don't appreciate that the person implementing it must actively participate from the very early stages. This is key because we have clients coming directly to us. We have the power to interact, even if it is with questionnaires, so we can, at that lower level, do all that work, gather the information, and then do much of the groundwork for you to ensure that, in the end, what you want to achieve is achieved. I don't think that is appreciated enough; that's why it has to start at the very end where you want to implement it.*

(Interviewee, PD2)

Interviews with workers' union representatives revealed limited engagement with the government's ministry and a lack of participation in policy development. One participant (PD9) argued that invitations to meetings about upcoming policies do not represent genuine engagement in shaping those policies. PD9 echoed this sentiment:

*As major stakeholders, we were supposed to be involved in the development of affordable housing policy, but the government never engaged with us. All we heard was that the government was building affordable housing for low—and middle-income public sector workers. I must say, this was not right.*

(Interviewee, PD9)





Aside from this, Participant PD11 highlighted a fundamental challenge: the gap between members' incomes and what was categorised as affordable housing. They stressed the need for broader consultation to engage all stakeholders for meaningful input on housing access. This highlighted a critical oversight in the policy developing process, where the perspectives of direct beneficiaries, which their union leaders represent, are frequently overlooked. However, it is important to note that union leaders understand their constituents' needs and could offer valuable insights for effective policymaking policies. Magalhães (2018) indicated that involving beneficiaries can enhance housing quality, better target low-income families, and improve resource use. Based on this, Participant PD11 urged the government to engage with them to understand the incomes of their members, informing future policy frameworks. The following sections discuss the importance of beneficiary involvement in affordable public housing policies.

### Enhancement of Policy Relevance

The theme emphasised the importance of involving relevant stakeholders in housing policymaking to meet the needs of affected individuals. Turner (1972) highlighted that government efforts often miss their targets, but allowing individuals to express their needs proves more effective (Cohen 2015). Interviewees supported beneficiary engagement in policy development, noting its significant impact on decisions affecting their lives. However, policy remains centralised, with decisions often made without beneficiaries' input, reducing relevance. They highlighted the disparity between affordable housing prices and the beneficiaries' incomes, underscoring the need for direct involvement.

*...how come houses usually built and labelled as affordable housing end up not being affordable for the intended beneficiaries? This is because things are done higher up, and then they do not go down to the grassroots level or even ask the intended beneficiaries if this is what they want. Therefore, most of the time, the policy developers have failed to establish the affordability level of these income groups...*

(Interviewee, PD2)

Sabah (2024) argued that affordable housing should support low- and middle-income households without straining their finances, allowing them to meet other essential needs. Interviewee P2 emphasised the importance of involving beneficiaries in policy development to assess their affordability levels accurately. This engagement ensures that housing policies reflect the financial situations of those in need, preventing a mismatch that could favour the affluent and worsen housing shortages for those who genuinely require affordable options. In the words of respondent P8:

*... the salary of a teacher, as we speak, I don't know, and even those houses, you have to pay everything upfront within one month. There's no room for instalment payments and those kinds of things. How can a teacher raise about 150,000 Ghana cedis to pay for a single bedroom? It's not affordable for teachers, especially for our members. It's not affordable at all. So, in the end, you realise that most of those houses will go to other workers, but not teachers. 99.99% or even 100% of teachers can never afford it. They can't afford it...*

(Interviewee, PD8)



In validating the above assertion at one of the sites, respondent (PD5) indicated that a standard single-bedroom apartment costs \$10,218.05, a single-bedroom special costs \$14,782.50, and a two-bedroom apartment costs \$19,346.90. He admitted that it would be difficult for a public or civil servant worker earning an income of \$300 to afford any of the apartments mentioned above, which have a one-month duration, at the required asking price. Based on these insights, it is evident that the active involvement of the intended beneficiaries in policy development would lead to a more equitable evaluation of their affordability levels. The policies will be tailored to meet the affordability and specific needs of beneficiaries, enabling policymakers to consider costs and set realistic housing prices, thus enhancing the effectiveness of affordable public housing.

### Improvement in Policy Legitimacy

This theme emphasised the importance of involving beneficiaries in creating affordable public housing policies to ensure that these policies reflect the needs of those most affected. The findings showed a unanimous agreement among participants on the need to include beneficiaries in the policymaking process. Given that affordable housing is crucial for the needs of society and social well-being, the legitimacy of these policies is vital for their effectiveness. Interviewee PD1 highlighted that critical issues revolve around income levels and affordability and stressed the need for policies tailored to the economic capacities of the intended beneficiaries to enhance their social well-being.

*... yes, because I mean, at the end of the day, those policies will affect the section of people or the general public, and you need to listen to them before you can come up with reasonable policies. So, if you don't involve them in policy development, you'll be sitting in the room and developing policies that won't be targeted. So, it is only by engaging them and bringing them on board that you can develop a policy. If you don't involve them, you are not even developing a policy.*

(Interviewee, PD1)

In addition, interviewee PD10 also stated:

*Yeah ... as a union, some of our members are into buildings, and we believe they can make meaningful contributions should we be engaged or contacted to give our input.*

(Interviewee, PD10)

They suggested engaging public sector workers' union leaders to represent the sizeable Ghanaian workforce. Respondent PD12 emphasised the impracticality of involving all public and civil servants, making it essential to include union leaders' input during policy formulation. This approach helps policymakers understand what is affordable for union members, highlighting the need to involve stakeholders to ensure policy legitimacy rather than relying on assumptions.

### Improvement in Policy Implementation

The theme examined how beneficiaries' involvement in policy decisions can enhance implementation. When beneficiaries have a stake, they are more likely to comply, engage in initiatives, and support efforts, leading to better outcomes. Ignoring their perspectives may result in key factors affecting housing interventions being overlooked. Interviewee PD13 shared this insight:



*You know, we are also technocrats. So, if you are going to implement a policy and don't involve me as a stakeholder, how do you expect the implementation to be carried out? If we, the technocrats or the public sector workers' union, are not involved, it will be very difficult for them to achieve it.*

(Interviewee, PD13)

Interviewee PD2 added:

*... when beneficiaries are involved or part of the engagement, their inputs can help policymakers decide to make the implementation of affordable housing successful. Because, at the end of the day, they are the beneficiaries of the policy outcome.*

(Interviewee, PD2)

While conserving time is important, reducing the number of clearance points for programme completion is essential. Successful activation policies and implementing governance reform rely on how bureaucratic actors and institutions interpret laws and procedures (Graziano and Winkler 2012; Chand 2011). Public sector workers' unions play a crucial role in affordable housing policies, ensuring that the needs of beneficiaries are reflected in the outcomes. Therefore, collaboration among government agencies, developers, and beneficiaries is vital for effective policy delivery.

### Enhancement of Policy Accountability

This theme emphasised that engaging beneficiaries in affordable housing projects could enhance government accountability. The interview responses reveal that Ghana's affordable housing efforts are hindered by partisan politics, with interviewee PD6 stating that public housing policies often serve as a means for politicians to create an illusion of progress. He noted that what is labelled 'affordable' often fails to be genuinely affordable. Interviewee PD1 pointed out that affordable housing is closely tied to political success, reflecting positively on governments. The shifting political landscape complicates the continuity and effectiveness of these initiatives, underscoring the intricate relationship between political dynamics and the challenges of achieving affordable housing in Ghana.

*Every government comes in with some manifesto, which, in my opinion, is not what we need to run the country's affordable housing programme. Everybody has a manifesto, so occasionally, even after a project has gained momentum, we realise there are issues. Five thousand affordable housing units were started by former president Kufuor when he took office. However, they weren't finished until I learned SSNIT and the State Housing Company had been allowed to carry out some of them. So why are we still constructing the same houses if President Kufuor started affordable housing twenty years ago?*

(Interviewee, PD4)

As a result of partisan politics, many housing projects from previous administrations in Ghana remain unfinished, while new initiatives are often launched to gain voter favour. This has harmed the availability of affordable housing for low- and middle-income workers, with many projects incomplete or failing to reach intended beneficiaries (Afrane et al. 2023). Cornwall and Gaventa (2000) argue that involving beneficiaries in policymaking can enhance transparency and accountability, reduce political interference, and ensure project





completion and effectiveness, regardless of changes in government. This engagement empowers citizens to hold administrations accountable for their decisions.

## Conclusion

This study underscores the transformative impact of beneficiary participation on the effectiveness of affordable housing policies, providing insights that extend beyond Ghana while offering valuable lessons for housing policy practitioners around the globe. A significant finding is that Ghana's affordable public housing initiatives have faced challenges due to the marginalisation of the voices of intended beneficiaries—primarily low- and middle-income public and civil service workers—during the policy formulation process. This exclusion has resulted in housing solutions that do not align with the economic capabilities and lifestyle needs of the population they aim to serve, a common issue in other countries as well. However, this study advocates for a paradigm shift towards a participatory policy model that prioritises beneficiaries' input as a fundamental aspect of housing policy development. The findings indicate that policies based on a centralised, top-down approach frequently overlook the critical beneficiary standards of affordability and the criteria for quality and sustainability defined by those beneficiaries. In conclusion, this study enriches housing research by demonstrating that top-down policy approaches often fail to effectively address affordability concerns. It emphasises the importance of co-producing policies, where beneficiaries actively shape affordability metrics to ensure housing initiatives resonate with their economic realities. The study contributes to the discourse on housing governance by illustrating how political shifts and partisan decision-making hinder the completion of housing projects. It proposes institutionalising beneficiary engagement to enhance transparency, accountability, and continuity across political administrations. While housing research often highlights the roles of government and the private sector, this study brings to light the neglected role of public sector workers' unions in advocating for equitable housing policies for their members. Although the study concentrates on Ghana, its findings hold broader global significance. It strengthens the argument that participatory models in housing policy can enhance affordability, quality, and sustainability worldwide. Countries facing similar challenges, where affordability gaps persist despite existing housing policies, can adopt this strategy to formulate more inclusive housing policies.

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