Enhancing Affordable Public Housing Policy Implementation in Ghana: An Empirical Analysis of Stakeholders' Perspectives

*Ebenezer Afrane[1,2], Mohd Nadzri Jaafar[1], Azizah Ismail[1], Francis Kwesi Bondinuba[3,4], Benjamin Kwakye[5], Naana Amakie Boakye-Agyeman[2] and Oti Amankwah[3]

Abstract: The affordable housing crisis in Ghana has prompted various governmental interventions and programmes. However, these initiatives have been subjected to intense scrutiny regarding their efficacy in delivering true affordability. This study explored the effectiveness of enhancing policy formulation in implementing affordable public housing in Ghana. Data were collected through semi-structured interviews using a qualitative approach. The study employed a key informant purposive sampling approach targeting 15 respondents from public and private institutions and public sector workers' unions in Ghana. The findings indicated that affordable housing policy development in Ghana was constrained by centralised decision-making, with some key stakeholders having minimal engagement in specific phases of policy development. Moreover, beneficiary involvement was limited. The study advocated for inclusive and informed decision-making processes to enhance the development and implementation of affordable public housing policies in Ghana. This approach ensures that affordable housing policies are theoretically sound and practical in meeting the housing needs of Ghana's low- and middle-income public and civil service workers.

Keywords: Affordable housing, Policy implementation, Stakeholder involvement, Beneficiaries, Ghana

INTRODUCTION

Affordable housing that addresses the housing needs of low- and middle-income populations is a vital element of social welfare and urban development. The successful delivery of affordable housing is often viewed as an indicator of progressive socioeconomic conditions within any country (Giddings, 2007; Wuni et al., 2018). However, it remains a pressing global concern, primarily due to the growth of urban populations and a decline in housing affordability.

[1]Department of Real Estate, Faculty of Built Environment and Surveying, Universiti Teknologi Malaysia, 81310 Johor Bahru, Johor, MALAYSIA
[2]Department of Estate Management, Faculty of Built and Natural Environment, Kumasi Technical University, Box 854, Kumasi, GHANA
[3]Department of Construction Technology and Quantity Surveying, Faculty of Built and Natural Environment, Kumasi Technical University, Box 854, Kumasi, GHANA
[4]Department of Construction Management and Quantity Surveying, Durban University of Technology, Durban, SOUTH AFRICA
[5]Graduate School of Business, Universiti Sains Malaysia, 11800 USM, Pulau Pinang, MALAYSIA
*Corresponding author: eafrane2007@yahoo.com

This challenge is evident in various contexts, from affluent "superstar" cities like London and New York to rapidly developing megacities in Asia and Latin America (UN-Habitat [United Nations Human Settlements Programme], 2015; Gurran and Bramley, 2017). In light of the importance of housing affordability, governments are compelled to urgently implement policies for affordable housing (Leishman and Rowley, 2012).

Africa contends with inadequate housing in nearly every nation (UN-Habitat, 2011). This shortfall has escalated the affordable housing issue, particularly for low- and middle-income households, to a critical level (Odoyi and Riekkinen, 2022). Ghana, a sub-Saharan African nation, in particular, has experienced significant population growth and urbanisation since gaining independence (Ghana Statistical Service, 2014). Unfortunately, only a small portion of the urban population is adequately accommodated, resulting in more than half of the population living in substandard housing lacking proper sanitary facilities, clean water and sufficient heating for their daily requirements (Government of Ghana, 2005). Worse, the limited number of purportedly affordable housing units frequently becomes occupied by higher-income households (Gough and Yankson, 2011; Boamah, 2014; Addo, 2014). Consequently, accessibility to affordable housing for low- to middle-income groups remain critical (Mohammed, Nahiduzzaman and Aldosary, 2017).

Despite various policy interventions, many affordable housing projects have not yet succeeded (Begum, 2015). The prices of affordable housing developed by the government starkly contrast with the income levels of approximately 87% of public sector workers (Ayitey, 2022). For example, a survey by the Ghana Statistical Service indicated an average monthly net salary of GH₵2,594 for public sector employees (Ghana Statistical Service, 2023), making it impossible to afford even government-subsidised housing priced above 30% of their income. This leaves urban comfort accessible only to the affluent, particularly when considering the pricing of offerings from private developers (Etornam, 2016). The housing situation in Ghana has not seen substantial improvement (Addo and Mba, 2021). The lack of affordable housing stems from the failure of successive governments to accurately assess the needs and aspirations of intended beneficiaries during the policy development phase. This has resulted in policy implementation outcomes that are scarce and expensive relative to the salaries of target households (Agyemang-Yeboah, 2015).

A nation's housing policy must address the housing needs of its citizens (Boamah, 2014). Acknowledging the shortcomings of public-built housing in Ghana, Sarfoh (2010) reassessed the need for developing new strategies for reforming long-standing housing policies. Arku (2020) proposed governance systems that are better suited for decision-making because

of their decentralised nature. Feather (2019) emphasised the necessity of comprehensive and authoritative measurements to enable the government to make informed policy and programmatic decisions that reflect the realities of the housing market.

In light of this context, this study explored the formulation and implementation of affordable public housing policies in Ghana. Although there has been abundant research on housing policies in Ghana, this study identified several gaps, including the lack of empirical studies on stakeholders' perspectives, insufficient analysis of policy implementation challenges, limited understanding of institutional factors, gaps in knowledge on community engagement and participation, insufficient examination of the impact of policy implementation on affordability, limited consideration of the role of technology in policy implementation, insufficient analysis of the intersectionality of housing policy with other development sectors and gaps in knowledge on monitoring and evaluating policy implementation. Addressing these gaps can help improve the understanding of the challenges and opportunities associated with implementing public housing policy in Ghana.

LITERATURE REVIEW

Affordable Housing Policy and Governance in Ghana

Ghana's housing policies and development initiatives were initiated during times of crisis in the early pre-independence period (UN-Habitat, 2010). Housing provision was not part of the colonial overlords' mandate. The policy goal during this era was to serve the immediate humanitarian needs of the time while enhancing the implementation of national economic development projects (Konadu-Agyemang, 2001; Arku, 2009). For instance, in 1923, Dispossessed Persons' Housing Schemes were implemented by the colonial government as a result of an outbreak of bubonic plague that claimed hundreds of lives in 1907. The scheme aimed to provide housing assistance through building material loans for dispossessed natives. Unfortunately, the scheme was considered expensive and was discontinued after 1933 (Konadu-Agyemang, 2001; Arku, 2009). Urban housing development continued after the devastating 1939 earthquake in Accra, now the capital city of Ghana. The response to this tragedy set in motion the construction of estate houses in Korle Gonno, Christiansburg, Osu, South Labadi, Kaneshie, Sabon Zongo and Abossey Okai for households affected by the colonial government (Acquah, 1958; Addo, 2014). Moreover, showing some gratitude to the veteran soldiers returning from the battlefronts to their colonial homelands (Tipple and Korboe, 1998) led to the provision of barracks, single- and two-room units for the police, civil servants and miners, as well as bungalows for senior civil servants (UN-Habitat, 2010). These housing estates were supervised and

completed between 1946 and 1948 and were located within the three major urban centres: Accra, Kumasi and Sekondi-Takoradi. Many more housing programmes were initiated after independence, yet most low-income families do not benefit from these programmes.

The economic stagnation in Ghana between 1985 and 2000 resulted in a dearth of significant additions to public housing (Ansah, 2014; Opoku, 2010; UN-Habitat, 2011). The landscape changed in 2001, following the country's attainment of its highly debated status as a poor country, which also marked the beginning of increased advocacy for affordable housing in the country. Demands for the government to aggressively create affordable housing, especially for low-income earners and a considerable segment of middle-income earners, intensified (Sarfoh, 2017). Consequently, since the last two decades, affordable housing has become a central focus in Ghana's policy, evidenced in the country's key documents such as the 2015 National Housing Policy. In addition, various development frameworks and political party manifestos reflect this emphasis on housing as a basic human need, underscoring the need for government action to address the housing situation (Bank of Ghana, 2007; ISSER [Institute of Statistical, Social and Economic Research], 2020).

This shift in perspective resulted in the development of affordable housing initiatives in the early 2000s, which marked a turning point in addressing housing challenges in Ghana. For instance, the government initiated the Affordable Housing Project (AHP) in 2005 (UN-Habitat, 2010). This project aimed to construct 20,000 housing units through public-private partnerships to provide affordable housing for low- to middle-income workers. This approach also sought to enhance the capabilities of local contractors and contribute to easing the overall housing shortage in the country (Twumasi-Ampofo et al., 2014). Commencing these projects offered a glimmer of hope in efforts to bridge the housing deficit and make housing more affordable (Ayumu, 2021).

Housing policy failures in Ghana lack comprehensive housing studies and needs assessments before and during their development (Acquaah-Harrison, 2004; Addo, 2014). The central government managed affordable housing through a top-down approach via the Ministry of Works and Housing (MWH), which limited beneficiary input and created a disconnect between policy design and housing affordability (Government of Ghana, 2015; ISSER, 2020). Consequently, implemented policies often failed to meet the needs of low-income populations, leading to scarce and costly housing options (Agyemang-Yeboah, 2015; Hulse and Stone, 2007). Arnstein (1969) emphasised the importance of participatory governance, advocating for direct beneficiary involvement in policymaking to ensure housing solutions align with the

specific needs of communities. Collaboration between the government, implementing agencies, and beneficiaries is also vital for an effective housing policy (Freeman and Borycz, 2012).

Theoretical Framework

This study utilised the participatory approach and Howlett's (2019) public policy model as foundational frameworks to establish a robust theoretical basis for the analysis. The participatory approach 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 (World Bank, 2013). Participation has evolved into a fundamental aspect of contemporary development strategies, shifting towards embracing participatory approaches in various stages of development intervention (Vainio-Mattila, 2000). In terms of participating in policy development, it involves engaging diverse stakeholders in creating and implementing policies and valuing inclusive governance through top-down approaches (Renn and Schweizer, 2020; Hansen, von Essen and Sriskandarajah, 2016).

The participatory model of policymaking involves broad public input, contrasting with top-down approaches, where decisions are made exclusively by government officials (Steelman, 2001; Dye, 2001). To illustrate, the approach seeks input from citizens, community groups, experts and private sector representatives (Helbig et al., 2015). The move towards participatory and community-based approaches in policymaking can be seen as a backlash against more elitist, technocratic and top-down decision-making models (Steelman, 2001). In recent years, public participation in policy development has gained increasing attention. Governments worldwide have committed to more extensive citizen participation in public policymaking (Dhakal, 2019). Research suggests effective involvement can lead to more inclusive and responsive policies (Hurlbert and Gupta, 2017; 2024). Involving the public as stakeholders in various policy process stages emphasises inclusivity and collaboration (Helbig et al., 2015). It is worth noting that in democratic political systems, attempting policy design without public involvement is viewed as a potential mistake, increasing the risk of errors (Wildavsky, 2018).

Housing is influenced by policy development (Clapham, 2018). Many actors, including the government or government entities, influence housing processes or outcomes (Pawson, Milligan and Yates, 2020). Stakeholder engagement and participation are crucial, particularly in the development of affordable housing and policymaking. Therefore, Roitman (2016) suggested the need to understand the perceptions of all stakeholders' roles, responsibilities and capabilities in the governance process. Roitman (2016) further stated that

housing policy is typically a national concern; therefore, various actors, particularly beneficiaries, should be involved in the policymaking process to provide input.

Harold Lasswell first developed the policy cycle concept in the United States in the 1950s. He sparked a near revolution by describing public policy science as multidisciplinary, problem-solving and explicitly normative (Howlett and Ramesh, 2003; Savard and Banville, 2012). Howlett's policy model offers a structured framework for understanding policy development processes (Howlett, 2019). It highlights the complex interactions among stakeholders, institutions and the external environment that shape policy outcomes, viewing policymaking as a pragmatic effort to enhance human conditions through reasoned governance. The model divides the complex policymaking process into five key stages: agenda-setting, policy formulation, decision-making, implementation and evaluation. Each stage is influenced by various interest groups with power and authority over the policymaking process, from agenda setting to the identification of alternatives and weighing up the options (formulation), choosing the most favourable (decision-making) and implementing it (Sutton, 1999).

A policy is monitored, and its outcome is subsequently evaluated to determine its impact on achieving its objectives (Clapham, 2018). Globally, countries such as South Africa and the United Kingdom have employed Howlett's model in different policy areas, including housing. For instance, Howlett's model has been applied in South Africa's housing policy analyses to examine policy implementation effectiveness and stakeholder roles. This model helps illustrate the challenges in the implementation phase due to South Africa's complex socioeconomic landscape and the legacy of apartheid. Following Howlett's phases, analysts have identified the disconnect between policy design and local realities, improving the understanding of stakeholder integration in policy reform (Frye and Kirsten, 2012; Gunter, 2014). Therefore, from the preceding discussions, adopting this model as a lens for this research signified a paradigm shift in affordable housing policy development, offering a practical pathway to deliver equitable, effective and enduring housing solutions.

METHODOLOGY

This section describes how the data collection and analysis of this study were conducted. This study utilised the qualitative research approach that emphasises open-ended data collection for in-depth exploration (Creswell, 2014). Qualitative research is interpretive and focuses on the relationships between researchers and subjects to understand the meaning of social phenomena (Creswell, 2003; Punch, 2003). Data were gathered through semi-

structured interviews with purposive sampling, targeting key informants from the housing ministry, developers (both public and private) and labour unions advocating affordability and quality. Purposive sampling was employed to select information-rich respondents or cases for in-depth insights, providing theoretical relevance and flexibility in the sampling strategy and allowing researchers to adjust their strategy as the study progresses. Respondents averaged 19 years of experience, ensuring diverse insights into the challenges and successes of housing policy formulation and implementation (as shown in Table 1).

Table 1. Respondents' profile

Code	Position	Type of Organisation	Years of Working Experience
P1	Coordinator, affordable housing programme	Public	11
P2	Estate officer	Public	14
P3	Head of estate management	Public	27.5
P4	Executive secretary	Private	13
P5	Consultant/project manager	Private	16
P6	Executive member	Labour union	15
P7	Executive member	Labour union	23
P8	Executive member	Labour union	27
P9	Executive member	Labour union	20
P10	Executive member	Labour union	13
P11	Executive member	Labour union	19
P12	Executive member	Labour union	24
P13	Executive member	Labour union	26
P14	Former executive member	Labour union	20
P15	Former executive member	Labour union	20
Average year of experience			19.23

A total of 15 face-to-face interviews were conducted, and this did not contradict the sampling requirement in a qualitative study. Galvin (2015) propose a minimum of 12 interviews in a qualitative study. Given the credibility of the data, all relevant issues were covered and data saturation

was achieved. Data saturation in qualitative research refers to the point at which no new information or themes emerge from data, indicating that a study has collected sufficient data to answer the research question (Galvin, 2015). Each interview lasted between 22 minutes and 48 minutes. Interviews were scheduled at convenient times and locations, with respondents receiving questions in advance to provide context. Measures were taken to avoid potential bias during the interviews. The interviews were conducted in English to ease the transcription process. The transcribed interviews were then shared with some respondents for feedback and comments as a validation process to boost the reliability and validity of the study (Merriam and Tisdell, 2016). The transcriptions were later analysed using NVivo 2022 software for thematic analysis.

Data analysis followed six stages, as recommended by Braun and Clarke (2006), namely: (1) data familiarisation, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes and (6) writing up. The process began with familiarisation with the transcribed interview data. The process involved multiple readings to ensure accuracy and understanding. NVivo annotations highlighted key aspects that aided the subsequent code-generation phase. The initial codes were generated inductively and deductively in the second stage, encapsulating the key concepts aligned with the research questions. In the third stage of theme identification, the initial codes were systematically reviewed to identify patterns and clusters that represented potential themes. Using NVivo's categorisation tools, codes were grouped based on their conceptual similarities. Codes related to "members consultation" and "lack of inclusivity" were clustered under the broader theme of "stakeholder engagement." Inductive and deductive approaches were employed. Predefined codes guided by research questions, such as "affordable public housing conceptualisation" or "effective implementation," provided a structure for deductive coding.

In contrast, unexpected patterns emerged during coding informed inductive themes. The process was iterative, involving repeated refinement and merging of overlapping themes. In the fourth stage, themes were defined, named and checked for alignment with the overall data pattern, resulting in a final thematic map. Finally, in the last stage, a report summarised the key issues identified, supported by relevant quotes to authenticate conclusions and present arguments concerning the research objective (Fossey et al., 2002). This rigorous process ensured a thorough examination of the collected qualitative data.

FINDINGS

This section presents the findings of the data gathered in this field of study that align with the proposition from the study framing: How is affordable public housing policy formulated and implemented in Ghana? This question explored the processes, mechanisms and stakeholders' involvement in developing and implementing policies for affordable housing for the intended beneficiaries in the low- and middle-income brackets working as public or civil servants in Ghana. This study discovered six main linked themes from the study's data analysis.

Stakeholder Engagement

This theme explained the extent to which stakeholders, including housing developers, advocacy groups, beneficiaries and other relevant stakeholders, engaged in the policy development process. This study solicited diverse stakeholders' input, feedback and participation, and assessed transparency and inclusivity in decision-making processes. Respondent P1 indicated that the ministry engaged with stakeholders and the general public in many ways. "Sometimes, we hold seminars to listen to the people and present the draft document; we go to regions to meet them to get a feel for the coming document and based on that, we can make a firm decision" (P1).

However, other respondents refuted this statement. For instance, insights gathered from interviews with representatives of workers' unions highlighted a lack of engagement with the government's ministry and a glaring absence of involvement in the policy-development process. Respondent P8 stated that the ministry refused engagement at their level, as they were rather invited to be informed of the new policy. He reiterated that such an invitation could not warrant involvement in policy development. This position was emphasised by the respondent P9:

> As major stakeholders, we are supposed to be engaged in developing affordable housing policies, but we have never engaged with the government. All we hear is the government building affordable housing for low- and middle-income public sector workers. This does not seem right.

Respondent P11 highlighted the lack of broader consultation in developing affordable housing policies. They emphasised that the government should engage with members to understand their income levels and inform future policy frameworks. This concern was brought up by union leaders who represented beneficiaries not included in policy development. Their exclusion overlooked insights from those directly affected by housing issues. Collaborative involvement, including contributions from public sector

workers' unions, was perceived as essential for effective and targeted policy interventions in Ghana's affordable housing challenges. In support of this argument, Chiodelli (2016) indicated that incorporating many actors into policy development is a fundamental element that results in policy development success. Pawson, Milligan and Yates (2020) also echoed that many actors other than government or government entities influence the processes or outcomes of affordable housing development.

In a broader sense, including multiple actors can enhance the development and implementation of housing policies that will effectively meet the needs of the intended households. This study further investigated the process of policy formulation and implementation of affordable public housing in Ghana. The purpose was to examine how the activities involved in policy formulation and implementation were conducted.

Agenda-Setting

Agenda-setting refers to the stage that sets the tone for the conception and recognition of affordable housing on the government's agenda and proposes interventions to address it. This is the first and possibly the most crucial point in the policy process. The reason is that it allows political and administrative leaders to exercise their powers, either to make policies happen or to prevent anything from happening that would jeopardise the well-being of their constituent groups (John, 2013; Peters, 1994).

In this study, respondents were asked for their perspectives on "How is the issue of affordable public housing recognised on the government's agenda?" According to the interview findings, two respondents admitted that the need to provide affordable housing was on the government's agenda. Respondent P2, for instance, indicated that at least from the communiqué or circulars they put out there at the ministry and her reading, she believed the issues were critical and high on the government's agenda. "From what they put out in the ministry circulars, it appears important to the government. At least from what we read, from the communique and all that, it is very high on the government list" (P2).

Respondent P2 shared her view that her institution had not participated in the agenda-setting stage of policy development. When asked about prioritising affordable housing, respondent P1 emphasised that preparatory meetings aimed at policy formulation were a key government priority. In contrast, P2 argued that other economic issues took precedence over affordable housing, highlighting the political nature of agenda-setting. This reflects Princen's (2007) assertion that political actors influence which issues gain or lose their agenda status. If affordable housing lacks political support, it may not be

a priority. As agenda-setting is a dynamic process involving various actors and interests, engaging beneficiaries is crucial for successfully prioritising affordable housing.

Policy Formulation

The policy formulation stage is an essential phase of the policy process. In this study, the phase focused on generating options for addressing affordable housing challenges and was inherent in most, if not all, forms of policymaking (Howlett, 2011; Turnpenny et al., 2015). In this interview, the respondents were asked about the actions taken during the policy process and how alternative actions were generated to address the affordable housing problem.

Respondent P1 believed that the ministry engaged with stakeholders to help identify causal actions and generate options and actions to make good decisions. "The cause of the actions is filtered to generate alternate actions for decision-making. He believes this helps ensure a robust policy addressing the affordable housing problem" (P1). This response aligns with Lunenburg's (2010) position that when or after a problem is identified, it calls for the generation of alternative solutions to the problem. The understanding is that when many options are generated, it facilitates better decision-making.

Other respondents could not comment or make meaningful contributions because they were not directly involved in the policy formulation stage. This position contradicts respondent P1's statement that they engaged with stakeholders at this stage. This quickly raised the question of "Who were the people they engaged with?" as the policy's beneficiaries were not involved in any housing policy development. Wildavsky (2018) posited that attempting policy formulation without public involvement is viewed as a potential mistake that increases the risk of errors in democratic political systems. The importance of various actors in this stage was emphasised by Turnpenny et al. (2015). They noted that the various actors involved in policy formulation must be appreciated. Their involvement is relevant and valuable because they can suggest possible solutions to the affordable housing problem. In contemporary contexts, affordable housing policies are increasingly being formulated through complex networks of state and non-state actors (Raynor and Whitzman, 2021). To this end, Murray et al. (2009) noted that public involvement aims to enhance the policy formulation process.

Policy Decision-Making

Policy decision-making is interpreted as deliberation over alternative options in the policy formulation stage. Marsden and Reardon (2017) highlight that this stage is more contested and involves a multi-actor environment. Howlett

(2019) described decision-making as an instrumental problem-solving activity in which various governing resources are marshalled into techniques that could potentially or theoretically achieve policymakers' aims. This is very important because the final decision taken at this stage will be carried to the implementation stage. Any wrong decision will affect the policy's outcome. For this reason, stakeholders must carefully evaluate the options at their disposal and make the right choices before they are implemented.

Respondent P1 explained that the ministry undertook several deliberation sessions to adopt a people-centred and workable policy through stakeholder engagement. He emphasised the importance of such an activity. "This ensures that decision-making is people-centred and would benefit the general public, not just sitting up there and formulating something to dump on the people" (P1). Moreover, respondent P1 emphasised that meetings with stakeholders help them select and ensure the best policy implementation strategy to address the affordable housing problem before coming to a final policy implementation decision. In P1 words, "We put the best alternative into action in selecting and implementing the policy."

A policy impacting a wide segment of the population, if not all, requires input from additional stakeholders or representatives of the intended beneficiaries. Respondent P3 clarified that the ministry often invited them to contribute. However, he indicated that their inputs were more specific. "There are now, and we are invited to forums where we contribute. However, our contributions usually involve obtaining subsidised building materials so that people can lower the cost of providing accommodation" (P3).

The study found the need for proper collaboration between government actors and other relevant stakeholders, including beneficiaries, who are meant to benefit from the policy (UNDP [United Nations Development Programme], 2017). This is because a collective and collaborative public effort will help examine the issue from different perspectives before making a decision.

Policy Implementation

Policy implementation is crucial in transforming affordable housing policies into actionable strategies to increase public housing supply. This phase emphasises the importance of compromise and commitment. Prior research suggests that many policy failures occur during implementation rather than during the decision-making process (Hudson, Hunter and Peckham, 2019). Graziano and Winkler (2012) highlight that the successful activation of policies and governance reforms hinges on practical implementation. Effective execution often faces challenges such as inadequate financing, weak resource mobilisation, and a lack of experts. Proper strategic planning is essential to overcome these barriers.

This was confirmed by the respondent P1 when asked how he ensured that the best alternative action adopted for affordable public housing was implemented effectively. In his response, respondent P1 stated that the strategy after deciding the best alternative action for implementation was to actualise it.

> Determine the strategy to ensure that your plan is executed. If land is acquired, identify how to source land banks. Create a clear plan for infrastructure. Each component requires a detailed approach to fully implement the strategy. In addition, secure finances, resources, personnel and expertise to drive the process. (P1)

However, Pressman and Wildavsky (1974), in the classic study of implementation, proposed that stakeholders or actors should be involved at all levels of government, making decisions to protect their interests or perhaps to support or oppose a specific policy agenda. However, this element was missing from Ghana's policy development and implementation. Worse, key actors and beneficiaries of the policy were denied this involvement.

Policy Monitoring and Evaluation

Policy monitoring and evaluation involve assessing the outcomes and impacts of affordable housing policies over time. This includes analysing housing affordability, quality, stability and satisfaction and tracking progress through feedback mechanisms. This process helps policymakers and beneficiaries evaluate the effectiveness of programmes and identify gaps between planned and actual results, indicating whether modifications are needed. Cairney (2021) notes that defining a policy problem is crucial, and misdefinition can lead to ineffective solutions. Similarly, understanding the affordable housing issue is essential to address it effectively.

First, the study respondents were asked whether affordable housing was clearly defined during the policymaking process. Respondent P1 indicated that affordable housing was well-defined. He believed that knowing a problem was essential before coming up with a solution. Therefore, identifying the definition was necessary. Respondent P4 shared a similar view to respondent P1. He reaffirmed that the affordable housing policy was well-defined. However, he found the definition problematic and insufficient. Respondent P4 explained that the definition suggested that affordability was relative: "If you look at the definition in that document, it is about a household not spending more than 30% of its income to service either a loan or rent".

Respondent P3 was aware of the need to provide housing for the urban poor. The issue was related to affordability. He indicated that most of these households' income levels were often deprived of the housing built by government implementing agencies. "So, it is pretty straightforward: We know who we should provide affordable housing to, but they must have the financial means" (P3).

The respondents discussed the ambiguity in the government's definition of affordable housing, which was better defined in theory than in practice. Respondent P2 highlighted that this lack of clarity necessitated post-implementation modifications. Most respondents agreed that policy outcomes often differed from expectations, leading to gaps that must be addressed. Respondent P1 emphasised reassessing policy effectiveness after implementation, focusing on whether the targeted groups benefited and the overall impact, such as travel time reduction and increased productivity. He noted that understanding the factors behind price increases and affordability is crucial for future interventions.

Lastly, the respondents were asked whether the implemented policy met the needs and aspirations of the beneficiaries of affordable housing. Respondent P3, in a quick response, said that he believes that his institution provided accommodation that, however, met the needs of a segment of society that could afford it. However, people who could not afford it would say the policy had not been met. On the contrary, respondent P2 disagreed with respondent P3's assertion. According to the respondent P2, housing failed to meet the needs and aspirations of the intended beneficiaries. Moreover, she explained that the houses were not affordable, even per the income bracket she was in: "I work relatively well. I am in the middle class, but I still find it unaffordable" (P3).

These findings underscore the importance of an integrated approach to affordable housing policy formulation and implementation. Stakeholder collaboration, particularly with intended beneficiaries, is critical for ensuring that housing solutions are relevant and responsive to their needs. Beneficiaries' involvement in policy design creates housing solutions that better meet their needs.

DISCUSSION

The findings of this study highlighted the urgent need for inclusive stakeholder engagement at every stage of the policy process concerning affordable public housing in Ghana. While the ministry asserted engagement with stakeholders through various seminars and regional meetings, the feedback gathered from respondents indicated that such consultations were often superficial and lacked depth. The evident lack of engagement with important groups,

such as labour unions representing the beneficiaries of the government's affordable housing projects, signified a broader challenge within Ghana's policy development framework, where key stakeholders were frequently marginalised or wholly excluded from significant decision-making stages. This observation was consistent with Chiodelli's (2016) research, which emphasises that effective and meaningful collaboration with diverse stakeholders is crucial for enhancing the success of policy initiatives.

In the initial agenda-setting stage, affordable housing was publicly recognised as a priority in government communications and documents. However, it was often deprioritised in the face of competing economic challenges and pressing issues. This situation mirrors Princen's (2007) findings regarding the inherently political nature of agenda-setting processes, where the prioritisation of specific problems over others reflects not merely their necessity but also political lobbying and advocacy. This underlines the urgent need for more assertive and consistent advocacy efforts to ensure affordable housing remains a firm government priority amid shifting economic landscapes.

However, the policy formulation stage revealed alarming discrepancies between the claims made by the ministry and the actual experiences reported by various stakeholders. While respondent P1 strongly asserted that stakeholders played an active role in generating alternative strategies for affordable housing, many other respondents pointed out their exclusion from this crucial stage. This inconsistency raised significant questions regarding the inclusivity and transparency of the policy formulation process. Wildavsky's (2018) assertion that excluding public input during the formulation phase significantly increases the risk of future policy failures further reinforces the need for broader stakeholder involvement.

During the policy decision-making phase, the ministry's method of engaging stakeholders was confined primarily to soliciting specific contributions, such as offering subsidised building materials, without encompassing broader and more meaningful participation from beneficiaries. This limited approach undermined the collaborative potential that was essential for effective policymaking. As highlighted by the UNDP (2017), fostering collective efforts that engage diverse stakeholders is fundamental to adequately addressing the multifaceted challenges of affordable housing.

Moreover, the challenges encountered in the policy implementation phase were primarily related to mobilising resources, securing adequate financing and obtaining the necessary expertise to execute policies successfully. Although the ministry employed strategic planning frameworks to tackle these issues, the continued exclusion of key actors from this process significantly undermined the anticipated outcomes. Pressman and Wildavsky's (1974)

emphasis on the critical role of stakeholder involvement at all government levels underscores the need to address these gaps for more effective policy implementation.

Finally, the policy monitoring and evaluation findings revealed significant inconsistencies in defining affordable housing and ensuring alignment with beneficiaries' financial realities. The government's ambiguous definition often excluded low-income households from its intended benefits. This gap necessitates a more inclusive and realistic definition of affordable housing that accurately reflects the needs of the target population. Robust monitoring mechanisms are crucial for identifying gaps between planned and actual outcomes, thereby ensuring that policies remain responsive to the evolving needs of beneficiaries.

This comprehensive study strongly emphasised the integration of beneficiaries and diverse stakeholders throughout the policy process to construct effective, affordable housing policies. Such policies must directly address the pressing needs of Ghana's low- and middle-income households. Collaborative engagement across all stages, agenda-setting, formulation, decision-making, implementation and evaluation, is beneficial and critical for achieving meaningful and sustainable policy outcomes, such as affordable housing. This approach ensures that affordable housing policies are theoretically sound and practical in meeting Ghana's public and civil servants' housing needs.

CONCLUSION

This study examined the development and implementation of affordable public housing policies in Ghana. The findings revealed that the involvement of some stakeholders was limited during the significant stages of policy development. In contrast, others, particularly the beneficiaries of the policy's outcome, were marginalised. Despite the theoretical emphasis on beneficiary participation, policies were still developed through top-down approaches, where they had little or no influence over crucial decisions. This lack of involvement resulted in housing that failed to meet the specific needs of beneficiaries. The limited participation of these stakeholders beyond the housing ministry confirmed Ghana's centralised approach to housing policy development, suggesting a missed opportunity to harness more comprehensive support and input regarding the needs assessment of the intended beneficiaries of affordable housing programmes.

However, a narrow approach undermined the potential for holistic and innovative solutions to address the complex challenges inherent in affordable housing provision. Therefore, it was unsurprising that actual beneficiaries struggled to access affordable housing built by the government.

The leadership of workers' unions revealed that they were priced out of the housing market because their current earnings could not afford it. The suggestion was that if the intended beneficiaries were well represented by their union leaders in the policy formulation and implementation, it would have allowed policymakers to solicit input based on their needs and aspirations. Globally, apart from Singapore, where this approach yields one of the worlds' highest homeownership rates and efficient housing allocations, the rest have achieved little. For instance, countries such as South Africa, China and the United Kingdom have realised the need to involve unions and local organisations early to ensure that policies address the specific needs of low-income workers. Implementing affordable housing policies in Ghana presented several challenges that included inadequate institutional capacity, corruption, bureaucratic inefficiencies, limited community engagement, financial constraints, and a lack of stakeholder coordination.

Based on these findings, this study advocated for all-inclusive and well-informed decision-making processes for Ghana's affordable public housing policy development and implementation. This can be achieved through beneficiary consultations, feedback systems and participatory workshop planning. In conclusion, this study provides a clear answer to the research question, illustrating the gaps in Ghana's current affordable housing policy framework and suggesting how a broader stakeholder approach, which is a shift from purely top-down policy formulation to an integrated approach, could enhance policy relevance, effectiveness and sustainability. Therefore, this study offers a practical solution grounded in international best practices and validated by existing challenges within Ghana's policy system. By implementing these recommendations, Ghana can create a policy environment that aligns more closely with its target population's financial capacity and needs, ultimately enhancing the effectiveness and sustainability of affordable housing initiatives.

To this end, this research supports existing housing governance theories and reveals that although affordable housing is acknowledged in government plans, its priority often diminishes because of competing economic pressures. This study offers practical recommendations for policymakers, such as strengthening institutional capacity, engaging stakeholders early and meaningfully through regular forums and collaborative planning processes, developing context-specific definitions of affordability and enhancing monitoring and evaluation mechanisms. Moreover, while the findings are insightful for other developing countries, they may not be universally applicable and the study's reliance on interviews suggests the need for additional quantitative data. Therefore, future research should include comparative studies to inform affordable housing strategies further.

ACKNOWLEDGEMENTS

REFERENCES

Acquaah-Harrison, R. (2004). *Housing and Urban Development in Ghana: With Special Reference to Low-Income Housing*. Nairobi: United Nations Human Settlements Programme.

Acquah, I. (1958). *Accra Survey: A Social Survey of the Capital of Ghana, Formerly Called the Gold Coast, Undertaken for the West African Institute of Social and Economic Research, 1953–1956*. London: University of London Press.

Addo, I.A. (2014). Urban low-income housing development in Ghana: Politics, policy and challenges. In M.P. Amado (ed.), *Urban Planning: Practices, Challenges and Benefits*. New York: Nova Science Publishers, 89–118.

Addo, I.A. and Mba, C.C. (2021). Genealogies of Ghana's housing crisis: The role of colonial interventions and neoliberal reforms. *International Journal of Housing Policy*, 22(2): 299–313. https://doi.org/10.1080/19491247.2021.1999127

Agyemang-Yeboah, S. (2015). Land administration systems in Ghana and the provision of affordable housing. PhD diss. Heriot-Watt University.

Ansah, S.K. (2014). Housing deficit and delivery in Ghana: Intervention by various governments. *International Journal of Development and Sustainability*, 3(5): 978–988.

Arku, G. (2020). Housing policy in developing countries. In B. Warf (ed.), *Encyclopedia of Human Geography*. 2nd Ed. Amsterdam: Elsevier, 79–82.

_____. (2009). Housing policy changes in Ghana in the 1990s: Policy review. *Housing Studies*, 24(2): 261–272. https://doi.org/10.1080/02673030902719763

Arnstein, S.R. (1969). A ladder of citizen participation. *Journal of the American Institute of Planners*, 35(4): 216–224. https://doi.org/10.1080/01944366908977225

Ayitey, C. (2022). 87% of public sector workers earn less than ¢3000 as basic salary: SSNIT. *MyJoyOnline*, 27 July. Available at: https://www.myjoyonline.com/87-of-public-sector-workers-earn-less-than-%C2%A23000-as-basic-salary-ssnit/ [Accessed on 27 July 2022].

Ayumu, E.T. (2021). The state of public housing in Ghana. Available at: https://www.uib.no/en/urbanenclavingfutures/145591/state-public-housing-ghana [Accessed on 8 November 2021].

Bank of Ghana (2007). *The Housing Market in Ghana*. Accra: Bank of Ghana.

Begum, H. (2015). Improving access to housing for low-income communities in Dhaka: From rhetoric to reality in community participation. PhD diss. Queensland University of Technology.

Boamah, N.A. (2014). Housing policy in Ghana: The feasible paths. *Ghana Journal of Development Studies*, 11(1): 1–18. https://doi.org/10.4314/gjds.v11i1.1

Braun, V. and Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2): 77–101. https://doi.org/10.1191/1478088706qp063oa

Cairney, P. (2021). *The Politics of Policy Analysis*. Cham: Springer Nature.

Chiodelli, F. (2016). International housing policy for the urban poor and the informal city in the Global South: A non-diachronic review. *Journal of International Development*, 28(5): 788–807. https://doi.org/10.1002/jid.3204

Clapham, D. (2018). Housing theory, housing research and housing policy. *Housing, Theory and Society*, 35(2): 163–177. https://doi.org/10.1080/14036096.2017.1366937

Creswell, J.W. (2014). *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. 4th Ed. Thousand Oaks, CA: SAGE Publications.

_____. (2003). *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. 2nd Ed. Thousand Oaks, CA: SAGE Publications.

Dhakal, R.K. (2019). The politics of education policymaking in Nepal. *Journal of Education and Research*, 9(1): 1–12. https://doi.org/10.3126/jer.v9i1.28787

Dye, T.R. (2001). *Top-Down Policymaking*. Washington DC: SAGE Publications. https://doi.org/10.4135/9781483330150

Etornam, S. (2016). Affordable housing Ghana. Available at: https://letbuildblog.wordpress.com/2016/05/25/affordable-housing-ghana/ [Accessed on 1 August 2024].

Feather, C. (2019). The two million housing drive in Korea: A supply solution for affordable housing in the developing world. *International Journal of Housing Markets and Analysis*, 12(5): 906–933. https://doi.org/10.1108/ijhma-01-2019-0004

Fossey, E., Harvey, C., McDermott, F. and Davidson, L. (2002). Understanding and evaluating qualitative research. *Australian and New Zealand Journal of Psychiatry*, 36(6): 717–732. https://doi.org/10.1046/j.1440-1614.2002.01100.x

Freeman, A. and Borycz, K. (2012). Integrating housing policies with social services: International lessons for New York City. *Journal of Urban Affairs*, 34(3): 347–367.

Frye, I. and Kirsten, M. (2012). Theme issue on poverty and inequality in South Africa. *Development Southern Africa*, 29(1): 1–2. https://doi.org/10.1080/0376835X.2012.645595

Galvin, R. (2015). How many interviews are enough? Do qualitative interviews in building energy consumption research produce reliable knowledge? *Journal of Building Engineering*, 1: 2–12. https://doi.org/10.1016/j.jobe.2014.12.001

Ghana Statistical Service (2023). Ghana 2022 earnings inequality in the public sector. Available at: https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Earnings%20Inequality%20Report%2014-02-2023.pdf [Accessed on 12 June 2024].

_____. (2014). *Housing in Ghana: 2010 Population and Housing Census Report*. Accra: Ghana Statistical Service.

Giddings, S.W. (2007). *Housing Challenges and Opportunities in Sub-Saharan Africa*. Washington DC: International Housing Coalition.

Gough, K.V. and Yankson, P. (2011). A neglected aspect of the housing market: The caretakers of peri-urban Accra, Ghana. *Urban Studies*, 48(4): 793–810. https://doi.org/10.1177/0042098010367861

Government of Ghana (2015). *Draft National Housing Policy*. Accra, Ghana: Ministry of Water Resources, Works and Housing.

_____. (2005). *Draft National Housing Policy*. Accra: Ministry of Water Resources, Works and Housing, Ghana.

Graziano, P.R. and Winkler, J. (2012). Governance and implementation of activation policies: Czech Republic and Italy compared. *International Journal of Sociology and Social Policy*, 32(5/6): 340–352. https://doi.org/10.1108/01443331211237032

Gunter, A. (2014). Renting shacks: Landlords and tenants in the informal housing sector in Johannesburg, South Africa. *Urbani Izziv*, 25: S96–S107. https://doi.org/10.5379/urbani-izziv-en-2014-25-supplement-007

Gurran, N. and Bramley, G. (2017). Urban governance, policy, planning and housing. In N. Gurran and G. Bramley (eds.), *Urban Planning and the Housing Market: International Perspectives for Policy and Practice*. London: Palgrave Macmillan, 15–43. https://doi.org/10.1057/978-1-137-46403-3_2

Hansen, H.P., von Essen, E. and Sriskandarajah, N. (2016). Citizens, values and experts: Stakeholders and the inveigling factor of participatory democracy. In H.P. Hansen, B.S. Nielsen, N. Sriskandarajah, and E. Gunnarsson (eds.), *Commons, Sustainability, Democratization: Action Research and the Basic Renewal of Society*. London: Routledge, 113–138.

Helbig, N., Dawes, S., Dzhusupova, Z., Klievink, B. and Mkude, C. (2015). Stakeholder engagement in policy development: Observations and lessons from international experience. In M. Janssen, M. Wimmer and A. Deljoo (eds.), *Policy Practice and Digital Science: Integrating Complex Systems, Social Simulation and Public Administration in Policy Research*. Cham: Springer, 177–204. https://doi.org/10.1007/978-3-319-12784-2_9

Howlett, M. (2019). *Designing Public Policies: Principles and Instruments*. 2nd Ed. London: Routledge. https://doi.org/10.4324/9781315232003

_____. (2011). *Designing Public Policies: Principles and Instruments*. London: Routledge. https://doi.org/10.4324/9781315232003

Howlett, M. and Ramesh, M. (2003). *Studying Public Policy: Policy Cycles and Policy Subsystems*. 2nd Ed. Oxford: Oxford University Press.

Hudson, B., Hunter, D. and Peckham, S. (2019). Policy failure and the policy-implementation gap: Can policy support programs help? *Policy Design and Practice*, 2(1): 1–14. https://doi.org/10.1080/25741292.2018.1540378

Hulse, K. and Stone, W. (2007). Social cohesion, social capital and social exclusion: A cross-cultural comparison. *Policy Studies*, 28(2): 109–128. https://doi.org/10.1080/01442870701309049

Hurlbert, M. and Gupta, J. (2024). The split ladder of participation: A literature review and dynamic path forward. *Environmental Science and Policy*, 157: 103773. https://doi.org/10.1016/j.envsci.2024.103773

_____. (2017). The adaptive capacity of institutions in Canada, Argentina, and Chile to droughts and floods. *Regional Environmental Change*, 17(3): 865–877. https://doi.org/10.1007/s10113-016-1078-0

ISSER (Institute of Statistical, Social and Economic Research) (2020). *Affordable Housing in Ghana*. Legon, Ghana: ISSER.

John, P. (2013). *Analyzing Public Policy*. 2nd Ed. London: Routledge. https://doi.org/10.4324/9780203136218

Konadu-Agyemang, K. (2001). A survey of housing conditions and characteristics in Accra, an African city. *Habitat International*, 25(1): 15–34. https://doi.org/10.1016/s0197-3975(00)00016-3

Leishman, C. and Rowley, S. (2012). Affordable housing. In D.F. Clapham, W.A.V. Clark, and K. Gibb (eds.), *The Sage Handbook of Housing Studies*. Los Angeles: SAGE Publications, 379–396. https://doi.org/10.4135/9781446247570.n20

Lunenburg, F.C. (2010). The decision-making process. *National Forum of Educational Administration and Supervision Journal*, 27(4): 1–12.

Marsden, G. and Reardon, L. (2017). Questions of governance: Rethinking the study of transportation policy. *Transportation Research Part A: Policy and Practice*, 101: 238–251. https://doi.org/10.1016/j.tra.2017.05.008

Merriam, S.B. and Tisdell, E.J. (2016). *Qualitative Research: A Guide to Design and Implementation*. 4th Ed. San Francisco: John Wiley & Sons.

Mohammed, I., Nahiduzzaman, K.M. and Aldosary, A. (2017). Pro-poor urban housing provision in Ghana: Implementation challenges and prospects. *Open House International*, 42(4): 98–107. https://doi.org/10.1108/ohi-04-2017-b0012

Murray, M., Greer, J., Houston, D., McKay, S. and Murtagh, B. (2009). Bridging top down and bottom up: Modelling community preferences for a dispersed rural settlement pattern. *European Planning Studies*, 17(3): 441–462.

Odoyi, E.J. and Riekkinen, K. (2022). Housing policy: An analysis of public housing policy strategies for low-income earners in Nigeria. *Sustainability*, 14(4): 2258. https://doi.org/10.3390/su14042258

Opoku, D.K. (2010). From a "success" story to a highly indebted poor country: Ghana and neo-liberal reforms. *Journal of Contemporary African Studies*, 28(2): 155–175. https://doi.org/10.1080/02589001003736801

Pawson, H., Milligan, V. and Yates, J. (2020). *Housing Policy in Australia: A Case for System Reform*. Singapore: Palgrave Macmillan. https://doi.org/10.1007/978-981-15-0780-9

Peters, B.G. (1994). Agenda-setting in the European community. *Journal of European Public Policy*, 1(1): 9–26. https://doi.org/10.1080/13501769408406945

Pressman, J.L. and Wildavsky, A.B. (1974). *Implementation: How Great Expectations in Washington Are Dashed in Oakland: Or, Why It's Amazing That Federal Programs Work at All, This Being a Saga of the Economic Development Administration as Told by Two Sympathetic Observers*. Berkeley, CA: University of California Press.

Princen, S. (2007). Agenda-setting in the European Union: A theoretical exploration and agenda for research. *Journal of European Public Policy*, 14(1): 21–38. https://doi.org/10.1080/13501760601071539

Punch, K. (2003). *Survey Research: The Basics*. 1st Ed. Thousand Oaks, CA: SAGE Publications.

Raynor, K. and Whitzman, C. (2021). How intersectoral policy networks shape affordable housing outcomes. *International Journal of Housing Policy*, 21(1): 1–22. https://doi.org/10.1080/19491247.2019.1697150

Renn, O. and Schweizer, P.-J. (2020). Inclusive governance for energy policy making: Conceptual foundations, applications and lessons learned. In O. Renn, F. Ulmer, and A. Deckert (eds.), *The Role of Public Participation in Energy Transitions*. London: Academic Press, 39–79. https://doi.org/10.1016/B978-0-12-819515-4.00003-9

Roitman, S. (2016). Top-down and bottom-up strategies for housing and poverty alleviation in Indonesia: The PNPM programme in Yogyakarta. In S. Attia, S. Shabka, Z. Shafik and A.A.M. Ibrahim (eds.), *Dynamics and Resilience of Informal Areas: International Perspectives*. Cham: Springer International Publishing, 187–210.

Sarfoh, K.O. (2017). Ghana's affordable housing challenge: The juncture of populism and inertia. Available at: https://www.inclusivebusiness.net/ib-voices/ghanas-affordable-housing-challenge-juncture-populism-and-inertia [Accessed on 18 June 2021].

_____. (2010). Lost in translation: The nexus of multi-layered housing policy gaps; The case of Ghana. PhD diss. University of St Andrews.

Savard, J.F. and Banville, R. (2012). Policy cycles. In *Encyclopedic Dictionary of Public Administration*. Québec, Canada: École Nationale D'administration Publique.

Steelman, T.A. (2001). Elite and participatory policymaking: Finding balance in a case of national forest planning. *Policy Studies Journal*, 29: 71–89. https://doi.org/10.1111/j.1541-0072.2001.tb02075.x

Sutton, R. (1999). *The Policy Process: An Overview*. ODI Working Paper 118. London: Overseas Development Institute (ODI).

Tipple, A.G. and Korboe, D. (1998). Housing policy in Ghana: Towards a supply-oriented future. *Habitat International*, 22(3): 245–257.

Turnpenny, J.R., Jordan, A.J., Benson, D. and Rayner, T. (2015). The tools of policy formulation: An introduction. In A.J. Jordan and J.R. Turnpenny (eds.), *The Tools of Policy Formulation: Actors, Capacities, Venues and Effects*. Cheltenham, UK: Edward Elgar Publishing, 3–30. https://doi.org/10.4337/9781782548508.00008

Twumasi-Ampofo, K., Osei-Tutu, E., Decardi-Nelson, I. and Ofori, P.A. (2014). A model for reactivating abandoned public housing projects in Ghana. *Civil and Environmental Research*, 6(3): 6–16.

UNDP (United Nations Development Programme) (2017). *Smart Cities and Social Governance: Guide for Participatory Indicator Development*. Beijing: UNDP in China. Available at: https://www.cn.undp.org/content/china/en/home/library/smart-cities-and-social-governance.html [Accessed on 15 March 2024]

UN-Habitat (United Nations Human Settlements Programme) (2015). *Housing at the Centre of the New Urban Agenda*. Nairobi: UN-Habitat. Available at: https://unhabitat.org/sites/default/files/download-manager-files/Housing_at_the_centre.pdf [Accessed on 2 June 2023].

_____. (2011). *Affordable Land and Housing in Africa*. Nairobi: Nairobi: UN-Habitat. Available at: https://unhabitat.org/sites/default/files/download-manager-files/Affordable%20Land%20and%20Housing%20in%20Africa.pdf [Accessed on 2 June 2023].

_____. (2010). Housing as a Strategy for Poverty Reduction in Ghana. United Nations Human Settlements Programme 2010. Nairobi: UN-Habitat. Available at: https://unhabitat.org/sites/default/files/download-manager-files/Housing%20as%20a%20Strategy%20for%20Poverty%20Reduction%20in%20Ghana.pdf [Accessed on 2 June 2023].

Vainio-Mattila, A. (2000). The seduction and significance of participation for development interventions. *Canadian Journal of Development Studies*, 21(1): 431–446. https://doi.org/10.1080/02255189.2000.9669925

Wildavsky, A. (2018). *The Art and Craft of Policy Analysis: Reissued with a New Introduction by B. Guy Peters*. 2nd Ed. London: Palgrave Macmillan. https://doi.org/10.1007/978-3-319-58619-9

World Bank (2013). *Indonesia: Evaluation of the Urban Community-Driven Development Program. Program Nasional Pemberdayaan Masyarakat Mandiri Perkotaan (PNPM-Urban)*. Washington DC: World Bank.

Wuni, I.Y., Boafo, H.K., Owusu Yeboah, M. and Dinye, R.D. (2018). Probing the drivers of housing deficit in Ghana: A fresh scoping review. *Journal of Sustainable Rural Development*, 2(1): 3–16. https://doi.org/10.32598/jsrd.01.03.260