

## **POLICY BRIEF**

# **Building Ghana: Recognising and Supporting Self-Build Housing**



*A self-built completed housing in an urban area.*

## **EXECUTIVE SUMMARY**

Self-build housing is the dominant mode of housing provision in Ghana, accounting for approximately 90% of the country's annual housing supply. Beyond meeting shelter needs, self-build housing plays a significant role in Ghana's economy, particularly in job creation and local economic development. Yet, despite its scale and socio-economic importance, it remains largely neglected in national housing policy frameworks. This brief highlights the significance of self-build housing in Ghana, examines the key challenges inhibiting its potential, and proposes policy interventions to enhance its sustainability and effectiveness.

## **INTRODUCTION**

Ghana's housing sector comprises a combination of actors, including government agencies, private real estate developers, and individual self-builders. Due to the limited reach and affordability of formal housing initiatives, self-build housing has emerged as the primary source of homeownership in Ghana. However, it continues to operate with little or no formal policy support, despite its major contributions to shelter provision, employment, and local economic development.

Self-build housing in Ghana is driven not only by the challenges associated with mortgage financing

and the formal housing sector, but also by deeply rooted cultural values. In Ghana, homeownership is closely tied to notions of self-respect, self-worth, dignity, and social status (Coe, 2016). Building one's own house is widely regarded as a significant life achievement, one that enhances an individual's standing within the family and the wider community.

In economic terms, the self-build sector represents a substantial contribution to the national economy. It stimulates demand across a wide value chain, from land acquisition and material supply to construction and related services, generating numerous jobs and supporting local and informal economies.

### SELF-BUILD HOUSING

Self-build housing, also known as self-provision, is defined as the process where individuals, households, and groups invest resources (money, time, energy) in constructing, improving, or extending their own homes (Benson & Hamiduddin, 2017). This process often involves a high degree of personal involvement and decision-making by the self-builders, who may or may not have professional construction experience.

## FINDINGS AND POLICY IMPLICATIONS

### *Self-build dominance and economic contributions:*

- Of the estimated 45,000 residential units delivered annually in Ghana, self-builders account for approximately 90%, with formal developers contributing only 10%.
  - The self-build sector generates significant employment and economic activity, particularly in construction, material supply, land acquisition, and informal financial services.
  - Self-build developments are a major driver of urban expansion, particularly in peri-urban areas, often exacerbated by weak spatial planning and limited development control mechanisms.
- Challenges facing self-build housing:

- Land access and tenure security: Many self-builders struggle to acquire and register land due to

inefficient and opaque land administration systems.

- Limited financing options: High interest rates and a lack of affordable mortgage products means most self-builders have to rely on personal savings, or informal lending networks.
- Regulatory barriers and planning issues: Complex permit acquisition processes and weak enforcement of building regulations contribute to the proliferation of informal and unregulated housing.
- Environmental sustainability risks: Poor planning and unsustainable construction practices contribute to urban sprawl, flood risk, and environmental degradation.



*Self-build housing in a peri-urban area with land still under farming.*

## CONCLUSION AND RECOMMENDATIONS

Self-build housing is the cornerstone of Ghana's housing provision and plays a critical role in local economic development and employment creation. However, it remains marginalised in national policy discourse. To unlock its full potential and ensure safer, more sustainable housing outcomes, targeted policy interventions are required.

The following recommendations are proposed:

### *Enhance land access and security*

- Digitise land registration and titling processes to improve transparency, reduce costs, and improve efficiency.
- Foster stronger collaboration between customary landowners and local government authorities





*An uncompleted self-build home with artisans at work (right), illustrating the sector's role in local economic activity and job creation.*

to facilitate planned and regulated self-build developments.

#### *Expand financing options*

- Design and implement low-interest housing finance schemes tailored to the needs of self-builders.
- Promote microfinance and cooperative savings models to support incremental housing development, especially in low- and middle-income households.

#### *Simplify regulatory and planning processes*

- Streamline the building permit acquisition process to reduce bureaucratic delays and improve compliance among self-builders.
- Enforce building regulations while allowing for flexibility that accommodates incremental

construction and informal technical support systems.

#### *Promote sustainable building practices*

- Provide training and incentives for artisans and builders to adopt green construction technologies.
- Encourage the use of locally sourced, environmentally friendly materials to reduce costs and environmental impact.

#### *Recognise self-build housing in national policy*

- Integrate self-build strategies into Ghana's national housing policy framework.
- Develop serviced land schemes supported by government to facilitate well-planned, self-build housing, particularly in rapidly urbanising areas.

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Page 2: housingafrique.com

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<b>Acknowledgment:</b> ISSER gratefully acknowledges the support provided by the Agricultural Development Bank (ADB) for the research summarised in this policy brief, and associated dissemination activities.	<b>Published by:</b> Institute of Statistical, Social, and Economic Research (ISSER), University of Ghana P. O. Box LG 74, Legon, Accra Tel: (+233) 057 7699900; (+233) 057 7699902 Email: <a href="mailto:isser@ug.edu.gh">isser@ug.edu.gh</a> Website: <a href="http://www.isser.ug.edu.gh">www.isser.ug.edu.gh</a>  ISSERUG
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